

THE QUIET COLLAPSE SERIES

NOBODY WAS HOME

ALSO BY THOM BARRETT

The Quiet Collapse

A book about how citizens lost power in their own government

Operation Citizen Application

A digital workbook that helps citizens check the facts and take
action

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NOBODY WAS HOME

They were at work

THOM BARRETT

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A NOTE ON THE FIGURES AND FINDINGS

All figures in this book are compiled from public federal sources and are dated at the point of compilation, September 2026. Each figure carries its source beneath it. Figures will go out of date; the underlying series will not stop being public. Where a finding in this book is later shown to be wrong, the correction is published at the address below rather than quietly dropped.

This book states opinions and identifies them as opinions. It does not allege unlawful conduct by any person or institution named in it.

Written and directed by Thom Barrett, with research, drafting and editorial assistance from AI tools.

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What Operation Citizen is

About the author

*We the People of the United States, in
Order to form a more perfect Union ...
promote the general Welfare, and
secure the Blessings of Liberty to
ourselves and our Posterity ...*

Preamble to the Constitution of the United States, 1787

The Preamble confers no enforceable right on any citizen.

Jacobson v. Massachusetts, 1905

01**Nobody was home**

Buy a house. Ignore it for six years. Then walk around and complain that it needs paint.

Every homeowner knows the list. Clean the gutters before the fall rain. Cut the grass before it seeds. The south side wears out first. A soft board is not just ugly. It is a warning. You learn this by owning something and going outside to check it.

We are the republic. We vote, take ownership, go inside, and do not come back out for two or four years. Then we inspect the property and get angry about everything we find.

An empty room does not stay empty. Someone enters it. When citizens leave after an election, capital is already in the hall. By capital I do not mean rich people. I mean organized economic interests that keep permanent access to government: companies and their trade groups, law and lobbying firms, investment funds, and the people who move between them and public office. What makes them different from you is not wealth. It is that they never leave. They have lawyers, draft bills, data, a campaign check, and a possible job for later. They take the chair. By the next election they have done what they came to do. Then the pattern starts again.

I spent thirty years at a Big Four accounting firm checking whether institutions did what they claimed. I found the controls they used and tested whether those controls worked. The most common problem was not fraud. A control existed on paper, but no one used it. When a control is ignored, something else takes its place.

This is not just a theory about government. It is a common audit finding, and it is what happened here.

02

The house was built to protect property

The empty room explains who took control. It does not explain why taking control was so easy. That answer is in the Constitution. It is the part of my argument I like least because there is no easy way around it.

The Constitution opens with fifty-two words that read like a contract. “We the People” names the owners. Justice, peace, defense, the general welfare, and liberty are the promises. “Ourselves and our Posterity” says the promise has no end date.

Then read what the courts have said about those fifty-two words.

In 1905, in *Jacobson v. Massachusetts*, the Supreme Court held that the Preamble has never been regarded as the source of any power held by the United States government or by any part of it. Joseph Story had said the same in 1833. The Preamble can be quoted to help read another clause. It can never create a power, limit one, or defeat one.

Read that again, because the usual summary is too small. The point is not that a citizen cannot sue. The point is that the sentence has no legal force at all. It gives the government nothing. It gives the citizen nothing. It names an owner and lists what that owner is owed, and it binds no one to any of it.

It is the most quoted sentence in American government, and it is the only part of the document that does nothing.

School children memorize it. It is read at ceremonies. It sounds like a promise, and people finish it feeling better about the country than when they started. That feeling is the whole of its effect.

Now look at what can be enforced. The Fifth Amendment says private property cannot be taken for public use without fair payment. That right has a legal remedy, and property owners have used it for two hundred years. Madison said the Senate should protect the wealthy minority from the majority. Senators were first chosen by state lawmakers, not voters. The Electoral College stood between voters

and the presidency. Judges served for life. Changing the Constitution was made very hard.

Property was protected by the Constitution and backed by a legal remedy. Citizens were named in the opening but given no such remedy.

This is not a conspiracy claim. It is what the document says, and it creates a lasting tilt. A citizen seeking housing, medical care, a steady income, or a working public service cannot point to the Constitution. That citizen must rely on a law, a funded program, or an agency rule. Any of those can be narrowed by Congress, underfunded, reversed by a new administration, or limited by a court. A corporation defending property can point straight to the Fifth Amendment.

One side already has the structure. The other must build new protection each time and defend it forever.

If that sounds like old history, follow one substance through the courts. Water. You cannot live a week without it.

In 2014 an emergency manager switched Flint, Michigan to the Flint River. That water was nineteen times more corrosive than what the city had been buying, no corrosion control was added, and lead leached out of the pipes into people's homes. Officials told residents the water was safe.

Flint residents sued. In 2019, in *Guertin v. Michigan*, the Sixth Circuit Court of Appeals let the case go forward. The district judge had written that misleading residents about the water, so they would keep drinking it and the city could keep drawing from the river, was no different from the forced invasions of the body the Supreme Court has already held unconstitutional. The Supreme Court declined to review it. The civil case ended in the largest settlement in Michigan history.

