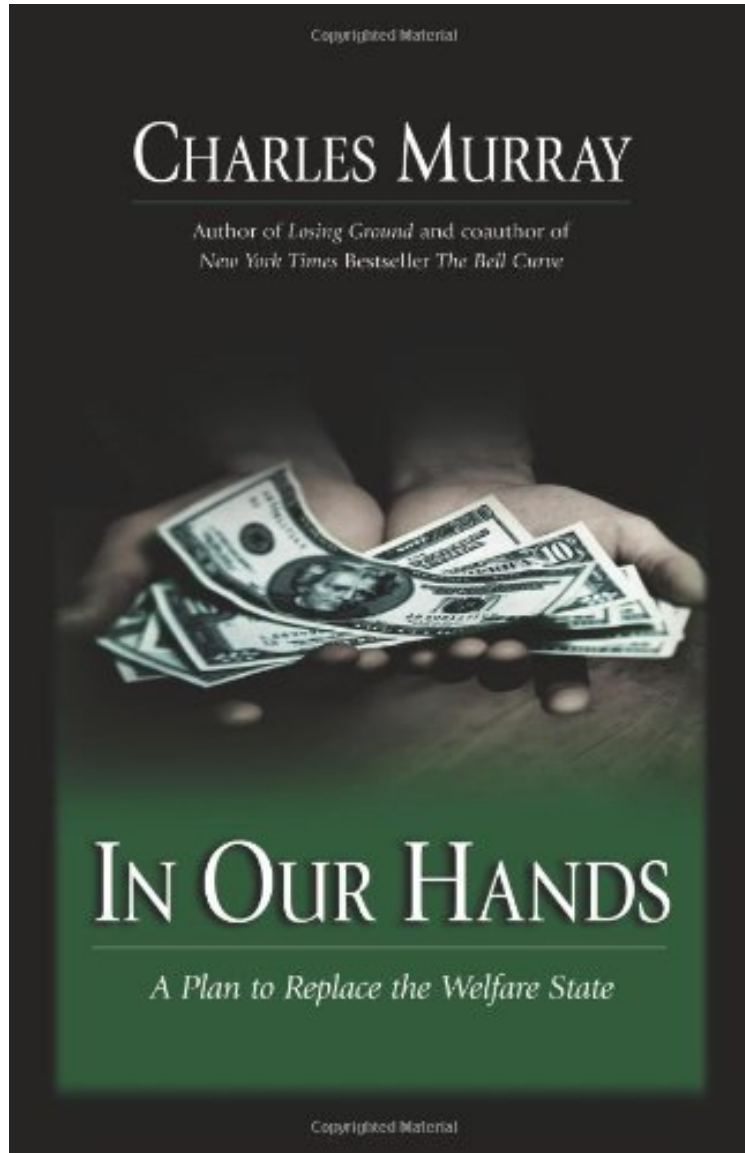


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In Our Hands : A Plan To Replace The Welfare State

Charles Murray

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Charles Murray : In Our Hands : A Plan To Replace The Welfare State before purchasing it in order to gage whether or not it would be worth my time, and all praised In Our Hands : A Plan To Replace The Welfare State:

8 of 8 people found the following review helpful. Great read. By Craig E Reynolds Terrific presentation of a very good idea. He did not waste time with unnecessary information. The man came to the point and made me think. Great read. 1 of 1 people found the following review helpful. Charles Murray writes with clarity and logic about what may ... By David L. Kendall Charles Murray writes with clarity and logic about what may well be the future of America and later

the world at large. People who are interested in what humans will do in a world where advanced technology has made material prosperity commonplace will find this book well worth the quick and stimulating read that it is. 0 of 0 people found the following review helpful. Now is the time! By Fred Tomasello Jr. Perhaps this is an idea whose time is ripe. Now that a Canadian province and the state of Hawaii are implementing this idea, it's time for the author to update the book with the latest facts and figures. More on the benefits and less on the charts and graphs would also help.

America's population is wealthier than any in history. Every year, the American government redistributes more than a trillion dollars of that wealth to provide for retirement, health care, and the alleviation of poverty. We still have millions of people without comfortable retirements, without adequate health care, and living in poverty. Only a government can spend so much money so ineffectually. The solution is to give the money to the people. This is the Plan, a radical new approach to social policy that defies any partisan label. Murray suggests eliminating all welfare transfer programs at the federal, state, and local levels and substituting an annual \$10,000 cash grant to everyone age twenty-one or older. In *Our Hands* describes the financial feasibility of the Plan and its effects on retirement, health care, poverty, marriage and family, work, neighborhoods and civil society.

From Publishers Weekly
Libertarian Murray's *Losing Ground* laid the groundwork for controversial welfare reform proposals. His latest volume continues in the same vein, positing that government support has exacerbated dysfunctional underclass behavior, and offering a compromise to social democrats who call starve-the-beast policies cruel. In "The Plan," all the money currently used in transfer programs Murray doesn't deem universal (Social Security, agricultural subsidies, corporate welfare, as opposed to national defense, clean air, etc.) would be redirected into a new program that gives each citizen an annual \$10,000 cash grant, beginning at age 21. The plan would slice one Gordian knot: everyone would be required to buy health insurance, insurers would have to treat the entire population as a single pool and changes in tort and licensing laws would enable low-cost clinics for minor problems. But Murray's purposes are larger: to enable the search for a vocation by making it easier to change jobs; to encourage marriage among low-income people; and to move social welfare support from bureaucracies back to Tocquevillian civil society—a nostalgic argument that deserves a more cyber-era analysis. His volume makes an intriguing contrast to 1999's left-meets-libertarian book *The Stakeholder Society* (unmentioned by Murray), which proposed \$80,000 grants, financed by taxing the rich. Given Murray's track record he coauthored *The Bell Curve* and his think tank backing, expect much discussion of this book in print and on air. (Mar.) Copyright Reed Business Information, a division of Reed Elsevier Inc. All rights reserved.
From Booklist
Murray has ardently advocated scrapping the welfare state since well before his best-seller *Losing Ground* (1984) cogently argued that welfare harms recipients. He has been criticized most for not proposing something to replace welfare. Now he does. Give \$10,000 (to begin with) per year, tax free, to every adult over 21, with the stipulation that \$3,000 of it be spent on health insurance and the strong recommendation that \$2,000 be invested toward retirement income. Once an individual's earned income reaches \$25,000, surtax on the grant begins, and those making \$50,000 and more would pay back half the grant. The grant plan is accompanied by not that many legal changes, and they're worth doing, anyway (e.g., creating a single pool of the insured for health insurance, greatly compressing rate differentials). After a first few expensive years, the plan would develop much less expensively than the present welfare system. Gone would be Social Security, Medicare, and the rest, and everyone would have at least \$5,000 annual discretionary income. Sweet? As lucidly argued by Murray, seems practical, too.
Ray Olson
Copyright American Library Association. All rights reserved [Charles Murray] has done more to provoke serious debate on subjects ranging from welfare to IQ than any of the million or so members of American academe, and more to produce changes in America's welfare state than any of the army of professional politicians. (*The Economist*)