COMMON SENSE AGAIN

THE FULL DETAILS

Fix the system to give most people most of what they want.

The complete argument, implementation, objections, sequencing, and sourcing.

JULY 2026

Part One: The Problem

1. An idea almost everyone agrees on

Nearly nine in ten Americans — Republicans and Democrats alike — think members of Congress shouldn't be trading stocks in the companies they regulate. It may be the most popular idea in American public life. Last month the House finally voted on it.

What passed still lets members sell whatever they already own. It got bolted onto an unrelated fight about voter ID. It split down party lines anyway.

An idea almost everyone in the country agrees on, and Congress still couldn't do it cleanly.

The obvious explanation is that they're crooks — that people who profit from trading stocks wrote themselves a bill letting them keep trading. I held that view for years. I no longer think it's right, and what actually happened is worse.

Every person in that story can defend what they did. The members who voted against it had real objections. The ones who tied it to voter ID were running an ordinary legislative play, the same one every majority has run for two centuries. Nobody took a bribe. Nobody broke a rule. Nobody had to.

The system produced that outcome *while working exactly as designed* — and it does the same thing to almost everything.

That's what this document is about. Not any single policy. The conversion rate between what the country already agrees on and what the country manages to do.

2. We are not failing because we disagree

Start with the claim everything else rests on: on most of what determines whether this country works, there is a deal most Americans would take tomorrow. We don't make it. That's the problem — not the disagreement, the failure to convert agreement into law.

The evidence that we misjudge each other is good. Researchers call it the perception gap. More in Common ran the best-known version: ask partisans to estimate how many people on the other side hold extreme positions, then compare those estimates to what the other side actually says.

Democrats and Republicans each guessed that roughly 55% of their opponents hold extreme views. The measured figure was about 30. Both sides were off by nearly double, in the same direction.[1]

Two findings stuck with me. Heavy consumption of news media — all of it, not just social media, but talk radio, newspapers, local news — is associated with a *wider* gap. And education makes it worse rather than better; college-educated liberals held an especially distorted view of Republicans.

Let me state the honest limit. This does not mean disagreement is fake. Americans have real, deep, non-negotiable value conflicts about abortion, guns, religion in public life, and what we owe people who aren't citizens. Those aren't misunderstandings and no institutional design will dissolve them.

The narrower claim is this: on a wide band of problems the public is far closer to agreement than the political system reflects, and our institutions are actively bad at converting that agreement into law. Congressional stock trading is one. Most people agree the border should be controlled *and* that someone who's lived here twenty years without breaking a law shouldn't be deported. Most people agree budgets should pass on time. These aren't 51-49 questions. They're 70-30 and 80-20 questions that produce nothing.

This is the load-bearing assumption of everything that follows, and I'll return to it. If there is no latent majority — if the public really is as divided as the political class — then institutional reform just produces prettier gridlock.

3. One failure, and the two machines that produce it

"Politics is broken" is useless as a diagnosis. It's too vague to act on. When I force myself to be specific, there's one failure that costs us nearly everything — and two mechanisms that manufacture it.

The failure: nobody will close a deal that lets the other side win too

This is the one, and it's the one I hear discussed least.

On immigration, on the budget, on retirement, a bargain exists where both sides get most of what they want. It doesn't get made. Not because it's hard to find — because the fight is worth more to the people having it than the fix is. A solved problem is a fundraising email you can't send, a rally you can't hold, an opponent you can't run against.

Immigration is the clearest case. A recognizable deal has been available since at least 2006: real enforcement paired with legal status for people already here. It's been within reach repeatedly and died every time, largely because neither side is willing to hand the other a win it can campaign on. The deal isn't hard to find. It's just unclaimable.

I lead with this because it's the failure nobody seriously disputes, and because everything else in this document is either a cause of it or a consequence of it. The stock-trading vote is this failure in miniature. The debt is this failure expressed as a number. If you accept nothing else here, accept that a country which cannot close available deals will eventually be governed by whatever accumulates while it doesn't.

So the question is what produces it. Two things, and they're specific enough to fix.

Cause one: most of us never vote in the election that decides who represents us

Roughly eight in ten congressional districts are safe for one party. In those places the November ballot is a formality — a ratification of something already settled. The decision was made months earlier, in a party primary with ten to twenty percent turnout, by a small and unrepresentative slice of one side, and in most states you couldn't participate unless you'd registered with that party.

I am not claiming that closed primaries caused American polarization, or that opening them will produce moderates. That's the standard reform argument and it's on weak ground. Nearly every state had partisan primaries by 1920, and polarization doesn't rise sharply until around 1980 — sixty years of the alleged cause with none of the alleged effect. McGhee, Masket, Shor, Rogers and McCarty compared open, closed, and semi-closed systems across state legislatures and found primary rules essentially **unrelated** to legislator extremism.[28] Experimental work finds much the same.[29] The mainstream explanation is partisan sorting and the nationalization of local politics, with primaries downstream of those rather than upstream.

What I am claiming is this: in most of this country, the election that decides who represents you is one you are not permitted to vote in.

Here's why that matters, and it has nothing to do with ideology. Whoever wins that seat knows exactly who put them there, and it wasn't you. Politicians answer to the people who can end their careers — and in a safe district those people are a small, committed slice of one party, voting in an election most of the district is locked out of. You end up governed by someone you had no hand in choosing, who has no particular reason to care what you think. That would be wrong even if it produced the most reasonable legislature in the world, and it's true regardless of what the polarization research concludes.

Cause two: the system makes self-dealing legal

I said above that nobody in the stock-trading story had to be corrupt, and I meant it. This is the other half of that thought.

Members can trade individual securities in industries they oversee. Party leadership can kill a bill with majority support simply by never scheduling it. Donors and lobbyists buy a kind of access nobody else can get. Failing to pass a budget is a negotiating posture with essentially no personal cost — you can shut the government down and keep your seat, your salary, and your committee assignment.

In almost any other line of work, most of that would end a career. Here it is permitted — not overlooked, not gotten away with, but permitted, in writing.

So the charge isn't that these people are criminals. The charge is that we've written rules under which an honest member and a self-dealing member behave identically, and no observer can tell them apart. That's worse than having a few crooks, because there's nobody to catch and nothing to prosecute.

It's also why "throw the bums out" has never worked. The replacements inherit the same incentives and behave the same way, because the behavior isn't a character flaw. It's the rational response to the rules we've written.

And note how directly this feeds the failure above. A leader who can bury a bill without a recorded vote never has to explain why the deal died. A member who pays no price for a shutdown has no reason to end one. Every one of these rules lowers the cost of refusing to close.

And the failure has been accumulating on the balance sheet

Federal debt held by the public reaches 101% of GDP this year, with CBO projecting 120% by 2036. Net interest costs about $1 trillion a year now and heads toward $2.1 trillion by 2036.[2]

Here's the number that changed how I think about this. The 2026 deficit is 5.8% of GDP. Strip out net interest and the *primary* deficit — everything the government actually does, minus debt service — is 2.6% of GDP, and CBO projects it stays below that through 2036.[2]

Interest is now larger than everything else in the deficit combined. We are not primarily overspending on programs. We are paying, with compounding, for thirty years of decisions nobody was willing to make. That reframes the whole fiscal argument: this is less a story about greedy spending than about an institution that cannot close a deal and therefore borrows instead, over and over, until the borrowing becomes the largest line item in the budget.

