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The American Enterprise; Mar 2005; 16, 2; Research Library
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By Grover Norquist

George Bush ran for re-election not as a status quo, "stay the course" candidate of "morning in America," but with a call for creating an "Ownership Society"—where citizens own their own homes, retirement plans, health care coverage, and livelihoods.

The centerpiece of the President's plan is transforming Social Security from a wealth transfer scheme—$500 billion a year from the pockets of current workers into the mailboxes of current pensioners—into a system of real savings in personal accounts, fully funded and controlled by each American. When the transition is complete, trillions of dollars in unfunded government liabilities will be eliminated, the largest tax paid by most Americans will be reduced, the federal government's share of our gross domestic product will fall sharply, and the average American will retire with $950,000 in his personal account—enough to buy an annuity that pays twice what the present system promises (but will be unable to pay).

The largest tax cut in history and the largest drop in federal spending since the end of World War II are ambitious projects for a second term. But Bush's Ownership Society is even more consequential than that. His reforms would also change the national psyche: increasing the political constituency for lower taxes, stronger property rights, and greater personal responsibility and self-reliance.

Bush's vision also calls for efforts to increase home ownership. Here's a hint of what that could mean: In House Speaker Dennis Hastert's Congressional district in Illinois, 75-80 percent of voters own their own homes. In Democrat minority leader Nancy Pelosi's district in San Francisco, the number is 35 percent.

The Ownership Society extends to health care as well. The same transition that will give every American greater control over his own retirement could also see wider availability of individual Health Savings Accounts.

The President's proposals are merely building on trends that have been running strongly through the American society and economy for a full generation now. Look, for example, at education, crime control, employment, and community life.

Today, between 1.5 and 2 million American families homeschool their children—3 to 4 percent of the school-age population. Another 10 percent of American families pay tuition to send their children to private or parochial schools. There is continuing pressure to give parents even more authority over their children's educations through vouchers, tax credits, charter schools, and school choice.

Crime control is another function long thought of as a government monopoly. But when the state failed to provide basic safety in many neighborhoods during the 1960s and '70s, millions of Americans took action on their own. They moved to different neighborhoods, they installed security systems, they started neighborhood watches, and they armed themselves: 37 states passed concealed carry laws giving honest citizens the right to carry a gun. Those states have seen violent crime drop relative to states with stricter gun control—an average annual decline in rapes, murders, and robberies of 3 percent, according to AEI scholar John Lott.

The average American will eventually retire with $950,000 in his personal Social Security account.

Americans have also taken ownership of their lives by shifting into self-employment. The number of workers who are self-employed has now climbed to 10.3 million. Tax and regulatory policies that make it easier to be an independent contractor and work from home will allow that number to continue to grow.

People who are self-supporting and connected to strong local communities find government programs less inviting. Ownership displaces the state and its promises—which explains the intelligent Left's disdain for the concept. An investing, homeowning, self-employed citizen is a nannying politician's worst nightmare.

A transition of great political importance is under way. Fifty years from now the move to an Ownership Society will be recognized as a change to America's political landscape as dramatic as the move from farms to factories.

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