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Why Save Social Security? Revisited

by Jacob G. Hornberger

My article "[Why Save Social Security?](#)" generated so much email, both pro and con, that I thought I would share some of the comments with you, along with my response to some of the points made by them.

Email supporting repeal

"Please continue this attack to eliminate this purely socialistic travesty. You are the first to recommend abolishment, and you are the one to carry it through. As a long time supporter, I'll try to help."

"We have truly reached that point (on way too many fronts) where the first and foremost duty of a responsible, rational individual is to restate the obvious."

"I agree and have for some time now. To say it out loud has a tendency to get one a dirty look."

"*Why* do we have to retire from our jobs? *Why* do we think we aren't going to really live until we don't have to work? How come we don't notice that the people who live the longest, the healthiest and the happiest are the people who are working into their old age? *Why* don't we realize that work is good for us?"

"So far, Socialist Security has stolen over \$20,000 from me and another \$20,000 in matching contributions from my employers. I would gladly let them keep every penny they've stolen to date, if they'll just stop stealing it now. When I think of all I could do for my family and all my children and future grandchildren could do with the money that is currently stolen, I get frustrated. *Why* so many selfishly hold on to this socialist program when they know in their hearts that the check they receive does not come from money they put in but is stolen from the hard earned labor of their children is beyond my comprehension. Personally, I'd much rather work hard and be poor because I'm taking care of my parents than to work hard and be poor because I have to pay for a bureaucratic leviathan which throws my parents a few crumbs. People decry the loss of family unity but I place the blame for this loss squarely on the shoulders of the

socialists who have replaced their faith in God, church, family and community with dependence on the state.”

Email supporting gradualism

“I find no fault with what you say in your article ‘Why Save Social Security’, but *how* does one abandon or fix social security? Haven’t we, as an aging nation, become dependent on the promised result? Or will one or two upcoming generations be forcefully yanked off the ‘safety’ net? I can’t find anyone with a plan! ... only calls for change ... ”

“I fully agree that privatization is the real answer, yet I see the need for ‘road-building’ ... Just as I do on the healthcare issue, which cannot be answered with a simple ‘let the market take care of it’! Unless we show a pathway to get from here to there — while making clear where ‘there’ is — we are just more noise in the signal”.

“Sayings have both denotations and connotations. The phrase ‘saving Social Security’ has the denotation of preserving the current system. The Bush proposal obviously is not intended to do that. It is intended to increase freedom of choice in providing for one’s own retirement. Therefore the phrase must be considered in light of its connotation. It means that nobody dependent on the current system is going to suffer deprivation.... It is a functional method of making vital moves in the direction of philosophical principles.”

Email supporting Social Security

“At this time I live on social security. Bravo for the Christians who would slash Jesus’ throat for another nickel they can take from those less fortunate. I don’t want to see the system I paid into given to the rich.”

“However if SS were shut down tomorrow I would still survive as I have always been prepared for the unexpected. The question you do not answer is should what you ask for occur, how will those totally dependent on SS survive?”

“I suppose we should bring back the poor houses too. No better yet let’s increase the homeless population. You are an elitist who is hung up on labels. Social Security must be bad because it sounds like socialism or is socialism. So what? There is nothing wrong with having fail safe programs that are not in the hands of no less corrupt corporate thieves.”

“Can not agree with your article. It is not that people can’t be ‘trusted’ to save money for retirement instead of having Social Security to fall back on in their last years. A large percentage of the nation is living from hand to mouth because of low paying jobs with no health insurance and are forced to save with the Social Security taxes taken out of their paychecks and they have to make do with what’s left over.”

My response

In my original article, I asked a very simple question: Why save Social Security? Let me rephrase the question: Why not simply repeal, not reform, Social Security?

Doesn't an opposition to repeal connote a lack of faith in freedom and free markets? Isn't the underlying theme of the critics and the reformers that we simply cannot trust freedom and free markets? Aren't they really saying, "If we repealed Social Security today, old people would starve to death and die in the streets"? Doesn't that response reflect a woeful lack of faith in the American people and how they would respond if they were free to keep their own money? Doesn't it suggest that coercion is needed to ensure that the American people are good, caring, compassionate, and responsible and, if so, isn't that a sad testament to what the socialistic welfare state has done to people?

Why do I favor the immediate repeal, not reform, of Social Security? First and foremost because it is morally wrong for one person to take what doesn't belong to him, either privately in some back-alley holdup or through majority vote and the coercive apparatus of the state. That is, if I hold you up, saying, "I'm taking your money to help my mother," that's stealing, which is morally wrong. Is there any difference, morally speaking, if I enlist some legislative body to take your money and give it to my mother? Of course not. Thus, repealing, not reforming, Social Security would help restore America to a sound moral basis, one based on the freedom of people to keep their own money and decide what to do with it. Reforming Social Security continues the immoral foundation of the system for at least some length of time.

