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## What Mitt Romney Doesn't Get About Responsibility

By Ezra Klein - Sep 18, 2012

"There are 47 percent of the people who will vote for the president no matter what," <u>Mitt Romney</u> told a room full of donors.

"All right, there are 47 percent who are with him, who are dependent upon government, who believe that they are victims, who believe the government has a responsibility to care for them, who believe that they are entitled to health care, to food, to housing, to you-name-it."

All this can be written off as just a bit of self-flattery. Imagine you're Romney, the Republican presidential nominee: For the past year you've been unable to grab a clear lead in the polls against an incompetent who has been unable to get unemployment below 8 percent or reach a reasonable debt-reduction deal with Congress. Which would you prefer to believe? That you're not good enough, not smart enough and doggone it, people just don't like you? Or that the incumbent Democrat has effectively bought off half the country with <u>food stamps</u> and free health care?

What Romney said next is harder to explain.

"These are people who pay no income tax," he continued, "47 percent of Americans pay no income tax."

Let's do away with the ridiculous myth that 47 percent of Americans are tax-evading moochers. Of the 46 percent of Americans who were expected to pay no federal income tax in 2011, more than 60 percent of them were working and contributing payroll taxes -- which means they paid a higher effective tax rate on their income than Romney does -- and an additional 20 percent were elderly. So more than 80 percent were either working or past retirement age.

## **Even Worse**

Still, for my money, the worst of Romney's comments were these: "My job is not to worry about those people. I'll never convince them that they should take personal responsibility and care for their lives."

When he said this, Romney didn't just write off half the country behind closed doors. He also confirmed the worst suspicions about who he is: an entitled rich guy with no understanding of how people who aren't rich actually live.

The thing about not having much money is you have to take much more responsibility for your life. You can't pay people to watch your kids or clean your house or fix your meals. You can't necessarily afford a car or a washing machine or a home in a good school district. That's what money buys you: goods and services that make your life easier.

That's what money has bought Romney, too. He's a guy who sold his dad's stock to pay for college, who built an elevator to ensure easier access to his multiple cars and who was able to support his wife's decision to be a stay-at-home mom. That's great! That's the dream.

The problem is that he doesn't seem to realize how difficult it is to focus on college when you're also working full time, how much planning it takes to reliably commute to work without a car, or the agonizing choices faced by families in which both parents work and a child falls ill. The working poor haven't abdicated responsibility for their lives. They're drowning in it.

In their book "Poor Economics," the poverty researchers Abhijit Banerjee and Esther Duflo try to explain why the poor around the world so often make decisions that befuddle the rich.

## **Getting By**

Their answer, in part, is this: The poor use up an enormous amount of their mental energy just getting by. They're not dumber or lazier or more interested in being dependent on the government. They're just <u>cognitively exhausted</u>:

"Our real advantage comes from the many things that we take as given. We live in houses where clean water gets piped in -- we do not need to remember to add Chlorin to the water supply every morning. The sewage goes away on its own -- we do not actually know how. We can (mostly) trust our doctors to do the best they can and can trust the public health system to figure out what we should and should not do. ... And perhaps most important, most of us do not have to worry where our next meal will come from. In other words, we rarely need to draw upon our limited endowment of self-control and decisiveness, while the poor are constantly being required to do so."

Banerjee and Duflo's argument has been increasingly confirmed by the nascent science of "decision fatigue." <u>Study after study</u> shows that the more we need to worry about in a day, the harder we have to work to make good decisions.

As economist Jed Friedman wrote in an <u>online post</u> for the <u>World Bank</u>, "The repeated trade-offs confronting the poor in daily decision making -- i.e. 'should I purchase a bit more food or a bit more fertilizer?' -- occupy cognitive resources that would instead lay fallow for the wealthy when confronted with the same decision. The rich can afford both a bit more food and a bit more fertilizer, no decision is necessary."

The point here isn't that Romney is unfamiliar with cutting-edge work in cognitive psychology. It's that he misses even the intuitive message of this work, the part most of us know without reading any studies: It's really, really hard to be poor. That's because the poorer you are, the more personal responsibility you have to take.

Romney, apparently, thinks it's folks like him who've really had it hard. "I have inherited nothing," the son of a former auto executive and governor told the room of donors. "Everything Ann and I have, we earned the old-fashioned way." This is a man blind to his own privilege.

Which is his right. But that sentiment informs his <u>policy platform</u> -- which calls for sharply cutting social services for the poor to pay for huge tax cuts for the rich -- and it suggests he's trying to make policy with a worldview that's completely backward.

(Ezra Klein is a Bloomberg View columnist. The opinions expressed are his own.)

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