

Social Security and Mutual Aid

A vision for a brotherhood social aid organization

By Merle Herr, Chairman - Anabaptist Brotherhood

Introduction

The church's vision to "care for its own" is as old as the church itself. As Anabaptists, we believe that depending on the government for social economic aid erodes the spirit of brotherhood. We believe it weakens our brotherhood identity and produces subtle allegiance to Caesar. On the other hand, we believe that providing for each other through brotherhood sharing brings abundant blessings and produces strong brotherhood bonds.

For many decades our government has offered a Social Security system that we believe has eroded the church's historic conviction and role in caring for its own. While the government graciously offers conservative Anabaptists the Social Security *Form 4029* exemption, we have failed to implement the financial accountability and strength to produce an effective alternative to Social Security. As a result, unmet financial needs have cropped up. In the last 20 years, more and more Anabaptists are revoking their Form 4029 exemption or never applying for it in the first place.

The vision of *Anabaptist Brotherhood (AB)* is to provide a brotherhood mutual aid program to strengthen our convictions in mutual aid principles and provide an effective financial platform to meet social aid issues. To achieve this vision, *Anabaptist Brotherhood* has been created as a broad-based nonprofit mutual aid organization with a four-fold mission:

1. Provide Biblical stewardship teaching materials on issues surrounding social and mutual aid.
2. Preserve the *Form 4029* exemption and maintain communication with the churches and the government on social security issues.
3. Manage accountability that requires participants to invest a portion of their annual income (including IRA funds) throughout their working years for use in their elderly years.
4. Manage a broad-based collective mutual aid fund for distinct types of economic hardships such as being disabled, becoming widowed, housing needs, and catastrophic healthcare.

Background

Following the Great Depression, the U.S. Government established the Old-Age, Survivors, and Disability Insurance program (known today as Social Security) as part of the New Deal. Prior to this time, the government acknowledged that social economic aid rested in the hands of the individual or social group (such as a church).

From the beginning, the Amish were concerned about accepting Social Security benefits. They shared a deep conviction for caring for the needs of their dependent members. From 1950 through 1965, the Amish repeatedly appealed to the government for an exemption. Finally, after

much effort, the *Form 4029* exemption was granted to self-employed persons who met certain criteria. In 1988, the *Form 4029* exemption was extended to include exempt employees working for exempt employers. This exemption from Social Security insurance applies only to individuals within groups that are recognized as taking responsibility for the financial support of their widows, elderly, and disabled. For further information of how the Amish worked with the United States government, read *Social Security Exemptions; The Past and Present* by Ivan Bender. For a copy, call Anabaptist Brotherhood (574) 354-4449.

The basis and convictions for the *Form 4029* exemption rests on the Biblical teaching of the two kingdoms, true brotherhood, and mutual aid. This exemption assumes that we will provide sustainable economic assistance to the needy among us.

Caring for our own runs deep through our 500 years of Anabaptist heritage. Historically, we believed that financially providing for our own was a sacred responsibility of brotherhood and love. Mutual aid is a long-standing principle of sharing our dollars and hearts in a way that bonds us in relationship with each other and effectively meets real economic needs. We already have various plans and practices that illustrate the brotherhood mutual aid principle: medical aid plans, fire and storm aid plans, church alms funds, investment and loan funds, private loans, and more.

The Opportunity

The *Form 4029* exemption enables Anabaptist groups to opt out of paying Social Security insurance in exchange for waiving government benefits. However, it also requires that those exempted fully and adequately meet their own financial obligations of widows, seniors, and the disabled within their groups.

A recognized religious group must meet all the following requirements:¹

- *It is conscientiously opposed to accepting benefits of any private or public insurance that makes payments in the event of death, disability, old age, or retirement; makes payments for the cost of medical care; or provides services for medical care (including social security and Medicare benefits).*
- *It has provided a reasonable level of living for its dependent members.*
- *It has existed continuously since December 31, 1950.*

Generally, the U.S. government recognizes all conservative Anabaptist groups (Amish, Conservative Mennonite, Brethren, German Baptist) as eligible for the *Form 4029* exemption.

