



## Utah Makes Welfare So Hard to Get, Some Feel They Must Join the LDS Church to Get Aid

Utah's safety net for the poor is so intertwined with the LDS Church that individual bishops often decide who receives assistance. Some deny help unless a person goes to services or gets baptized.

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December 2<sup>nd</sup>, 2021

Near the start of the pandemic, in a gentrifying neighborhood of Salt Lake City, Utah, visitors from The Church of Jesus Christ of Latter-day Saints arrived at Danielle Bellamy's doorstep. They were there to have her read out loud from the Book of Mormon, watch LDS videos and set a date to get baptized, all of which she says the church was requiring her to do in exchange for giving her food.

Bellamy, desperate for help, had tried applying for cash assistance from the state of Utah. But she'd been denied for not being low-income enough, an outcome that has become increasingly common ever since then-President Bill Clinton signed a law, 25 years ago, that he said would end "welfare as we know it."

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State employees then explicitly recommended to Bellamy that she ask for welfare from the church instead, she and her family members said in interviews.

Bellamy's family was on the verge of homelessness. The rent on their apartment continued to rise — a result of Utah being the fastest-growing state in the nation, a trend driven in part by young, upper-middle-class people from California and elsewhere flocking to Salt Lake City's snow-capped slopes to enjoy its outdoor activities, tech jobs and low taxes.

Worse, Bellamy suffers from a severe autoimmune disease and, barely able to stand, is regularly hospitalized for days at a time. Her younger daughter, Jaidyn, had to drop out of high school to care for her, helping her get up, lie down, bathe and change out the wound vacuums attached to her body.

Although maintaining a safety net for the poor is the government's job, welfare in Utah has become so entangled with the state's dominant religion that the agency in charge of public assistance here counts a percentage of the welfare provided by the LDS Church toward the state's own welfare spending, according to a memorandum of understanding between the church and the state obtained by ProPublica.

What that means is that over the past decade, the Utah State Legislature has been able to get out of spending at least \$75 million on fighting poverty that it otherwise would have had to spend under federal law, a review of budget documents shows.

The Utah State Capitol in Salt Lake City

The church's extensive, highly regarded welfare program is centered at a place called Welfare Square, ensconced among warehouses on Salt Lake City's west side. There, poor people — provided they obtain approval of their grocery list from a lay bishop, who oversees a congregation — can get orders of food for free from the Bishops' Storehouse, as well as buy low-priced clothes and furniture from the church-owned Deseret Industries thrift store. (Bishops can also authorize temporary cash assistance for rent, car payments and the like; recipients often have to volunteer for the church to obtain the aid.)

Welfare Square was built in 1938 amid the Great Depression, an intentional repudiation by church leaders of government welfare as epitomized by President Franklin Roosevelt's New Deal. We "take care of our own," they famously said.

But Bellamy, a Black single mother, is not one of the church's own — and, unlike the government, a church is often allowed to discriminate based on religion.

The bishop of her local congregation, called a ward, decided that as a precondition of receiving welfare, she would have to read, understand and embrace LDS scripture, Bellamy told ProPublica. Church representatives came by her apartment to decide what individual food items she did and did not need while pressuring her to attend Sunday services, she said.

A church spokesperson, who was not authorized to speak on the record for this story, said that Bellamy's is just one experience, and there are likely thousands of people across Utah who would swear by the help they've received from the church and the guidance they've been given toward a more self-sufficient life. He said that because some bishops are more rigid about providing aid than others, some people may wind up in situations like Bellamy's, but that most in the church default to compassion.

The spokesperson also said that conversations about welfare are between individuals (like Bellamy and others whose stories also appear in this article) and their bishop, and that the church would not break what it regards as a sacred confidentiality.

Bellamy cooperated at first with what was being asked of her. She felt she'd go along "if that's what I needed to do for some type of goodness to come to my family," she said, adding that she

knew that many in her community had benefited greatly from church welfare and their LDS faith.

Danielle Bellamy outside her home in Salt Lake City

Yet she ultimately balked, especially at the thought of being baptized in front of strangers. “I’m sorry,” she said, “I don’t believe in it. And it’s important what I believe in.”

For her refusal, she says, she and her family were denied welfare by the church, just as they had been by the state.

