

# **The modern American "widow," the church and the formation of public policy**

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### Abstract

Recent years have witnessed a proliferation in the number of U. S. households declaring personal bankruptcy. Studies show that the vast majority of these bankruptcies stem not from excessive or wasteful spending, but financial crises brought on first and foremost by uninsured medical costs. Not surprisingly, the incidence rate of bankruptcy on account of medical catastrophe is proportionately highest amongst single and divorced mothers. Whilst escalating medical costs and relaxing standards in the consumer credit industry are creating a pincer effect on U.S. consumers in general, there is good evidence that it is single women (and thereby potentially all women) who are especially made to feel the brunt of this economic trend.

Drawing on a biblical theology of "widows and orphans," this paper discusses the ethical responsibility of the church to ameliorate the economic stresses that typically plague the single mother, and outlines a practical, ecumenical strategy by which this can be done: viz., by establishing a surrogate, cooperative insurance pool. Given the church's role as a shaping force in American cultural life and given how the vision outlined in this paper is already showing signs of emerging on a grassroots level, it is suggested that policymakers consider how, short of direct government support, they might encourage the realization of such a strategy.

### Introduction

In their landmark book, *As We Forgive Our Debts: Bankruptcy and Consumer Credit in America*, authors Sullivan, Warren and Westbrook write:

No group in bankruptcy presents a cheery picture, but the economic circumstances of women are the worst we have examined, and they reflect the precarious position of women not in bankruptcy. Single women and married women in bankruptcy present two different pictures of people struggling to maintain a middle-class existence. The implications for shaping bankruptcy policy are different for women in different circumstances. But both raise troubling normative questions and implicate other areas of public policy beyond bankruptcy (1989).

The data since 1989 suggests that this grim picture has only become grimmer. Whereas in 1981, the focal period of the above cited study, 17% of bankruptcy filers were single-filing women, by 1991 that number had increased to 30%, and by 1999 the number had again increased to 40%. (1) While over the past several decades the number of bankruptcies has climbed by 150%, the number of women filing for bankruptcy has increased at a substantially higher rate (Sullivan and Warren, 1999). Studies also show a particular profile of the bankrupt single woman householder. Typically, she is a single parent, earns comparable amounts to but receives less income than non-filing single women, and represents the neediest of filers. Women like these represent 72% of the most impoverished filers (Commission on Gender, 1997). (2) This is clearly not just a matter of the well-known problem of America's increased indebtedness: the dramatic increase of single-women debtors signals a systemic shift in the economic fortunes of single women householders.

My paper proceeds in two stages. First, building on an overview of the biblical teachings concerning widows and orphans, I argue that the church bears a moral responsibility for the American analogue to the ancient widow, the impoverished single woman householder. Next drawing on evidence that suggests that the exacerbated economic plight of single mothers is tied in part to escalating out-of-pocket health care costs and rising consumer credit indebtedness, I set forth a practical proposal for the broader church as it seeks to protect single mothers from extreme indebtedness and/or financial collapse. If the church is permitted freedom to exercise its calling, this has the potential of changing societal attitudes towards the economically marginalized single mother. The preservation of this freedom is matter of public policy.

### Biblical Teaching on Widows and Orphans

The Biblical Materials. A concern for widows and orphans is deeply embedded in the scriptural tradition. This is evident not only from the antiquity of the Pentateuchal legislation which gives special consideration to this segment of society, but also from the significant location of such legislation within Israel's justice codes. The laws of social justice (*mispatim*) in Exodus 21-23 and the Decalogue (Ex 20:1-17), on which the former are based, were considered by the Israelites as charter documents. They gave concrete expression to the nation's distinctive ethos and self-identity. Bound up with this foundational statement of national self-identity was the call to fulfill certain social responsibilities, including responsibilities to those who are habitually disenfranchised:

Do not take advantage of a widow or an orphan. If you do and they cry out to me, I will certainly hear their cry. My anger will be aroused, and I will kill you with the sword; your wives will become widows and your children fatherless. (Ex 22:22-24, New Revised Standard Version)

Obviously, in a patriarchal society such as that of ancient Israel, the widow was particularly vulnerable to mistreatment. In addition to whatever social marginalization she may have endured, the ancient Jewish widow was clearly disadvantaged both legally and economically. While Moses' very general injunction here against the exploitation of husbandless women and fatherless children may also be understood metonymically as a concern for all the socio-economically marginalized, the canon of scripture retains a pointed interest in the welfare of this particular segment of society.