The criminal case ended differently. Nine officials were indicted in 2021, including a former governor. In 2022 the Michigan Supreme Court ruled that the one-person grand jury used to indict them had no authority. Every charge was dismissed. In October 2023 the state gave up. No one was convicted, and not one piece of evidence was ever admitted in open court.

Now the same facts in a different state. Residents of Jackson, Mississippi said the city exposed them to lead and then told them the water was safe. On September 4, 2026, the full Fifth Circuit Court of Appeals decided *Sterling v. City of Jackson*, ten to five, against them.

Judge Engelhardt wrote that the loss of clean water and honest information was grievous, and that it still did not touch any deeply rooted constitutional right. The court found no constitutional right to clean drinking water. It found no constitutional right to

truthful information from officials during a public health emergency. It expressly declined to follow the Flint decision.

The test is the part to understand. Under the history-and-tradition standard the courts now use, a right counts only if it was recognized long ago. A municipal water system in its modern form did not exist when the Fourteenth Amendment was written in 1868. Something that did not exist then cannot be rooted now.

The Constitution protects what the eighteenth century thought to protect. Everything after that has to ask permission.

Be careful about what the court did and did not say. It did not rule that officials may lie. It ruled something narrower and colder. If they do lie, about whether the water will poison your children, there is no constitutional claim. The conduct is not permitted. It is out of reach.

So the same conduct is a constitutional violation in Michigan and nothing at all in Mississippi. Which courthouse you stand in decides whether the question can even be asked.

The Jackson court was not unanimous, and the disagreement matters. Five judges dissented. Judge Haynes wrote that the majority had answered only half the case, ignoring a second claim entirely: that

the state itself created the danger. She noted that the Fifth Circuit has spent decades refusing either to adopt that doctrine or to rule it out, and stands almost alone among the circuits in doing so. She would have let the Jackson residents proceed.

So the protection is not absent. It is unsettled, and where you live decides which answer you get. That is a harder thing to defend than a clean rule, and it is closer to the truth.

Then ask who owns the water. In 2021, in *Mississippi v. Tennessee*, the Supreme Court ruled nine to nothing that Mississippi could not claim it owned the groundwater beneath its own borders. Water that crosses a line is shared and divided under a federal rule called equitable apportionment. No state owns it outright.

But water is very much property when someone holds a claim to it. Across the West, the rule is first in time, first in right. A water right can be bought, sold, leased, moved to another use, and defended in court like any other asset. Farms hold them. Cities hold them. Investors now buy them.

The same water is a tradable asset when someone owns a claim to it, and nothing at all when someone needs to drink it.

Watch what that means as the water runs out. The 1922 compact that divided the Colorado River

assumed more water than the river has ever reliably carried, and the river has shrunk about twenty percent in twenty-five years. The rules governing Lake Mead and Lake Powell, written in 2007 and 2019, expire at the end of 2026. Seven states negotiated for four years and could not agree. They missed a deadline in November 2025 and another in February 2026.

So the federal government wrote the rules instead. The framework it issued takes the cuts the Lower Basin states had already proposed for themselves and imposes no mandatory reductions on the Upper Basin. Forty million people drink from that river. None of them were at the table, and the dispute is now headed for the Supreme Court.

The East is next. Eastern states have long allowed anyone along a river to take what they reasonably need, because there was always enough. That assumption is ending, as agriculture, industry and the new data centers arrive with demands measured in millions of gallons a day. States that never needed water permits are writing them now. When they do, the same question gets answered again: who holds a right, and who merely has a thirst.

And note where the Fifth Circuit sent the people of Jackson. To a federal statute. To a state tort suit. Or to the ballot box.

Hold those three against the rest of this book. A statute Congress can narrow whenever it chooses. A tort claim that state legislatures have capped. And an election that has not moved one item on the frozen list in thirty years.

The court closed the constitutional door and pointed at three others. This book is about the condition of those three.

One more thing before leaving this, because a reader should not close the chapter believing any of it is permanent.

A court decided in 1905 that the Preamble creates nothing. A court decided in 2026 that clean water is not deeply rooted enough to sue over. Neither is a law of nature. Both are rulings, and rulings get revisited when someone with standing, money and patience brings the right case at the right moment. That is not a theory. It is what one organized legal movement did over forty years, and this book describes it.

Look closely at the standard the Jackson court used. A right counts only if it is deeply rooted in this nation's history and tradition. That test was set out in 1997 and hardened in 2022, in *Dobbs v. Jackson Women's Health Organization*. It is four years old in its current form.

And *Dobbs* did two things in one opinion. It announced that unenumerated rights must be deeply

rooted, and it used that reasoning to discard *Roe v. Wade*, which had stood for forty-nine years. Two generations of Americans lived their entire adult lives under it. By any plain meaning of the word, it was rooted. It went anyway.

I am not arguing here about abortion, and nothing in this book turns on which side of it a reader stands. I am reading a standard against the conduct of the body that set it, the way an auditor reads any control. The two do not reconcile.

Rootedness binds the citizen who is asking. It does not bind the court that is deciding.

