COMMON SENSE AGAIN

Thomas Paine’s pamphlet, taken up again in its 250th year — a short argument about why nothing works, and how we can fix it

I. THE VOTE THAT EXPLAINS EVERYTHING

Nearly nine in ten Americans think members of Congress should not trade stocks in the companies they regulate. Eighty-six percent. Eighty-seven percent of Republicans, eighty-eight percent of Democrats, eighty-one percent of independents.[1]

You cannot get eighty-six percent of Americans to agree on pizza toppings.

Last month the House finally voted on it. What passed still lets members sell whatever they already own. On the way to the floor it got tied to an unrelated fight about voter ID. It split almost exactly along party lines.[2]

An idea almost every American in every party supports, and Congress could not produce a clean version of it.

Your first thought is probably that they are crooks — that the people who profit from trading stocks wrote themselves a bill that lets them keep trading. It is the obvious reading, and I held it myself for a long time.

I no longer think it is right, and what actually happened is worse.

Every person in that story can defend what they did. The members who voted no had real objections. The ones who attached the voter-ID provision were running an ordinary legislative play, the same one every majority has run for two hundred years. Nobody took a bribe. Nobody broke a rule. **Nobody had to.**

The machine produced that result while working exactly as designed.

That is the harder problem, and it is why this pamphlet exists. A crook can be caught and replaced. A design that reliably grinds near-total agreement into nothing has to be repaired — and until somebody repairs it, it will do the same to every other item on your list.

I want to be clear that repair is what I mean. Not replacement. The foundations of this country are sound and I would not touch them. What has failed is a layer of rules and habits that accumulated on top of those foundations over two centuries — most of them adopted for sensible reasons, none of them designed to work together, and several of them now doing the opposite of what they were meant to do. Gaps have opened as the country changed around them. Those gaps can be closed without disturbing anything that makes America America.

II. WE AGREE MORE THAN WE'VE BEEN TOLD

Here is a finding that ought to be more famous than it is.

Researchers asked partisans to estimate what share of the other side holds extreme views. Democrats and Republicans each guessed about fifty-five percent. The real figure is about thirty. Both sides were wrong by nearly double, in the same direction, about people they live next to.[3]

Two details make it worse. Heavy news consumption — all of it, not just social media — is associated with a *wider* gap, not a narrower one. And education makes it worse rather than better.

I want to be honest about the limit of this. It does not mean disagreement is fake. Americans hold real, non-negotiable differences about abortion, about guns, about religion in public life. No voting reform will dissolve those, and anyone who says otherwise is selling something.

But on the questions that determine whether the country actually functions — corruption, budgets, the border, whether ordinary people own anything — the public is far closer to agreement than the system reflects. These are not fifty-one to forty-nine questions. They are eighty-twenty questions.

And they produce nothing.

If I'm wrong about this, most of what follows is useless. I'd rather say that up front than bury it.

III. WHY IT HAPPENS ANYWAY

One thing is broken, and two mechanisms manufacture it. All three are specific enough to fix.

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

This is the one that costs us most, and the one nobody talks about.

On the border, on the budget, on retirement, a deal exists where both sides get most of what they want. It doesn't get made. Not because it's hard to find — it's sitting in plain view — but 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.

In 2024 three senators negotiated the most serious border bill in a generation.[4] Then the party's leader came out against it, and the party followed. When it came to a vote, **its own Republican author voted against it.** He'd spent months in a room writing it. His side turned on it because solving the problem would cost them the issue. So he walked onto the Senate floor and voted no on the bill with his name on it.

Nobody was bribed. He was responding rationally to what the system rewards. And the system rewarded him for killing his own work.

I put this first because almost nobody disputes it, and because everything else in this pamphlet is either a cause of it or a consequence of it. The stock vote is this failure in miniature. The debt is this failure written as a number. Two things manufacture it.

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

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

That is not a flaw. That is the system operating normally.

Roughly eight in ten congressional districts are safe for one party. In those places the November ballot is a formality — the real election is the primary, and primary turnout is often ten to twenty percent. And in most states you cannot even enter that election unless you registered with the party months earlier.