A more specific instantiation of scripture's care for widows occurs within a series of commands in the Pentateuch relating to the securing of loans. Here the widow and orphan are connected with the alien:

Do not deprive the alien or the fatherless of justice, or take the cloak of the widow as a pledge. Remember that you were slaves in Egypt and the Lord your God redeemed you from there. That is why I command you to do this. (Dt 24:17-18, NRSV)

The motive clause is significant: the Israelites' recollection of their own historical experience of slavery (which amounted to widowhood and/or orphanhood in that they were without legal, social and economic standing) should soften them in their own treatment of the disenfranchised. The Mosaic call to maintain justice, especially for those lacking socio-economic standing, issues not from a calculus of *quid pro quo*, but an ethics of compassion. This implies that ethical deliberation regarding widows and the poor at its best begins with an appropriate attitudinal posture, or *habitus*, formed by experience. However, the experience need not be in the same sense that we typically think of "experience," that is, direct experience. Since none of those settling in Canaan personally endured Pharaoh's bondage, the motive clause can only be appealing to a vicarious experience, shared by virtue of a historically shared solidarity (Josipovici 1988, 139). It was intended at any rate to ensure that Israel's judges, when adjudicating the

case of the widow and orphan, would deliberate with a strong sense of collective identification with them. At least in theory, this appeal to genealogical solidarity would also seem to preclude social attitudes and practices that serve to stigmatize widows and orphans. (3)

Alongside the insistence that widows and orphans be fully included into the fabric of Israelite society are certain laws making special allowances, designed to offset their disadvantaged socio-economic position. In the case where a poor man offered his cloak for collateral, it was necessary to return the cloak by sunset (Dt 24:13). But in the case of a widow, the collecting of collateral is altogether forbidden (Dt 24:17). The exemption of the widow from collateralization implies that in the eyes of Israel she constitutes a unique sub-category within the broader category of "the poor," one deserving extraordinary treatment. This no doubt has to do with the fact that ancient Israelite society expected the poor man's extended family to serve as the primary safety net in times of economic hardship, while in the case of the widow, allowances are made on the possibility that no such extended family existed. Thus the theocratic state would functionally serve as a kind of surrogate family for the widow and orphan. The testimony of Mosaic legislation is univocal.

When we come to the book of Job, we see the practical outworking of the Mosaic law through the city officials. Of course, while the speeches in Job do not pretend to be a historical transcript, the cultural practices and values alluded to in the text must have had some kind of historical basis:

Oh, for the days I was in my prime, when God's intimate friendship blessed my house.... When I went to the gate of the city and took my seat in the public square, the young men saw me and stepped aside and the old men rose to their feet; the chief men refrained from speaking and covered their mouths and their hands; the voices of the nobles were hushed, and their tongues stuck to the roof of their mouths. Whoever heard me spoke well of me and those who saw me commended me, because I rescued the poor who cried for help and the fatherless who had none to assist him. The man who was dying blessed me; I made the widows' heart sing. I put on righteousness as my clothing; justice was my robe and my turban. I was eyes to the blind and feet to the lame. I was a father to the needy; I took up the case of the stranger. I broke the fangs of the wicked and snatched the victims from their teeth. (Jb 29:4, 7-17, NRSV)

When Job describes himself as participating in civil disputes involving, on the one side, the widow and the fatherless and, on the other side, those who were presumably filing suit against them, it can be assumed that the plaintiffs' claims were in some fashion legitimate. Apart from at least the appearance of legitimacy, it is hard to imagine how such cases would gain a hearing. While Job does not enter into the details of these cases, it may be fairly surmised that the "wicked" in question are creditors who, having extended loans to the impoverished widows, are now seeking seizure of personal property or foreclosure. Assuming that Job's practice of defending widows and orphans against the claims of creditors is morally normative, the question arises as to how and under what conditions such an ideal was worked out in practice.

