

The Challenge of Welfare: Deciding Who Is Deserving of Our Help

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Excerpt from his *Growing Our Moral Imagination* book

From that place he went off to the district of Tyre. He entered a house and wanted no one to know about it, but he could not escape notice. Soon a woman whose daughter had an unclean spirit heard about him. She came and fell at his feet. The woman was a Greek, a Syrophoenician by birth, and she begged him to drive the demon out of her daughter. He said to her, "Let the children be fed first. For it is not right to take the food of the children and throw it to the dogs." She replied and said to him, "Lord, even the dogs under the table eat the children's scraps." Then he said to her, "For saying this, you may go. The demon has gone out of your daughter." When the woman went home, she found the child lying in bed and the demon gone. (Mark 7:24–30)

A CONTEMPORARY PARALLEL

From there Jesus set out for the city. He entered a church to pray by himself and did not want anyone to know he was there. Yet he could not escape notice. Several parents, both mothers and fathers, whose children were sick and often hungry, saw him and approached him. Now one of the fathers had been unemployed for years. He begged Jesus to assist his children by helping find a doctor to visit and find food to eat. Another said to the man, "Our programs already do too much. It is not fair to ask that society care for those who should be able to care for themselves. I will not take away what some have earned and give it to others." But the man answered, "Society helps everyone, just in different ways. Why should I have to beg just because our help is more obvious?" Then Jesus said to the father, "You are right. I will do all I can to ensure your children have what they need." So the father and other parents went home, filled with hope for their children.

SOCIAL SAFETY NETS

During my theology studies in Boston, I worked with an organization that was responsible for resettling refugees and asylum seekers who had gained legal status in the United States while they awaited further processing of their claims. A central part of my assignment was finding a place for these families to stay. While they were awaiting

more permanent legal status, they weren't allowed to work, so they were instead given a voucher from the government for housing assistance. From the families themselves, there was always a deep sense of appreciation for such care, but I quickly found myself moving from gratitude to frustration as I spent weeks trying to find them a place to rent. The challenges felt insurmountable. Most



landlords expect the first and last month's rent, as well as a security deposit, but the federal housing support gives families only one month's rent at a time. Also, government assistance doesn't often respond to market rates, so at a time when rentals were going for a premium, the assistance program stayed constant. In addition, every family needed public transportation because they obviously couldn't afford a car, but most apartments that were anywhere near buses and the T (Boston's light rail) cost much more than other apartments. Others in the Boston metro area wanted access to public transit and could afford to pay that premium. On top of everything else, I regularly faced the realities of discrimination in that landlords were happy to talk about renting an apartment to a well-spoken white professional, but when I indicated I was looking on behalf of a refugee family, I often encountered a sudden coldness and distance. Securing housing for these families ultimately came down to raising outside funds and finding landlords who were sympathetic and would cut us deals.

For those unfamiliar with the context of the original Scripture passage, Jesus can appear quite harsh when interacting with the woman. He seems, like many of us, to want to avoid getting dragged into a never-ending series of requests for help. At the same time, I would note two important dimensions of this passage. First, up until this point Jesus' ministry is focused on Israelites. His response to the woman is rooted in his sense that he should not yet expand his ministry beyond that group. However, Jesus' interaction with this woman is similar to his interaction with Mary, his mother, at the wedding feast of Cana. He is open to being changed by those who express a desire and need for what he has to offer. His reaction to both women reveals his knowledge that there is enough to go around, even if he didn't originally feel like it was time to begin or expand his ministry. If only we all exhibited the kind of openness to changing our minds as Jesus shows in this parable.

In the United States, one of the policy debates that we can't seem to dislodge from constant disagreement concerns social safety nets. Included in this broad category is health insurance, nutritional assistance, housing assistance, unemployment insurance and parental leave. I focus here primarily on health insurance, although it is obvious that other safety net programs have major connections to health and well-being. Nutritional

status is a fundamental criterion for health and a number of other aspects of well-being. Unemployment assistance ensures that people are able to pay for housing, food, educational expenses and more, all of which impact health. And parental leave improves the short-term and long-term health outcomes for parents and children.

At an earlier point in human history, social needs could largely be taken care of through charity given by one person to another. Although personal charity should still play a major role in addressing people's unmet needs, the structure of society itself means that we must also construct ways to care for those in need in a manner that is consistent with how we live today. In many situations, that means help is best delivered through formal, often government-run, social safety nets.

