



**IN OUR HANDS:
A PLAN TO REPLACE THE WELFARE STATE**

By Charles Murray

With his new book, In Our Hands: A Plan to Replace the Welfare State, Charles Murray offers a radical solution to the problems of the entitlement system: get rid of it entirely and give \$10,000 a year to every American adult.

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Charles Murray offers a plan that would eliminate all income transfer programs at the federal, state, and local levels—including Social Security, Medicare, Medicaid, welfare, and corporate subsidies—and would substitute an annual cash grant of \$10,000 for life, beginning at age twenty-one. Murray argues that “the Plan” would end poverty, allow all Americans access to health care, and empower people to control their own lives. Murray’s book describes the financial feasibility of his ideas and their effect on retirement, health care, poverty, marriage and family, work, neighborhoods, and the larger civil society.

In his seminal 1984 book *Losing Ground*, Murray sparked national debate by arguing that the social programs of the Great Society not only failed to help the poor and disadvantaged, but also made things worse. Now, Murray has written a book that is, in his own words, “not a book about poverty. It’s about building a society in which people can run their own lives.”

Once again, Charles Murray is ahead of his time:

- Today, about 36 million people are below the poverty line. Under the Plan, all of them would have the resources to escape poverty.
- Today, a twenty-one-year-old in a low-income job can expect an annual pension of about \$11,000 from Social Security when he retires. Under the Plan he can expect an annual pension of about \$34,000 by investing in a simple indexed mutual fund.
- Today, about 45 million Americans have no health insurance. Under the Plan, all Americans could have access to good health care at far less than insurance costs now.

Murray's Plan offers a radical alternative to the problems of poverty in America. The Plan does not try to stage-manage lives with social services or try to change behavior with exhortations. "The Plan says just one thing to people who have never had reason to believe it before," Murray writes. "'Your future is in your hands.' And it is the truth."

In Our Hands also discusses the effect of the Plan on the majority of Americans who are *not* poor. "The real problem advanced societies face," Murray writes, "has nothing to do with poverty, retirement, health care, or the underclass. The real problem is how to live meaningful lives in an age of plenty and security." The welfare state has become a dead end, stripping life of the choices and responsibilities that give human existence weight and consequence. The Plan returns control over these choices and responsibilities to individuals, families, and communities, with the prospect of revitalizing civil society in ways that can do as much to enrich American life as the Plan's effects on the poor.

Radical solutions take time to catch on. *In Our Hands* is intended to spark a dialogue about real solutions to entitlement problems that have been decades in the making.

Charles Murray is the W. H. Brady Scholar in Culture and Freedom at the American Enterprise Institute. His previous books include *Losing Ground* (1984), *In Pursuit* (1988), *The Bell Curve* (1994, with Richard J. Herrnstein), *What It Means to Be a Libertarian* (1997), and *Human Accomplishment* (2003). He lives with his wife and children in Burkittsville, Maryland.

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Advance praise for *In Our Hands*:

"What causes poverty in America? Lack of money. It's that simple. And Charles Murray is simple-minded. All geniuses are. Now read *In Our Hands* and watch the sword of Alexander the Great—or, rather, the pen of Murray the Brilliant—sever policy's tangled skein."

—P. J. O'Rourke, author of *Parliament of Whores*

"As the Republican Party slips ever more away from its small government principles, Murray shows why these principles work, and, more importantly, how they can be put into practice. We need his voice now more than ever; and in this book, it is as piercing, honest, and rigorous as ever."

—Andrew Sullivan, senior editor, *The New Republic*