The passage also exemplifies how ancient Israelite justice was typically administered on a local level. Both the plaintiffs and defendants had to make their appeal to the elders of the city, who, in addition to having a legislative and religious function, also adjudicated disputes (Wright 1990, ch 4-5). While, the local administration of justice may have opened the door to abuses such as influence-peddling, the local carriage of justice at least allowed those hearing the case to be more intimately aware of the details, the persons and circumstances involved.

Third, Job's defense of the poor, the orphan, and the widow is depicted as idealized activity. Those who spoke well of Job did so precisely because he rescued those who were caught in the snare of their creditors. Job's righteousness and justice are not simply evidenced by what certain theologians might call a praxis of liberation; they are epitomized by it. Put otherwise, the text suggests that societal righteousness and justice, the two character traits that were to define Israel as God's people, can be measured by the degree to which a society attends to the cause of the widowed and fatherless.

In the New Testament this same notion is only corroborated and extended by the statement of James, who writes: "Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world" (Jas 1:27, NRSV). The terms "pure" and "faultless" harken back to the temple cultus, and their occurrence here strikes an implicit equation between the church's attendance to the needs of "orphans and widows in their distress" and the priestly offering at the temple. As such, the essence of Jewish-style temple worship has been reconfigured as acts of mercy for the widow and orphan. Like the author of Job, James would be hard pressed to devise a clearer or more forceful way of stating that care for widows and orphans is at the heart of Christian identity and mission.

In 1 Timothy the apostle Paul gives lengthy and detailed instructions regarding the church's ministry to widows. From its inception, the early church provided for the basic needs of its widows (Acts 6:1), although this effort was no doubt largely a continuation of Jewish practices (Haenchen 1971, 64-66). That this ministry to widows had evolved in terms of policy may be expected. Speaking out of an institutional, "second generation" reflection, 1 Timothy 5:3-16 lays down a number of stipulations. First, Paul distinguishes between widows who are "really in need" (1 Tm 5:3, 5) from those who could be just as well be supported by their family (1 Tm 5:4, 8, 16). In order to qualify for placement on the church's "list of widows" (1 Tm 5:9), the widow had to be over sixty and faithful to the church and its ministry (1 Tm 5:9-15). (4) Younger widows were likely to remarry. Paul's admonition witnesses to a continued concern on the church's part to minister to its own widows mixed with a sense of cautiousness. The apostle intends either to check an existing practice of widows "freeloading" off the church when family means of support were available, or to forestall its possibility. To drive the point home Paul writes: "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever" (1 Tm 5:8, NRSV). When normal avenues of recourse fail is the point at which the church may be expected to help.

In rounding off this discussion, it should be noted that the biblical terms for "widow" (Hebrew: 'almanah, Greek: chera) denote not just a woman whose husband has died, but simply a woman without a husband, i.e. single adult women of any age. Of course, because divorce was extremely rare in ancient Jewish culture, and marriage was generally expected, the vast majority of single women were indeed those who had been bereaved. In the patriarchal culture of the biblical era, the lot of the single adult woman, whatever her previous marital status, was difficult indeed. For the believing community, the call to care for the widow was in essence to the call to care for the single-woman.

In regards to all such widows and their orphans, the New Testament simply takes for granted the ethical posture contained of the Old Testament. If in the Old Testament there is a clear concern for those disenfranchised through the death of the male householder, in the New Testament the urgency and centrality of the call is even greater. Ministry to widows and orphans was a hallmark of the early church. It was a non-negotiable benchmark for authentic Christian faith.

