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### **Republicans say Bush hurts case for private accounts; Lawmakers question focus on saving Social Security**

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WASHINGTON - As President Bush goes back on the road today to trumpet his vision for saving Social Security, some Republicans worry that the president has lost control of his own debate.

Polls show that Bush has largely succeeded in his efforts to convince the public that the program faces serious difficulties, including a \$3.7 trillion shortfall. Their concern, say some strategists and lawmakers, is that in doing so, Bush might have undercut the case for his chosen solution: allowing younger workers to invest part of their payroll taxes in the stock and bond markets.

In recent days, the president and Republicans have recast their message about how to save the program, talking more about Bush's proposal to add private savings accounts that would help younger workers, and less about the dire financial problems the system faces.

Bush has acknowledged that the accounts do nothing to close the gap, but he says they are an integral part of any plan to rescue the program.

"Younger workers need to be worried about whether or not they're going to be able to have a retirement safety net of their own," Bush said yesterday during an event in Columbus, Ohio.

Proponents of private accounts say they would help Social Security by replacing the current unsustainable system - in which taxes paid by a shrinking number of workers finance benefits paid to a growing population of retirees - with one that would give workers a chance to save on their own to better their benefits.

"It's not fair to deny workers - especially low-income workers - the right and the power of long-term investments," said Trent Duffy, a White House spokesman. "It's not to belittle solvency - solvency is the president's top priority as well - but he believes that as we address permanent solvency, personal accounts are an important part of the solution."

Hastening insolvency

That argument coincided yesterday with concerns about the plan voiced by David M.

Walker, comptroller of the Government Accountability Office.

Walker told Congress yesterday that creating private accounts financed by payroll taxes, as Bush has proposed, would "exacerbate" Social Security's problems and hasten the date of its insolvency, now projected in 2042.

Walker also questioned Bush's aggressive efforts to sell the private accounts idea, suggesting at a House Ways and Means Committee hearing on Social Security - the first of the year - that he should have focused instead on fixing Social Security's finances.

Bush's allies, however, say tackling solvency on its own would be fatal to the president's effort to overhaul Social Security this year. They say that approach would sap any support he might otherwise get from members of his own party, whose foremost goal is to introduce private investment into the government program.

Politically unpopular

None of the options for making Social Security solvent is politically appealing: doing so would almost certainly require either raising taxes or cutting benefits, actions that few lawmakers in either party relish endorsing.

If Bush and Republicans "would simply talk about how much better-off young workers would be if they owned their own pension funds, then they would have a lot more success with this push," said Stephen Moore, the president of the Free Enterprise Fund, a conservative lobbying group.

In a memo released yesterday, Moore and the group's chief economist, Lawrence D. Hunter, worried publicly that Bush had allowed Democrats to "hijack" the Social Security debate, falling into a "trap" with "very unhappy political consequences for Republicans, who have lost seats and control of Congress before by pinching Social Security with budget-balancing measures."

To debate how to make Social Security solvent, Moore said in an interview, is "to crowd out the populist message of what the whole personal accounts agenda is about, which is giving every American the opportunity to own their own pension fund."

Some congressional Republicans express similar concerns. In recent days, leaders have increasingly been billing their effort to overhaul Social Security as a drive to enhance people's retirement savings, downplaying the program's looming difficulties and instead discussing the benefits of allowing people to enhance their retirement nest egg through investments.

The message: That restoring solvency - shoring up Social Security so the system can pay the benefits it has promised retirees - is not enough.

"It's not just about solvency, it's also about providing retirement security. That's one of the things that Social Security was intended to do," said Sen. Rick Santorum, a Pennsylvania Republican who is leading the charge for Bush's plan.

Americans skeptical

Despite their concerns about the looming financial strains on Social Security, public polls show Americans are strongly skeptical of Bush's private account plan.

That has led some Republicans to consider backing off on the accounts, which Democrats call a deal-breaker, and instead focusing on how to bolster the program's finances.

"`Fix the hole in the safety net' should have been - should be - the message," said Sen. Lindsey Graham, a South Carolina Republican who plans to introduce a plan to revamp Social Security this spring.

"There would have been a galvanizing effect if the safety net was the focus, and there's still time to do it," said Graham, who supports private accounts but on Tuesday called Bush's aggressive campaign for them "a sideshow" in the Social Security debate.

Graham said he would be willing to negotiate with Democrats on a way to "weave the hole shut" for Social Security's finances.

Sen. Charles E. Grassley, the Iowa Republican who chairs the Finance Committee, said last week that he would consider acting on a solvency-only plan. "Maybe we ought to focus on solvency and bring people to the table just over what you do for solvency for the next 75 years," Grassley said.

He later clarified that he supports Bush's personal accounts plan and that they are "on the table" as a way of strengthening Social Security.

"One of the reasons that the president's proposal for private accounts hasn't gained traction is because it doesn't logically follow from his description of the problem," said Robert L. Bixby, the executive director of the Concord Coalition, a budget watchdog group. "When you set out the problem as being a long-term funding gap and then say, `My solution is private accounts,' there's a gap in the logic."

While Democrats have called on Bush to abandon the idea of personal accounts and focus solely on shoring up the existing program, they have not offered ideas on how to do so, saying it is up to the president to present a plan.

"It would have been better for all of us" to focus on "the preservation and strengthening of Social Security" before beginning the discussion on personal accounts, said former Democratic Rep. Charles W. Stenholm of Texas, a supporter of the accounts now serving on the bipartisan Committee for a Responsible Federal Budget.

"It might have avoided this stalemate."