Second, there is absolutely no doubt in my mind — none — that no one would starve to death and no one would die in the streets. Why? Because, as I have stated time and time again, politicians and bureaucrats are not the only good and caring people in the world. You can trust most people to honor their mother and father on a voluntary basis. You can trust most people to help others who are in need. After all, look at the results of the recent request for relief for foreigners in the tsunami disaster. Look at what rich people such as Bill Gates give away every year.

One big problem is that the American people have lost faith in themselves and in freedom. Second only to the abandonment of morality that came with Social Security, that loss of faith is probably the most tragic consequence of enacting this socialist program. Social Security has operated as a narcotic, making Americans feel hopelessly dependent on it — making them believe that they could never survive without it.

But they can and they would survive if Social Security were repealed today — no doubt about it.

Many old people are wealthy — they don't really need to be plundering and burdening young people who are struggling to start families.

Some old people are less well-off and might have to return to work. What's wrong with that? Remaining in the workplace, especially among younger people, can make an older person's

life much more fulfilling and rewarding, especially if the alternative is simply to sit in some dark corner at home every day.

Some old people are truly unable to manage. They would depend on their children or other family members, on church groups, or on charitable organizations. That's what genuine compassion is all about, not the coercive apparatus of the Social Security Administration.

The power of truth, principles, and ideas

One of the most interesting feedbacks to my article appeared in the form of [a blog](#) by one Robert Capozzi on an interesting website entitled "freeliberal.com" that describes itself as "left-libertarian" (and which, by the way, often links to FFF articles).

Describing me as a "soapbox lunatic," Capozzi stated that the idea of repealing of Social Security (as compared to reforming it) should be rejected because it is, to use his words, "far outside the mainstream." His blog stated in part,

"Hornberger still asks the question: 'So, why not repeal Social Security — or even gradually demolish it — rather than simply reform it or, even worse, save it?' I guess this is a serious question, so I'll offer a few responses: because it won't happen ... because 95% of the population — perhaps more — would not support abolition ... because SS represents the sole or majority of the income for many people in America.... Hornberger's questions and analysis are not 'wrong.' They are, however, simply irrelevant."

So, what Capozzi appears to be saying is that even though repeal is the right solution to Social Security, we shouldn't advocate the right solution because 95 percent of the American people are against it. In other words, apparently our beliefs and convictions should be compromised — hidden from public view — when they are unpopular.

Yet, if popular opinion constituted a valid reason for a person to abandon or hide his convictions and principles, how would mankind ever have advanced through the ages? Many of history's greatest ideas have challenged the prevailing mood of the times. Freedom of religion. Freedom of expression. Freedom of the press. The right to keep and bear arms. Due process of law. Habeas corpus. If it weren't for people willing to challenge the establishment with new, often provocative ideas, mankind would still be mired in the ignorance, poverty, and enslavement that most people from time immemorial have had to live in.

What does Capozzi say about people such as Socrates, Jesus, Adam Smith, Henry David Thoreau, Frédéric Bastiat, Leonard Read, Ludwig von Mises, and Ayn Rand? That they were all "soapbox lunatics" who should have kept quiet because their views were "far outside the mainstream"? That they should have settled for reform instead of standing firmly for their convictions and beliefs? That mankind would have been better off if they had joined up with the 95 percent who opposed their unpopular ideas?

Moreover, doesn't Capozzi's position imply the futility of persuasion — that is, isn't he suggesting that people are either unable or unwilling to change their minds when confronted with a different idea and with persuasive arguments in favor of it?

Most important, mustn't we remain true to ourselves and to our principles if we are to bring enlightenment to others? As Edward R. Murrow put it, "To be persuasive, we must be believable. To be believable, we must be credible. To be credible, we must be truthful." In his essay "[Penalty of Surrender](#)," Leonard Read put it this way, "Intellectual integrity simply means to reflect in word and in deed, always and accurately, that which one believes to be right. Integrity cannot be compromised. It is either practiced or not practiced." George Washington summarized it like this: "If to please the people, we offer what we ourselves disapprove, how can we afterwards defend our work? Let us raise a standard to which the wise and honest can repair; the event is in the hands of God."

Conclusion

We need a rebirth of freedom and political morality in America and a restoration of self-reliance, can-do, self-esteem, responsibility, compassion, and voluntary charity. Americans must recapture a belief not only in freedom but also in themselves and in others. There's no better place to start than by repealing, not reforming, Social Security.

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This article was originally published in March 2005.