4. The numbers behind the stock-trading story

I opened with that vote because it's legible, not because it's the biggest thing at stake. But the specifics are worth having, because they're the kind of thing an opponent will check.

When the Program for Public Consultation at the University of Maryland asked Americans whether members of Congress should be prohibited from trading individual stocks, 86% said yes. Republicans: 87%. Democrats: 88%. Independents: 81%.[3] In a country where we're told nothing commands agreement anymore, this commands near-unanimity. You cannot get 86% of Americans to agree on pizza toppings.

The bill passed 232–198 on July 22, 2026 — every Republican plus thirteen Democrats — after being tied to a voter-ID measure, and it still permits members to sell holdings they already have.[4]

So: a reform better than four out of five Americans want, in every party, came out the other end of the machine smaller, weaker, and wrapped in a fight about something else. That's the conversion rate I'm talking about, measured on the easiest possible case.

5. What I actually want

Not meeting in the middle.

I want to be precise about this, because "moderate" usually means "splits the difference," and that's not what I'm arguing for. Splitting the difference hands everyone a third of what they wanted and leaves nobody defending the result. It's how you get policies that no constituency will fight to protect, which is why they get repealed by the next administration.

What I want is the set of deals where both sides win at the same time. The right gets a border that actually works *and* the left gets millions of people out of the shadows. The right gets enforceable spending discipline *and* the left gets tax fairness and universal ownership. Neither side had to lose for the other one to win, which is exactly why the deal is durable once it's made.

Those deals exist on most of the big questions. We built a system that can't close them, and then concluded from that failure that the country is hopelessly divided. The failure is upstream of the division.

Mark Cuban described the two parties in a way that stuck with me. I'm paraphrasing: one cares about people but doesn't know how to get anything done, and the other knows how to get things done, but the caring doesn't show up in what they build. I don't want to pick between those. I want a government that does both at once — that can execute, and whose execution leaves real people better off.

That's a demand on institutions, not on individuals. You don't get there by electing better people and hoping. You get there by changing what the system rewards.

6. What I'm not proposing

I am not proposing a comprehensive platform.

That's a deliberate choice and I want to defend it, because the instinct in politics runs the other way. Every serious agenda document I looked at while thinking this through tries to be exhaustive. Project 2025 ran to roughly 900 pages, 30 chapters, agency by agency, 35 primary authors. It was an impressive piece of work on its own terms and it became a political liability, because a document that specific hands your opponents 900 pages of attack surface. Its authors wrote an implementation manual and got judged as if they'd written a persuasion document.

The opposite lesson comes from the Contract with America. Ten bills. One page. A promise of floor votes within 100 days. The items were chosen because polling showed at least 60% support for every one of them. It was a promise you could check — and checkable promises are the only kind that build trust.

The AI Action Plan the administration released in July 2025 is worth studying for its architecture: three pillars, a short plain-language diagnosis for each subsection, then a bulleted list of specific actions with a named actor attached to each one. Around 90 actions in under 30 pages. Whatever you think of its contents, you can read it in an afternoon and know exactly what was promised and who owes it.

I've tried to take the structural lesson from all three: be specific enough that people can hold you to it, bounded enough that you can finish it, and honest enough that your opponents quoting you back at yourself doesn't hurt.

So: three pillars. Nothing else in the first term. The restraint is the substance.

Part Two: The Three Repairs

Why these three, and why they aren't the same kind of thing

Before the pillars, an objection worth answering, because it's the one I'd raise myself.

I've just spent a third of this document arguing that the problem is machinery. Then Pillar One repairs machinery — and Pillars Two and Three are immigration policy and fiscal policy. A reader is entitled to ask whether I've diagnosed an institutional failure and then quietly substituted my own policy preferences.

Here's the honest answer. **Every machinery repair in this document is in Pillar One.** Two and Three are there for a different reason, and it's a better one than "these are my priorities."

They stabilize the ground the machinery has to stand on. A repaired mechanism still has to survive the pressure that broke the last one, and immigration and retirement insecurity are not merely two items on a list of unsolved problems. They are the two forces that most distort how people vote. Fear about a border nobody controls and fear about not being able to afford to stop working are precisely what make a voter reachable by the candidate who promises never to compromise with the other side. Leave those two open and you have repaired the machine while leaving the load that bent it — new rules operating under the same pressure, with the same people responding to it. Institutional reform takes a decade or more to take hold. These two buy it that decade.

And closing them proves the central claim. This document asserts that deals exist where both sides win at the same time. That assertion is easy to make and impossible to verify in the abstract. Immigration and retirement are the two hardest available test cases — the most emotionally charged and the most fiscally frightening — and a "yes, and" bargain plainly exists in both and has never been closed in either. If it can be closed there, the premise holds nearly everywhere.

Both things are true at once, and neither has to come first. The repair and the proof are the same act.

Pillar One — Elections and Ethics

The idea: change who can win, and what they're permitted to do once they've won.

What each side gets: everyone gets politicians who answer to voters rather than to donors and party leadership. The right gets an end to the party-machine control it's railed against for a decade; the left gets the anti-corruption rules it's wanted for just as long. This is the pillar with the least genuine ideological conflict in it, which is why I'd move it first.

The mechanism: state the tests, then advocate an answer

I changed my mind about this plank twice, and the second change is the one worth explaining, because it produced a better structure than the one I started with.

I originally proposed a top-four primary with a ranked general election. Then I proposed a simpler nonpartisan top-two, on the grounds that it had fifteen years of evidence behind it in

California and Washington. Both proposals were about plumbing. The objection that broke the second one is what taught me to write this differently.

The objection: under a conventional pick-one ballot, voters worry about splitting their side's vote — and so does everyone else.

It is not hypothetical. In California's 31st district in 2012, four Democrats split their side's vote while two Republicans split theirs only two ways. Both Republicans advanced. No Democrat appeared on the November ballot in a district where roughly half of primary voters had chosen a Democrat.[13] It recurred in 2014 and 2022.

And the second-order effect is worse than the first. Because lockout is a live risk, **parties do not sit still.** In the 2018 California cycle, party organizations facing a shutout intervened directly — picking a favored candidate, moving resources, boosting a runner-up into second place. Gavin Newsom's campaign tacitly steered Republican voters toward John Cox, calculating that Cox would be a weaker November opponent than his fellow Democrat.[23]

Read that together and the conclusion is unavoidable: under a pick-one ballot, the party still chooses your finalists. It does it earlier, through money and field-clearing, and less visibly than an election would. That is the same disease under a different name.

So here is what I actually propose: four tests, and then an answer.

Mechanism design is a real specialty. Experts disagree, and I am not going to settle it here. What I can do is state precisely what a system must accomplish — and then advocate the best answer I know while genuinely inviting a better one.

