COMMON SENSE AGAIN

Full Pamphlet

Thomas Paine's 1776 pamphlet, taken up again in its 250th year, addressed to the People of the United States

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Reading time counts main text only; notes are excluded.

Introduction

> *Perhaps the sentiments in the following pages are not yet fashionable enough to have earned general favor. A long habit of not thinking a thing wrong gives it a superficial appearance of being right, and raises at first a formidable outcry in defense of custom. But the tumult soon subsides. Time makes more converts than reason.*

That paragraph is not mine. I have borrowed it, with small changes, from a pamphlet published in Philadelphia in January of 1776, written by a failed corset-maker and tax collector who had been in America for fourteen months. He wrote it in plain language because he wanted it read aloud in taverns to people who could not read. Within three months it had sold something like a hundred and twenty thousand copies in a country of two and a half million.[1] It did not argue for better management of the colonies. It argued that the arrangement itself was absurd, that everyone already knew it was absurd, and that the only thing standing between the people and a better arrangement was the habit of not saying so.

I am writing two hundred and fifty years later, in a country that is materially the most successful in human history and that cannot pass a budget on time.

I want to be careful about the comparison, because it can be made foolishly. We are not governed by a hereditary monarch three thousand miles away. We are not denied representation. No one is quartering soldiers in your house. The American system in 2026 is not tyranny, and anyone who tells you it is has either read no history or is selling you something.

What we have is different and, in a way, harder. **We have a system that works exactly as designed and produces outcomes almost nobody wants. We have arrived, by a series of small and individually defensible steps, at a machine that reliably converts broad public agreement into nothing at all.** Not through malice. Through incentives.

That is a stranger problem than tyranny, and it is much less satisfying, because there is no villain at the end of it. But it can be fixed, and the fix does not require anyone to change their mind about abortion, or guns, or God, or any of the things Americans actually disagree about.

I offer nothing more than simple facts, plain arguments, and common sense.

I. Of Government in General, and of the Machine We Have Built

> *Some writers have so confounded society with government as to leave little or no distinction between them, whereas they are not only different but have different origins. Society is produced by our wants, and government by our wickedness. Society encourages our happiness by uniting our affections; government, by restraining our vices. The first is a patron, the last a punisher.*

That is Paine, and he is right, and I want to build on it rather than repeat it.

Here is the thing he could not have said in 1776, because the vocabulary did not exist: **a government is a machine, and machines produce what they are built to produce, regardless of the intentions of the people operating them.**

Consider a factory built to make chairs. You may staff it entirely with people who prefer tables. You may elect a new foreman every two years on a platform of tables. The factory will go on making chairs, because that is what the machinery does, and the honest, table-loving workers will find themselves at the end of each day standing beside a pile of chairs, blaming each other.

This is the condition of American government, and it explains something that otherwise makes no sense.

The thing that makes no sense

Ask an American what they think of Congress and you will hear contempt. Ask them what should be done and you will hear, usually, something quite reasonable. Ask them whether the people in Congress are bad people and most will say yes, they are, and if we could only replace them with better ones the country would improve.

We have tested that theory repeatedly. We throw out the bums about once a decade. In 1994 we threw them out. In 2006 we threw them out. In 2010, 2018, 2022 we threw them out. The new ones arrive, full of intention, and within a term or two they behave like the old ones.

The conclusion most people draw is that power corrupts, or that Washington is a swamp. These are satisfying explanations and they are so incomplete as to be useless. Ordinary people, placed in a system that punishes cooperation and rewards conflict, will produce conflict. Not because they are wicked. Because they are ordinary, and because they would like to keep their jobs.

If you want different behavior, you must change what the machine rewards. That is the whole argument of this pamphlet. Everything else is detail.

On the difference between a problem and a symptom

Most political writing addresses symptoms, and I want to say plainly why I am not going to.

Health care in this country is expensive and confusing. Housing costs more than young people can pay. Schools in poor places are worse than schools in rich places. The climate is changing. Machines are learning to do work that people used to do, faster than anyone expected. These are all real, and several of them are more urgent than anything I am going to propose.

But look at what happens when we try to address them. A bill is written. It is loaded with unrelated provisions, held hostage to a budget fight, buried by a leader who never schedules it, passed in a form so weakened that it does nothing, or passed intact and reversed by the next administration because it never had support broad enough to survive one.

We are not failing to solve these problems because they are hard, though they are hard. We are failing because the instrument we would have to use is broken. You cannot perform surgery with a bent instrument no matter how well you understand anatomy.

So: fix the instrument first. I am aware of how that sounds. It sounds like a man who has been asked to put out a fire and has begun by organizing the tool shed. I ask only that you read the rest before deciding.

What government is for, stated plainly

Strip away every argument of the last century and there are perhaps four things we need government to do that we cannot do for ourselves.

Keep us safe: from invasion, from violence, from fraud, from the small number of people who will hurt others if nobody stops them.

Enforce the rules fairly: so that a contract means something, so that the powerful cannot simply take from the weak, so that the referee is not on the payroll of one team.

Do the few things markets genuinely cannot: insure against catastrophes too large for individuals to bear, build the things everyone uses and nobody can own, pay for the discoveries that no company can capture the value of.

Keep a floor under people: so that bad luck, bad health, or a bad decade does not end in destitution, because a country where that happens is neither decent nor stable.

That list is common sense in the oldest meaning of the phrase: sense held in common, judgment that does not require expertise, only honesty. Nearly every American accepts it. The fights are about the size of each item and who pays, and those are real fights I am not pretending away.

But notice: a government that cannot pass a budget, cannot prevent its own members from trading stocks in the industries they regulate, and cannot close a deal that three-quarters of the country supports is failing at something prior to all four. It is failing at the precondition. It is not doing badly at the argument; it has lost the ability to conclude one.

The one thing the Founders got wrong

I want to say something that risks sounding disrespectful and is not meant to be.

The men who designed this system were extraordinary, and the design has lasted longer than any comparable one. They anticipated tyranny, and built against it beautifully. They anticipated the mob, and built against that too. They understood that men are not angels and constructed a machine that assumed they would not be.

They got one thing badly wrong, and they knew it almost immediately.

They did not plan for political parties. They thought factions would form and dissolve around particular questions, never hardening. Washington devoted much of his farewell address to warning against exactly what happened: the “spirit of party,” which he said “agitates the community with ill-founded jealousies and false alarms, kindles the animosity of one part against another, foments occasionally riot and insurrection.”[2]

He wrote that in 1796. Within four years the thing he warned about had taken permanent hold, and it has never let go.

Everything I am going to propose in this pamphlet is, at bottom, an attempt to finish the work those men left unfinished: to build against permanent faction the way they built against tyranny. They would recognize the project. They might even think it overdue.

II. Of Party and Faction, and of the Closed Primary

I now come to the part of this argument that people find hardest to hear, because it asks them to look at something they have looked past their entire lives.

Paine’s great act of nerve was to state, in 1776, that hereditary monarchy was ridiculous. Not oppressive. Ridiculous. The whole institution rested on the proposition that the accident of birth reliably produces the wisest available person, which no one believed and everyone acted upon. “One of the strongest natural proofs of the folly of hereditary right in kings,” he wrote, “is that nature disapproves it, otherwise she would not so frequently turn it into ridicule by giving mankind an ass for a lion.”

He was not making a new argument. Everyone already knew. He was simply the first to say it in print, in plain language, without apology. And once it had been said plainly, it could not be unsaid.

Let me try to do the same thing, on a smaller subject.

The absurdity, stated plainly

In most of this country, the person who will represent you is chosen by a small, unrepresentative group of the most ideologically committed members of one party, in an election almost nobody votes in, months before you are consulted.

That is not a description of a flaw in the system. That is the system, operating normally.

Here is how it works. Roughly eight in ten congressional districts are drawn, or have sorted themselves, so that one party will certainly win the general election.[3] In those districts the November ballot is a formality. The real election is the primary.