Even if we could get people to somehow agree on the need for social safety nets in general, there would still be significant disagreements on how they should be structured. The disagreements that appear in public are often about who is eligible, how generous the programs are, or how long someone can be on them. We are relatively open and honest about our differences of opinion on these aspects of safety net programs. Some believe that broad eligibility with generous benefits for extended periods of time is the best way to ensure that those with basic needs have them met and that this assurance is a primary duty of society. Others believe that this assurance is part of the problem and suggest that narrower eligibility and minimal benefits for a short period of time are necessary to ensure that people are motivated to find other ways of meeting their basic needs. As important as they are, this is not the place to adjudicate these disagreements about which people are fairly open.

Instead, I would like to highlight a dimension of social assistance programs that rarely gets brought to light: the inclusion of administrative burdens in the program design. Administrative burdens subtly prevent people from accessing an assistance program that should theoretically be available to them. These burdens come in many forms and are generally categorized into learning costs, compliance costs and psychological costs. A compliance cost, for example, might be paperwork that is so confusing or so difficult to access that people abandon hope before actually enrolling in a program. Sometimes these administrative costs are unintentional, but sometimes they are

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very much designed to keep people from accessing assistance that they genuinely need. Not all of us have the staying power of the Syrophoenician woman, who was not going to let up until she was given what she came for. Or perhaps more to the point, bureaucracies cannot be swayed in the manner that Jesus was swayed. He heard the plea of someone in need and responded, but computer systems and telephone hotlines, while often necessary for efficiency, lend themselves to impersonal decisions that are deaf to the cry of those who are burdened by the system that is supposed to provide care.

THE DESERVING POOR

The point of the exchange between the woman and Jesus might not be immediately obvious to those unfamiliar with this section of Mark's Gospel. The presumption in the original Gospel story is that Jesus had come for the Children of Israel, the Hebrew people, and that for him to spend his time with others would be a waste. Up until this point, all of his public ministry had been directed toward Israelites, so it can be assumed that Jesus himself also had this understanding. It should not be underestimated what a significant move the Syrophoenician woman (or the Canaanite woman if you are reading the Gospel of Matthew) was begging Jesus to make. It shifted the whole emphasis of his ministry. It was not just a matter of healing this one woman's daughter, as important as that was; it was expanding Jesus' ministry from a small tribe nestled between the Jordan River and the Mediterranean Sea to the entire world.

The contemporary passage echoes a similar narrowness in the way we can think about the world. Jesus isn't arguing that welfare programs aren't needed, but his initial response is that they

are already sufficient. I suspect that is how many of us feel at one point or another. Moreover, his initial response implies that support should not go to those who should be caring for themselves. This sentiment is also deeply held by many. There is a sense that the poor come into two distinct categories: the deserving poor and the undeserving poor. If this distinction between these two groups is the way that we view the world, then we must make sure that the undeserving poor don't take advantage of us.

The question of deservedness is tucked into the reimagined story. We hear that the father who speaks "had been unemployed for years." Given this information about the man, many of us probably agreed, consciously or not, with Jesus' initial response. This man has surely received enough help by now, hasn't he? After several years, shouldn't he have figured out how to provide for his family? We know that there are limited resources for public assistance, and we have to determine who should receive it and who should not. So we look to make distinctions between people, which doesn't always serve us well. Lives are complicated, and broad-based public policy isn't always able to account for the nuances that characterize our experiences. Nevertheless, we must design policy so it is as applicable as possible, but we guard against the temptation to believe that any policy perfectly accounts for the reality of people's lives.

In some ways, the reimagined moment avoids one of the more inflammatory issues related to deservedness. We hear parents begging for food and healthcare for their children, which is a group of people who receive the least amount of resistance to assistance. There is a reason why Medicaid (the health insurance program primarily for

those who are poor or disabled) is much easier to enroll in if you are pregnant with a child and why we have a separate program (CHIP, or the Children's Health Insurance Program) that ensures children who don't qualify for Medicaid still have access to health insurance. There's also a reason why the WIC program, providing nutritional assistance to women, infants and children, is easier to enroll in than other programs. In general, we don't believe that children ever deserve to be poor. We know poor children aren't poor because of decisions they have made, and so we are more inclined to ensure they have the social support that they need. This disposition does not extend into adulthood.

Nevertheless, Jesus himself wipes away the distinctions of deservingness, even for adults, in the parable of the workers in the vineyard (Matthew 20:1-16). In this parable, those who work all day are paid the same amount as those who work for just one hour. How could that possibly be fair? Doesn't that discourage people from working hard all day? With this parable, we see that Jesus' chief concern is not our human notion of fairness or our human concern about motivation; instead his chief concern is ensuring that those who are in need are taken care of. In fact, as far as I can tell, there isn't a single moment in the Gospels where Jesus attempts to determine the deservingness of someone who needs help. And when he does hesitate, as he does with the Syrophenician woman, he quickly reverses course when the need is made manifest.