#### Implications for Church and State

In framing a biblical theology of ministry to widows and orphans, this compressed review of scriptures

may be distilled into three points:

1. Ministry to widows and orphans is not ancillary to the church's mission; rather it is a central component of Christian identity, service and mission.
2. Because of their socio-economically disadvantaged situation, widows and orphans are typically granted special privileges in the community. In the Old Testament there is some indication that biblical justice entails exempting widows from collateralization and delivering them from the repercussions of grave indebtedness.
3. The church's mediation of financial aid to widows and orphans presupposes a local and personal knowledge of the family's situation, including the widow's nuclear and extended family. Moreover, the church recognizes that the first natural line of recourse in meeting the widow's socio-economic needs is her own family. Failing that, the church may then play the role of a surrogate family; indeed, it is obliged to do so in cases of destitution.

While all this may grant Christian communities some orientation in their ministry efforts, it is not immediately clear how this reflection on scripture relates to the economic plight of single-woman householders across the span of our pluralistic society. The movement from scriptural interpretation to theology, and from theology to practical application is rarely a simple one. Just as Tertullian asked what Jerusalem had to do with Athens, Greece, we might rightly wonder what Jerusalem in this case has to do with Athens, Georgia.

First among the questions raised here is the legitimacy of employing a confessionally-based ethic in addressing the social ills of a modern, liberal democracy. The ethical appeal to scriptural tradition, and within these parameters, Christian scriptural tradition may appear as rather sectarian or narrow. Unless a fuller case can be made for transposing these scripturally-based judgments into a non-confessional ethical rationale, it might be argued, their relevance is limited to those who share the epistemic and metaphysical commitments of Christian faith. This argument, however, is partially weakened to the extent that it ignores the Christian roots of the modern welfare state. While the precise ideological or intellectual foundations for American welfare policy are difficult to trace, it can at least be said that modern notions of public welfare would have been impossible apart from their moorings in the Christianized western tradition. Because modern social, economic and political theories have been considerably shaped--either directly or indirectly--by scriptural and theological reflection, contemporary attempts to reshape policies in all these spheres must do so not only with some moral evaluation of these theories, but also some cognizance of their historical origins. (5) Inasmuch as American social history can be told as the story of the competing values of freedom and equality, and inasmuch as these concepts in turn have often been leveraged through and defined by theological reflection on scripture, a fresh assessment of these same scriptures remains a propos. (6)

A second question, a particularly knotty one in Christian ethics, bears on the respective responsibilities of church and state in maintaining the norms of scripture, whether implicit or explicit. In my own view, to establish one set of ethical ideals for the church and another set for the state is to introduce a disjunction alien to biblical theology. After all, Israel's call was to be a "light to the nations" (Is 42:6). God's hope for Israel was that as the surrounding "secular" nations would cast their own socio-economic vision, they would draw on the wisdom reflected in Israelite culture (Dt 4:5-8; Is 2:2-5; Mi 4:1-2, etc.). Israel's role as the paradigmatic nation coheres with its monotheistic belief: corresponding to one true God is a universally valid notion of justice.

My bringing this biblically based justice to bear on the present situation is not to endorse the old and battered Rauschenbuschian project of Christianizing the social order. Nor is it to suggest that the church is

in a position to offer a foundation or coherent set of principles on which a religiously differentiated society could agree. Rather, I simply suggest that the church has a two-fold calling: first, to call the governing authorities to fulfill their own responsibilities in maintaining justice for today's "widows and orphans"; secondly, to engage in practices that model and give backing to this prophetic call. It is not enough for the church to remind the state of its duties, it must find new ways of fulfilling its own obligation to widows and orphans, and with a renewed determination especially as the state is doing less, at least in terms of the net effects of its policies. (7) Of course, if from the biblical vantage point the essence of widowhood is not bereavement but the absence of an adult male protector, then the contemporary church must have within its sights the much larger category of the single-parent, who in the vast majority of cases, is the single-woman householder. Just as the widow of antiquity was socio-economically disenfranchised, so too is the modern, American single-woman householder. This has been amply documented (Ellwood 1988, 128-88).