1. **Everyone votes in the election that actually decides the seat.** One ballot, every candidate, every voter, regardless of party registration. In a safe district the primary *is* the election; excluding most voters from it is indefensible.
2. **Supporting one candidate can never hurt another candidate you would also accept.** No vote-splitting. This is the test conventional ballots fail, and failing it is what produces lockouts, strategic voting, and party field-clearing.
3. **The winner holds genuine majority support**, not a plurality of a fragmented field.
4. **A voter can understand it standing in line**, and it can be counted on existing equipment and audited by hand.

My answer: an approval primary with the top two advancing. You check every candidate you would accept; the two with the most approvals go to November. It passes test 1 by construction, test 2 because approving one candidate never subtracts from another, test 3 because a two-name general produces a real majority with no ballot exhaustion, and test 4 because the rule fits in a sentence. St. Louis has run exactly this for all municipal offices since 2021.[12]

Why not ranked choice, which is what most reformers advocate? Because of one election, and it's worth walking through.

Alaska, 2022. Three finalists: Mary Peltola, Sarah Palin, and Nick Begich. On the ballots actually cast, **Begich would have defeated both of the others in a head-to-head matchup.** He was the candidate a majority of Alaskans preferred to each alternative. Ranked-choice eliminated him first, because he had the fewest *first*-place votes, and the seat went to a candidate a majority ranked below him. Palin, who outlasted him, would have lost to either opponent head-to-head.[30]

Voting theorists call this a Condorcet failure, and it has a plainer name: the center gets squeezed out. A candidate who is broadly acceptable but nobody's passionate first pick is exactly the candidate ranked-choice discards — and exactly the candidate this entire document is trying to elect. **Adopting ranked choice would mean adopting the failure our own tests were written to exclude.**

An approval primary with two finalists cannot do this. Begich advances easily, because he is approved by Palin's voters *and* by many of Peltola's, and then the head-to-head produces the result the ballots already contained.

And here is where I'm open to being wrong, stated in the document rather than hidden. The evidence under approval voting is thin and got thinner. **St. Louis is now the only jurisdiction in the country using it** — North Dakota banned both approval and ranked-choice voting in April 2025, ending Fargo's use of it.[31] St. Louis also faced a repeal effort I had previously described as nonexistent, led by members of the Board of Aldermen's African American caucus, on the argument that approval voting can dilute a cohesive minority bloc: a group voting as one for a single candidate is outvoted by a larger group approving several.[32] That objection is serious and I don't think approval advocates have answered it well. Approval also reshapes strategic voting rather than eliminating it, and because voters interpret "approve" differently they wield unequal influence.[33] STAR voting and other designs deserve professional evaluation.

In fairness to ranked choice, its own record at the ballot box is worse — six of seven statewide measures rejected in 2024, thirteen states with outright bans, and Alaska's system surviving repeal by about seven hundred votes with another repeal on the 2026 ballot.[345] That is a Test 4 failure written in election returns, and the National Conference of State Legislatures — bipartisan, serving legislators in all fifty states — separately describes the research base for ranked-choice depolarization as limited.[14] Neither mechanism is proven. The tests are what I'd defend.

It's the best answer I can come up with, and it's never been tried above the city level. I'm very open to a better one from people who study elections for a living — as long as it passes those four tests more completely. The tests are the plank; the mechanism is my answer to them. That isn't a hedge: it makes the reform durable, because an opponent who defeats the mechanism hasn't defeated the requirement.

One honest note on the evidence I used to cite. The strongest measured result for nonpartisan primaries is contestation: uncontested primaries in California fell from over 80% before the reform to under 20% after.[24] That is real. The moderation research is genuinely mixed — Grose finds newly elected members up to 18 points less extreme,[9] a peer-reviewed study attributes the effect to deterrence rather than moderates winning,[10] and Berkeley researchers found no moderate advantage in California's 2012 results.[11] But contestation is not the same as removing gatekeeping, and CalMatters' fifteen-year review found November races "as partisan as ever."[25] I was citing a well-measured effect that was beside the point.

The map

Reforming the primary while ignoring how districts are drawn is rearranging furniture. If a district is 70–30, November is a formality regardless of how the finalists were chosen.

Independent commissions should draw congressional and legislative maps. Plans produced by independent processes have a median of 15.0% competitive seats; plans drawn by legislatures and politician commissions have a median of 5.7%.[15] That is the largest measured effect of any reform in this document.

Independence is not verified by vetting people — it is engineered so their character need not be trusted:

- **No politicians.** Michigan bars anyone who, within six years, has been a candidate for partisan office, an elected official, a party officer, a lobbyist, or a political consultant — and extends this to immediate family.[16]
- **Selection by lottery.** Michigan processed 9,367 applications, narrowed to 180 semifinalists, allowed legislative leaders limited strikes, and had an outside accounting firm draw the final 13 at random.[17] Nobody appoints the commissioners, so nobody owns them.
- **Cross-partisan consent to adopt — the provision that does the work.** In Michigan a map needs 7 of 13 votes including at least two Democrats, two Republicans, and two unaffiliated members.[18] California requires 9 of 14 with at least three from each group.[19] A partisan map cannot pass, because passage requires the assent of people it would harm.
- **Published data, subject to mathematical audit.** Ensemble methods can now generate hundreds of thousands of legal maps using no partisan data, then test whether a proposed map is a statistical outlier. This has been used by expert witnesses in successful gerrymandering challenges in Pennsylvania, North Carolina, Michigan, Wisconsin, and Ohio.[20]

And the word "commission" on the label means nothing. Ohio's "bipartisan commission" is composed of elected politicians; its state legislative maps were struck down five times and its congressional maps twice.[21] New York's advisory commission deadlocked and the legislature reclaimed the job. Even Michigan's commission had 13 Detroit-area districts struck down in December 2023 as racial gerrymanders.[22] I'd put that last case in rather than around it: the commission erred, the error was detectable because the process was transparent, and a court corrected it. That is the system working.

Money and self-dealing

Let me use precise language here, because sloppy language on this subject destroys credibility. *Citizens United* did not legalize direct corporate contributions to federal candidates. That ban still stands. What the decision did was invalidate restrictions on independent expenditures and electioneering communications by corporations and unions, while leaving disclosure and disclaimer requirements intact. Anyone who says "Citizens United let corporations donate to candidates" has already lost the argument to anyone who knows the case.

The target is broader than contributions anyway: independent spending, dark-money routing, donor dependence, lobbying access, personal conflicts, and the general public sense that policy is purchased.

- **Asset restrictions.** The president, vice president, members of Congress, senior executive officials, and covered immediate family may hold only broad-market index funds, Treasuries, cash, a primary residence, and comparable non-conflicted assets while serving. Genuinely blind trusts under strict independent administration as an alternative — though I'm skeptical of blind trusts, because they're more complex and easier to game than a simple rule.
- **No individual-security trading in office.** Including options, sector funds, commodities tied to oversight responsibilities, and trading through controlled entities.
- **Rapid disclosure** of covered transactions, beneficial ownership, gifts, outside income, and material liabilities.
- **Anti-circumvention rules** that anticipate spouses, dependent children, trusts, private funds, shell entities, and prearranged transactions. Write these first, not as an afterthought — the afterthought is where every ethics rule dies.
- **A public database** of political spending and lobbying relationships, disclosing beneficial funders rather than intermediary shells.
- **Small-donor matching or democracy vouchers** as a constitutional alternative to suppressing protected speech.