In his book *Amish Exemption from Social Security*, Milo Byler details the magnitude of the Amish effort in humbly appealing to Congress for the Social Security exemption. This fifteen-year effort hasn't been forgotten by the current Amish generation. However, some Amish are seeing the need for better teaching to reinforce social aid principles and associated practices. In particular, some workers who pay Social Security insurance because they work for non-exempt employers are weakening in their convictions against government aid. It's hard to pay in 7.65% and never see any benefit from it.

¹ Taken directly from the *Form 4029*

There is more at stake than simply opting out of Social Security and avoiding the associated tax! The *Form 4029* exemption represents our conviction in the clear separation of church and state and the outworking of the two-kingdom concept. In the booklet *The Social Security Exemptions: The Past and Present*, Ivan Bender explains:

In 1965, when the Amish received their *Form 4029* exemption form, its purpose was just that — to exempt them from Social Security insurance. However, as the government has leaned more and more towards a socialist way of governing, this form has evolved as providing a visible identity to the US government. It has become a document that gives the Amish a degree of separation that portrays the Amish's desire for Christ's Church to not be tied to the state's 'shirt tail.' It has come to represent a people who do not want government interference in their lives. Being part of such a system infringed on their convictions of Christ's Church being separate from the state.

We have an opportunity to create a better system of savings for social aid type needs. Can we embrace the challenge to maintain the heritage that the Amish have obtained by building a better mutual aid system? Can we deepen our beliefs and express them with more responsible practices, rather than returning to the government's Social Security system?

The Challenge

The challenge we are facing is directly tied to the legal requirements of the *Form 4029* exemption. We are losing our convictions against accepting social/medical benefits from the government's Social Security system. We are losing our conviction for building an effective alternative to the government's Social Security program.

The legal requirements of the *Form 4029* exemption assume both a *conscientious opposition against* social forms of government aid and equally a *conviction for* providing reasonable economic assistance for disability, old age, and death.

We must confront the two long-standing weaknesses of our current practices surrounding the Social Security *Form 4029* exemption — no financial accountability for individuals to annually save for old age and no collectively held alms funds.

Our (Mennonite) approach currently depends on individuals responsibly saving money for the retirement/elderly years without an accountability checkpoint to verify that adequate savings are set aside in long-term investments. The government's Social Security system mandates Social Security payments be made annually based on income. This is enforced by law. Of course, the church does not need legal law to mandate appropriate saving of finances for old age. But shouldn't we develop our own accountability structure and expect members to annually set aside savings for old age, death, and disability? "Go to the ant, thou sluggard; consider her ways, and be wise"²

Too many of our churches lack the strength and protection of collectively held alms funds for unusual financial hardships. In these cases, the day of consequence eventually comes for the unfortunate few such as widows, disabled, and low-income elderly people. In larger conferences with a broad-based network of churches, alms funds or charitable aid systems can provide

² Proverb 6:6

enough collective economic strength to foot ongoing expenses, but many smaller groups or unaffiliated churches are vastly ill-equipped financially to provide for long-term financial provision of families with disabled individuals and widows.

In the worst cases, individuals are utilizing the *Form 4029* exemption but spending the “retirement/elderly savings” on more affluent lifestyles. For these individuals, the day of reckoning is coming. It is not just embarrassing, it is an ethical violation of the *Form 4029* exemption when the church is not able to provide for the disabled, widows, and elderly because they didn’t exercise the discipline or foresight to set funds aside.

As conservative Mennonites default and revoke their *Form 4029* exemptions, **it sends a loud message to the Social Security system that our brotherhood systems of social mutual aid are not working.** In particular, the Amish are concerned that the Mennonite church’s misuse of the exemption may jeopardize the *Form 4029* exemption that they worked so hard to earn in the 1960s.

Additionally, we lack sufficient teaching on how the two-kingdom concept is worked out in the context of social economic aid. Some of our pulpits have gone silent on the painful issues surrounding the lack of economic social aid support. For too many churches, no broad-based organized social aid system exists with sufficient economic horsepower to help manage the funding of the needy elderly, disabled, and those devastated by the death of the family wage earner. We have brought the loss of vision on ourselves by being *conscientiously opposed* to government social programs without being equally *conscientiously for* an organized brotherhood mutual aid system.