HEALTHCARE AS A SOCIAL GOOD

Despite our country's massive investment in healthcare, the United States is the only industrialized economy that does not have universal health insurance. While the majority of people in the United States receive health insurance through their employer, programs that step into the gaps and provide health insurance to certain

groups of people are also needed. Medicare covers those over 65 and with certain chronic conditions. Medicaid was originally designed primarily to cover pregnant women, children and those with disabilities. With the Affordable Care Act, Medicaid expansion ensured that the insurance was also available for the working poor. The Children's Health Insurance Program covers kids who are not eligible for other programs. The Indian Health Service provides care for Native American communities on their tribal lands. Veterans Affairs and the Department of Defense provide care to veterans and active-duty military, respectively. The most confusing of these programs is Medicaid.

Since Medicaid is jointly administered by the federal and state governments, every state's program is run in a different manner. The state of Texas is the most extreme example in terms of qualifying. In 2025, a single parent with two kids is considered too rich for Medicaid if he or she earns more than \$3,700 in an entire year. Moreover, there is no level of poverty that would allow an adult without children to qualify for Medicaid in Texas, which is also the case in 10 other states.

The challenge with making it so difficult for people to access health insurance is that receiving care does not just benefit the person who is insured. If it has taught us nothing else, the COVID-19 pandemic has shown us that our health is not simply our own. This was true before COVID, but there's nothing like a novel virus spread through respiration to drive the point home. I would hope that most people would want their neighbors to be healthy regardless of the benefit to themselves. But even if we only approach this out of self-interest, we can see that our lives are better when those around us are healthier.

Healthcare, therefore, is one of the chief social goods in society. Alongside education, it is constitutive of a well-formed citizenry and well-functioning society. Moreover, the complexity

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and expense of healthcare is such that people cannot receive the healthcare they need without some level of social cooperation.

SOCIAL VIRTUES

We have made a major mistake by thinking about social safety nets only through the lens of the people they are meant to care for. Of course, there is no doubt that social assistance is primarily for those the programs support. However, there is another part of the social safety net that we, as a public, underestimate at our own peril. We must also consider the way that social assistance programs — in fact, the way that all public policy — subtly influence the character of the societies that enact them.

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Social safety nets can have a major, if more subtle, impact even on those who do not receive direct benefits such as food, healthcare or housing.

Good public policy cannot and should not substitute for personal charity. Public policy must be in addition to the personal engagement we have with others and with the virtues we seek in our lives. In other words, we cannot count on the government to take care of everyone who is in need. Individuals must play their part, as well. Our public debates on these topics too often frame things as either/or, but our moral tradition should instead make us very comfortable with both/

and. Moreover, if we are going to err, which we certainly will, would we rather err by being too generous or by being too stingy? I hope it is the former.

The original Gospel story, for me, is one of the most fascinating moments we hear about in the life of Jesus. What is remarkable is that Jesus' first response changes due to his engagement with the Syrophenician woman. It echoes the way God the Father had his mind changed by Abraham as Abraham pleaded for Sodom's future (Genesis 18:16–33) or when Moses walked God back from consuming the Hebrew people after they constructed a golden calf to worship (Exodus 32:4–14). These moments in Scripture are reminders to us all that we should be open to the possibility of being changed by those around us. Such is the life of faith. It is one of constant conversion. The day we begin to believe that we are no longer in need of genuine conversion is the day we believe we are no longer in need of God's grace. That is not a day I want for myself or for anyone else.

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NOTE: Full references and notes are in the book; they are not included in this excerpt.

Upcoming Events

from The Catholic Health Association

Community Benefit 101: Planning and Reporting Nonprofit Hospital Community Benefit
Oct. 20 – Oct. 22 | 2 – 5 p.m.
ET each day

Deans of Catholic Schools of Nursing Networking Call
Oct. 27 | 1 – 2 p.m. ET

Global Health Networking Call
Nov. 4 | 11 a.m. – 12:30 p.m. ET

Essentials for Leading Mission
Eight monthly sessions starting Nov. 10 | 11:30 a.m. – 1 p.m. ET

We Are Called Networking Call
Nov. 12 | 1 – 2 p.m. ET

Faith Community Nurses Networking Call
Nov. 19 | 1 – 2 p.m. ET


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