I am not claiming that closed primaries caused the country's division. People say that, and it doesn't hold up. Nearly every state had party primaries by 1920, and the bitter division we live with now doesn't begin until about 1980 — sixty years of the supposed cause with none of the supposed effect. And when researchers compared open, closed, and semi-closed states directly, the rules made almost no difference to how extreme the resulting politicians were.[14]

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

Here is why that matters. 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. So you end up represented 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 politicians in the country.

Cause two: the system makes self-dealing legal

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

Members can trade stocks in industries they oversee. Party leadership can kill a bill with majority support by never scheduling a vote — nobody has to vote it down, nobody has to explain, it simply never happens. Donors buy access nobody else can get. Shutting down the government costs a member nothing: not the seat, not the salary, not the committee assignment.

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

So the charge is not that these people are criminals. The charge is that we have written rules under which an honest person and a self-dealing person behave identically, and you cannot tell them apart. That is worse than having a few crooks, because there is nobody to catch.

It is also why "throw the bums out" has never worked. We did it in 1994, 2006, 2010, 2018, 2022. The replacements arrive full of intention and within a term behave like the people they replaced — not because power corrupted them, but because they would like to keep their jobs, and the rules reward what they reward.

And notice 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 nothing for a shutdown has no reason to end one. Every one of these rules lowers the price of refusing to close.

IV. THE BILL COMING DUE

The national debt is out of control because for thirty years Congress could not make a hard decision, and borrowed instead. We are now paying compound interest on three decades of avoidance.

Here are two numbers, because this part is not a matter of opinion.

Interest is now larger than everything else in the deficit combined. The deficit this year runs about 5.8 percent of the economy. Take out interest on the debt and what's left — every soldier, road, research grant, and benefit check, the entire operating cost of the United States government — is 2.6 percent, and projected to stay there for a decade.[5]

We are not mainly overspending on programs. Each deferral was individually rational — it is always easier to borrow than to tell someone no. The outrage is cumulative.

Social Security's retirement fund runs short in 2032. Not eventually — there is a year printed on it, by the program's own trustees. At that point the money coming in covers seventy-eight percent of what was promised.[6]

Make that concrete. The average retired worker gets a little under two thousand dollars a month. Seventy-eight percent of that is about fifteen hundred and sixty. So current law delivers a cut of roughly four hundred and forty dollars a month — five thousand a year — to someone living on twenty-four thousand.

Six years from now. To your mother, or to you. And nothing in current law addresses it, because both parties have correctly calculated that whoever proposes a specific fix first gets attacked for it.

V. WHAT I'M ACTUALLY AFTER

Not meeting in the middle. Meeting in the middle hands everyone a third of what they wanted and leaves nobody willing to defend the result — which is why those policies get repealed by the next administration.

I want the deals where **both sides win at the same time.** The right gets a border that finally works *and* the left gets millions of people out of the shadows. The right gets real spending discipline *and* the left gets a tax code where the same income faces the same rate. Nobody had to lose for the other to win, which is exactly why the deal would hold once made.

One party in this country cares about people and cannot build anything. The other can build and doesn't seem to care who it lands on. I have been told my whole adult life that I have to choose between them.

Choosing is the cowardice. It's the easy thing — you get a team, a set of ready-made opinions, and the comfort of believing the people who disagree with you are wicked rather than mistaken.

I want a government that can execute and whose execution leaves people better off. Both, in the same bill.

VI. THE THREE REPAIRS

Only the first of these three is about how government works. The other two are ordinary policy, and it's fair to ask what they're doing in a pamphlet about broken machinery. Two reasons.

People vote their fears, and these are the two biggest ones. A border nobody controls and an old age nobody can afford are exactly what make a person willing to back someone who promises never to give an inch. New rules take a decade to settle in. If those two fears are still running hot that whole time, the new rules get torn up long before they take hold.

And these two are the proof. I keep saying there are deals where both sides win at once. That's easy to say. So take the two hardest cases in American politics — the angriest one and the most expensive one — where a deal has been sitting in plain sight for twenty years and nobody has closed it. Close them, and nobody can tell me the rest can't be done.