My starting instinct was stronger than this — I wanted money out of politics, full stop. I've had to accept that most of what I'd like requires a constitutional amendment and runs into a genuine free-speech principle I'm not willing to discard. What I want to avoid is the trap where the whole package waits on an amendment that never comes. Disclosure, public financing, anti-coordination rules, and officeholder ethics can all be done by statute. Do those now. Argue about the amendment separately.

Governing after the election

- **Guaranteed floor vote.** Any bill meeting a predefined bipartisan sponsorship threshold gets committee consideration and an up-or-down floor vote within a fixed period. Leadership loses the power to bury cross-factional coalitions.
- **Automatic continuing resolution.** Failure to enact appropriations doesn't shut anything down. Funding continues under a neutral formula. This drains the hostage value out of a shutdown while preserving pressure to finish the real budget.
- **Budget-failure consequence.** If the responsible chamber fails to enact a qualifying budget within the allowed period, every member of that chamber stands for re-election immediately — not at the next scheduled election, immediately. Repeated failures could carry temporary ineligibility. The point is to make the one job the members were sent to do the one thing that can cost them the job.
- **Emergency exception.** War, severe recession, pandemic, or declared national catastrophe suspends the target for a limited period. The suspension expires automatically and extending it requires a high threshold.

The original version of this idea, borrowed from a Warren Buffett line, was blunter: fail to balance the budget and every member becomes ineligible for reelection. I dropped it once I ran it through the adversary test. A determined minority could deliberately trigger collective disqualification — sabotage the budget, wipe out the chamber, including the majority you couldn't beat at the ballot box. An automatic election keeps the principle that failure has consequences while leaving the decision about *who* is responsible with voters, where it belongs.

The information environment

This is where I don't have an answer, and I'd rather say so than pretend.

I don't want the government deciding which political views are legitimate. That rules out most of what people propose. At the same time, algorithmic attention markets clearly reward fear, identity, and outrage, and the perception-gap research suggests media consumption of every kind widens the gap rather than closing it.

The narrowest idea I've found worth exploring: separate paid political advertising from engagement-optimized recommendation systems, with sponsor identity, targeting transparency, user control, and searchable public archives. The counterargument is real — "political content" is definitionally slippery, issue advocacy shades into ordinary speech, and platform rules tend to advantage incumbents and large publishers.

I'm also aware that transparency alone probably doesn't fix this. Knowing who paid for a message doesn't change whether outrage is profitable. I'd want any proposal here judged on whether it changes the payoff structure without handing government control over content, and I don't have one that clearly passes.

I'm leaving this out of the core package. Not because it doesn't matter — I suspect it matters more than several things I did include — but because I don't yet have a version that survives its own objections.

The presidential election question

I lean toward a national popular vote, and I want to be transparent that this is a directional judgment rather than a settled plank.

The first-principles case is simple: the president represents the whole country, so every citizen's vote for that office should carry equal weight, and the winner should be the person the most Americans chose.

The strongest objection isn't that small states deserve campaign visits. It's structural: the United States is a federal union in which states have a constitutional role in selecting the executive, and that role might be worth preserving independent of whether it produces equal individual vote weight. I take that seriously and I don't think I've fully answered it.

What I'd want researched, honestly, before locking this:

- Does the Electoral College actually protect small states, or does it mainly concentrate attention on a handful of competitive ones regardless of size? My suspicion is the latter — that reliably partisan small states get ignored just as thoroughly as reliably partisan large ones — but that's a hypothesis, not a finding.

- Which original justifications depended on conditions that no longer exist: slow communications, genuinely independent electors, the absence of national parties, distrust of direct democracy? Which reflected sectional and slavery compromises? Which still apply?
- Can nationwide recount standards, ballot access, election security, and certification be made uniform enough to survive a close national result? This is the practical risk that worries me most.
- How do the alternatives compare: constitutional amendment, the National Popular Vote Interstate Compact, proportional elector allocation, district allocation, and the status quo?

Keep "which design is best" separate from "which change is achievable." Conflating those two questions is how good ideas get talked out of existence and bad ones get adopted because they're easy.

The strongest objections to Pillar One

- A nonpartisan primary can produce two finalists from the same party, and can shut minor parties out of November entirely — a real cost that ranked systems handle better. It may also fail to moderate anything if the electorate itself is polarized.
- Ranked ballots and delayed tabulation can confuse voters and erode trust where ballot design and education are poor. Exhausted ballots mean the winner holds a majority of *continuing* ballots, not of all ballots cast. That distinction matters and shouldn't be papered over.
- Election reform doesn't touch donor networks, partisan media, or congressional procedure, and independent commissions can still produce maps struck down for other defects. These reforms may change tone without changing outcomes.
- Asset restrictions could deter people with complex businesses from serving. Forced divestment creates real tax and fairness problems.
- Bipartisan vote thresholds can become a new veto point, or invite symbolic co-sponsorship. Leadership can still manipulate scheduling and bill text.
- Automatic elections could produce instability, reward brinkmanship, cost a fortune to administer, and let a minority manufacture repeated crises.

Pillar Two — Immigration

The idea: both halves of the deal, at the same time, in one statute.

What each side gets: the right gets a border that actually works, an end to lottery-based immigration, and removal of people who commit serious violent crimes. The left gets millions of established residents out of the shadows and onto a path to citizenship, and an end to enforcement that operates by fear. Neither of those is a concession. Both are wins, and they're only available together.

The diagnosis

The current equilibrium manages to combine features that nearly everyone finds intolerable. Unlawful entry and visa overstays continue. Legal channels are slow, arbitrary, and disconnected from what the country needs. Employers depend on workers whose status is precarious. Millions of long-term residents live outside full civic membership. Families fear indiscriminate interior enforcement. And the public has watched enough broken promises to be reasonably skeptical that any legalization will ever be paired with real control of future flows.

Both sides are right about what the other side is failing to deliver. That's why it never resolves.

The bargain

- **Operational border control.** Adequate staffing, adjudication capacity, technology, functioning lawful ports of entry, fast asylum triage, and real consequences for repeat unlawful entry after fair process.
- **Removal priority for genuine threats.** Violent felons, serious violent offenders, organized-crime participants, actual security risks — with due process and reliable criminal-record standards.
- **No enforcement by fear.** No indiscriminate neighborhood sweeps, no strategy whose main mechanism is terror. Interior enforcement targets public safety, recent unlawful entry, fraud, and final removal orders after due process.
- **Earned provisional status.** Registration, background check, tax compliance or settlement, defined fee. Then permanent residence and citizenship after a waiting period, civics requirements, and continued good conduct.
- **A real distinction between long-established residents and recent arrivals** in queues, benefit access, and eligibility — without creating a permanently exploitable underclass.
- **Expanded rational legal immigration.** More high-skill, points-based, and employer-responsive channels while preserving family and humanitarian streams. Replace lotteries where better evidence of labor demand, skills, entrepreneurship, or national need exists.
- **Employer obligations.** Sponsoring employers bear fees, wage obligations, portability requirements, and enforcement duties, so a visa can't become a mechanism for underpaying or trapping workers.
- **Benefit phase-in.** Provisional residents are expected to support themselves, with limited access to means-tested federal benefits for a defined period — and exceptions for emergency care, children, disability, and other humane cases.