Who votes in primaries? Very few people, often ten to twenty percent of eligible voters, and in some races far less. The ones who do are, by self-selection, the most engaged and most partisan slice of the electorate. They are not bad people. They are the people who care most, which is exactly the problem, because caring most and being representative are different things.

So a candidate's first task, before governing, before persuading the country, before anything, is to be maximally appealing to a small group of intensely committed partisans. And the reliable way to appeal to intensely committed partisans is to demonstrate that you will not compromise with the other side.

We have built a filter that selects specifically for the trait that makes governing impossible, and then we act surprised at what comes out of it.

I am not claiming that closed primaries caused the division we live in. People say it constantly and it does not hold up. Nearly every state had adopted party primaries by 1920, while the bitter division we complain about does not begin until around 1980: sixty years of the supposed cause with none of the supposed effect. And when researchers compared open, closed, and semi-closed states directly, they found the rules made almost no difference to how extreme the resulting legislators were.[4] I have read the research on both sides and honesty requires me to report that the pile against me is the larger one.

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.

Whoever wins that seat knows exactly who put them there, and it was not you. A politician answers to the people who can end his career, and in a safe district those people are a small and committed slice of one party. That would be an outrage even if it produced the most reasonable legislature ever assembled. Here I follow Paine exactly, for he did not object to monarchy on the grounds that it administered badly. He objected because the thing itself was absurd.

And then it gets worse

Suppose a member arrives in Washington with genuine intentions to work across the aisle. What happens?

They discover that the people who fund campaigns fund intensity, not moderation. A furious email raises money. A reasonable one does not. A member who spends a weekend negotiating a bipartisan compromise raises less than a member who spends an afternoon insulting the other side on television.

They discover that party leadership controls what reaches the floor, and that a leader can kill a bill supported by a majority of the chamber simply by never scheduling a vote on it. No one has to vote it down. No one has to explain. It just never happens, and nobody is accountable, because nothing occurred.

They discover that the media ecosystem, on all sides, is a business, and the business runs on attention, and attention runs on conflict. A member who solves a problem gets no coverage. A member who picks a fight gets a segment.

And they discover, and this is the part people underestimate, that a solved problem is a liability. If your party has campaigned for twenty years on the border, what exactly do you campaign on the year after you fix it? A solved problem is a fundraising email you can no longer send, a rally you can no longer hold, an opponent you can no longer run against.

I do not say that every officeholder thinks this consciously. I say the system rewards it, and over time people drift toward what they are rewarded for, usually without noticing.

The proof, in one vote

I could argue this abstractly for pages. Instead, one example, and you judge.

Nearly nine in ten Americans think members of Congress should not trade stocks in the companies they regulate: 86 percent overall, with all three partisan groups above 80.[5] Almost nothing else in American public life polls like that. On the twenty-second of July, 2026, the House finally voted. What passed still permits members to sell the holdings they already own, arrived tied to an unrelated fight over voter identification, and split almost exactly along party lines.[6] An idea four out of five Americans in every party support went into the machine, and the machine could not produce a clean version of it.

The easy conclusion is that they are crooks who wrote themselves an escape. I believed that myself for a long time. I no longer think it is right. Every person in that story can defend what they did. The members who voted no had real objections. The ones who attached the voter-identification provision 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 result while functioning exactly as designed. That is the whole point, and it is far more damning than a conspiracy would be. A conspiracy can be exposed. A design has to be repaired.

And repair is what I mean, not replacement. The foundations of this country are sound and I would not touch them. What failed is a layer of rules and habits laid down on top of them over two centuries, most adopted for sensible reasons, none designed to work together, several now producing the opposite of what they were meant to. They can be corrected without disturbing anything that makes America what it is.

On the two parties, and the folly of choosing between them

Here I will say the thing that costs me friends in both directions.

The two parties in this country each possess half of what a government needs, and each is missing the other half.

One party cares about people and cannot build anything. It can describe a problem with real moral force. It can identify who is being hurt and why it matters. And then it produces a program so encrusted with process, so eager to satisfy every constituency and offend none, that the thing never gets built, or gets built at four times the cost, a decade late. Its compassion is genuine. Its competence is not.

The other party can build and does not seem to care who it lands on. It can execute. It can cut through process. It understands that a thing which cannot be delivered is not a policy but a wish. And then it delivers something that leaves the weakest people worse off and calls the damage a market outcome. Its competence is genuine. Its concern is not.

I am not interested in choosing between these. I have been told my whole adult life that I must, and that refusing is cowardice. I think the opposite is true. **Choosing is the cowardice.** It gets you a team, a set of ready-made opinions, and the pleasant certainty that the people who disagree with you are wicked rather than merely mistaken.

What I want is a government that can execute and whose execution leaves people better off. Both, in the same bill. That is not a compromise between the two parties. It is a standard neither currently meets.[7]

The objection I hear most, answered

“You are describing the middle. The middle has no constituency. Every attempt at this fails.”

The objection is serious and the history supports it. In 2024 an organization called No Labels spent a year and a great deal of money attempting to field a centrist presidential ticket. They approached prominent Republicans and Democrats, more than a dozen by public accounts, and every one declined. The effort collapsed in April 2024 without naming a candidate.[8]

I take the lesson, but I think it is different from the one usually drawn. No Labels failed because it was offering *moderation*, which is not a thing anyone wants. Moderation is a temperature, not a program. Nobody has ever marched for lukewarm. Ask people to meet in the middle and you are asking each of them to accept a third of what they wanted, in a form nobody will defend when it comes under attack.

I am not proposing that we split the difference. I am proposing that we take the deals where both sides can win at the same time.

Those deals exist. On the border, on the budget, on retirement, on corruption, there is an arrangement available in which the right gets something it has genuinely wanted for decades and the left gets something it has genuinely wanted for decades, and neither had to lose for the other to win.

We do not make those deals. Not because they are hard to find. They are sitting in plain view, and I will show you several. We do not make them because **the fight is worth more to the people having it than the fix is.**

Hold on to that sentence. Everything in the next section is an illustration of it.

III. Thoughts on the Present State of American Affairs

In the following pages I offer nothing more than simple facts and plain arguments. I ask the reader to set aside, for an hour, what team he belongs to, and to examine the condition of the country the way he would examine the condition of a house he was thinking of buying.

First, on how much we actually disagree

Everything I am about to say rests on a claim that many readers will reject before they read it, so let me put it first and defend it.

We disagree with each other considerably less than we have been told.

Researchers call it the perception gap. The method is simple: ask partisans to estimate what share of the other side holds extreme positions, then go and ask the other side what it actually thinks, and compare. Democrats and Republicans each guessed that roughly fifty-five percent of their opponents hold extreme views. The measured figure was about thirty. Both sides were wrong by nearly double, in the same direction, about people they live among.[9]

Two findings from that research deserve to be better known. Heavy news consumption, all of it, not merely social media, is associated with a *wider* gap, not a narrower one. And education makes it worse rather than better: among the groups studied, college-educated liberals held a notably distorted picture of Republicans.

That inverts the usual story. We are told polarization is a problem of ignorance and the cure is more information; the evidence suggests the information environment is a substantial part of the disease. These are findings about misperception, not proof that Americans support any particular program, and I will not pretend otherwise.

It does not mean disagreement is fake. Americans hold real, deep, non-negotiable differences about abortion, about firearms, about the place of religion in public life, about what we owe people who are not citizens. Those are not misunderstandings. No clever institutional design will dissolve them, and anyone who tells you a better voting method will make abortion stop being contentious is not to be trusted.

The narrower claim, which I believe holds, is this: **on a wide band of questions that determine whether the country functions, the public is far closer to agreement than the political system reflects.** Whether Congress should trade stocks. Whether budgets should pass on time. Whether the border should be controlled. Whether a person who has lived here twenty years, worked, paid taxes, and broken no law should be deported. Whether ordinary people should own something.

These are not fifty-one to forty-nine questions. They are seventy-thirty and eighty-twenty questions. And they produce nothing.

