

## Ron Sider's unhelpful rhetoric about American seniors

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Last week, Christian social justice activist Ron Sider declared that he is [quitting AARP](#) because it's opposing changes to Social Security and Medicare that he finds reasonable: proposals that would ask more from wealthier seniors.

There are [a lot of ideas](#) out there for shoring up Medicare and Social Security, ideas that should be given serious consideration. And I agree with Sider on several points:

- Social Security and Medicare are highly effective programs, responsible for lifting many seniors out of poverty and protecting the health and dignity of older Americans. These programs should *not* be abolished or privatized.
- Overall spending on health care and Social Security is increasing—and over time this could crowd out other priorities.
- These long-term fiscal challenges require both new revenue and spending reductions. But [program cuts that will increase poverty are the wrong way to do this](#).

I'm troubled, however, by Sider's stark claim that AARP is "selfish and guilty of intergenerational injustice."

These harsh words perpetuate the myth that most seniors are "greedy geezers"—living high on the hog, hostile to younger generations because they want to protect their largess. In reality, most beneficiaries of Medicare and Social Security struggle financially. They already have high health-care costs, and they can't pay more.

In 2010, half of all people receiving Medicare benefits lived on incomes below \$22,000. A third lived on less than \$16,775; the numbers are even lower for women and people of color. And Medicare beneficiaries already pay a lot out of pocket for health care—in fact, [more than other people do](#) (pdf). As for Social Security, 65 percent of its beneficiaries rely on it for [the majority of their income](#).

Sider is clear that only higher-income seniors should be asked to contribute more. But this would offer the programs only limited savings, since [only 5 percent of Medicare beneficiaries have incomes of over \\$87,000](#) (pdf) and [only 2 percent of Social Security benefits go to individuals with earnings over \\$100,000](#) (pdf). Not to mention that means testing—reducing benefits for wealthier seniors—could [seriously undermine](#) (pdf) the programs over time.

According to Sider, those who oppose means-testing Social Security and Medicare are essentially saying, “Let the children suffer.” This is the other troubling thing about his argument: it assumes a zero-sum game pitting investments in seniors against those in children.

Such thinking leaves out other ways America spends its money—the military, tax breaks that largely benefit the wealthy and corporations. It also assumes a fixed overall level of public investment, as though we as a society could not decide that we should actually [pay for the level of government that we say we want](#).

It sets up a false choice: do we want to throw today’s seniors overboard, or tomorrow’s children?

One last point on Medicare in particular: we should be wary of proposals that shift costs onto seniors, health-care providers or states. The fundamental problem is the rise in costs across the health-care system, not the question of who’s paying the bill. The [drivers of health-care costs](#) are exceedingly complex, but the Affordable Care Act includes [many provisions](#) designed to address them. We should wait to see what works before we ask more of seniors.

Sider has long defended the rights of the poor and vulnerable, and I don’t question his goals. But I hope he rethinks his rhetoric of “greedy geezers” and intergenerational conflict, whether or not he tapes his AARP card back together. Americans are better poised to solve problems when all generations are in it together.