Utah After Welfare Reform

ProPublica is investigating the state of welfare across the Southwest, where the skyrocketing cost of living has made cash assistance for struggling families — an issue that has been brought to the fore again amid debate over President Joe Biden’s child tax credit — more desperately needed than ever.

What the 1996 welfare reform law did, in essence, was dramatically shrink the safety net for the poorest Americans while leaving what aid remained in the hands of individual states, issuing each a “block grant” of federal welfare funding and significant discretion over how to spend, or not spend, the cash.

Ever since, welfare has taken on each state’s personality.

There’s perhaps no better place to examine the past and future of public assistance than Utah, the only state with a private welfare system to rival the government’s. After all, the welfare program of The Church of Jesus Christ of Latter-day Saints served as a model for the welfare reform movement of the 1980s and ’90s, when it was spotlighted by then-President Ronald Reagan during a visit to LDS welfare facilities and in the writings of a young conservative named Tucker Carlson.

The LDS Origins of Welfare Reform

Latter-day Saints, today considered among the nation’s most conservative demographic groups, started out two centuries ago experimenting with an economic order that was borderline communist. Responding to the financial precarity of the early 1800s, some of the first church members to settle Utah built a town called Orderville, which banned private property while establishing communal living arrangements and sharing food.

When the Great Depression hit, these Utahns fell in love with New Deal programs like the Works Progress Administration, voting overwhelmingly for President Franklin Roosevelt four straight times.

Fearing government incursion into the LDS sphere of influence in Utah and government dependency among the faithful, church President Heber J. Grant announced in 1936 that the

church would establish its own welfare plan, opposed in principle to the government dole though structurally similar.

The church constructed Welfare Square, complete with a 178-foot-tall grain silo and a dairy processing plant, cannery and bakery. It would be funded largely by “fast offerings” that Latter-day Saints donate one Sunday a month by forgoing food for the day and paying the church what they would’ve spent on those meals.

The church’s welfare system caught the attention of the new conservative movement of the 1930s, ’40s and ’50s. Here was a way out of an economic downturn born of classic Western ideals of personal and neighborly responsibility.

President Ronald Reagan came out of this movement, and after visiting Utah in 1982, he began pushing for what would become welfare reform.

The first thing Utah did under the 1996 law was to become increasingly closefisted about helping poor people, creating a labyrinthine system of employment and self-improvement programs that applicants must partake in — including resume-writing seminars, screenings for drug use, counseling sessions and continual paperwork — as well as strict income limits they must not surpass. As of 2019, the state was providing direct assistance to about 3,000 families out of nearly 30,000 living in poverty, a precipitous decline from the mid-’90s, when Utah’s program served roughly 60% of these parents and children. (Utah denied welfare applications, on average, more than 1,300 times every month last year, including during the pandemic.)

A single mother of one here is eligible for \$399 a month in state assistance, and only if she has a net income of \$456 a month or less.

Utah doesn’t do more for those in need in part because a contingent of its lawmakers, the overwhelming majority of whom are Latter-day Saints themselves, assume the church is handling the poverty issue; they also are loath to raise taxes to do the state’s share, a review of Utah’s legislative history demonstrates.

Thanks to “the LDS Church’s welfare system, literally millions, tens of millions and maybe even hundreds of millions of dollars are saved by the state,” former state Sen. Stuart Reid said in 2011, when the Legislature passed a resolution honoring church welfare on its 75th anniversary.

Indeed, Utah has been counting millions in church welfare work every year as part of the state’s own welfare budget, as a way of meeting the minimum level of effort the state is required to put into addressing poverty so it can collect on federal dollars from the Temporary Assistance for Needy Families program, or TANF. According to the memorandum of understanding between the church and the state, Utah takes credit for a percentage of the hours that church volunteers spend producing and packaging food and clothing for the poor at Welfare Square and similar facilities.

It also claims as state welfare a percentage of the church’s efforts to produce and ship out humanitarian aid in the wake of disasters — aid that may not even help Utahns.

## **Memorandum of Understanding Between the LDS Church and the State**

This document was obtained by ProPublica. Click the arrows to explore it.

