

Is It Okay for Me to Opt Out of Social Security?

by Dr. Russ Moore

Dear Dr. Moore,

I'm a young Baptist minister. As I was about to be ordained, I was told that I'd now be considered "self-employed" for purposes of paying my Social Security payroll taxes. This means the church won't pay the part an employer typically pays for social security, but I'd pay the whole thing on my own.

I was told though that there is a way ministers can "opt out" of the Social Security system altogether. It's kind of a "conscientious objector" clause. What it means is that I don't pay Social Security taxes now, and I won't receive any Social Security at retirement, or in case of disability.

The reason I did this is because, frankly, I don't think Social Security will be around for me when I retire anyway. I'm in my twenties and, given the entitlement mess our government is in, I don't see any way the system is still around when I would need it.

Is it ethical for me to have opted out of Social Security?

Sincerely, Socially Secure

Dear SS,

The Social Security system isn't based on voluntary "contributions," but rather on taxes. Your money does not simply go into a pool for your retirement or disability but into a large system supporting those currently drawing benefits and providing the basis for the next generation of retirees.

Now, you may agree or disagree with whether Social Security is a good idea. You may believe Social Security is economically unstable. You may be convinced it won't exist when you need it. You may think the entire project is unconstitutional and an illegitimate function of government. Whatever.

It doesn't make one bit of difference when it comes to the ethics of this situation.

The Scripture commands believers to pay "taxes to whom taxes are due" (Rom. 13:7).

Keep in mind, these taxes were commanded to be paid to a Roman government made up of polytheist dictator-worshippers. Some of the taxes given by the New Testament Christians would have gone to pay for crucifixion stakes. Some would have gone to feed wild beasts for the bloody circuses. Some would have gone to buy incense to be burned in honor of the self-proclaimed deity of the Caesar. The believers are commanded, nonetheless, to pay their taxes.

Our Lord Jesus refuses to call his followers to withhold taxes from Caesar. "Render unto Caesar that which is Caesar's," Jesus announces (Matt. 22:21). This isn't because Caesar is so monumentally important but because money is *not*. It isn't worth subverting one's witness or one's God-ordained deference to authority.

You may wonder whether Social Security will be here for long. That's debatable. Jesus clearly knew the Temple wouldn't be there for long (Lk.21:5-6). But he paid the tax to maintain the temple, all the same.

"The sons are free," Jesus tells Peter (Matt. 17:26), but he directs him to pay the tax "lest we offend them" (Matt. 17:27).

That's really important. The payment isn't because the resources are so important, necessarily, it's because they're *not*. Why would you make the distinctiveness of your kingdom identity seem to be about something as short-sighted as whether or not you pay your taxes? Mark the distinctiveness where the offense really is: the gospel of a crucified and resurrected King Jesus.

The so-called “opt out” for Social Security exists to protect the consciences of those preachers of the gospel who believe that public insurance is sinful, or who believe public insurance as it relates to ministry violates principles of the separation of church and state. I’m glad this conscience clause exists, for the same reason I’m glad there is a provision for “conscientious objectors” in our military policy even though I’m not a pacifist. These exception clauses protect religious liberty for all of us.

A Christian who believes all war is wrong, and that serving in the military would violate his conscience and Christian identity, can ethically register as a conscientious objector. A Christian who disagrees with the Iraq War as a misguided waste of American resources, should not use the “conscientious objector” provisions to avoid military service.

One might believe the decision to invade Iraq was unwise. One might believe American operations in Afghanistan are futile, because one thinks the Taliban will simply reappear once the troops leave. But one wouldn’t be right to resist a draft (if there were one) for those reasons.

The provision is there to protect the consciences of those who can’t fight without believing themselves to be fighting against their god. If the provision is used to allow anyone who disagrees with a particular war or with a particular military strategy to “opt out” of military service, the provision will no longer exist for anyone.

The same is true with Social Security.

There are times when Christians are called to resist the state. And there are times when Christians are right to avoid the payment of taxes. One thinks, for instance, of early American Baptists who went to jail rather than pay special taxes for the support of the established churches. In those instances, the resisters believed the payment to be a direct confrontation of obeying God or obeying men (Acts 4:19-20). And they went to jail for it.

As you make this decision, ask yourself whether you plan to preach and teach your people that participating in Social Security (as payer or recipient) is a sin against God. If the “opt out” provision were revoked, would you willingly go to prison rather than pay the tax? And, would your prison time be because you saw the choice as between Christianity and idolatry?

If the answer to these questions is “no” (as it seems from your question), then you are not a conscientious objector to Social Security taxes. To then “opt out” of paying them would be to refuse to do precisely what Jesus commands us to do: pay taxes. It would also give reason for offense to the mission field you’re attempting to engage with the gospel. And, by turning a protection of conscience into a political statement or a pragmatic economic benefit, it would imperil religious liberty provisions for your brothers and sisters in Christ.

Social Security may or may not be around when you retire. I don’t know. I do know this: your money definitely won’t be around when you’re dead. So why waste your religious liberty on holding on to a little bit more of it for a little while longer?

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