If I am wrong about this, if Americans really are as divided as the political class, then most of what follows is useless, and institutional reform will only give us prettier gridlock. I want that stated plainly rather than buried, because it is the load-bearing beam of the whole structure.

Second, on the border, and twenty years of theater

Here is a deal that has been available since roughly 2006.

Control the border for real, with enough officers, judges, and adjudicators that a case is decided in weeks rather than years. Make the lawful path work. Remove people convicted of serious violent crimes, with real convictions and real due process. And for the people who have been here a decade or two, working, raising children, breaking no law: a way to register, be checked, pay what is owed, wait their turn, and become Americans.

Ask Americans about each half of that separately and you will find majorities for both: in Gallup's mid-2024 survey, roughly three-quarters favored hiring more Border Patrol agents, and roughly three-quarters favored a path to citizenship for people living here illegally who meet requirements over time.[10] Most people understand intuitively that neither half works without the other.

Now consider what happened to it.

In 2024 three senators, a conservative Republican from Oklahoma among them, negotiated the most serious border bill in a generation. It raised the standard for asylum claims and gave the president authority to close the border when crossings surged. By any historical measure it was an enormous concession from the Democratic side.

It died. And here is the detail I want you to hold onto: **its author voted against his own bill.**[10] Party leaders had come out against it in an election year, saying openly that passing it would hand the other side a win, and he voted with his party. The people who made those decisions are responsible for them. And the outcome is hard to describe as anything but a system that has stopped trying. The deal was not too hard to find. It was written down, in legislative text, with two parties' fingerprints on it. And still no one would claim it.

Twenty years. Millions of people living in a state of permanent provisional existence. Communities frightened. Employers dependent on workers who cannot complain. A border that functions badly. And an available deal, sitting on the table, that nobody will pick up.

Third, on money, and a number almost nobody knows

Let me now tell you something about the federal budget that changed how I think about all of this.

The usual argument runs one of two ways: the right says we spend too much, the left says we tax the wealthy too little. Both have made their case for forty years with remarkably little effect. Here are this year's figures, from the Congressional Budget Office.[11]

Federal debt held by the public reaches about one hundred and one percent of everything the country produces in a year. CBO projects one hundred and twenty percent within a decade. Interest on that debt now costs roughly a trillion dollars a year, heading toward two point one trillion by 2036.

The deficit this year is about five point eight percent of the economy.

Now take out the interest. What remains, every soldier, every road, every research grant, every benefit check, the entire operating cost of the United States government minus debt service, is a deficit of about two point six percent. And CBO projects it stays below that for the next ten years.

Interest is now larger than everything else in the deficit combined.

Read that again, because it reframes the whole argument. We are not primarily overspending on programs. We are paying, with compound interest, for thirty years of decisions nobody was willing to make. That is an interpretation, and it does not mean program choices are irrelevant. But it changes where the story starts.

Each deferral was individually rational. Every Congress, of both parties, faced a choice between a hard conversation and a bond issue, and chose the bond issue. None of them did anything outrageous. The outrage is cumulative.

So the fiscal crisis is not a spending story or a taxing story. **It is the same story as the border.** It is what happens when an institution loses the ability to close a deal and borrows instead, over and over, until the borrowing becomes the largest single thing it does.

That is why I do not believe you can fix the budget without fixing the machine. You would be asking the same institution that could not make the decision the first thirty times to make it the thirty-first.

Fourth, on retirement, and a date certain

There is a specific date attached to this, which is unusual in politics and worth attending to.

Social Security's retirement trust fund runs short in **2032**. That is not a projection about the distant future or a claim by one side about the other. It is the finding of the program's own trustees. At that point, under current law, the money coming in covers about seventy-eight percent of the retirement benefits promised. The remaining twenty-two percent simply does not exist.[12]

Six years.

Nothing in current law addresses this. Both parties know, and both have concluded, correctly, that the first to propose a specific fix will be attacked for it, and so the responsible move, in the logic of the machine, is to say nothing and let it arrive.

Now, the shape of this program, which both sides misrepresent.

Social Security is not a savings account. There is no vault with your money in it. The payroll taxes taken from working people this month are paid out to retirees this month. It is a promise, backed by the willingness of future workers to keep paying, and nothing else.

It is also not merely a retirement program. It is insurance. It pays if you are disabled at thirty. It pays your children if you die at forty. It pays if you live to a hundred and two and outlast everything you saved. It pays proportionally more to people who earned less. Comparing its “return” to the stock market is like comparing an insurance premium to a bet. You are not meant to come out ahead; you are meant to be protected.

Both of those things are true, and both matter for what I will propose.

Fifth, on who owns America

Here is a question that is not asked often enough.

If you are an ordinary American, a nurse, an electrician, a teacher, a person who drives a truck, what do you own?

Perhaps a house, if you were born early enough or lucky enough. A car, financed. A retirement account, if your employer offers one and you could spare the contribution; nearly half of private-sector workers have no employer plan to join.[13] And a promise from the government that in some decades it will send you a check whose size depends on a political fight that has not happened yet.

What you do not own, in most cases, is any piece of the thing that has actually created wealth in this country for the past century: the productive capital. The companies. The machines. The land under the warehouses.

For most of American history this mattered less, because the returns to labor and the returns to capital rose together roughly enough. That relationship has been coming apart for forty years, and it may be about to come apart considerably faster.

I am not going to make dramatic predictions about artificial intelligence, because nobody knows and the people who claim to know are selling something. But I will make one narrow observation that seems hard to dispute. **If machines take over a growing share of the work, then the returns to owning machines rise and the returns to being able to work fall.** In that world, the question of who owns the machines stops being an abstraction and becomes the central political question of the century.

A country in which most people own nothing but their capacity to labor, in an economy where labor’s share is falling, has a structural problem coming. And I doubt you can tax your way out of it, because at some point you are simply redistributing from a small group to everyone else forever, and I know of no place where that arrangement has stayed stable.

It is common sense that people who spend their lives working inside an economy should end up owning a piece of it. Not as a slogan about capitalism, and not as a promise that markets are kind, but as the only durable answer to the question of what happens when work alone stops being enough. The alternative is that everyone owns some.

Sixth, on what all of this has in common

Look at these five things together, the border, the debt, retirement, ownership, and the stock-trading vote, and a pattern emerges that I find more persuasive than any single one of them.

In every case, a solution is available. In every case, that solution requires someone currently holding leverage to give it up. And in every case, the solution does not happen.

The border deal required both parties to surrender an election issue. It died.

The budget requires someone to say no to a constituency. Nobody does; we borrow.

Retirement requires the first mover to absorb an attack. Nobody moves.

The stock-trading ban required members of Congress to give up an advantage they personally enjoy. They passed a version that lets them keep selling.

This is not a coincidence, and it is not a story about bad people. It is what a machine does when it has been built, accidentally, to reward holding leverage over using it.

And once you see it, you see it everywhere, including in places where your own side is the one holding the leverage. That last part is the hard bit. I am not exempt from it and neither are you.

If I had to reduce this entire pamphlet to a single sentence, it would be this one: **nobody will close a deal that lets the other side win too.** Everything else is a cause of that failure or a consequence of it. The closed primary is a cause: it selects for people who prove themselves by refusing. Legalized self-dealing is a cause: it removes every personal penalty for refusing. The debt is a consequence, thirty years of refusals compounding at interest. The border is a consequence. The stock vote is the whole thing performed in miniature, in a single afternoon, over an idea that eighty-six percent of us share.

IV. Of Our Present Ability, and What Is to Be Done

Paine devoted his fourth section to a question his critics thought decisive: granted that independence is right, can America actually manage it? He answered with arithmetic. He counted the ships. He priced out a navy, tallied the timber and the iron and the tar, and demonstrated on paper that the thing could be built.

I intend to do the same, and I will start where he started: with the question of whether any of this is achievable, because that objection has been thrown at every reform proposal in my lifetime.

The answer is that much of it is already happening

Several of these ideas are not hypothetical. They are law, or they were moving through Congress with support from both parties as I wrote this in August of 2026.