A note on language, because it matters. When I say "close the border," I mean credible control and a lawful entry system that works. I don't mean less immigration. I want substantially more legal immigration, especially of people who want to build things here. The current system's problem isn't that too many people come. It's that we've made the lawful path irrational and then act surprised that people take the unlawful one.

Why the sequencing is the whole ballgame

Enforcement gets something real: future illegal entry becomes genuinely harder, legal channels get rationalized, employer rules become enforceable, serious criminals are removed.

Legalization gets something equally real: the country stops pretending it can remove millions of established residents through mass coercion, and builds a knowable route into lawful membership.

Each half depends on the other, and the failure mode is always the same. Legalization happens and the promised enforcement never materializes. Or enforcement expands and the promised legal path never opens. Simultaneous implementation triggers, funding, deadlines, judicial review, and public dashboards aren't procedural details here. They're the substance. Without them this is just the 2006 bill again.

The strongest objections to Pillar Two

- Enforcement-first critics will call this amnesty, argue it rewards unlawful entry, creates a future magnet, and will be repeated in twenty years.
- Immigrant-rights critics will argue that benefit exclusions, long waits, fees, detention, expedited procedures, and criminal categories produce a vulnerable second class.
- Merit systems undervalue caregivers, lower-wage essential labor, family unity, and humanitarian obligations. Skill forecasts are unreliable and get captured by industry.
- Employer sponsorship suppresses worker mobility unless status is genuinely portable and wage enforcement is credible.
- "Violent criminal" has to be defined tightly. Arrest is not conviction. Old, minor, juvenile, expunged, and foreign records are frequently unreliable. Due process cannot be treated as an inconvenience.
- Border control is not a binary condition, and an unattainable certification trigger is the obvious tool for postponing legalization forever.
- Restricting benefits may save less than assumed, shifts costs to states and emergency rooms, and can harm U.S.-citizen children in mixed-status families.

Pillar Three — Money and Ownership

The idea: stop borrowing against our children, and give ordinary people a share of what growth produces.

What each side gets: the right gets enforceable spending discipline, market participation instead of a growing entitlement, and an end to open-ended lending. The left gets tax fairness at the top, student-debt relief, and universal ownership — a real asset for people who've never had one. This is the pillar where the bargain has to be most explicit, because each half is unacceptable to one side on its own.

The diagnosis, in four parts

Retirement promises aren't financed. The 2026 Trustees Report projects the combined trust funds depleted in the third quarter of 2034, with 83% of scheduled benefits payable from dedicated income. The retirement fund alone — OASI — depletes in the fourth quarter of 2032, leaving 78% of retirement benefits payable.[6] That's six years from now, and it's not a forecast about a distant crisis. It's a scheduled event that current law does nothing about.

Debt service is crowding everything out. Covered above: interest now exceeds the entire rest of the deficit.

The tax code treats economically identical outcomes very differently. Two households can command the same resources and face radically different effective rates depending on

The fiscal rule

The debt can't grow faster than the country does. Judge the rule over a rolling period, not a single year, and have an independent body score it. Leave real room to borrow in a war, a crash, or a pandemic, but make that authority expire automatically after two years. Any extension requires a new recorded supermajority vote, and the excess debt returns to the normal rule on a published ten-year path, so an emergency ceiling cannot become the new floor.

Tax the same income at the same rate. A dollar should not get a lower rate because it arrives as a capital gain or carried interest instead of a paycheck. Income should not escape tax forever because someone borrows against stock rather than selling it.

Retirement and universal ownership

An investment account for every American, beginning at birth. Put it by default in a low-cost, diversified fund whose risk adjusts automatically with age and funded status. It gets safer as retirement approaches or as the account becomes large enough to fund the floor, and published rebalancing rules keep it from dumping assets all at once after a crash. Fund the seed with new money, never by diverting payroll taxes paying current retirees. Roughly 3.6 million births a year at $10,000 each costs about **$36 billion a year**; $10,000 left alone becomes something like $800,000 by age 65.

The key distinction is between a savings account bolted onto the existing system and a phased retirement mechanism. The proposal is the latter: accounts become the retirement engine for younger cohorts, with a limited insurance floor beneath the default strategy.

What the insurance floor actually is

Put a limited insurance floor under the account, not a second retirement system beside it. If you follow the default strategy and low lifetime earnings or poor market returns still leave you below a defined minimum retirement income, the government fills only that gap. Set the full-career floor at 125% of the poverty line, about $1,660 a month in 2026. A comparable minimum benefit has been scored at 0.16% of taxable payroll, roughly **$20 billion a year** on the 2026 payroll base, though the exact account design still requires an actuarial score. You may invest more aggressively, but the guarantee covers only what the default strategy would have produced. At retirement, enough of the balance becomes a payment that lasts for life. Disability and survivor insurance remain because they cover different risks.

Accounts replace only the retirement-payment function for cohorts fully moved into the new system. Disability and survivor insurance remain. Longevity is handled mostly with the account holder's own money by converting enough of the balance at claim into a lifetime payment.

The anti-gambling rule is simple: calculate the guarantee against the default path, not the actual portfolio. A person may invest more aggressively, keep every dollar of upside, and bear every dollar of extra downside. The public covers only the gap that would have existed under the published default strategy.

The default itself adjusts for both age and funded status. It grows safer as retirement approaches or as the balance becomes sufficient to finance the floor. Published rebalancing rules prevent a mechanical selloff after a crash.

The transition is phased by age

Phase it in by age without breaking promises. Anyone who is 60 to 65 when the law takes effect keeps the full Social Security benefit currently scheduled. People 40 to 59 receive an age-phased legacy benefit, larger for those closer to retirement and smaller for those with more time to build an account, plus the new account itself. Their combined retirement income can never fall below the insured floor. People under 40 enter the account-and-insurance system. No payroll tax is diverted from benefits owed today. The old system's existing shortfall is separate: lift the payroll cap, trim benefits at the top, and do not raise the retirement age.

This is a different design from the earlier catch-up-fund concept. It does not deposit enough public money into every middle-aged person's account to manufacture a target balance. Instead it preserves an age-weighted portion of the Social Security benefit already scheduled, while adding the new account. The closer a person is to retirement, the more of the legacy benefit remains.

That distinction matters for the books. Benefits retained for people already in or near the old system remain part of the old system's existing financing obligation. They are not a separate $1 trillion transition program. An actuarial score is still required to set the exact age curve and measure cash flows, but the policy now states who is protected and how.

Do not raise the retirement age

A uniform increase ignores unequal life expectancy and punishes people with the hardest work. Lift the payroll cap and trim the top of the benefit formula instead.