Notice also where the test bites. It only applies when there is no text. Property does not have to be deeply rooted, because the Fifth Amendment says it out loud. So a rule that asks whether something was recognized in 1868 protects whatever was written down then, and excludes everything the modern world has produced since. Municipal water systems. Retirement accounts. Health coverage. Consumer credit. The places most people actually live.

The test does not merely fail the citizen. It converts a tilt written in 1787 into a permanent rule.

So what would give the promise teeth? Not reviving the Preamble. That fight is lost and it was the wrong

fight. Rights get teeth when a remedy is attached to them, and there are three places to attach one.

Congress can write a right into a statute together with the right to sue over it, and it has done this before. The Civil Rights Act, the Clean Air Act and the Clean Water Act all carry citizen suit provisions. A right without a named person who may enforce it is a preference.

State constitutions already do what the federal one will not. Many guarantee education, public health, or a clean environment, and state courts enforce them. Those documents are amended by a state legislature and a ballot question, not by two-thirds of Congress and thirty-eight states.

And a federal amendment is the long game. Twenty-seven in two hundred and thirty-eight years. Name it as the destination and do not build a program on it.

03

Water runs downhill

Give an institution a permanent tilt and no one inside it has to be corrupt. People only have to be tired, busy, and practical.

Look at a member of Congress. New members may spend four to six hours a day making fundraising calls. A leaked 2013 training slide set aside four hours for

calls and only one hour for committee and floor work. The average winning House campaign cost about \$235,000 in 1990 and about \$2.4 million in 2024. That money must be raised every election, and small donations from the district do not provide enough of it.

Now picture two people asking for that lawmaker's time. One brings a finished bill, a memo, an economist, years of ties to the staff, campaign money, and the knowledge that many former members later work in the same industry. The other comes between work shifts with a problem, no draft, no data, and no promise of another meeting.

One request is much easier to handle. The lawmaker does not have to be bought. The lawmaker only has to have a full calendar.

This is not corruption. It is a tilt. The road to big money is smooth and downhill. The road to the citizen is steep and hard to find. Water takes the easy path.

The tax code shows what forty-five years of that tilt produced.

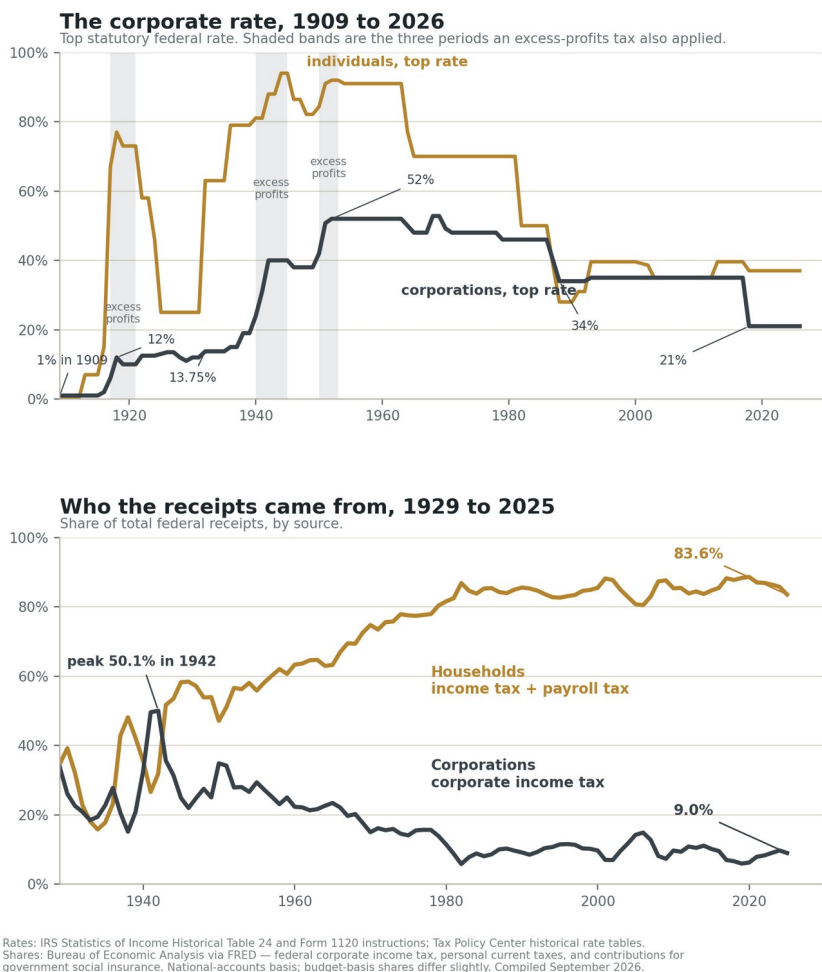


Figure 1. The top statutory corporate rate since 1909, and who the federal receipts came from since 1929.