Seeded investment accounts exist in federal law. Children born from 2025 through 2028 receive a $1,000 federal seed in an investment account, with room for family contributions; more than six million accounts have been reported open.[14] It is a partial vehicle, a savings supplement for a limited cohort, not the retirement redesign I will propose. But the machinery now exists, enacted by a Republican administration and built with private investors.

Federal student lending is now tied to outcomes. A law passed in 2025 applies an earnings test to nearly every degree program in American higher education: a program whose completers cannot out-earn comparable adults who never attended loses access to federal loans. The test took effect on July 1, 2026.

A ban on congressional stock trading is live and bipartisan. Senators Hawley and Ossoff, who agree on virtually nothing else, are on the same bill.

A bill to end government shutdowns permanently is live and bipartisan. Senators Lankford and Hassan, joined by Crapo and Blackburn, would keep funding flowing automatically at prior-year levels when Congress misses its deadline, and require members to stay in Washington until they finish.[15]

Nonpartisan primaries are already running in California and Washington (Louisiana ran a version for half a century before switching back to party primaries in 2026), and **Iowa has drawn its maps without political data since 1980**, through nonpartisan staff who are forbidden to look at election results, party registration, or where the incumbents live.

So the question is not whether these things are possible. They are. The question is which ones move and which ones die, and that turns out to be the most instructive thing in this entire pamphlet.

Now look at what got cut

The student-loan law originally made colleges share the losses. If a school's program left graduates unable to repay, the school would bear part of the cost, which is the only provision that would actually change institutional behavior. It was written. It was debated. The Senate stripped it out. What survived was a test that punishes students' choices and leaves the institutions untouched.

The stock-trading bill passed the House in a form that lets members sell what they already own, which is to say, it addresses the appearance and not the substance.

The border deal died when its own author voted against it.

Do you see it? The measures that pass are the ones that cost nobody their leverage. The measures that get stripped, weakened, or killed are the ones that take leverage away from the people holding the vote.

Four demonstrations in eighteen months. I did not have to theorize any of this. I had only to read the legislative record.

And here is what nobody has proposed

I want to be equally honest about the thing that has *not* happened, because it is the heart of the fiscal argument and it would be easy to overclaim.

The seeded accounts are a fine thing, and they are a supplement bolted onto a system that is otherwise unchanged. Social Security remains what it was: pay-as-you-go, unreformed, running short in 2032. A thousand dollars at birth does not alter that arithmetic in any way.

What I am proposing is different in kind, and nobody in American politics has seriously argued for it since 2005: **that for people young enough to plan around it, participating in the growth of the American economy should become the primary way one retires, with public insurance as the floor underneath rather than the whole of it.**

The machinery to do this now exists. The argument for it has not been made.

The three repairs

Everything I have described comes down to three changes. I state them plainly and then say what each side gets, because if a reform cannot be sold to both halves of the country it will be repealed by whichever half did not get it.

A fair reader will notice that only the first of these three is about how government works, and that the other two are ordinary policy. Why are they here? Two reasons.

People vote their fears, and these are the two largest. A border nobody controls and an old age nobody can afford are precisely what make a citizen willing to back the candidate who promises never to give an inch. New rules take a decade to settle into habit; if those two fears burn the whole time, the rules will be torn up before they take hold.

And these two are the proof. I have asserted that deals exist in which both sides win at once. That is easy to assert. So take the two hardest cases in American life, the angriest and the most expensive, where a bargain has sat in plain view for twenty years. Close them, and no one can tell me the rest cannot be done.

THE FIRST REPAIR: Change who gets in, and what they may do once there

Start with the maps, because nothing else works until they are neutral. Politicians should not draw the districts in which they run. If a district is drawn seventy-thirty, November is a formality no matter how the primary is designed; reforming the ballot while leaving the map alone is rearranging furniture. So take the pen away from everyone. Maps should be computed by a public formula from the Census's geography and population counts and nothing else: districts of equal population, each one connected, splitting the fewest counties, then the fewest towns, then the fewest census tracts, and among the maps that do all that, the most compact.[16]

Neutrality here is not a matter of trusting good people. It is engineered: the formula never receives an election result, a party registration, an incumbent's address, a poll, or a candidate's name, and it receives no demographic data beyond head counts except where federal voting-rights law requires it. The code is public, the inputs are public, and the same code runs in every state, so anyone can run it and check the answer. Iowa has come closest for forty-five years, with nonpartisan staff forbidden to use political data; this takes that rule the rest of the way, so there is no one left to capture. The one place a human hand still touches the map, the voting-rights exception, is published, explained, and reviewable in court. Two honest limits. A neutral process is not a proportional outcome: where one party's voters crowd into cities, a compact map will tilt against them, and no one will have chosen it. And the formula promises nothing about competitiveness; that is measured separately, on the scorecard, where it belongs.

Then put every candidate on one primary ballot. No separate party primaries. Everyone runs, every eligible voter participates regardless of party, and the two candidates with the most support go to November.

But *how* you mark that ballot decides whether the reform works at all, and I want to be careful here, because I changed my mind about it.

The obvious design is the one most places use: pick one name. It fails in a way that matters. When four candidates on one side split their supporters and two on the other side split only two ways, the side with more choices loses. This happened in California in 2012, when four Democrats in a Democratic-leaning district split nearly half the vote among themselves and two Republicans took both November slots.[17] Once that risk exists, parties stop leaving it to chance: they clear fields, move money, and sometimes promote the opponent they would rather face. The party still picks your finalists. It simply does it earlier and less visibly.

So rather than argue about plumbing, let me state what any such system must accomplish, and then give my answer.

1. **Everyone votes in the election that actually decides the seat.** In a district drawn safe for one party, the primary *is* the election. Excluding most citizens from it cannot be defended.

2. **Supporting one candidate must never harm another candidate you would also accept.** This is the test that matters most and the one pick-one fails. If backing a moderate can cost you your favorite, voters will calculate and parties will manipulate, and you arrive back where you began.
3. **The winner must hold real majority support**, not a plurality of a divided field.
4. **An ordinary voter must be able to understand it while standing in line**, and it must be countable on the equipment we already own and checkable by hand.

My answer is the simplest design I can find that passes all four: check every candidate you would accept, and the two with the most support go to November. No ranking, no rounds of elimination, no penalty for generosity. St. Louis has done it this way since 2021.

Why not ranked choice, which is what most reformers now advocate? Because of one election. Alaska, 2022. Three finalists remained: Mary Peltola, Sarah Palin, and Nick Begich. On the ballots Alaskans actually cast, Begich would have beaten **both** of the others in a straight two-way contest. Ranked choice eliminated him first, because fewer voters had written him in the top slot, and the seat went to a candidate a majority had ranked below him.

The theorists have a name for this and it is not a plain one. Here is the plain one: **the middle gets squeezed out.** The candidate who is broadly acceptable but nobody's passion is precisely the candidate ranked choice discards, and precisely the candidate this pamphlet exists to elect. Under an approval ballot with two finalists it cannot happen: Begich is approved by Palin's voters and by many of Peltola's, he advances, and the runoff produces the answer the ballots already contained.

I will not oversell my own answer, either. St. Louis is now the only city in America using approval voting; North Dakota outlawed both approval and ranked choice in 2025, which ended Fargo's experiment.[18] And St. Louis has seen a repeal attempt led by members of its Board of Aldermen, on the argument that approval voting can dilute the strength of a united minority: a group voting as one for a single candidate can be outvoted by a larger group approving several. That is a serious objection and I do not think it has been well answered.[19] Ranked choice's own record is worse: in 2024 five states rejected adopting it, Missouri banned it outright, and Alaska kept its system by 743 votes after a recount; seventeen states have now banned the method.[20] Neither is proven.

So it is the best answer I can come up with, and it has never been tried above the level of a city. I am very open to a better one from people who study elections for a living, on one condition: that it passes those four tests more completely than this does. The tests are the proposal. The mechanism is my answer to them, and I would rather be corrected now than be wrong at scale later.