Three costs that should not be blurred together

- **The old system's legacy shortfall:** already exists under current law. Address it by lifting the payroll cap and trimming top benefits.
- **The age-phased transition:** retains all scheduled benefits for people 60 to 65 and an age-weighted share for people 40 to 59. Those retained benefits are part of the legacy obligation, not a new catch-up fund. Exact cash-flow effects require actuarial scoring.
- **Every new generation:** about $36 billion a year to seed accounts at birth, plus an insurance-floor benchmark of roughly $20 billion a year. The exact floor design requires an actuarial score.

The permanent structural change is that each new cohort reaches retirement with funded assets rather than only a claim on the next cohort's payroll. The account seed and the narrow floor are visible costs. Diverting current payroll taxes is forbidden.

Why ownership matters

As automation shifts returns from labor toward capital, a country in which most people own nothing but their labor becomes progressively less stable. Universal accounts give ordinary households a direct claim on productive growth rather than only a fixed political promise.

Student loans

Address the student-debt problem once, then stop recreating it. For existing federal loans, credit past payments, stop balances from growing when borrowers make reasonable income-based payments, and close out what remains after a fixed term of good-faith repayment. For future loans, fund only programs whose graduates can reasonably repay, and make colleges absorb a meaningful share of every loss when they cannot. Grants and access for low-income students remain.

This is not blanket cancellation. It distinguishes people who have made reasonable payments from those who have not, prevents negative amortization during good-faith income-based repayment, and ends the obligation only after a fixed repayment term. It also places institutional risk where it belongs: colleges bear a meaningful share of taxpayer losses when their programs repeatedly fail to produce repayment outcomes.

- Credit verified past payments toward the fixed term.
- Waive balance growth while required income-based payments are made.
- Close the remaining balance only after the good-faith term is completed.
- Tie future federal financing to program-level outcomes, adjusted for regional wages and public-service fields.
- Make institutions share losses without transferring every risk to students or taxpayers.
- Preserve need-based grants and access for low-income students.

The bargain is now cleaner: borrowers get a path out of compounding balances; taxpayers get a stopping rule; and colleges no longer keep all of the tuition revenue while externalizing every failure.

- Private lenders stay subject to consumer protection and bankruptcy rules. Eliminating federal loans without building alternatives would ration education by family wealth, which is the opposite of the goal.

The strongest objections to Pillar Three

- A rigid balanced-budget rule can deepen recessions, discourage productive public investment, and induce accounting games. Targets need to be cyclically adjusted and independently scored or they're theater.
- Automatic elections may produce permanent campaigning, strategic sabotage, and market instability rather than compromise.
- Raising the retirement age is regressive against people with shorter life expectancy, poor health, or physically demanding work, and "retirement age" interacts with early-claiming rules in ways that hit low-income workers hardest. This objection is strong enough that I dropped the age increase from the proposal entirely; see above.
- Individual accounts expose people to sequence-of-returns risk, fees, fraud, behavioral error, and political fights over investment governance. Transition costs are substantial, because today's payroll taxes fund today's beneficiaries.
- Equalizing capital and labor rates increases lock-in, reduces realization, may discourage risk-taking, and creates hard valuation problems for private businesses.
- Treating secured borrowing as realization could catch ordinary refinancing and business credit without very precise thresholds and purpose tests.
- Universal forgiveness is expensive, benefits some high-income professionals, does nothing for people who already repaid or never attended college, and could raise future prices unless lending changes at the same time.
- Tying loans tightly to earnings punishes socially valuable low-paid fields and gives colleges a reason to avoid disadvantaged students whose outcomes are statistically riskier.

Part Three: Whether This Would Actually Work

7. We keep almost fixing things

I could have written this as a list of things I'd like. It would be weaker and also false, because most of these ideas are already in motion. We are not failing to *try.* We are failing at the last step — every time, in the same way.

Four measures Congress has taken up in the last eighteen months. Watch the shape of each.

We gave every newborn American an investment account — but we couldn't touch the retirement system it sits on. "Trump Accounts" launched July 4, 2026: a $1,000 federal deposit for children born 2025 through 2028, families able to add up to $5,000 a year, held in a low-cost index vehicle and locked until 18. More than six million accounts are open, developed with Brad Gerstner and Michael Dell under the original name Invest America.[7] Real money, real assets, a genuine achievement. But Social Security is unchanged beneath it — still pay-as-you-go, still short in 2032 — so the underlying arithmetic hasn't moved despite the progress. The proposition that growth participation should *become* the default for younger cohorts, with public insurance as the floor rather than the main event, hasn't been seriously advanced by anyone since 2005.

We tied student loans to whether graduates can repay them — but we couldn't make colleges share the loss. The 2025 reconciliation bill created a program-level earnings test covering nearly all higher education, effective July 2027; programs failing in two of three years lose federal loan eligibility. The House version also contained institutional risk-sharing — schools bearing financial downside when their programs fail. The Senate removed it. So students carry the consequence and the institutions that created the problem carry none of it.

We passed a congressional stock-trading ban — but we couldn't require members to sell what they already own. Hawley's PELOSI Act and the bipartisan HONEST Act from Peters, Hawley, Merkley and Ossoff are live; the president has said he'd sign a ban. What the House passed in July leaves every existing conflict of interest legally in place.

Three senators wrote a serious border bill — but they couldn't get their own side to let it pass. Lankford, Sinema and Murphy negotiated it in 2024. It collapsed after the party's leader opposed it, with Lankford — its own Republican author — voting against advancing it, and Sinema saying the vote had become a way to point the finger back at the other party.

Two more things are moving and haven't yet been cut: an automatic-continuing-resolution bill from Lankford and Hassan with Crapo and Blackburn, and nonpartisan primaries and independent commissions operating in a handful of states.

Now look at what was removed in each of the four. The retirement reform. The colleges' share of the loss. Members actually divesting. A deal that would have handed the other party a win.

Every time, what survived is the part that costs nobody anything — and what got cut is the part that fixes the problem for good, but would have taken leverage away from the people holding the vote.

That’s failure #3, four times in eighteen months. I didn’t have to theorize it. I only had to read the legislative record.

And it’s worse than doing nothing, because now each of these issues looks addressed.

8. The tests every proposal has to survive

Would I still want this rule if the politician I trust least were holding it? This is the one I apply first and most ruthlessly. If a rule is only acceptable when my side controls it, it isn’t a rule. It’s a weapon, and it will be pointed at me within a decade. Half the ideas I started with died on this question.

What happens when smart people optimize around it? Not whether it sounds reasonable — whether it survives contact with people whose full-time job is finding the edge. Every rule above should be read assuming a talented adversary.

Does each side get most of what it wants? This is the test the title of this document is named after, and it’s stricter than it sounds. Not “compromise” as a virtue. Not a midpoint. An actual, nameable win that each side’s own voters would recognize as a win. If a reform can only be sold as sacrifice, it won’t survive the first change of administration — and it probably shouldn’t.

Does it deliver competence and decency together? Back to the Cuban frame. A reform that’s executable but heartless fails. So does one that’s compassionate and undeliverable.