The top line shows the corporate tax rate. Its history is simple. Every increase came during a war. The rate reached 12 percent in 1918, along with an extra tax on profits. It reached 40 percent during World War II, when the extra profits tax pushed effective rates above 80 percent. It stayed near 52 percent through the Korean War and until 1963. Then it fell: 48

percent, 46 percent, 34 percent in 1986, 35 percent in 1993, and 21 percent in 2017.

The shaded areas show the three times the nation taxed profits earned during public emergencies: 1917 to 1921, 1940 to 1945, and 1950 to 1953. The tax was meant to capture unusual gains while the public carried unusual risk. It was last used in 1953.

The lower panel shows who paid. In 1942, corporations provided half of all federal revenue. Today they provide 9 percent. Households provide 83.6 percent through income and payroll taxes.

The timing matters. Most of this shift happened before 1980. By then, households already paid 81.6 percent and corporations paid 11.5 percent. The last forty-five years did not start the shift. They kept it in place through every major tax law, even as profits grew nearly six times larger.

The tax burden moved to citizens before many living Americans were born. The people they elect have defended that shift ever since.

04

Where the money went

An argument about who government serves needs numbers. Without them, it is only a complaint. Start with the comparison most people make.

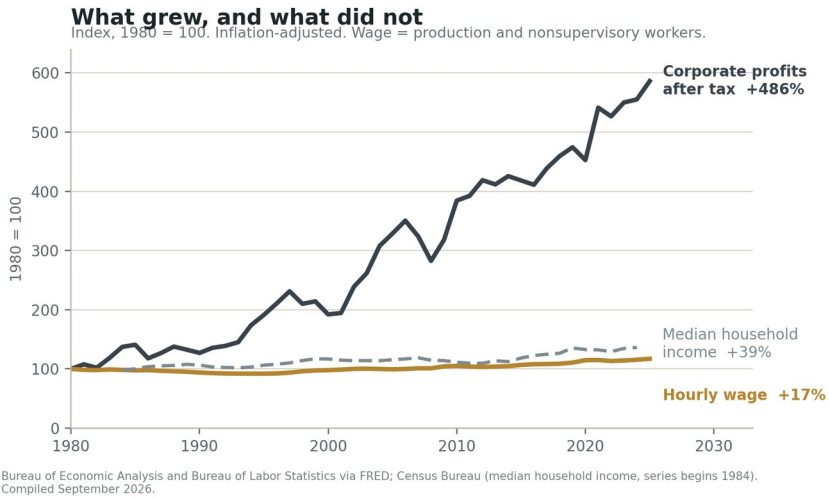


Figure 2. Corporate profits after tax, the hourly wage and median household income, in constant dollars.

After-tax corporate profits, adjusted for inflation, are up about 486 percent since 1980. Over the same forty-five years, the hourly wage of a production or nonsupervisory worker rose about 17 percent after inflation. Median household income is up about 39 percent since 1984. Part of that gain came because more households sent a second person to work.

Both figures account for inflation. But this is still not a fair comparison.

Profit is what remains after a business pays wages, rent, materials, interest, depreciation, and taxes. A wage is different. It is a household's income before the family pays for anything it needs. Comparing profit with wages compares a company's bottom line with a household's starting income. An accountant would not treat them as the same kind of number.

A fairer test compares the two bottom lines.

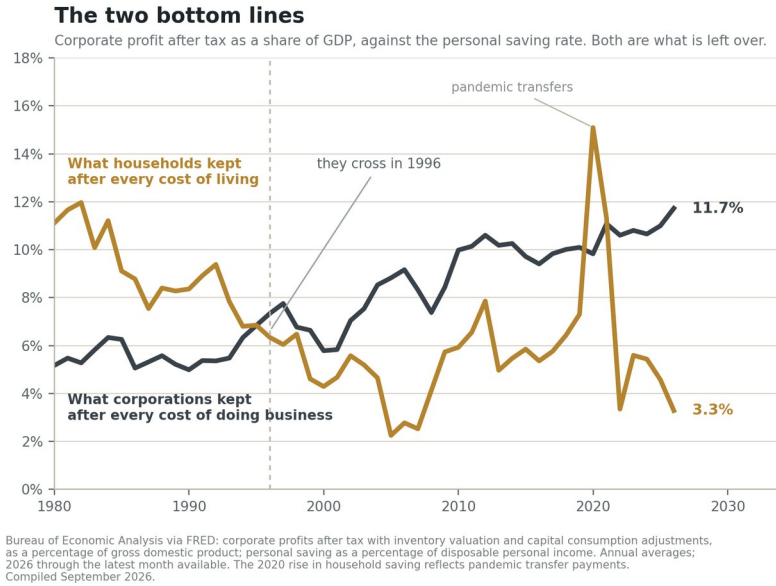


Figure 3. Corporate profit after tax as a share of GDP, against the personal saving rate.

In 1980, corporations kept 5.2 percent of gross domestic product after paying every business cost. That same year, households saved 11.1 percent of what they earned after paying living costs. Families kept more than twice as much as corporations.

The lines crossed in 1996.

In 2026, corporations keep 11.7 percent and households keep 3.3 percent. The corporate share more than doubled. The household share fell to less than one-third of its 1980 level. A two-to-one advantage for families became a three-and-a-half-to-one advantage for companies. The household line rose

sharply in 2020 because of pandemic aid, but the rise did not last.