Index funds only, while in office. Members of Congress and their spouses and children may hold broad-market funds, Treasury bonds, cash, and a home. Nothing they can move with a vote, a hearing, or a phone call. Full and fast disclosure. And the rules against evasion, through trusts, shell companies, relatives, arranged trades, written first, not added later, because "later" is where every ethics rule in American history has gone to die.

Any bill with real support from both parties gets a recorded vote. If a measure clears a meaningful threshold of bipartisan sponsorship, it goes to committee and then to the floor within a fixed window. Leadership loses the power to kill a popular bill by simply never scheduling it. Members lose the ability to hide.

If Congress misses the budget deadline, two things should happen. First, funding continues automatically at existing levels: no shutdown, no hostages, no federal workers wondering about their mortgage. That is ordinary legislation, and a bipartisan bill for it already exists. Second, the responsible chamber should face the voters at once: after a mandatory conference and protected votes on the same final package, every member of a chamber that still fails to pass it stands for a special election within ninety days. I must be honest about the legal weight of that second half. House and Senate terms are fixed in the Constitution, so the immediate election requires a constitutional amendment, not a statute. [21] A narrow, defined catastrophe can postpone the election briefly; it cannot cancel it. And that pause belongs to this consequence alone: the emergency rules for borrowing, which I will come to, run on a separate standard and a separate clock, so one broad declaration can never suspend both.

What each side gets: everyone gets representatives who answer to voters rather than to donors and party leadership. The right has spent a decade complaining about party machines choosing candidates; this ends it. The left has spent a decade complaining about legalized corruption; this ends that. There is less genuine ideological conflict in this repair than in anything else I propose, which is why I would do it first.

THE SECOND REPAIR: Close the immigration deal

Control the border, and fix legal immigration, in the same bill, at the same time. Enough staffing and adjudication capacity to decide a case in weeks. Working ports of entry. Fast triage of asylum claims. Real consequences for repeated unlawful entry after a fair hearing.

And more people admitted legally, not fewer: chosen by scarce skills, by verified demand, by what they intend to build, and also by the family bonds this country has always honored. The refugee tradition stays too, vetted, capped by Congress, and orderly. A nation is not a labor market. When I say close the border I mean control it. I want more immigrants, arriving through a front door that functions. Where an employer sponsors a worker, the demand may be real, but the worker must be able to change jobs and report abuse without losing status, because a visa that an employer can hold hostage is not a lawful channel. It is a company town.

Remove people convicted of serious violent crimes. Real convictions, real due process, and a definition written narrowly enough that it cannot quietly expand later to mean something else. An arrest is not a conviction. This distinction is the entire difference between law enforcement and something else.

Stop the indiscriminate raids. Enforcement aimed at public safety, not at making entire neighborhoods afraid to go to work or send their children to school. A policy whose mechanism is fear is not a policy; it is a mood, and it will not survive contact with the American conscience.

And a path for the people already here. Register. Submit to a background check. Pay your taxes and a penalty. Wait the years. Stay out of trouble. Then residency, then citizenship.

That is not amnesty. Amnesty means forgetting. This is a line, a long one, with requirements, that a person can actually stand in. The distinction it draws is one the country already believes: a peaceful resident of twenty years and a recent unlawful entrant are not the same case, and a law that treats them identically is not tough. It is lazy.

The two halves must be simultaneous. Every previous attempt failed the same way: one side got its half, the other half never arrived, and twenty years later we are here. Implementation triggers, funding, deadlines, and judicial review have to be written into the same statute, executing on the same clock. No later declaration that the border is "secure" can be allowed to postpone the earned path indefinitely.

What each side gets: the right gets a border that finally works, an orderly front door, and the removal of genuinely dangerous people. The left gets millions of established residents out of the shadows and onto a road to citizenship, and an end to enforcement by terror. Neither is a concession. Both are victories, and they are only available together.

THE THIRD REPAIR: Make the books honest and give everyone a stake

The debt cannot grow faster than the country does. Judge the rule over a rolling period of years, not a single one, so a recession does not force cuts at the worst moment, and have an independent body score it: CBO keeps the official count, GAO audits the process. Break the limit, and Congress must vote on a correction, on the record, by name. 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.[22]

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. And income should not escape tax forever because someone borrows against stock rather than selling it. The design for that is specific: once a person's borrowing against appreciated financial assets passes a high cumulative threshold, the untaxed gain behind it becomes taxable, with ordinary mortgages and genuine business credit untouched, a credit when the asset is later sold so nothing is taxed twice, and the remaining gain settled at death with protection for spouses, charities, and continuing family businesses and farms.[23]

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. Fund the seed with new money, never by diverting the 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 for sixty-five years becomes something like $800,000 at historical market returns, and that figure is an assumption about the future, not a promise.[24]

The default is a rule, not a bet. The default portfolio shifts from growth toward safety as a person ages and as the balance becomes large enough to finance the insured floor. The rebalancing schedule is published in advance and designed not to dump assets mechanically after a crash. People remain free to depart from it. The government simply does not insure the extra loss created by that choice.

The floor is limited insurance, not a second retirement system. If low lifetime earnings or poor markets under the default path still leave a full-career worker below a defined minimum, the government fills only that gap: a floor of about $1,700 a month in today's terms, with years of caregiving, military service, and disability counting toward the career.[25] The guarantee is tested against what the default path would have produced, not against a riskier portfolio a person chose. Take more risk and win, the upside is yours; take more risk and lose, the extra loss is yours too. Disability and survivor insurance remain, because they cover risks no account balance solves. And let me be precise about the principle, because it is easy to caricature: the goal is not to expose anyone to the market and wish them luck. The goal is broad ownership, with limited insurance underneath it and a protected transition into it. Ownership is the engine. The floor guarantees the engine is never the whole story.

And a transition that breaks no promises. Everyone 45 or older when the law takes effect keeps full Social Security exactly as scheduled. Workers under 45 receive a catch-up investment account, funded by new appropriation, alongside a Social Security share scaled to their age: the younger the worker, the more the account carries; the older, the larger the retained share. The two together are guaranteed to at least equal what current law promises, so nobody's retirement goes down. The old program's funding gap is closed inside this transition by lifting the payroll cap so that high earners pay the retirement tax on all of their wages, the way everyone else already does. And the retirement age does not rise, because life-expectancy gains have gone mostly to the well-off; a uniform age increase lands hardest on people with physically demanding work and shorter lives.[26]

This is honest arithmetic, not free money, and the reckoning at the end of this pamphlet prices it: the transition is a real bill, published rather than promised, and it is a bill that ends. The system we have now sends a bill that never does. Once the transition completes, each generation arrives at retirement holding assets it owns rather than a claim on the paychecks of the generation behind it, and the cost of a full retirement falls to a seed paid once, at birth.

What each side gets: the right gets enforceable fiscal discipline, market participation, and a retirement system with an end date on its unfunded promise. The left gets tax fairness, a protected floor, and universal ownership: a real asset for people who have never held one.

The test that every idea here has to pass

I have thrown out perhaps half of what I originally believed by applying one question, and I recommend it to you as a general instrument of political hygiene.

Would I still want this rule if the politician I trust least were the one holding it?

Not the politician I dislike. The one I actually fear. Picture them in the office, with this rule in their hand, and ask whether you would still want the rule to exist.

If the answer is no, then what you have is not a rule. It is a weapon, and weapons change hands. Every power you build for your side will be inherited by the other within a decade or two. That is not a risk; it is how the system works and always has.

Apply it to everything in this pamphlet: to ballot access, to the definitions in the immigration law, to emergency borrowing, to the governance of the investment accounts, to every enforcement power I have proposed. Good intentions are welcome. The design cannot depend on them.

This is the single most useful idea in this pamphlet and it costs nothing to adopt. You can apply it this evening, to whatever your own side is currently proposing.

On what is deliberately not here

First, term limits, which I weighed for a long while and set aside.