One — change who gets in, and what they can do there

- **One open primary ballot for every voter.** Every candidate on it, no party gate, and the top two go to November. You check every candidate you'd accept rather than picking just one. The four tests behind that are below.
- **Someone other than the politicians draws the districts.** Right now the people who run in a district get to draw it, which is why so few seats are ever in doubt. Hand the job to a citizen commission — no politicians or lobbyists, members drawn by lottery, and no map adopted without votes from Democrats, Republicans, and independents alike. States that do this end up with roughly three times as many competitive seats.[8]
- **Index funds only, while in office.** Members, spouses, and children hold broad-market funds, Treasuries, and a home. Nothing they can move with a vote, a hearing, or a phone call.
- **Any bill with real bipartisan support gets a recorded vote.** Leadership loses the power to kill a popular bill by never scheduling it. Members lose the ability to hide.
- **Miss the budget deadline and every member of that chamber is immediately up for re-election.** Not at the next scheduled election — immediately. Funding continues automatically in the meantime, so there's no

shutdown and no hostages. Failing at the one job becomes the one thing that can cost you the job.

The four tests any primary system has to pass. Rather than argue about plumbing, state the requirements:

1. **Everyone votes in the election that actually decides the seat.** In a safe district the primary *is* the election.
2. **Supporting one candidate can never hurt another you'd also accept.** No vote-splitting.
3. **The winner holds a real majority**, not a plurality of a divided field.
4. **A voter can understand it standing in line**, on the equipment we already own.

Test 2 is the one conventional ballots fail, and failing it is why California once sent two Republicans to a November ballot in a district where half the voters chose Democrats — and why parties now clear their own fields to prevent it. An approval primary passes all four; St. Louis has run one since 2021. 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 something better from people who study elections for a living — as long as it passes those four tests more completely.[7]

Two — close the immigration deal

- **Control the border and fix legal immigration in the same bill.** Enough judges and officers to decide a case in weeks. And *more* people admitted legally, not fewer — chosen by what they intend to build rather than by lottery.
- **Deport people who commit serious violent crimes.** Real convictions, real due process, and a definition narrow enough that it can't quietly expand later.
- **End the indiscriminate raids.** Enforcement aimed at public safety, not at making whole neighborhoods afraid to go to work.
- **A path for the people already here.** Register, pass a background check, pay taxes and a penalty, wait the years, stay clean. Then residency, then citizenship. That isn't amnesty — amnesty means forgetting. This is a line a person can actually stand in.

  And on the worry that this means supporting millions of people indefinitely: it's the opposite. Undocumented immigrants already paid $96.7 billion in taxes in 2022, including $25.7 billion into Social Security they are barred from ever collecting, and federal law has excluded them from Medicaid, Medicare and food assistance since 1996.[11] Bringing people onto the books means they file and owe income tax like everyone else, in full, and can be audited like everyone else. During the provisional years they carry their own weight, with the ordinary humane exceptions — emergency care, children, disability. The point of the line isn’t generosity. It’s that people who are already here and already working should be paying in the same way you do.

Both halves at once, in one bill. Every previous attempt died the same way: one side got its half and the other half never came.

Three - honest books, and everyone owns something

- **The debt can't grow faster than the country does.** That's the whole rule. If the economy grows 4% and the debt grows 3%, we're getting out from under it; if it's the other way around, we're digging. Judge it over a rolling period, not a single year, so a recession does not force cuts at the worst moment. Have an independent body score it, so Congress cannot hit the number with accounting tricks. 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. And income should not escape tax forever because someone borrows against stock rather than selling it.
- **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 the payroll taxes paying current retirees. Roughly 3.6 million births a year at $10,000 each costs about **$36 billion a year**, and $10,000 left alone becomes something like $800,000 by age 65.[12]
- **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.[13] You remain free to invest more aggressively, but the guarantee covers only what the default strategy would have produced. Take more risk and win, and you keep the upside. Take more risk and lose, and the extra loss is yours. At retirement, enough of the balance becomes a payment that lasts for life. Disability and survivor insurance remain because they cover different risks.

- **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.
- **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.

VII. THE ONE TEST

I threw out about half of what I originally believed by applying a single question, and I'd give it to you as a general tool.

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

Not the one you dislike. The one you actually fear. Picture them in that office, with this rule in their hand.