Both lines show what was left after costs were paid, but they are not measured against the same base. The profit share is measured against national output; the saving rate is measured against household income after tax. Read them as two trends running in opposite directions over the same forty-five years, not as a single ratio. One shows what a company had left. The other shows what a family had left.

Executive pay shows where some of the money went.

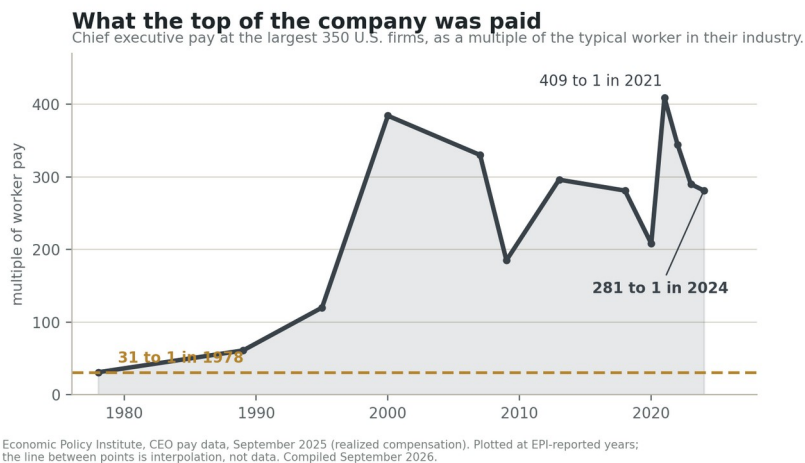


Figure 4. Chief executive pay as a multiple of the typical worker, largest 350 firms.

At the 350 largest firms, chief executives earned 31 times as much as the typical worker in 1978. In 2024, they earned 281 times as much. The figure peaked at 409 times in 2021. The Economic Policy Institute

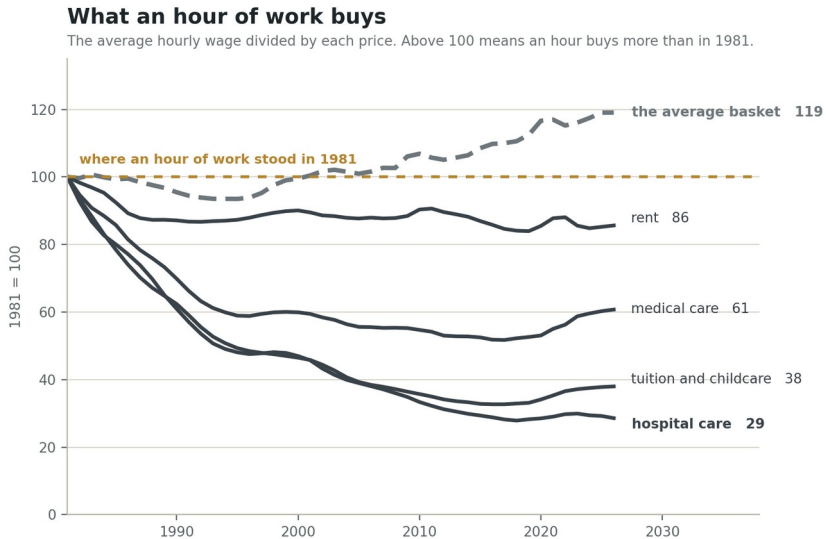
reports that executive pay rose 1,094 percent since 1978. Typical worker pay rose 26 percent, while net productivity rose 80.5 percent.

Everyone in the building became more productive. The pay at the top rose with the productivity. The pay on the floor did not.

05

What the money had to cover

A household saving rate of 3.3 percent means that living costs took more of the family budget. The cause was not spending on televisions.



Bureau of Labor Statistics: average hourly earnings of production and nonsupervisory employees, divided by the consumer price index for all items, rent of primary residence, medical care, tuition and childcare, and hospital and related services. Annual averages, 2026 through August. Compiled September 2026.

Figure 5. The average hourly wage divided by each price. Above 100, an hour buys more than it did in 1981.

An hour of work buys 19 percent more of the average basket of goods than it did in 1981. That gain is real. But the items inside the basket tell a different story. An hour of work buys 86 percent as much rent as it once did, 61 percent as much medical care, 38 percent as much tuition and childcare, and 29 percent as much hospital care.

Families gained buying power in areas where they can choose not to spend, such as clothing, a newer car, or a television. They lost the most in areas they cannot avoid, such as shelter and medical care. No one shops around during an ambulance ride. No one can choose to live without shelter.

Wages gained ground on things people can refuse and lost ground on things they need.

One major cost did not simply rise. It moved from the employer to the worker.

Count private-sector workers in an employer retirement plan. In 2023 about 11.1 million were in a plan that promised a set benefit for life, and about 93.4 million were in a plan that promised only an account balance. Forty years ago the proportions ran the other way. One man worked for a utility for forty-two years. He took the job in 1978 because it offered a pension, but the company froze that pension halfway through his career. He then put the maximum amount into his retirement plan every year for thirty-one

years. He also made catch-up payments after age fifty and never sold during four market crashes.