Between two-thirds and five-sixths of Americans want them.[27] They would pass my one test without difficulty. Leaving them out costs me something, and I know it.

I set them aside because they would worsen the very thing I am trying to cure. Deals are closed between people who expect to meet again next session, and the session after that; trust is nothing more than the accumulated record of previous dealings. Term limits cut that record short and end every career in a final term with nothing left to trade. One would be attacking the deal-closing problem by abolishing the conditions under which deals are struck.

The fifteen states that have tried it discovered something further. The knowledge does not vanish when the legislators do. It migrates, to the lobbyists and the permanent staff, who remain. A first-term representative seated across from a man who has worked that committee for twenty years is outmatched before he opens his mouth.

But the plainest reason is this. **A term limit is a workaround for an election that does not work.** It is what a people reach for when they cannot rid themselves of a man by ordinary means, and the reason they cannot is that his district was drawn safe and his primary was closed to them. I propose to repair both directly. Do that, and no artificial limit on service is needed, because the genuine article is restored: voters who may end a career whenever they choose to. Fail to do it, and a term limit will not save you either.

Second, the student-debt problem, which I have addressed elsewhere and deliberately do not fold into the repairs. It deserves its own treatment as a separate reform, with its own bargain between borrowers and the institutions that priced them, rather than a paragraph inside retirement policy.

And then the subjects I have deliberately let alone. Health care. Housing. Schools. Climate. Artificial intelligence.

Their absence is not an oversight. Several of them matter more than anything I have written. Health care is a system in which nearly every participant's incentives point away from health. Housing is, I think, straightforwardly a supply problem that a functioning political system could address and a broken one cannot. And on artificial intelligence I hold the least confidence of all: it is entirely possible that it will not wait for us to put our house in order, and if that is true then the sequencing I am proposing is a mistake.

But I keep arriving at the same place. We do not solve any of them with a government that cannot pass a budget on time, cannot stop its own members from trading on their oversight work, and cannot close a deal that three-quarters of the country already wants.

Fix the instrument. Then the hard arguments can be had honestly, and the answers will survive the next election.

The objections, and what I say to them

A man who publishes his arguments and not the arguments against them is not reasoning; he is advertising. I have collected the strongest objections I know of, including some I have not fully answered, and I put them here so that a reader may judge the case rather than the salesman. The complete set, with the technical detail, lives in the companion volume, *Fix the System: Policy Design and Implementation*. These are the ones the public argument cannot do without.

"You are adding procedure to a government that is already dying of procedure."

The most intelligent objection, and I have not entirely defeated it. Every mechanism I propose is a new handle, and a new handle is a thing a determined minority can seize. My answer is that not all procedure is alike. There is procedure that creates the ability to stop things, and procedure that creates the obligation to decide. Nearly everything strangling American government is the first kind; what I propose is the second: a bill must be voted on, a budget must be passed, failure has a date attached. But the distinction is cleaner in a pamphlet than it will be in a statute, and the people who draft statutes do this for a living and I do not.

"Your immediate election requires amending the Constitution."

Correct, and I said so where I proposed it, because it is the largest practical problem in the whole document. House terms are fixed at two years by Article One; the Senate's at six by the Seventeenth Amendment. The automatic funding half can be done by statute tomorrow, and there is a bill for it. The election trigger cannot. I have no clever escape, and I would rather name that plainly than let a reader discover it and conclude I was hiding it.

"You are describing both parties as equally at fault, and they are not."

This one lands, and the reflexive answer would be dishonest. The framework in this pamphlet is symmetric: both sides refuse to close deals, both benefit from the fight. But the clearest example I offered is not. The 2024 border bill collapsed because one party's leader publicly opposed it and the party followed, to the point that the bill's own Republican author voted against advancing it. So: the *incentives* are symmetric; the *specific instances* are not always, and a document that cannot say so about a particular case will read as evasion to anyone who watched it happen. I hold to the structural claim. I withdraw any implication that every failure is evenly distributed.

"Shifting retirement toward investment accounts means paying for two systems at once."

True, and this is the objection that has killed every previous version of this idea, including the last serious attempt in 2005. It is arithmetic, not ideology: money diverted into personal accounts is money that stops paying current retirees, who must still be paid, in full, for decades.

The answer begins by refusing the move that doomed every previous attempt. Do not divert the payroll taxes that are paying somebody's grandmother this month. Seed the accounts with new money and let them grow into the job. Once you do that, the terrifying number resolves into three bills of very different character.

The first is the hole that already exists. The government has promised trillions more in future retirement benefits than it has scheduled revenue to pay. That gap is there whether or not anyone reads this pamphlet. Reform does not create it; reform drags it into daylight and closes it the ordinary way, by lifting the cap on the payroll tax.

The second is the transition itself: catch-up accounts for every worker under 45, funded by explicit appropriation at a published price, so the promise made to them is kept by two sources instead of one. It is a real bill, and I would rather state it than let someone else state it for me; the reckoning below carries the current illustration. What it is not is open-ended. It is paid over a defined period, and then it is finished.

The third is every generation after that, and it is astonishingly cheap: a seed at birth, about two-tenths of one percent of what the federal government spends in a year. Once the seeded cohorts pass through, each generation arrives at retirement holding assets it owns rather than a claim on the paychecks of the generation behind it. The pay-as-you-go arrangement does not get paid off. It stops existing.

"Higher returns in the stock market are not free money."

Correct, and it is important. Stocks return more than bonds over long periods precisely because they sometimes collapse. Over forty years this usually works out. But nobody retires on the average; a person retires on a particular date, and people who reached that date in 2000 or 2008 took losses they never made back. This is why the accounts must grow automatically safer with age, and why the public floor beneath them is not decoration. It is the entire answer to this objection.

“If the government is directing trillions into the stock market, who decides what is in the index?”

A serious question with no fully satisfying answer yet. Pressure would come immediately to exclude firearms, or fossil fuels, or companies with disfavored labor practices or political donations, and the pressure would switch direction with each administration. Either that becomes an enormous new lever of political influence over private companies, or it requires governance rules durable enough that no administration can reach them. Nobody has yet demonstrated the latter. I would want it solved before the accounts grow large, not after.

“A budget rule will just produce accounting tricks.”

Every country that has adopted one has discovered this. Once a number is binding, the fight moves to what counts. Spending goes off-budget, gets relabeled as investment, becomes a tax expenditure, or turns into an unfunded mandate on states. Forecasts become optimistic in exact proportion to how much they need to be. This is why independent scoring is not a technical footnote in my proposal. Without it the rule is theater, and I would honestly rather have no rule than one that makes lying easier.

“There is no constituency for any of this.”

The most damning objection, because it is about power rather than merit, and merit has never been sufficient. Structural reform has no donor base, no organized bloc of voters, and no incumbent whose career it advances. Each repair here has a different coalition: the stock ban unites a populist Republican and a Georgia Democrat, ownership accounts unite venture capitalists and populists, fiscal rules unite deficit hawks, and those coalitions barely overlap and in several cases actively dislike each other. The bundle is what makes the argument coherent and what makes it hard to pass. I do not have a clean answer. My working thought is that the path runs through states and through individual reforms winning on their own merits, rather than through a national moment. But I hold that loosely, and if someone has a better theory I would rather hear it than defend mine.

A reckoning of the books

Paine ended his pamphlet by counting ships and pricing timber, on the theory that a proposal without arithmetic is a wish. Here is the arithmetic, as plainly as I can set it down, with sources in the notes and the assumptions labeled.

What the country owes. Federal debt held by the public: about 101 percent of a year’s total national output in 2026, projected to reach 120 percent within ten years. The previous record was 106 percent, set in 1946, immediately after a world war.[11]

What the debt costs. Roughly $1 trillion a year in interest, rising toward $2.1 trillion by 2036.

Where the deficit comes from. Total deficit this year: 5.8 percent of the economy. Deficit excluding interest: 2.6 percent, and projected to stay below that for a decade. Which means interest exceeds everything else in the deficit put together.