### Towards a Proposal

The financial burden on today's single mother is considerably greater than it was two or three decades ago. This has already been empirically demonstrated on the basis of the drastically heightened number of bankruptcies filed by single-women householders. In determining the church's appropriate response to this trend, it is helpful to consider several factors as to why things are now worse, rather than better or the same, for the single mother.

**Recent Deleterious Trends: Increased Medical Expenses.** First, there is the issue of rising out-of-pocket (OOP) medical expenses. In a recent study examining trends of OOP for American families between 1996 and 2002, it was shown that the average family OOP rose in direct proportion to total medical outlays and almost twice as fast as family income (Merlis, Gould, and Mahato 2006). There are a number of factors that account for this increase. For example, between 1993 and 2003 the cost of prescriptions medications has increased 7.4% a year, nearly double the average inflation rate of 2.5% (Henry J. Kaiser Foundation 2004). Employee spending on health care coverage has also skyrocketed, posting a 126% increase between 2000 and 2004 (Hewitt Associates LLC 2004). Not surprisingly, such outlays are having their impact on the family budget. Between 1996-97 and 2001-02 the number of families with OOP medical costs constituting more than 10% of their income (not including premiums) has risen from 8% to 11% (Merlis, Gould, and Mahato 2006). The poor, those at or below the poverty line, are particularly hard hit by OOP expenses (Merlis 2002).

These changes have in turn driven an increasing number of families into debt. In 2003 the 2003 Commonwealth Fund Biennial Health Insurance Survey reported that 37% of the American adult populace stated having "difficulty paying medical bills," accrued debt or both. The vast majority of these are working age. While one out of four working age men has medical bill problems, the ratio is higher still for women: four out of ten (Doty 2005). And whereas Sullivan, Warren and Westbrook found little correlation between medical indebtedness and bankruptcy in their study of cases from the early 1980s (Sullivan, Westbrook, and Warren 1989), today the link is virtually irrefutable. Almost half of current personal bankruptcies are attributable to unsustainable medical debt (Himmelstein et al 2005; Jacoby 2004). Because single woman householders have less discretionary income than the general populace and make up a proportionately high percentage of workers in traditionally underinsured industry sectors (retail and service), they particularly bear the brunt of rising medical costs (Sullivan, Warren, and Westbrook 1989).

**Recent Deleterious Trends: Increased Use of High-Interest-Bearing Consumer Credit Instruments.** An aggravating factor in the midst of the current health care crisis is the revolution that has been taking place over the past several decades in the consumer credit industry. Beginning in the mid-1980s, the major credit card companies began a vigorous marketing campaign, targeting the lower-income working class.

The results of such campaigning were significant. While in 1980 the average American household charges were \$885 a year, with a \$395 outstanding balance; by 1990, average annual charges ran up to \$3753 a year, with \$2350 in accrued debt (Manning 2000). In 1980 credit card debt accounted for 15.8% of outstanding consumer debt, but by 2000 it mushroomed to 43% of consumer debt, both revolving and non-revolving (Ibid).