- Under qualifying “social and humanitarian services” that the state will count as welfare, the agreement lists church programs that teach about marriage, pregnancy and adoption.
- Every year, this agreement is reviewed. In total over the past decade, it has allowed Utah to get out of spending at least \$75 million on welfare. A Department of Workforce Services spokesperson said all uses of TANF funds in Utah are consistent with federal regulations passed under welfare reform. A church spokesperson emphasized that the church should not be considered a replacement for government in the provision of welfare.
- This is an agreement between Utah’s Department of Workforce Services and The Church of Jesus Christ of Latter-day Saints.
- Utah is saying it will count a percentage of the work done by church welfare services toward the state’s welfare expenditures. This arrangement is made possible by a federal program — Temporary Assistance for Needy Families, or TANF — that largely leaves management of government welfare up to individual states.
- Created in 1996, TANF requires states to spend a percentage of their annual budget, or “Maintenance of Effort,” on assistance for residents in need. But to meet that requirement, states can claim assistance delivered by private organizations — like The Church of Jesus Christ of Latter-day Saints — as their own.
- Here, Utah states that it will claim “volunteer hours associated with food production and distribution and other social and humanitarian services” performed by the church as government welfare.
- The agreement includes complex formulas to calculate how much spending the church’s volunteer hours amount to.
- Under qualifying “social and humanitarian services” that the state will count as welfare, the agreement lists church programs that teach about marriage, pregnancy and adoption.
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Officials at Utah’s public assistance agency, which after welfare reform was named the Department of Workforce Services, said they do not know how long they’ve had this “third-party” understanding with the church. But they emphasized that it’s legal under the 1996 law and subsequent federal regulations, and that other states engage in the same practice. (That law was the first federal legislation to allow and encourage religious groups to be involved in the provision of government-funded social services, a policy championed by then-Sen. John Ashcroft and later by President George W. Bush.)

ProPublica found that the deal with the church was brokered in 2009 during the Great Recession, when Utah hired a for-profit company called Public Consulting Group Inc. to identify private organizations that could help the state spend less on welfare while still receiving full federal funding, according to Utah's contract with PCG.

When the state denies help to low-income Utahns, state caseworkers sometimes, though not always, suggest that they seek welfare from the church instead, according to interviews with more than three dozen former caseworkers and applicants.

“You would explain to them, ‘Have you talked to an LDS bishop?’” said Robert Martinez, an eligibility worker for the Department of Workforce Services from 2013 to 2019.

Martinez said he always gave applicants other nongovernmental options to consider, and there was no coercion to go the religious route. Still, he emphasized to them, the church has a lot more money to offer than the minimal aid dispensed by the state. (In fact, the church appears to have more money than what is by most accounts the largest philanthropic organization in the world, the Bill & Melinda Gates Foundation.)

Welfare Square, the center of the church's welfare program, where some of the volunteers' hours are counted as state welfare

Liz Carver, director of workforce development at the Department of Workforce Services and the lead TANF official at the agency, acknowledged in multiple interviews that caseworkers might in some instances propose church welfare to customers, which is what the department calls citizens who apply for public assistance.

But, she said, welfare caseworkers not just in Utah but nationwide refer applicants to a range of community organizations, faith-based or not, all the time. It's part of a larger conversation with these individuals about what brought them to ask for help that day, she said, and about which needs the government can assist with under the federal regulations and which it can't.

Utah, Carver noted, is one of the most charitable states in the nation, characterized by a strong ethic of neighbors helping neighbors, which makes the agency's public-private offerings stronger.

Regarding the state's fiscal arrangement with the church, Carver said, “We'd have to ask the state Legislature for more money if we couldn't count this partnership” toward state welfare.

“I mean, we could be counting millions of hours of [church members'] volunteer time, bishops helping their communities, all that stuff,” she continued, suggesting that the current amount of church assistance that Utah is claiming as the state's is minimal and necessary.

Christina Davis, communication director for the department, added in an emailed statement that the fact that caseworkers may refer Utahns to the church and other private groups is a separate and unrelated issue from the state's budgetary agreement with the church welfare program.

She also stressed that tens of thousands of low-income households in Utah receive other forms of help from the state, including food stamps and Medicaid.

Finally, Davis pointed out that the number of poor people who are provided direct assistance has been significantly scaled back not just in Utah but across the country.

The problem with Utah's dependence on church aid to pick up that slack, civil rights advocates say, is that although the founder of Mormonism, Joseph Smith, once instructed his membership to clothe the naked and feed the hungry whether they are "in this church, or in any other, or in no church at all," the thousands of individual bishops who today run point for LDS welfare services may have different views.