When retirement runs short. The Social Security retirement trust fund is depleted in 2032. At that point income covers 78 percent of promised retirement benefits. The combined funds, including disability, last until 2034 at 83 percent; the two figures must not be mixed.[12]

Who lives longer. Between the 1930 and 1960 birth cohorts, men in the top income groups gained years of life expectancy at fifty. Men at the bottom gained little or none. That is why this proposal does not raise the retirement age.[26]

What the accounts cost. Roughly 3.6 million births a year at $10,000 each: about $36 billion annually, rounded to about $40 billion with administration. $10,000 compounding at an assumed 7 percent real return for 65 years: roughly $800,000. An illustration, not a guarantee.[24]

What the floor costs. A comparable minimum-benefit provision has been scored at 0.10 to 0.17 percent of taxable payroll in recent years: roughly $11 to $19 billion a year on the 2026 base, called $20 billion here at the high end. A benchmark for a comparable provision, not an actuarial score of this design.[25]

What the transition costs. Catch-up accounts for workers under 45: illustrated at roughly $140 billion a year for ten years, by explicit appropriation. As the old rolls decline, the retirement payroll tax falls from 10.6 cents of every covered dollar toward roughly 2 cents, and the transition obligation is illustrated as closing around 2110. Every figure in this paragraph is an author illustration awaiting actuarial scoring, and the proposal publishes its numbers rather than promising them.[28]

What the public thinks about congressional stock trading. 86 percent support a ban: 87 percent of Republicans, 88 percent of Democrats, 81 percent of independents.[5]

What Congress produced. A bill permitting members to sell existing holdings, tied to an unrelated voter-identification measure, passed 232 to 198 on July 22, 2026.[6]

What we misjudge. Partisans estimate that 55 percent of the other side holds extreme views. The measured figure is about 30.[9]

I set these down together because the argument of this pamphlet is not really in any single one of them. It is in the fact that all of these are known, none are secret, most are decades old, and nothing follows.

How we will know if it worked

Any argument like this one should be falsifiable. If a movement cannot 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 rules that produce it. They are published every year by people with no stake in this document, and they are hard to fake. There is no deadline column, on purpose: a date invites delay. The last column is simply **Done?** It stays empty until it is not.

One number deserves explaining: 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?
Long-term residents without legal status	About 11 million	Under 1 million	
Cents of each federal tax dollar consumed by interest	19 cents	Under 10 cents	
Americans over 50 with no retirement savings	20 percent	Under 5 percent	
Americans on track to keep their standard of living in retirement	61 percent	90 percent	

Cause one: most of us do not vote in the election that decides the seat

Measure	Now	Target	Done?
States with both an open primary and formula-drawn maps	0	50	
House seats where November is genuinely in doubt, of 435	18	150	

Cause two: self-dealing is legal, and failure has no consequence

Measure	Now	Target	Done?
Members of Congress and covered family trading individual stocks	Legal	Banned	
Budgets passed on time, of the last twenty years	0 of 20	20 of 20	

The immigration measure 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. The two retirement measures are deliberately a pair: the first asks whether we lifted the floor, the second 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 cannot afford. Definitions, baselines, and source vintages for all eight are fixed in the implementation volume.[29]

A closing word

I want to say what this is not, because it will be misread otherwise.

This is not a party document. It contains proposals that will infuriate the left and proposals that will infuriate the right, and if you have read it and found nothing that annoyed you, I have failed. It is not a manifesto, and I am not asking for anyone's allegiance. I am not a politician, and I am not in a position to enact a syllable of it. It is an argument, offered to be tested. If you find an error, I would rather hear it than not.

Paine's critics said America was too weak, too scattered, too dependent to stand alone. He answered that the country had never been better positioned than at that moment, and that waiting would only make it harder. I will make the reverse of that argument, and I think it is the stronger one.

We are not too weak. We are the wealthiest society that has ever existed, with the best universities, the deepest capital markets, the most productive firms, and a population still, whatever we tell each other, remarkably willing to help a neighbor. Nothing material stands in the way.

What stands in the way is a habit. A long habit of not thinking a thing wrong, which gives it a superficial appearance of being right. We have grown accustomed to a government that cannot finish anything, the way a person adjusts to a bad back, organizing life around the limitation until it seems like a feature of the world. We have come to believe that a country of three hundred and forty million people simply cannot agree, when what is actually true is that we have built a machine that profits from our not agreeing and have mistaken its output for our own opinion.

The machine that produces this result was not designed by anyone. It emerged, from a series of reasonable decisions, over a long period, and nobody chose it. Which means nobody is defending it on the merits, because it has no merits, because it was never argued for in the first place.

That is a hopeful thing, properly understood. **An arrangement nobody chose can be unchosen.** It requires no revolution, no violence, no new philosophy, and no one to change their deepest beliefs. It requires only that enough people say, out loud and at the same time, that the thing does not work and that we are no longer going to pretend it does.

Every generation of Americans has been handed a country and asked to hand on something at least as good. That is not sentiment. It is the actual deal, the one thing continuously agreed upon here for two hundred and fifty years, through a civil war and two world wars and a depression. We are, at present, failing to keep it. Not spectacularly; quietly, by deferral, handing our children a larger bill and a weaker instrument every year, and telling ourselves that the other half of the country is at fault.

The generation that read Paine had every material reason to lose. They had no navy, no treasury, no manufacturing, and no experience of governing themselves. What they had was a decision.

“We have it in our power to begin the world over again.” Paine wrote that, and it was an extravagant claim, and it turned out to be true. What I am asking is far smaller. I am asking that a country capable of extraordinary things become capable, once more, of ordinary ones: of passing a budget, of keeping its own house honest, of closing a deal that nearly everyone already wants.

That should not require courage. That it does is the measure of how far we have drifted.

Written in the two hundred and fiftieth year of American independence.

CommonSenseAgain.org

Notes

1. Paine’s *Common Sense* sales and population figures are the standard historical estimates, verified August 6, 2026 against multiple historical references: roughly 120,000 copies within three months in a population of about 2.5 million. The comparison is an analogy of method, not an equivalence between 1776 tyranny and present dysfunction. Italicized phrases echoing the original are Thomas Paine’s, used in tribute.

2. George Washington, Farewell Address, September 17, 1796, on the “spirit of party.” Verified August 6, 2026 against the Library of Congress transcription, which reads “agitates the Community with ill founded jealousies”; the quotation modernizes capitalization and hyphenation only.

3. Roughly eight in ten House districts are safe for one party; primary turnout commonly runs 10 to 20 percent of eligible voters. See the implementation volume's source register for definitions and vintages.

4. 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* 58, no. 2 (2014). Peer-reviewed; the finding cuts against the author's own position and is reported for that reason.

5. Program for Public Consultation, University of Maryland, national survey, June 2023: 86 percent overall, 87 percent of Republicans, 88 percent of Democrats, 81 percent of independents.

6. Office of the Clerk, U.S. House of Representatives, Roll Call 280 on H.R. 7008, July 22, 2026, 232-198; Associated Press reporting for bill content. The measure allowed existing holdings to be sold and was paired with a voter-identification provision; it is not described here as a clean or complete ban.

7. The two-party framing (one party that feels and cannot build, one that builds and does not feel) follows a formulation of Mark Cuban's, which described the author's view better than the author had.

8. Verified August 6, 2026: No Labels announced in April 2024 that it would field no ticket after a string of rejections; contemporary reporting names at least a dozen prominent figures who declined, including Christie, Sununu, Manchin, and Patrick. 6A's "roughly thirty" count could not be confirmed and has been softened to what the reporting supports.

9. Daniel Yudkin, Stephen Hawkins, and Tim Dixon, *The Perception Gap*, More in Common, 2019. The study measures misperceived extremity; it is not evidence of support for this program, and the news-consumption and education findings are associations, not causes.