If rising medical costs have resulted in greater indebtedness, particularly for single mothers, and if American cultural trends show a dramatically increased reliance on consumer credit instruments, it may fairly be inferred that single women householders are succumbing in large numbers to consumer credit as a means for paying for medical-related costs. And they are paying dearly for it. In 2000, 57% of cardholders maintained a revolving balance, averaging \$11,000, which translates into \$2000 of finance charges and fees per household per year (New York Times, March 12, 2000). Troubled working and middle class debtors face their own problems. For example, those entering into debt management programs may expect to have their credit-card interest rates increased by 50% (Manning 2000). For those who are on the bottom rung of the economic ladder, the picture is bleaker yet:

The most expensive consumer credit--"fringe banks" of last resort--are found in the nefarious world of second-tier financial services. Here, low-end credit cards are a bargain compared with the rates of "poverty banks," such as cash-checking outlets, finance companies, pawnshops, rent-to-own stores, or even loan sharks. These sources of credit typically feature interest rates that range from 5 to over 30 percent per month; popular payday loans cost 10 to 15 percent per 15 days. An even more costly variant of the latter is "cash leasing," which charges 30 percent for a fifteen day loan (Ibid).

Increased opportunities for indebtedness only accelerate the downward spiral into poverty. The broad sweep of the credit card industries' marketing arms, together with easy credit lines and usurious interest rates, constitutes an ethical problem in its own right.

While there are undoubtedly certain consistent set of factors that explain why single mothers are at high financial risk, my concern here is with certain changes in the American economic and cultural landscape that explain why that risk is at a historical high. Two important changes are the profound increase in medical expenses and the equally profound increase in credit card use--the latter in part being explained by the former. These two factors may not provide an exhaustive explanation for the continuing financial woes of single-woman householders (falling real wages certainly play a role as well), but they are significant.

**A Specific Proposal.** Given the current economic data indicating that single mothers are falling into untenable debt at a historically unprecedented rate, the church's moral obligation to respond presently and practically can hardly be denied. The fact of the obligation is perhaps clear enough; less clear is the means by which the church, already dedicating itself to a number of diverse and worthy callings, may help its widows. Due consideration of the mechanics of the single woman householder's indebtedness may prove helpful.

As Sullivan, Warren and Westbrook pointed out several decades ago, it is because single women householders typically subsist on such slim margins that they are, statistically speaking, so vulnerable to spiking indebtedness and consequent bankruptcy. But since the time of that study two developments have come into play in a significant way: the easy access to consumer credit (matched with a much higher degree of revolving indebtedness) and the sharp rise of OOP medical expenses. For most families,

including those headed up by the average single women householder, the two developments are correlated: unanticipated OOP medical expenses often trigger a vicious cycle of ever-deepening indebtedness. These twin issues should be pinpointed, not only because they weigh heavily as factors contributing to the declining economic conditions of single women householders, but also because these areas of need are eminently strategic, the starting points in dispensing the proverbial ounce of prevention for the pound of financial cure. Along these lines I submit that the most fitting path of response is for churches to cooperate in developing an on-going, ecumenical program that assists in financing unanticipated, low-level medical expenses. (8)

The proposed program must be on-going simply because there is little prospect in the immediate future of current economic patterns reversing themselves. Since studies reveal a steady downward economic trend over the past quarter of a century for single householders, it would be either short-sighted or Pollyannaish to provide only a short-term solution in the vague and unwarranted hope of a better future. Whatever the church does in order to meet the needs of its single mothers, it would be best served to develop a response that is systemic and sustainable in the long-term, rather than one that is temporary and ad hoc in nature.

The undertaking must also be ecumenical, to begin with, for numerous practical reasons. First, while the relatively affluent churches may already be meeting the needs of their single mothers on an informal basis, my concern--and indeed it seems the driving scriptural concern--lies more with those churches that cannot. After all, it is the churches located in poorer communities that feel the greater financial strain of their widows. Since for historical reasons there has been an uneven distribution of wealth among the various ecclesiological and confessional bodies that have crowded the American Christian landscape, the intentional sharing of wealth across ecclesial lines is almost certainly a matter of necessity. The ecumenical sharing of resources is a needed step in order to make such a ministry viable both for churches of all income levels.