Most are continually generous with aid. But some might feel justified in politely denying assistance to poor people who aren't Latter-day Saints — or to LGBTQ people — even in some cases turning away struggling church members who haven't been attending services or paying 10% of their income to the church in tithes.

"There's this term in the church called 'bishop roulette,'" said David Smurthwaite, a former bishop in Salt Lake City, referring to the differing choices about welfare that get made by each bishop in congregations across the state.

Smurthwaite said that church leadership did equip him with a slate of questions to ask low-income people who came to his office asking for help. But, he said, bishops are "not professional welfare providers, not professional therapists, yet we get put in the hot seat for these kinds of experiences."

Left: A church ward, or local congregation, outside Salt Lake City. Right: The grain silo at Welfare Square.

Bishops are called to their lay role on a temporary basis, typically for around five years. Unlike most clergy in other faiths, they often have day jobs. And like with anyone else, their politics can infuse their religion.

There's also much less accountability than there would be for a government program. Welfare decisions by bishops are subject mainly to the broad tenets of the church's "General Handbook," usually with counsel from other church leaders but without oversight from the public.

"If a state's premier social safety net is The Church of Jesus Christ of Latter-day Saints," said W. Paul Reeve, chair of Mormon studies at the University of Utah, "what does that mean if you're not one?"

## Separation of Church and State

The very first words of the First Amendment are not about freedom of speech or the right to protest, but rather a warning against government establishment of religion.

That is why the state of Utah's welfare-provision system being intertwined with the LDS Church is "troubling," said Douglas Laycock, a law professor at the University of Virginia and a leading expert on the separation of church and state. "I can't think of anything at all analogous," he said, adding that if someone sues, it would be a "novel" case.

Laycock noted, though, that if Utah's granting and denying of welfare applications isn't itself religious in nature, it may not matter legally that the state then tells some applicants deemed ineligible about a private source of aid — even one, like the church, that may judge them based on religion.

Nathan S. Chapman, a constitutional law professor at the University of Georgia, said a key question is whether Utah has "partnered" with the LDS Church to enough of an extent that the overall system for providing welfare in the state is "insufficiently religiously neutral" and thus denies vulnerable people "true private choice" as to whether to partake in religion so they can receive assistance.

But he also said the state could argue that it is not constitutionally obligated to provide welfare to citizens, and that there is a marketplace of private aid providers including not just the LDS Church but also others that are less publicized in Utah, like Catholic Community Services.

ProPublica interviewed more than two dozen low-income Salt Lake City-area residents about their experiences with Utah's safety net. Almost all who weren't active church members — and even many who were — felt that welfare in Utah is religiously prejudicial, at least in practical terms, because the state has left a vacuum of social services that's filled by individual bishops and their potential biases.

Candice Simpkins leans on food and clothing donations that she delivers to homeless encampments in Salt Lake City. Earlier in her life, a bishop told Simpkins she would need to attend church services to receive assistance.

Candice Simpkins, who grew up in the church, says she struggled to pay her bills and afford groceries after the birth of her daughter but knew from reading a state website that her income was slightly too high for her to qualify for public assistance. When she went to a bishop for help instead, she says, she was told that she wouldn't be in her situation if she hadn't had sex out of wedlock, and that she would have to start attending church services. (Feminist Mormons say that women especially are affected by the capriciousness of welfare in Utah. Bishops are all men, and some view both premarital sex and divorce, each of which can lead to precarious financial situations, as the fault of women, critics say.)

A close friend of Simpkins', whom she called in tears after her interaction with the bishop, corroborated her description of what happened.

In another case, Jo Alexander, who is lesbian, says she was desperate for a hotel room during a period of homelessness. But she knew she couldn't get public assistance from the state because she had received it around two decades ago as a young woman and therefore had exceeded her



lifetime limit under another of the rules implemented under welfare reform. As a result, she went to a bishop.

Despite being raised as a member of the church, she was denied. She says it is known in the community that she is gay and she believes that was the reason for her rejection. (A friend confirmed her account, though there are no public records of these private conversations with bishops.)

And Miranda Twitchell, who is currently homeless, says the rules and procedures for obtaining state aid are so convoluted and seemingly endless that she had nowhere to turn except the church for immediate help when she needed food and a bed — and that’s when she decided to follow a piece of advice shared on the streets: “Get baptized, get help.”

