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## Making the case for Social Insecurity

The struggle over Social Security will be the defining political battle of Bush's second term. His game plan: The same one he used to successfully sell the Iraq war.

**By Farhad Manjoo**
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Feb. 2, 2005 | When discussing possible fixes to the Social Security system, most politicians get nervous. The problems are complex, and lawmakers tend to shy away from going on the record as to how to solve them. But not George W. Bush. When he talks about Social Security, just as when

he talks about tax cuts or peace in the Middle East or the war on terrorism, the president is given to simple, declarative statements.

[Here he is](#), for example, at a White House-sponsored conference on Social Security in early January: "By the time today's workers who are in their mid-20s begin to retire, the system will be bankrupt. So if you're 20 years old, in your mid-20s, and you're beginning to work, I want you to think about a Social Security system that will be flat bust, bankrupt, unless the United States Congress has got the willingness to act now."

Many economists would consider that statement very nearly an outright lie. If we do nothing at all, Social Security's accumulated [trust fund](#) will be depleted by about the middle of this century, at which point it will need to reduce, not discontinue, benefit payouts. Still, Bush has repeated the "bankrupt" line often. He said much the same thing at his press conference last week, and he will likely make a similar argument at his State of the Union address, during which he'll officially launch his campaign to remake the Social Security system as we know it. The centerpiece of Bush's program is a plan to allow workers to divert their payroll taxes into private accounts invested in the stock market. Instituting such accounts promises to be both politically and fiscally difficult. Democrats have already dug in against the idea, and they'll argue that its \$2 trillion-plus price tag will break the national bank.

So how will Republicans press the issue with the public? The key

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to their argument, as outlined in a 104-page playbook that congressional Republicans were handed at their Allegheny Mountain retreat over the weekend, will be Bush's trademark simplicity. "Talk in simple language -- your audience doesn't understand financial jargon," advises the playbook, which was compiled by White House aides, pollsters and outside marketing consultants and was [first reported](#) on by the Washington Post (it later [found its way online](#)). Some other key bits of advice given to Republicans:

- **"Keep the numbers small:** Your audience doesn't know how trillions and billions differ. They know these numbers are large, but not how large nor how many billions make a trillion. Boil numbers down to 'your family's share.'"

- **"Say it the way they can hear it:** Your audience will reject some turns of phrase because of the connotations and associations. The responses are not universal, but they are much less personal than you might imagine. For example, to most Americans 'building wealth' sounds unattainable -- especially in the context of Social Security. But on the other hand, 'putting aside a nest egg' sounds like common sense. Another example: Calling the trust fund 'meaningless' will raise hackles. Taxpayers believe it is the source of the monthly checks paid out by Social Security. But, everyone agrees that it is an 'empty promise.'"

To many Americans, it's difficult to conceive of a denser, more mind-numbingly abstruse public policy debate than the one we're soon about to have on Social Security. Not only is this fight fundamentally about a set of insanely huge numbers, it's about huge numbers *in the future* -- numbers that most of us are only making a guess at, budget and accounting and actuarial figures that various parties are only hoping, or fearing, are real. The numbers matter greatly to economists, and in an ideal world they'd matter to the rest of us, too, easily holding sway in the debate over our future. If we were going by just the numbers, the president's plan would already be DOA, since we've seen, over the past few months, several elegant demonstrations of its insufficiency.

But in the campaign that the White House is about to launch, the numbers won't count for much. What will count, as Republicans suggest in their playbook, are language and media, and public relations spinners will matter far more than economists. Key supporters of the White House plan -- corporate interests, mainly -- are gearing up to launch expensive ad campaigns pushing the new scheme, and after his speech, Bush himself will barnstorm the nation, invading key congressional districts to pressure Democrats and even some free-thinking Republicans to commit to private accounts. So far, Democrats have done well in pushing against the effort, but the public is still very much open to the privatization plan, experts say, and Bush's simple hard sell could work.

"As on many other issues, the opinion on this is fairly unformed," says John Rother, director of policy and strategy for the AARP, which opposes privatization. "In polling you see a wide range of answers to essentially the same questions. That tells you the public hasn't worked its way through this yet."

Bush has every incentive to fight hard to win the public. Players on each side agree that the debate over Social Security will constitute the defining political battle of the age. If Bush

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prevails, you'll hear calls for carving his mug into Mount Rushmore. If he loses, the Democrats will have proved they're still in the game. Stephen Moore, the president of the Free Enterprise Fund and a key proponent of the plan, estimates that supporters of the White House will spend between \$50 million and \$100 million to get it passed. "This is the big enchilada," he says by way of explaining such huge sums. "This is the biggest fight we've had in years and years about our future."

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