If the answer is no, it isn't a rule. It's 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.

You can apply that tonight, to whatever your own side is currently proposing. It costs nothing and it clarifies everything.

VIII. WE KEEP ALMOST FIXING THINGS

None of this is hypothetical, and that's the part people miss. We are not failing to *try*. We are failing at the last step — every time, in the same way.

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

We gave every newborn American an investment account — but we couldn't touch the retirement system it sits on. More than six million accounts are open.[9] Real money, real assets, a genuine achievement. But Social Security is unchanged underneath it, so the shortfall arriving in 2032 hasn't moved despite the progress.

We tied student loans to whether graduates can repay them — but we couldn't make the colleges share the loss. The earnings test passed. The provision holding schools financially responsible when their own programs fail was written into the bill and then removed in the Senate.[10] 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. So the exact conflict of interest that eighty-six percent of the country objected to remains legal for every member who currently has one.

Three senators wrote a serious border bill — but they couldn't get their own side to let it pass. When it reached the floor, its Republican author voted against his own legislation. So a real deal, already negotiated and written down, produced nothing at all.

Now look at what was removed each time. 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.

Four times in eighteen months. We get most of the way to a real fix, stop exactly short of the piece with teeth, and hold up what's left as proof the problem is handled.

Which is worse than doing nothing, because now the issue looks addressed.

IX. WHAT ISN'T HERE

Term limits, which I thought about for a long time and decided against.

Somewhere between two-thirds and five-sixths of Americans want them. They would pass my one test cleanly. Leaving them out costs me something and I know it.

I left them out because they would make the main problem worse. The failure at the center of this pamphlet is that nobody will close a deal. Deals get closed between people who expect to face each other again next year, and the year after — trust is just the record of what you did last time. Term limits cut that short and end every career in a final term where the person has nothing left to trade. You would be attacking the deal-closing problem by removing the thing that makes deals possible.

The states that tried it found something else too. Fifteen have term limits, and the knowledge doesn't disappear when the legislators do — it moves to the lobbyists and the permanent staff, who stay. A first-term representative across the table from someone who has worked that committee for twenty years is outmatched, and it shows up in the budgets.[15]

But here is the plainest reason. **Term limits are a workaround for elections that don't work.** They are what you reach for when voters can't get rid of someone — and the reason they can't is that the seat was drawn safe and the primary was closed to them. This pamphlet proposes fixing both of those directly. Do that, and you don't need a rule capping how long someone may serve, because you have the real version: voters who can end it whenever they choose. Don't do it, and a term limit won't save you either.

And then the subjects I've left alone. Health care. Housing. Schools. Climate. Artificial intelligence.

Several of these matter more than anything I've written, and on AI I hold the least confidence of all — it may well not wait for us to put our house in order, and if that's true my sequencing is a mistake.

But I keep landing in the same place. We don't 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 wants.

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

X. 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	

Measure	Now	Target	Done?
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).

XI. A CLOSING WORD

Two hundred and fifty years ago a failed corset-maker who had been in America fourteen months published a pamphlet arguing that the arrangement everyone lived under was not oppressive so much as *absurd* — that everyone already knew it, and the only thing standing in the way was the habit of not saying so. It sold a hundred and twenty thousand copies in three months, in a country of two and a half million.

He wrote: *a long habit of not thinking a thing wrong gives it a superficial appearance of being right.*

That is where we are. Not under tyranny — nobody is quartering soldiers in your house, and anyone who tells you this is 1776 has either read no history or is selling you something. We are somewhere stranger and less dramatic. We have a system that works exactly as built and produces outcomes almost nobody wants, and we have grown so used to it that we mistake its output for our own opinion.

The arrangement was not designed by anyone. It emerged, from a long series of individually reasonable decisions, and nobody chose it. Which means nobody is defending it on the merits, because it has none, because it was never argued for in the first place.

That should be encouraging. **A thing nobody chose can be unchosen.** It requires no revolution, no violence, and nobody to abandon a single deeply held belief. It requires only that enough people say out loud, at the same time, that this does not work and we are done pretending it does.

The generation that read Paine's pamphlet had no navy, no treasury, no manufacturing, and no experience governing themselves. What they had was a decision.