Miranda Twitchell at a homeless encampment in Salt Lake City

Some low-income people in Salt Lake City say they have gotten baptized just to obtain welfare, even though they don’t believe in the ritual. Most who had done so were afraid to speak on the record for this story, believing the church would learn that their conversion stories were inauthentic and retaliate by not helping them in the future.

The LDS spokesperson defended the church’s approach to welfare in part by emphasizing that the church should not be confused with a government agency or considered a replacement for the government in the provision of public assistance. (Indeed, the LDS “General Handbook” clearly states that church members should turn to the government first for financial help, before going to their bishop.)

The church does look after its own membership, the spokesperson said, given that it is a religious institution. If a nonmember seeks help, there’s less of a preexisting relationship with that person, and a bishop may ask the individual to come to services to see firsthand what his or her needs are. There, relationships are established with church members, who then extend a hand of fellowship.

Finally, he said, one of the church’s larger goals is for people who are struggling financially to learn self-reliance and industriousness, not dependency. This may be one reason that some felt rejected when they asked for ongoing assistance.

Experts on charitable giving note that The Church of Jesus Christ of Latter-day Saints and its members arguably do more than any other religious community to help people in poverty. (In Utah, the church has given tens of millions to fight homelessness.)

Several active Latter-day Saints in the Salt Lake City area said that when faced with financial hardship, they may actually have a better safety net than anyone in any state, because they can count on the church for help with food, clothes, furniture, rent, utilities, car payments and repairs, tanks of gas, medical bills, moving expenses, job searches and general life problems.

Benjamin Sessions, executive director of Circles Salt Lake, an anti-poverty community organization, said that a struggling family he works with recently called him in the middle of the night while huddling in their car with nowhere to go. Sessions called up a local LDS leader he knows personally, who simply said, “What do you need? Get me a list.”

Help from the church is “dramatic and it’s quick,” Sessions said. “If you ask me to choose between calling up someone at the state versus someone at the church, I would call the church 10 out of 10 times.”

Others say it is a strength of this country that there are so many religious groups, including the Salvation Army, Catholic Charities, synagogues and mosques, that provide food and shelter to the poor.

“If someone has to listen to preaching to get free food, is it less than optimal? Sure,” the Cato Institute’s Michael D. Tanner told The Atlantic. “But it’s probably not the thing I’m most worried about.”

Yet most other faith-based organizations do not make religious rites such as worship or baptism a prerequisite of basic survival help, the way that some LDS bishops do, experts on religious charity say.

Even some lifelong church members in the Salt Lake City area told ProPublica that they were denied welfare by the church for religious reasons.

Amberlyn Robinson, who had been such a loyal churchgoer that she says she missed services only twice that she can remember during her entire childhood, fell deep into medical debt as a young woman after having a miscarriage that was nearly as expensive as it was traumatizing. She looked at her family’s finances and decided that the only way to pay the bills would be to be less consistent about tithing 10% of their limited income from her then-husband’s two jobs in retail, even though she worried God would smite her as a consequence.

Amberlyn Robinson outside Salt Lake City

Her bishop then denied her financial assistance, citing her failure to pay tithes as one reason — which left Robinson baffled as to how an inability to afford tithing could show anything but her need, she says, and made her so resentful that she ultimately left the faith.

Danilyn Levorsen, who was also born and raised in the church, struggles with rent and bills as the cost of living in and around Salt Lake City surges.

Her husband, who has severe disabilities that add to the family’s expenses, is a fan of the supernatural. He volunteers at a haunted house, Halloween is his Christmas, and he has intense tattoos.

When he asked a bishop for help, Levorsen says, the bishop responded by criticizing his alternative lifestyle and dark clothing.

“I hear on the news all the time that the church is shipping food to other countries,” she said, adding that she completely understands and supports those efforts, given the poverty in the world.

“But this is supposed to be their golden city, here,” she said. “And this is how they do us?”

### It’s the State’s Responsibility

The onus to provide a safety net for America’s poorest families and children — and equal access to such services under the law irrespective of religion, gender, race or class — ultimately falls on the government, not a church that has a right to choose whom to serve.