10. U.S. Senate, S. 4361, *Border Act of 2024*, May 23, 2024 cloture vote, 43-50, with Senator Lankford voting against advancing the bill he negotiated; Associated Press reporting for context. On public support for both halves: Gallup, June 2024 survey, reported 76 percent favoring hiring more Border Patrol agents, 75 percent favoring a path to citizenship for immigrants living in the United States illegally who meet requirements over time, and 81 percent for those brought here as children. https://news.gallup.com/poll/647123/sharply-americans-curb-immigration.aspx

11. Congressional Budget Office, *The Budget and Economic Outlook: 2026 to 2036*, February 11, 2026: debt held by the public about 101 percent of GDP in 2026, projected to 120 percent by 2036; net interest roughly $1 trillion rising toward $2.1 trillion; total deficit about 5.8 percent of GDP and primary deficit about 2.6 percent. "We are not primarily overspending on programs" is the author's interpretation of those figures.

12. Board of Trustees, *2026 Annual Report of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds*, June 9, 2026: OASI depletion in 2032 with 78 percent of scheduled retirement benefits payable; combined OASI and DI depletion in 2034 at 83 percent.

13. AARP Public Policy Institute, “New AARP Research: Nearly Half of Americans Do Not Have Access to Retirement Plans at Work,” July 13, 2022: about 57 million people, 48 percent of private-sector employees ages 18 to 64, work for an employer that offers neither a pension nor a retirement savings plan. https://www.aarp.org/press/releases/2022-7-13-new-aarp-research-nearly-half-americans-do-not-have-access-to-retirement-plans-at-work/

14. The enacted federal seeded-account program provides a $1,000 seed for children born 2025 through 2028, with family contributions permitted; more than six million accounts have been reported open. It is a savings supplement for a limited cohort, not the universal $10,000 retirement account proposed here.

15. Verified August 6, 2026. Student lending: P.L. 119-21 (2025) conditions federal-loan eligibility on completer earnings exceeding those of comparable adults without the degree, effective July 1, 2026, with loss of loan access after two failing years in three. Stock trading: the HONEST Act (Peters, Hawley, Merkley, and Ossoff) advanced out of Senate committee in July 2025 and awaits floor action. Shutdowns: the Prevent Government Shutdowns Act of 2026 (Lankford and Hassan, with cosponsors including Crapo and Blackburn) provides an automatic continuing resolution at most recent enacted levels on rolling 14-day periods and requires members to remain in Washington.

16. Iowa Code ch. 42, sec. 42.4: nonpartisan legislative staff have drawn Iowa’s congressional and legislative maps since 1980 under population-equality, contiguity, fewest-split, and compactness standards, with incumbent addresses, party registration, prior election results, and demographic data other than population counts forbidden except as federal law requires. Verified September 10, 2026. On outcomes: Jowei Chen and Jonathan Rodden, “Unintentional Gerrymandering: Political Geography and Electoral Bias in Legislatures,” Quarterly Journal of Political Science 8, no. 3 (2013): 239–269, find that neutral, compact districts produce a pro-Republican seat bias where Democratic voters are concentrated in cities, which is why the text claims a neutral process and not a neutral result. Removing politicians from the process has been associated with more competitive seats: a Brennan Center analysis of the 2024 cycle found independent commissions drew about 19 percent of districts but 41 percent of toss-ups. That figure concerns commissions, the design this plank replaced on September 10, 2026, and is cited for the direction, not for the formula’s outcomes. The 15.0-versus-5.7-percent comparison formerly in the source record was retired on August 7, 2026, after the underlying study could not be located. One state’s commission (Michigan) had thirteen districts corrected by a federal court in 2023 over its use of race; the formula confines that judgment to one published, reviewable exception.

17. California Secretary of State, Statement of Vote, June 5, 2012 primary, 31st Congressional District: Gary Miller (26.7 percent) and Bob Dutton (24.8 percent) advanced under the top-two rule while four Democratic candidates split roughly 48 percent of the vote in a district Democrats were favored to carry that November. Verified August 7, 2026.

18. City of St. Louis Board of Election Commissioners, March 4, 2025 Primary Election Final Official Results; North Dakota H.B. 1297 (2025), prohibiting approval and ranked-choice voting statewide.

19. The minority-vote-dilution objection to approval voting, raised in the St. Louis repeal effort, is treated in the implementation volume as serious and not yet fully answered.

20. Verified August 6, 2026, against Ballotpedia's 2024 results and 2025 legislative reports: adoption measures failed in Arizona, Colorado, Idaho, Nevada, and Oregon; Missouri approved a prohibition; Alaska's repeal failed by 743 votes after a December 2024 recount; seventeen states had banned ranked-choice voting by mid-2025. On the 2022 Alaska special election, Graham-Squire and McCune, "Ranked Choice Voting and the Center Squeeze in the Alaska 2022 Special Election" (arXiv:2303.00108), confirm from the cast-vote record that Begich would have won both head-to-head contests.

21. U.S. Constitution, art. I, sec. 2 (two-year House terms) and amend. XVII (six-year Senate terms). The immediate-election consequence therefore requires a constitutional amendment; automatic continuing funding is ordinary legislation with an existing bipartisan model.

22. The author-approved modeling default compares debt held by the public with nominal GDP over a rolling five-fiscal-year window, scored by CBO with GAO process review; failure triggers a corrective proposal and fast-track recorded vote, not automatic cuts. Historical validation remains open.

23. The approved design uses a $1 million cumulative activation threshold for covered nonbusiness borrowing against appreciated financial assets, aggregation and reporting rules to prevent splitting, a later-sale credit against double taxation, and realization at death with spouse rollover, charitable protection, and extended payment for continuing family businesses and farms. Valuation, liquidity, and constitutional analysis remain open.

24. CDC National Center for Health Statistics birth data: roughly 3.6 million annual births; at $10,000 per child, about $36 billion per year before administration, rounded to about $40 billion in public statements. $10,000 at an assumed 7 percent real return for 65 years yields roughly $800,000. Illustrations, not guarantees.

25. The floor rounds the 125-percent-of-poverty benchmark, about $1,660 per month in 2026, to $1,700. The comparable provision is SSA Office of the Chief Actuary Long-Range Solvency Provision B5.2, a special minimum benefit of 125 percent of the monthly poverty level after 30 years of coverage: estimated at 0.17 percent of taxable payroll under the 2022 and 2023 Trustees Reports, 0.13 percent under 2024, and 0.10 percent under 2025, roughly $11 billion to $19 billion on the 2026 payroll base. Benchmarks for a comparable provision, not actuarial scores of this design.
https://www.ssa.gov/oact/solvency/provisions/charts/chart_run183.html

26. Congressional Research Service, R44846, on the growing gap in life expectancy by income. Moving the retirement age from 67 to 70 would reduce lifetime benefits by roughly

25 percent for the poorest men and 20 percent for the wealthiest. Cited as support for the rejected mechanism; the proposal makes no change to the retirement age.

27. Term-limit support polls between two-thirds and five-sixths; fifteen states use legislative term limits. Congressional term limits would also require a constitutional amendment.

28. The transition figures are author illustrations, not actuarial scores: catch-up accounts for workers under 45 at roughly $140 billion per year for ten years by explicit appropriation; the retirement payroll tax (10.6 cents of every covered dollar, the OASI share of the 12.4 percent payroll tax) falling toward roughly 2 cents as legacy rolls decline; the transition obligation illustrated as closing around 2110. All are unscored author illustrations; actuarial scoring is required before legislative drafting. Past payroll taxes do not convert to cash balances; no payroll tax is diverted from benefits owed today.

29. Scorecard definitions, sources, and as-of dates are fixed in the implementation volume: state election offices and Ballotpedia; Cook Political Report; congressional ethics law and filings; Congressional Research Service; DHS and Pew; CBO and Treasury; AARP; and the Center for Retirement Research at Boston College. The retirement-readiness measure is the Center for Retirement Research's National Retirement Risk Index (2022 SCF vintage: 39 percent at risk, 61 percent on track); the 90 percent target is the author's goal.