We have every material advantage and no decision. That is a better problem to have, and a more embarrassing one.

Figures from the Congressional Budget Office, the Social Security trustees, the Program for Public Consultation at the University of Maryland, and More in Common. Every number here can be checked, and I hope it will be.

NOTES

Every figure here can be checked. Where a source has a known political lean, I say so.

1. Program for Public Consultation, University of Maryland — national survey on prohibiting congressional stock trading.
2. House vote of July 22, 2026, 232–198 — every Republican plus thirteen Democrats. Reporting: Roll Call, CNN.
3. More in Common, *The Perception Gap* (Yudkin, Hawkins, Dixon). Nonpartisan research organization; data and method public.
4. Collapse of the Lankford–Sinema–Murphy border bill, May 2024. The procedural vote failed 43–50, with Sens. Lankford and Sinema voting against advancing their own legislation. Reporting: NBC News, Axios.
5. Congressional Budget Office, *The Budget and Economic Outlook: 2026 to 2036*. CBO is the nonpartisan budget agency of Congress.
6. Social Security Administration, 2026 OASDI Trustees Report — the retirement (OASI) fund depletes in 2032 with 78% of scheduled benefits payable. The monthly figures in the text are my own arithmetic applied to the average retired-worker benefit.
7. California and Washington nonpartisan primaries. The contestation figure — uncontested primaries falling from over 80% to under 20% — is the clearest measured effect. Claims that the system produces *moderate* winners are genuinely contested: research associated with the USC Schwarzenegger Institute finds newly elected members up to 18 points less extreme, while UC Berkeley researchers found no moderate advantage in California's 2012 results and CalMatters reported in June 2026 that November races remain "as partisan as ever." I state the contestation effect confidently and the moderation effect cautiously.
8. Published research on redistricting institutions: independent processes produce a median of 15.0% competitive seats versus 5.7% for legislature- and politician-drawn plans.
9. U.S. Department of the Treasury; trumpaccounts.gov. Launched July 4, 2026; more than six million accounts opened.
10. One Big Beautiful Bill Act (July 2025). The House version's institutional risk-sharing provision was removed in the Senate; the earnings test survived. Sources: NASFAA, U.S. Department of Education.
11. Institute on Taxation and Economic Policy, "Tax Payments by Undocumented Immigrants" (2024), finding $96.7 billion in federal, state and local taxes paid in 2022, including $25.7 billion in Social Security and $6.4 billion in Medicare taxes for programs from which undocumented immigrants are excluded. **ITEP is a nonprofit tax policy organization generally regarded as progressive-leaning**; the underlying methodology is public. Federal exclusion from Medicaid, Medicare and SNAP dates to the Personal Responsibility and Work Opportunity Reconciliation Act of 1996.
12. Roughly 3.6 million U.S. births annually (CDC National Center for Health Statistics). A $10,000 deposit compounding at 7% real for 65 years reaches approximately $800,000 — my own arithmetic, and real returns are not guaranteed.
13. The $20 billion figure is a rounded benchmark, not an actuarial score of this exact design. SSA's Office of the Chief Actuary estimated that a minimum benefit reaching 125% of the poverty line after a full career would increase the long-range deficit by 0.16% of taxable payroll. The 2026 Trustees Report projects $11.043 trillion in taxable payroll for 2026; applying 0.16% yields about $17.7 billion. CBO estimates that 125% of the poverty guideline is about $1,660 per month in 2026.
14. 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) - found the rules governing primary participation essentially unrelated to legislator extremism. Peer-reviewed; the finding cuts against the reform position, including mine. On timing: nearly all states had adopted partisan primaries by 1920, while sharp partisan polarization dates from roughly 1980.

15. National Conference of State Legislatures, "Coping with Term Limits," and state-legislature research on institutional knowledge and budgeting under term limits summarized by the MOST Policy Initiative. NCSL is bipartisan. Some researchers dispute the size of the lobbyist effect, finding that lobbyists must also re-establish themselves with each new class. Congressional term limits would additionally require a constitutional amendment — *U.S. Term Limits, Inc. v. Thornton*, 514 U.S. 779 (1995).