Secondly, as I have argued, scripture strongly hints that those financially ministering to widows ought to know the parties involved, as well as their circumstances; the ministry ought to be administered locally. Likewise, the association of churches participating would have to be organized on a local, diocesan or regional, as opposed to national or international level. Only by a mutual sharing of information and insights will churches be able to develop a city-wide or regional-wide ministry that is both fiscally responsible and adaptive to the special circumstances and changing needs of the community served. While some communions would be able to achieve this goal simply by working with its own local churches, again, this raises questions as to how this approach serves churches which are outside that church body and lacking the interconnectedness on a local level.

Detailed strategies would have to be hammered out. This pooling of financial resources could be achieved through the formation of a cooperative surrogate health insurance program. While even a fairly sizable coalition of churches would probably not be able to cover catastrophic care through their own private pool, more routine medical procedures and prescriptions would, I suspect, be feasible. In organizing themselves on a local level, churches would also have to establish formal protocols consistent with the shared value system of participating churches and compatible with state and federal insurance regulations. This in turn may require that the coalition establish a governing body, a representative board of directors, who would mediate between the concerns of the churches and the individuals in need, as well as give appropriate oversight to the program. Still other details would have to be worked out: for example, some consideration may be given to setting up a co-payment system so as to forestall abuse of the system. While there would certainly be practicalities that would make such a project difficult to take on, there are as far as I can see no insuperable obstacles.

There is yet another reason why it makes sense to implement this kind of program on a broad level and herein lays my main point. Any broadly and effectively executed strategy to address the financial

concerns of single mothers has the prospect of not only meeting individual needs but also of influencing society as a whole. For precisely this reason the call for the church to organize itself in order to meet the ever-increasing need of the single woman householder is not simply ecclesiastical in orientation. Nor is the proposal merely a tribal concern. In recent decades the burgeoning role of not-for-profit organizations as (what Peter Berger and Richard John Neuhaus call) "mediating structures" has been recognized, as has their significance in influencing policy (1977). (9) Consisting of hundreds of thousands of local bodies, the American church by virtue of its number is unparalleled as a force of volunteerism.

If the church heeds a broadly-proclaimed call to the widows and orphans of its communities, this will not necessarily meet the needs of all American single women householders. But it will meet the need of many. More importantly, concerted action will over time serve to change values so that a sense of solidarity is regained across the diverse American cultural landscape. The church, in other words, if doing its job properly, has the potential of awakening the conscience of a nation. If all policymaking reflects tacit moral assumptions, perhaps the first order of the day is not changing policy, but working toward restoring the collective moral framework that drives and sustains policy.

## Conclusion

In this paper I have laid out a biblical theological rationale for the church's care for widows. Then with special consideration of rising medical costs and the lure of consumer credit, I propose that churches make a concerted effort to unite locally for the sake of the millions of impoverished or near-impoverished single mothers across the nation. By establishing an interdenominational insurance plan for its "widows," many churches will have new found ability to fulfill the call of scripture. The proposal I envisage is rooted in scriptural tradition, ecumenical in scope, and, as far as I can see, feasible in its implementation. The implications for the ecumenical church are obvious.

But more to the point there are considerations for policymakers as well. Specifically, if other states follow Massachusetts's lead in mandating health insurance, governmental policymakers may be well advised to draft future legislation in such a way so as to encourage and even co-opt participation from the religious community, while maintaining a firm separation of church and state. State and federal lawmakers must also balance a commitment to ensuring health coverage across the economic spectrum, without foreclosing on the efforts of faith-based communities or organizations (e.g., Medi-share, Samaritan Ministries) that are already implementing successful surrogate health insurance programs. The state can enact policy, but the state cannot change hearts and minds. Both must take place. Perchance the witnessing church may be empowered to prick the conscience of policy makers; and perchance too, in turn, the state will attend even more closely to the deteriorating economic conditions of "the poor who cried for help and the fatherless who had none to assist him."

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M. B. Jacoby, Testimony before the U. S. House of Representatives, Committee on Energy and Commerce, Subcommittee on Oversight and Investigations, Hearing on "A Review of Hospital Billing and Collection Practices," June 24, 2004. J. Appleby ("More Insured Workers Unable to Pay Medical Bills," *USA Today*, 29 April 2005) refers to a Harvard University study that states the average OOP medical debt for those who filed bankruptcy was \$12,000.

