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## OP-ED COLUMNIST

**Bush as Robin Hood**By [JOHN TIERNEY](#)

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**D**emocrats have good reason to be aghast at President Bush's new proposal for Social Security. Someone has finally called their bluff.

They tried yesterday to portray him as just another cruel, rich Republican for suggesting any cuts in future benefits, but that's not what the prime-time audience saw on Thursday night. By proposing to shore up the system while protecting low-income workers, Mr. Bush raised a supremely awkward question for Democrats: which party really cares about the poor?

For decades Democrats have pointed to Social Security as a triumph of communal generosity, proof that Americans (or at least non-Republican Americans) will work together to make sure that no widow is reduced to eating cat food. The program has been wonderful for liberals' self-esteem. What it has actually done for the poor is another matter.

It's true, as Democrats love to point out, that the poverty rate among the elderly has declined from 35 percent a half-century ago to 10 percent today. But when you consider how much money is being taken out of Americans' paychecks - most workers now pay more to Social Security than to the I.R.S. - you're entitled to wonder why there are any poor widows remaining.

As a poverty-fighting program, Social Security is woefully inefficient because most of the money goes to people who aren't poor. It would take just 20 percent of what Social Security dispenses to move every elderly American out of poverty, according to June O'Neill, the former director of the Congressional Budget Office.

Social Security has an image as a progressive program because low-income workers get back bigger monthly checks, relative



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to their salaries, than high-income workers do. They're also more likely to get disability benefits.

But they lose out in other ways. They tend to start working and paying taxes at a relatively young age because they don't go to college, but then end up collecting benefits for fewer years because their life expectancy is shorter. They're more likely to be unmarried, making them ineligible for benefits earned by a spouse.

"The amount of income-related redistribution in Social Security is a lot less than people think," said Jeffrey Liebman, a Harvard economist and a former official in the Clinton administration. "If you get the details right, you can design a personal-account retirement system in which groups with high risks of poverty in old age come out at least as well as with the current system."

So why are his fellow Democrats so dead set against it? Their usual answer has been that any move to privatization would doom the poor along with the whole Social Security program. If you let the middle and upper classes opt out and finance their own retirement, the argument has gone, there will be no political support for even the modest subsidies that Social Security now provides to low-income workers - just look at what Republicans did to welfare and public housing programs.

But the elderly poor are different from the younger poor. For one thing, they're more likely to vote, a fact not lost on even the most hardhearted Republican. They also arouse much more public sympathy. Kicking 25-year-olds off welfare was popular because it was thought to be good for them. Nobody claims that forcing that widow to eat cat food will build character.

That's why even the most ardent free-marketeers are not trying to eliminate the safety net for the elderly. The libertarians at the Cato Institute are trying to strengthen it with a proposal that has been introduced by Republicans in Congress. If your individual account left you with a paltry pension, their plan would guarantee you a subsidy to lift you above the poverty line - and well above what many retirees are now getting from Social Security.

Democrats like to portray Mr. Bush as King George or Marie Antoinette. But on Thursday night, when he promised to improve benefits for the poor while limiting them for everyone else, he sounded more like Robin Hood, especially when he rhapsodized about poor people getting a chance to build up assets that they could pass along to their children.

It was the kind of talk you might expect to hear from a Democrat, except that Democrats don't talk about much these days except the glories of the New Deal. They know that Social Security doesn't even have the money to sustain a program that leaves millions of elderly people in poverty. But it's their system, and they're sticking to it.

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