Can voters tell who was responsible? If accountability isn’t legible, none of the rest matters.

Constitutional or statutory? Some principles deserve durability. Most mechanisms should stay revisable, because I’ll get details wrong and the country needs to be able to fix them without a constitutional convention.

9. How this makes things worse

The relevant test isn’t whether each idea sounds sensible alone. It’s whether the whole system holds up under hostile use. Here’s how I think it breaks.

Permanent instability. Automatic elections and fiscal triggers produce rolling campaigns, shorter time horizons, and market uncertainty instead of compromise.

Technocratic evasion. Officials hit the numeric targets through off-budget vehicles, hidden liabilities, unfunded mandates, and optimistic forecasts, while claiming full compliance. The rule becomes a lying contest.

Majoritarian camouflage. Ranked-choice creates an appearance of consensus while gerrymandering, Senate malapportionment, media fragmentation, and real substantive conflict continue untouched. Worse: the appearance of consensus makes the underlying conflict harder to talk about.

A new donor architecture. Restrictions on candidates and officeholders push influence into nonprofits, influencers, litigation, think tanks, and unregulated issue campaigns. Money is fluid. It routes around obstacles.

Financialized citizenship. Investment accounts get treated as a substitute for public insurance rather than a layer on top of it, and an unlucky cohort — the people who retire into a crash — bears risk they never agreed to.

Two-tier immigration. A long provisional period plus benefit exclusions produces a workforce legal enough to work but not secure enough to bargain or belong. That's the outcome I'd least want and it's the most likely way this pillar fails.

Educational rationing. Outcome-based lending becomes a spreadsheet that denies mobility to people from disadvantaged backgrounds and defunds teaching, social work, and public service.

Constitutional over-locking. Too many detailed mechanisms placed beyond ordinary revision, so obsolete rules persist and power transfers to judges interpreting them.

False consensus. The framework assumes agreement where genuine moral conflict exists, then reads resistance as corruption or extremism rather than as democratic disagreement. This is the failure mode I'm personally most at risk of, because the whole argument rests on a claim about latent agreement.

10. What would have to be true

I want to name the things that could be wrong, separately from the objections above.

The latent-majority claim. If Americans are genuinely as divided as the political class, institutional reform produces prettier gridlock. The perception-gap research supports me, but it measures perceptions of extremity, not agreement on specific policies. That's not the same claim and I shouldn't treat it as if it were.

The incentives claim. I'm asserting that behavior follows institutional incentives more than character. Mostly true, but people also act from conviction, and a system designed purely around incentives may fail to leave room for that.

The sequencing claim. I argue institutions must be fixed before applications. Someone could reasonably say climate or AI won't wait for that, and that the argument for fixing process first is an excuse for postponing substance. I don't think that's what I'm doing, but I recognize it's what it can look like.

The achievability claim. This is the weakest link and I know it. Almost everything here requires Congress, states, courts, and years. No Labels spent 2024 trying to field a centrist ticket and couldn't recruit a candidate — thirty people said no, including exactly the profiles you'd want. Both major parties actively worked to kill it. Independent structural reform in America has a poor track record, and "the ideas are good" has never been sufficient.

I don't have a clean answer to that last one. My working thought is that the path runs through states and through single popular reforms that win on their own merits — the stock-trading ban, the automatic continuing resolution — rather than through a national third-party moment. But I hold that loosely.

11. How we will know if it worked

Any argument like this one should be falsifiable. If a movement can't say in advance what success looks like, it will always be able to claim it afterward.

So here are eight numbers, grouped by whether they test the failure itself or one of the two mechanisms that produce it. They're published every year by people with no stake in this document, and they're hard to fake.

There is no deadline column, on purpose. A date invites delay — put 2046 on a page and everyone relaxes until 2044. Several of these could be done inside a decade if anyone wanted them badly enough, and none of them require a generation. The last column is simply **Done?** It stays empty until it isn't.

The one number worth explaining before you read it: the target for competitive House seats is 150, not 435. Americans have sorted themselves geographically, and even a perfectly neutral map leaves Manhattan and rural Wyoming uncompetitive. A third of the House genuinely in play would be a transformation.

The failure — nobody closes a deal

Measure	Now	Target	Done?
5. People here long-term without legal status	11M	Under 1M	
6. Cents of each federal tax dollar eaten by interest	19¢	Under 10¢	
7. Americans over 50 with no retirement savings at all	20%	Under 5%	
8. Americans on track to keep their standard of living in retirement	61%	90%	

Cause one — most of us don't vote in the election that decides the seat

Measure	Now	Target	Done?
1. States with an open primary *and* an independent map commission	1	50	
2. House seats where November is genuinely in doubt, of 435	18	150	

Cause two — self-dealing is legal

Measure	Now	Target	Done?
3. Members of Congress and families trading individual stocks	Legal	Banned	
4. Budgets passed on time, of the last 20 years	0	20	

Measure five is met by legalizing the people already here and controlling entry going forward. If it is ever met by removing eleven million people instead, the reform failed and something worse replaced it.

Measures seven and eight are deliberately a pair. The first asks whether we lifted the floor. The second asks whether we lifted anyone above it — because a person with a hundred dollars saved is off the first list and still facing an old age they can't afford.

Sources: Ballotpedia and state election offices (1); Cook Political Report (2); congressional ethics filings (3); Congressional Research Service (4); DHS and Pew (5); Congressional Budget Office and Treasury (6); Federal Reserve and AARP (7); Center for Retirement Research at Boston College, National Retirement Risk Index (8).

12. Sequencing

The order is part of the argument.

1. **Publish the contract.** Three pillars, the specific mechanisms, the bargain in each, and the measures of success. Short enough to read. Specific enough to be held to.
2. **Ethics and transparency first.** These are legible, popular, and self-binding. Passing rules that constrain yourself before you ask anyone else to sacrifice is how you earn standing for everything after.
3. **Election reform through the proper channels.** Federal and state pathways, without pretending a president can rewrite election administration by decree.
4. **Immigration as one integrated statute.** Simultaneous implementation triggers, funding, deadlines, judicial review, public dashboards. Not two bills. Not sequenced halves.
5. **An independent fiscal commission with a fast-track vote** — but with a politically explicit mandate reflecting the agreed bargain, rather than outsourcing value judgments to technocrats and pretending the answer was arithmetic.
6. **Phase retirement and education finance over time**, while delivering something visible early. Seeded accounts do that. People need to see one thing arrive to believe the rest is coming.
7. **Then the deferred work.** Health care, housing, education, climate, AI.

13. What's deliberately not here

First, one I considered seriously and rejected: term limits.

Between two-thirds and five-sixths of Americans support them, depending on the poll. They are probably the most popular structural reform in the country, they'd pass my adversary test cleanly, and leaving them out costs me something.

I left them out because **they make my central problem worse.** The failure I've built this document around is that nobody will close a deal. Deals get closed by people who expect to deal with each other again — cooperation is what emerges when a game repeats, and trust is the accumulated record of past rounds. Term limits truncate the repetition and end every career in a lame-duck term where the member has no future to trade against. You would be attacking the deal-closing failure by removing the conditions under which deals get closed.