He contributed \$421,000 of his own money. His employer added \$57,460 over thirty-one years, or about \$1,850 a year. The pension promised when he was hired would have paid about \$5,600 a month for life. Keeping that promise would have cost the company about \$1.68 million.

Many people think employers provide close to half of a worker's 401(k). The wording can create that impression. A match of 50 percent on the first 6 percent of pay sounds like an equal partnership. In this case, the company put in about three cents for every dollar the worker added. It paid nothing unless he contributed first. Workers who can least afford to save therefore receive the least help.

The median retirement account balance for people near retirement is about \$135,000. That can provide about \$450 a month, compared with \$5,600 from the pension. This worker was an unusually strong saver.

The company replaced a \$1.68 million pension promise with \$57,460 in contributions. The savings helped the company's balance sheet and share price. The investment fund now charges the worker to manage his retirement money.

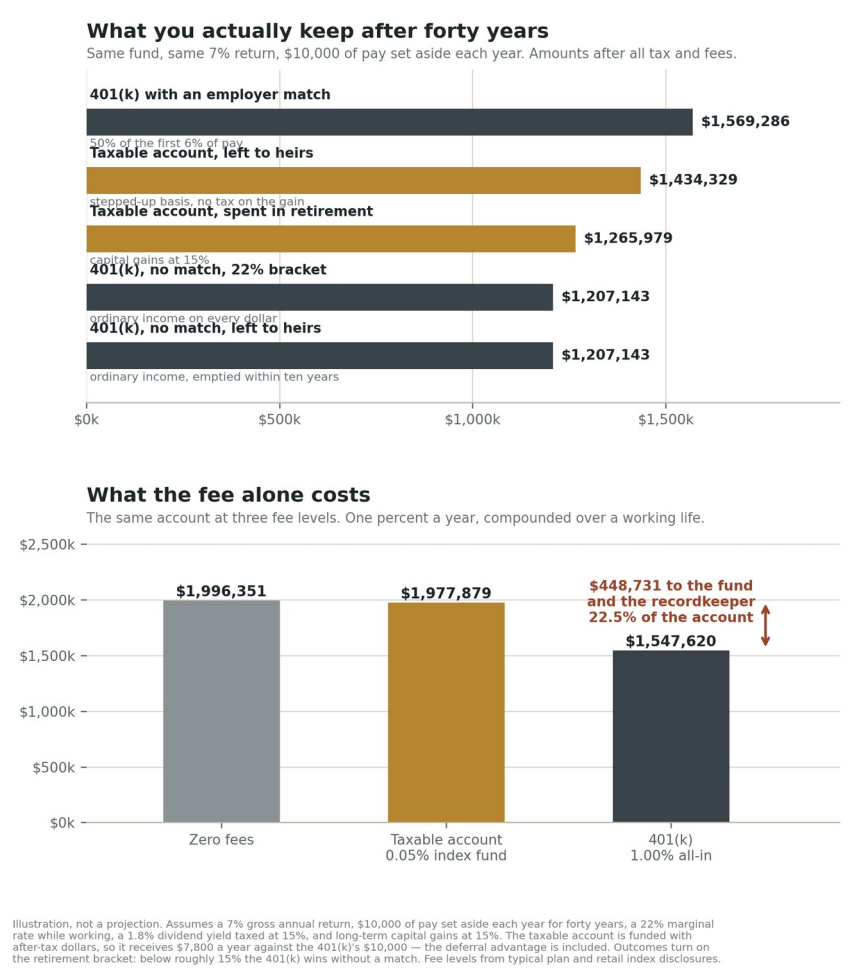


Figure 6. Same fund, same return, forty years: the plan against an ordinary investment account.

The plan’s value also depends on its costs. Assume the same fund, a 7 percent yearly return, and \$10,000 of pay saved each year for forty years. Give the retirement plan its full tax advantage. It invests the full \$10,000 before tax. A regular investment account, funded after tax, invests \$7,800.

Assume the retirement plan charges about 1 percent a year for fund costs, recordkeeping, and administration. Over forty years, those fees total \$448,731, or 22.5 percent of the account. The same investment in a retail index fund charging 0.05 percent costs \$18,472. The retirement plan costs twenty-four times more for the same investment.

The final result depends on tax rates in retirement, which no one can know ahead of time. Every dollar taken from a 401(k) is taxed as ordinary income. Gains from a regular investment account are taxed at the 15 percent capital gains rate. At a 22 percent retirement tax rate, the regular account ends \$58,836 ahead. At 24 percent, it ends \$89,788 ahead. The retirement plan wins only when the tax rate is near 15 percent or lower. That means it works best for people who saved the least.

The gap grows when the money passes to children. A regular account receives a new cost basis at death, so the lifetime gain is not taxed. Its value is \$1,434,329. An inherited retirement account is taxed as ordinary income and must be emptied within ten years. Its value is \$1,207,143. The gap is \$227,185, and it grows when the heir's tax rate is higher.

