

# *A Rose is a Rose, Even When It's a Mandate*

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Via [David Frum](#) comes up with this interesting point and question:

For many years, libertarians like those at the Cato Institute have advocated replacing Social Security with a mandate on all citizens to save for their retirement in a [privately managed account](#).

Question: If it's unconstitutional (as the challengers to the Affordable Care Act now argue) for government to require citizens to buy health insurance coverage from a private provider, how can it possibly be constitutional for government to require citizens to buy a retirement annuity from a private provider?

That is, if we do as some have advocated and eliminate Social Security, we would be requiring people to use those resources to buy their own private savings account. That would be a mandate to buy a private product.