(1) This finding corresponds with the later study of Oliver B. Pollak (1997, 335-36) who finds that by 1996 women (single and joint-filers) were numerically surpassing men as filers.

(2) See R. Moffitt, "Incentive Effects of the U.S. Welfare System: A Review," *Journal of Economic Literature* 30 (1992), 1-61; I. Garfinkel and S. McLanahan, "Single Mother Families, Economic Insecurity, & Government Policy" (IRP Conference Paper, May 28-30, 1992, Institute for Research on Poverty, University of Wisconsin-Madison).

(3) The point may be a propos, especially if James T. Patterson is correct in asserting that U. S. welfare policy is historically distinctive (vis-a-vis other industrialized western nations) in its sharp separation of welfare from social insurance, which has the effect of stigmatizing recipients of the former (1981, 76).

(4) A number of scholars, rightly in my view, surmise that Paul's stipulations were a means not of establishing a new system, but of limiting access to existent one. This in turn may indicate that by the time 1 Timothy was written the number of widows enrolling themselves had become somewhat unmanageable. If so, this may be explained in a number of (not necessarily mutually exclusive) ways. J. Muller-Bardoff links the abundance of single women to an ascetical movement traceable to the eschatological fervor attested in 1 Corinthians (1958, 60). Jouette M. Basler takes a similar view, but focuses on some alleged social benefits of celibacy. However, against both these interesting but ultimately speculative suggestions, one would expect that as the church grew, so too would its reputation for its

praxis of mutual care (1984, 23-41). In commenting on the early Christianity, Michael Sievernich correctly observes that "the generous acts of charity and the care for the poor, which was not limited to their own group, attracted considerable attention ... the new way of life and the charity of the Christians became a model of social integration in the cities" (1990, 95-115).

(5) On the connection between modern social welfare and the sixteenth-century Reformation, see, e.g., Robert Jutte, *Poverty and Deviance in Early Modern Europe* (Cambridge: Cambridge University Press, 1994); Ole Peter Grell, "The Religious Duty of Care and the Social need for Control in early Modern Europe," *The Historical Journal* 38 (1996), 257-63.

(6) On the Christian context of American reflection on the problems of the poor, see Paul Boyer, *Urban Masses and Moral Order in America, 1820-1920* (Cambridge, Mass.: Harvard University Press, 1978).

(7) That the federal government has taken steps against the interests of single mothers is voiced, e.g., by Vice President and Director of Family Economic Security (National Women's Law Center), Joan Entacher (1999) during testimony before the U. S. House of Representatives, Committee on the Judiciary, Subcommittee on Commercial and Administrative Law, Hearing on "H.R. 833, the 'Bankruptcy Reform Act of 1999'."

(8) A communal approach to meeting the unexpected needs of individuals is not without historical precedent. The Mennonite tradition, for example, has typically sought to provide for its own by drawing on resources shared by the community. As Graydon F. Synder summarily states: "All the Anabaptist groups have set up surrogate social structures. Most noticeable has been the practice of mutual aid. Instead of depending on insurance, governmental welfare, or bank loans, Anabaptists help each other in moments of emergency, disasters, and other times of need" (1995, 9). The Mennonites' steady refusal to rely on the state has laid the conceptual groundwork for a community which sees itself as buffering the vicissitudes of state-regulated social and insurance services.

(9) While dated, Richard A. Nisbet's *Community and Power* (New York: Oxford University Press, 1962) remains a classic. The on-going relevance of mediating structures three decades after Nisbet's book is borne out in Steven Rathgeb Smith and Michael Lipsky, *Nonprofits for Hire: The Welfare State in the Age of Contracting* (Cambridge, Mass.: Harvard University Press, 1993)

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