Because of such painful situations, over the past two decades many conservative Mennonite church leaders have increasingly questioned the legitimacy of claiming the *Form 4029* exemption. In the pain of one of their members caught economically ill-prepared, their convictions for brotherhood-based social/medical aid silently withers. In the stinging backlash of such situations, leaders begin to admit that they don’t share the burning conviction held by their Amish brothers. Ministers quit encouraging young people to apply for the *Form 4029* exemption. Some leaders feel conflicted when faced with signing the *Form 4029* exemption for young people. Given the circumstances, this is understandable. Some of these Mennonite groups have faced this dilemma squarely and decided to require members to revoke their *Form 4029*, thereby safeguarding against looming financial crisis. Without a strong answer to this problem, this is understandable.

Out of these concerns have come real struggles, even conflicts, within various churches. The following hard questions have emerged:

1. Are the Anabaptists who utilize the *Form 4029* exemption being faithful to the spirit of the government’s intent? Too many claim the exemption but then still need some aspects of the Social Security system to help with high-cost, long-term economic social type needs.
2. Are we legally qualified to claim the exemption when our teaching and systems for providing economic aid are weak, unstructured, and individualistic?
3. Are we truly conscientiously opposed to government aid when we have not developed conviction strong enough to marshal an effective mutual aid program? Do we truly believe it is our responsibility and privilege to “care for our own” and the “widows indeed?”

4. Does the Bible teach against using government-provided social aid? Does it matter if we eat from the government's social security table? What do we lose by relinquishing our practices of church-based social aid and joining Social Security?

The Amish have been more diligent than the Mennonites in teaching and practicing the principles of Biblical brotherhood mutual aid. As a closeknit culture, they share a deep commitment to caring for their own. It was the Amish, not the Mennonites, after all, who appealed to the government for the *Form 4029* exemption.

Scriptures About Caring for Our Own

- "Bear ye one another's burden and so fulfill the law of Christ." Gal. 6:2
- "If any man or woman that believeth have widows, let them relieve them, and let not the church be burdened so that it may care for those who are widows indeed." I Tim. 5:16
- "That there be no division in the body, but that the members may have the same care for one another." I Cor. 12:25
- "As we have therefore opportunity, let us do good unto all men, especially unto those who are of the household of faith." Gal. 6:10
- "But if any provide not for his own, and specially for those of his own household, he hath denied the faith." I Tim. 5:8
- "Religion that is pure and undefiled before God and the Father is this: to visit the orphans and widows in their affliction, and to keep himself unspotted from the world." James 1:26
- "But whoso hath this world's goods, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?" I John 3:17

A Clarification

The mutual aid fund (mentioned in point 4) is not to be confused as a replacement for existing Anabaptist medical aid programs. The mutual aid fund is not for general medical aid needs covered by other mutual aid healthcare organizations. Anabaptists already have strong mutual aid systems for medical needs. Such funds are well-established and provide administrative guidance and management for medical issues throughout life and in old age. This vision assumes partnering closely with other Anabaptist medical aid programs to help ensure that participants are connected to adequate medical aid, especially in old age.

Summary

We are blessed to be under a government that grants us the privilege to be completely separate from its Social Security system. Along with this privilege, the government requires exempt religious groups to manage their own system of economic social aid. The Scriptures are clear: "Where your treasure [money] is, there will your heart be also." We have an opportunity to keep our hearts and money in the kingdom of God. Imagine what would happen to our heart's allegiance if we reject the government's Social Security program and truly embrace the call to "bear one another's burdens!"

For the long-term protection of the *Form 4029* exemption, we need a more organized approach for the upcoming generations. Anabaptist Brotherhood is formed as a nonprofit organization to promote the Biblical principles of "caring for our own" and to manage a brotherhood mutual aid fund for the entire conservative Anabaptist constituency.

Imagine the joy and relief of parents with disabled children when an Anabaptist organization has adequate funds to help them. Imagine a young widow with a house full of children receiving generous economic support! Imagine sending a portion of your annual income to your own Anabaptist organization knowing it will provide payouts to widows, disabled people, and low-income elderly.

Imagine such an organization producing teaching resources on social mutual aid issues and building the church's convictions for bearing one another's burdens. Imagine the pulpits that have gone silent years ago now proclaiming a message of Biblical mutual aid.

Anabaptist Brotherhood is organized and humbly ready to partner with churches to enable them to return to practicing a long-held Anabaptist belief—mutual aid. Without question, mutual aid has always been a shining testimony demonstrating a stark separateness from the world. But more importantly, it knits our hearts to wholly belong to God's kingdom.

This article may be copied for distribution.