The employer match is what makes the strongest case for the plan. With a match of 50 percent on the first 6 percent of pay, the plan ends about \$303,000 ahead. But the match is not built into the account itself. It is

part of the worker's pay. Employers route it through the retirement plan because qualified plan contributions avoid payroll tax while wages do not. The worker receives it only by contributing first and may lose it by leaving before it vests.

In that example — the \$10,000-a-year saver, not the utility worker above — the worker contributed \$400,000 over forty years. The employer added \$120,000. The fund charged \$448,731.

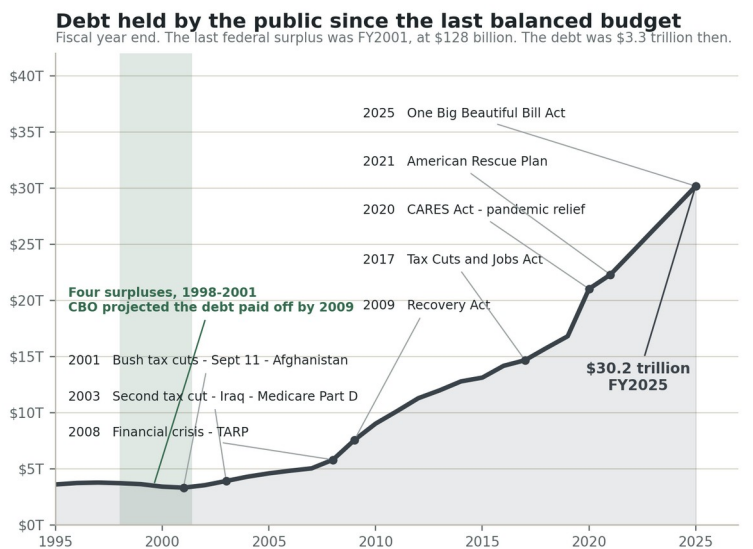
These figures have two limits. This is an example, not a forecast, and different assumptions change the result. The employer match is also real money. In most cases, giving it up for easier access to cash leaves the worker worse off. Take the match. After that point, no one in the system is paid to explain the full tradeoff.

A pension was simple. You worked, the employer paid, and the monthly check came for life. A 401(k) requires workers to understand contribution limits, employer matches, vesting, fees, asset choices, rebalancing, market risk near retirement, and safe withdrawal rates. The system moved both the risk and the need for financial skill to workers. Many were never clearly told that this had happened. Their results were then called personal responsibility.

06

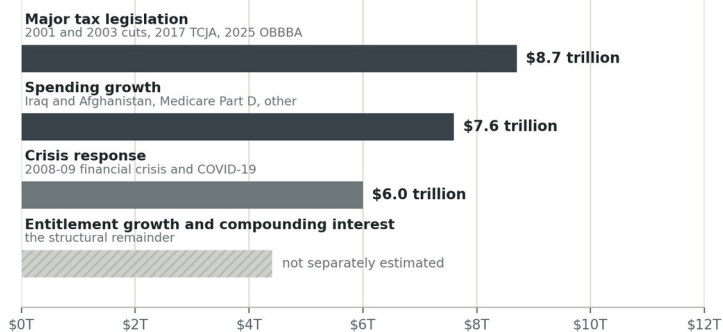
The bill

The federal government last collected more than it spent in fiscal year 2001. The surplus was \$128 billion, and debt held by the public was \$3.3 trillion. The Congressional Budget Office then expected that debt to be fully paid by 2009.



What put it there

Estimated addition to debt since 2001. Separate estimates of different vintages; they do not partition the total.



Debt: U.S. Treasury and OMB via FRED, federal debt held by the public, fiscal years. Attribution: Committee for a Responsible Federal Budget, "From Riches to Rags," and Peter G. Peterson Foundation, 2026. Tax and spending figures run through 2026; the crisis-response figure through 2023. CRFB finds 77 percent of the actions that added debt since 2001 had support from both parties, with 12 percent partisan Democratic and 8 percent partisan Republican. Compiled September 2026.

Figure 7. Debt held by the public since the last balanced budget, and the estimated causes.

That debt is now \$30.2 trillion. The Committee for a Responsible Federal Budget links \$8.7 trillion to major tax laws passed in 2001, 2003, 2017, and 2025. It links \$7.6 trillion to spending growth, including the wars in Iraq and Afghanistan and Medicare Part D.

About \$6 trillion came from the responses to the 2008 financial crisis and the pandemic. Those three account for \$22.3 trillion of the total. The rest is the \$3.3 trillion already outstanding in 2001 and the interest that has compounded on all of it since.