The state evidence points the same way. Fifteen states have legislative term limits, and the recurring finding is that institutional knowledge doesn't disappear — it relocates, to lobbyists and permanent staff, who stay when legislators don't. A first-term member negotiating against someone who has worked that committee for twenty years is outmatched, and term-limited states show more difficulty with long-term budgeting.[35] In fairness, this isn't unanimous: some researchers find lobbyists gain less than predicted, since they must re-introduce themselves to skeptical newcomers each cycle, and field experiments find little effect of lobbyist expertise on legislators' positions.[35]

But the deciding argument is simpler. **Term limits are a workaround for elections that don't work.** They are what you reach for when voters cannot remove someone — and the reason voters can't is that the seat was drawn safe and the primary was closed. This document proposes fixing those directly. If 150 House seats are genuinely in doubt and every voter can vote in the election that decides them, you don't need an artificial cap on service, because you have the real thing. Fix the elections and term limits become a solution to a problem you no longer have. Don't fix the elections, and term limits won't save you either.

They would also require a constitutional amendment. States cannot impose them on Congress — the Supreme Court settled that in *U.S. Term Limits v. Thornton* in 1995.[36]

Then the subjects, rather than the mechanisms. Health care. Housing. Education beyond the lending question. Climate. AI.

I want to be straight about this. Some of these matter more than things I did include. Health care in particular is a system where insurer, PBM, hospital, provider, employer, and patient incentives are misaligned in ways that resemble the political failures I've described — which is why I think it becomes tractable using the same lens, later. Housing I think is primarily a supply problem that a functioning political system could solve and a dysfunctional one cannot. On AI I'm least confident of all; it's the one I'd most accept an argument that deferral is a mistake.

But I keep landing in the same place. I don't believe we solve any of them with a government that can't pass a budget on time, can't stop its own members from trading on their oversight work, and can't close a deal three-quarters of the country already agrees on.

That's the entire argument, and it's the reason for the discipline. Not because the other problems are small. Because the machine we'd have to use on them doesn't work.

Fix the machine, and most people start getting most of what they want. That's the whole promise, and I'd rather make one promise I can keep than a hundred I can't.

Appendix: Open Questions

Things I’d want answered before any of this became a real proposal.

Elections. Which offices use top-four and ranked-choice, and what constitutional and federalism constraints apply? How are ballot exhaustion, write-ins, recounts, election timing, and voter education handled? Which campaign-finance reforms survive current First Amendment doctrine and which require an amendment?

Ethics. What assets may officeholders retain? How are privately held businesses handled? What counts as immediate family or beneficial control?

Legislative rules. What bipartisan co-sponsorship threshold guarantees a vote without flooding the floor with performative bills?

Fiscal. Which budget metric — unified, primary balance, cyclically adjusted, or a debt-to-GDP path? Who triggers an automatic election, on what dates, for which seats? How are sabotage and emergency exceptions adjudicated?

Immigration. What qualifies as sufficient border control without creating an impossible or manipulable certification? What residence date, work history, tax record, criminal standard, and waiting period define earned status? How are asylum, Dreamers, farmworkers, mixed-status families, and labor shortages handled?

Retirement. What annuitization fraction is required at claim, and how is the poverty-line threshold indexed? How is the default glidepath specified, and who governs it, given that the minimum benefit is calculated against it? What actually funds the middle-cohort catch-up, and how are the age and earnings weights set? What legal structure lets private donors fund accounts in citizens’ names without creating a tax shelter or a selection scandal?

Tax. What mechanism best addresses borrowing against appreciated assets without treating ordinary secured credit as income?

Education finance. Who pays for the one-time relief, and what’s the fairness answer for people who already repaid or never attended college? Which outcomes determine future financing without excluding high-risk students or defunding socially valuable fields?

Program integrity. How much is actually recoverable from improper payments, fraud, procurement failure, and duplicate programs? I’ve heard this treated as the answer to the deficit and I doubt it is, but I want it quantified rather than assumed in either direction.

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This is a working argument, not a scored fiscal plan or a legal proposal. Numbers and mechanisms need review by people who do this professionally. References to public figures identify influences and intended critics, not supporters.

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27. Giving USA 2026, Lilly Family School of Philanthropy, Indiana University: total U.S. charitable giving of \$617.2 billion in 2025; individuals 64%; megagifts of \$600 million or more totaling \$19.2 billion, about 4% of individual giving.
28. Eric McGhee, Seth Masket, Boris Shor, Steven Rogers and Nolan McCarty, “A Primary Cause of Partisanship? Nomination Systems and Legislator Ideology,” *American Journal of Political Science* (2014). Compared open, closed and semi-closed nomination systems across state legislatures and found the rules governing primary participation essentially unrelated to legislator extremism. Peer-reviewed academic work; the authors span the ideological range and the finding cuts against the reform position, including mine.
29. Anthony Fowler (University of Chicago Harris School) and related experimental work on primaries and candidate positioning, finding that primaries have little effect on average candidate positions. See also the timing objection: nearly all states had adopted partisan primaries by 1920, while sharp partisan polarization dates from roughly 1980.
30. Alaska’s at-large congressional special election, August 2022. Analysis of the cast ballots shows Nick Begich was the Condorcet winner — preferred to both Peltola and Palin in pairwise comparison — while Palin was the Condorcet loser. See “Ranked Choice Voting and Condorcet Failure in the Alaska 2022 Special Election,” arXiv preprint, and Ballotpedia’s results. The arithmetic is not disputed; what it implies for policy is.
31. North Dakota HB 1297, signed April 15, 2025, banning ranked-choice and approval voting statewide, ending Fargo’s use of approval voting (adopted 2018, 63.5%–36.5%). Source: Ballotpedia.
32. *St. Louis Post-Dispatch* and *St. Louis American* reporting on the Board of Aldermen repeal bill led by Alderman Sharon Tyus with support from Aldermanic President Lewis Reed and members of the aldermanic African American caucus. The vote-dilution rationale is the sponsors’ own.
33. FairVote, “Ranked Choice Voting vs. Approval Voting.” FairVote is the national advocate for ranked-choice voting and not a neutral source here; the specific objections stand on their own.
34. Ballotpedia: thirteen states had banned ranked-choice voting as of March 2025; 2024 statewide RCV or top-four measures were rejected in Arizona, Colorado, Idaho, Montana, Nevada and Oregon, and Missouri approved a constitutional prohibition. Nonpartisan.
35. National Conference of State Legislatures, “Coping with Term Limits,” and state-legislature research summarized by the MOST Policy Initiative on institutional knowledge and budgeting under term limits; contrary findings from *Governing* on lobbyist adaptation and from field-experimental work on the limits of lobbying published in the *Journal of Experimental Political Science*. NCSL is bipartisan.
36. *U.S. Term Limits, Inc. v. Thornton*, 514 U.S. 779 (1995), holding 5–4 that states may not impose qualifications on members of Congress beyond those in Article I; congressional term limits therefore require a constitutional amendment.