Joel Briscoe, a former bishop in Salt Lake City and now a Democratic state legislator, said that as a bishop he always had people coming to him after they had tried and failed to get help from the state, especially food stamps. He could only do his best to make up for public assistance being “ludicrous, the amounts are so small,” he said.

Utah’s stinginess with aid stems in part from its focus on putting welfare applicants to work — no matter how much work a family is already putting into just getting by.

In Bellamy’s case, a state employee told her daughter Jaidyn that the family could get assistance only if she stopped staying at home to care for her mom and instead got a job, the family said. (She now works at a child care center. Bellamy’s older daughter, Imani, works overnight shifts as a home health care aide.)

Bellamy noted that the state has helped her with food stamps; she has also had many neighbors from the LDS church show her great kindness throughout her life, she said.

While denying so many families direct assistance, Utah was, as of a 2012 Government Accountability Office report, leading the nation in aid that its government was supposed to be providing the poor but was instead outsourcing to a third-party nongovernmental organization.

### A directory at Welfare Square

States do not have to report the extent to which they engage in this accounting maneuver, but a 2016 follow-up GAO report found that 15 others do it. By that time, Georgia was the outlier among several states that aggressively count as their own spending the charitable activities of groups such as United Way, the YMCA, food banks and domestic violence shelters.

Scott Dzurka, former president and CEO of the Michigan Association of United Ways, told the publication Bridge Michigan that his organization eventually decided to stop allowing its work to be counted by the state as welfare. “We looked long and hard at that,” he said, “and raised concerns that really our resources may in fact be working against what we were trying to do, which was to supplement state poverty efforts, not replace them.”

The LDS Church declined to comment on this issue.

For a brief period during Barack Obama’s presidency, the administration and Congress were both moving to prevent states from “gaming the system” by counting outside spending as their own. But Rep. Tom Price, who went on to briefly head the U.S. Department of Health and Human Services under President Donald Trump, helped kill the legislation that would have ended the practice.

Because states are largely allowed to count welfare dollars how they want, Utah has also been able to spread this money around among its lawmakers’ favored projects, many of which are aimed at preventing low-income people from having sex out of wedlock rather than providing them with direct aid. (This is despite mounting evidence that cash assistance — money — alleviates poverty — a lack of money — much more effectively than less direct interventions like parenting classes.)

Welfare funding in Utah goes to the Utah Marriage Commission, among many other similar initiatives. These include a 4-H program called Teen Spheres of Influence that state budget documents say makes teens “3.4 times more likely to delay sexual intercourse through high school,” as well as a relationship program called “How to Avoid Falling for a Jerk or Jerkette.”

Davis, the Department of Workforce Services spokesperson, reiterated that all uses of TANF funds in Utah are consistent with federal regulations implemented under welfare reform, which explicitly pressed states to reduce pregnancies among the poor unless they are in married, two-parent households.

Michelle Low, with a cart containing her belongings, in Salt Lake City

Still, Utah continues to evolve, diversifying, becoming less of an LDS state centered on traditional family life. One area south of Salt Lake City is now so jammed with tech companies that it has been rechristened the Silicon Slopes. Meanwhile, thousands of the region’s residents have become homeless over the past decade and are being pushed from one up-and-coming neighborhood to the next by the police and the health department.

Farther up the mountainside, past the lovely houses around the state Capitol, you’ll find their latest encampment set against a cliff above the blazing lights of the Marathon Oil refinery to the northwest. Most here say they were denied survival help by the state first and the church second, or vice versa. Many say their rejection by the church was due to their unkempt appearance, their refusal to attend church services they find hypocritical, or an assumption by bishops that they would spend financial assistance not on food, but on drugs.

Michelle Low grew up in the faith but says she had a dysfunctional home life and became addicted to drugs while still a child, and then became homeless. She is now trying not to ask the state for help because of the strict lifetime limit on receiving aid; she wants to be able to apply for it down the road if she needs to. (But she says she could use the aid to buy warm clothes and shoes and to pay her cousin rent so she’d have somewhere to live indoors.)

Instead, Low asked the church for assistance, despite the many moral and intellectual questions she has had since childhood about church doctrine. But a bishop she spoke with said he couldn't help her unless she made the choice to live together with and marry her child's father, she says.

The bishop said they could be married right there in his office.

To which Low said, "He isn't the right guy for me, and also I don't want to get married in an office."

"See," she says, "it's always 'We'll help you *if*.'"