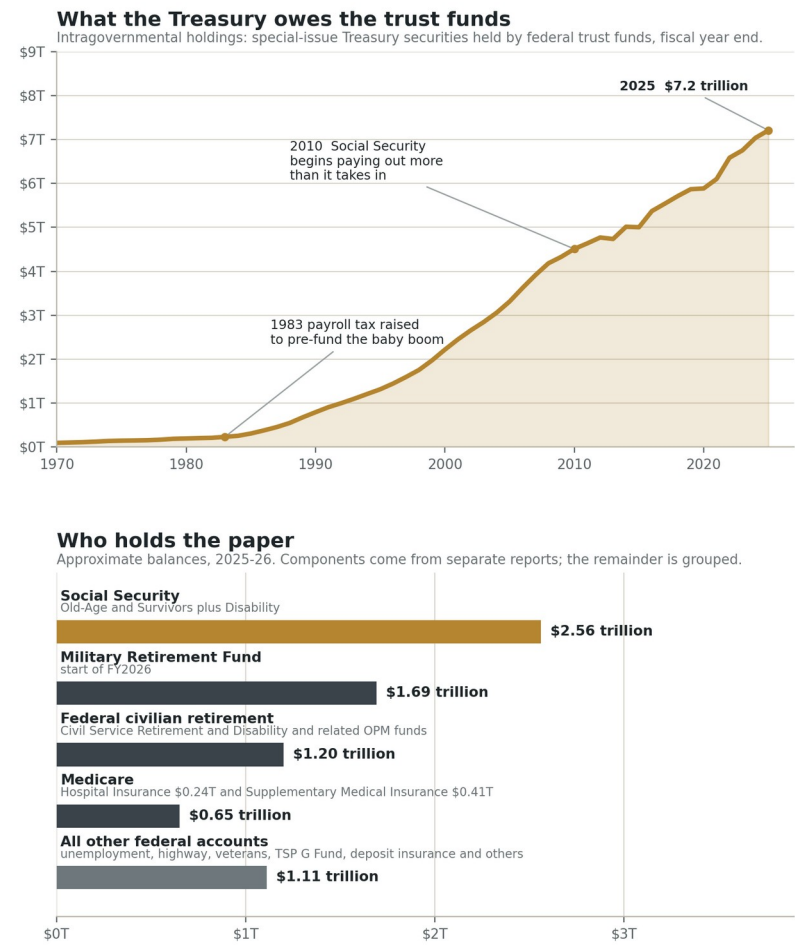
Actions supported by both parties created 77 percent of this debt. Partisan Democratic actions created 12 percent, and partisan Republican actions created 8 percent. The remaining 3 percent is not attributed to any of the three. Blaming only one party does not match the record.

Every figure so far is debt held by the public: what the government owes outside itself. The number a household is finally on the hook for is gross federal debt, which adds what the government owes its own trust funds, and that stands at about \$40.1 trillion. Spread across about 133 million households, it is roughly \$301,000 each. It does not buy a household an asset. A household in the bottom half of the wealth distribution has an average net worth near \$60,000. Its share of the debt is five times everything it owns, even though it never voted on most of the spending. In fiscal year 2025, the government paid \$970 billion in net interest, more than it spent on defense.

07

The money you set aside

One account remains. People are often misled about it from both sides.



Totals: U.S. Treasury and OMB via FRED, gross federal debt less debt held by the public. Components: Congressional Research Service (Social Security trust funds, 2026); OMB FY2026 Budget Appendix (Military Retirement Fund, balance start of year); Office of Personnel Management FY2025 budget justification (combined OPM trust funds); 2025 Medicare Trustees Report. Compiled September 2026. These securities are obligations of the United States backed by full faith and credit; they have been redeemed on schedule for decades.

Figure 8. Special-issue Treasury securities held by federal trust funds, and which funds hold them.

The Treasury owes \$7.2 trillion in special securities to federal trust funds. Social Security holds \$2.56 trillion. The Military Retirement Fund holds \$1.69

trillion. Federal civilian retirement holds \$1.2 trillion. Medicare holds \$650 billion. Those four hold \$6.1 trillion of the total; the remaining \$1.1 trillion is spread across smaller funds.

Two facts must be stated together. These are real debts of the United States. They are backed by the full faith and credit of the government and have been paid on time for decades. They are not worthless paper.

But the cash is gone. It was collected for a set purpose and lent to the general fund because the law required it. The general fund spent it. Paying it back will require taxes, spending cuts, or more public borrowing.

You paid once as a worker. You will pay again as a taxpayer to get the money back.

The 1983 payroll tax increase was meant to build a reserve for the baby boom generation's retirement. Since 2010, Social Security has paid out more than it collects, so the reserve is now being spent for the purpose it was built to serve. In 2025 the combined reserves fell by \$160 billion, to \$2.56 trillion.

Be precise about what happens next, because the shorthand everyone uses is wrong. The 2026 Trustees Report projects that the Old-Age and Survivors Insurance trust fund, which pays retirement and survivor benefits, will exhaust its reserves in the fourth quarter of 2032. The combined fund, if

Congress lets the two share, lasts until 2034. Exhaustion does not mean Social Security stops. Payroll taxes keep arriving, and at that point they would cover about 78 percent of scheduled benefits. Not nothing. Not everything. A twenty-two percent cut, on a date already on the calendar, unless Congress acts first.

During the 2025 debt-limit dispute, the Treasury Secretary used legal emergency steps involving the civil service and postal retirement funds and the Thrift Savings Plan's G Fund. The money was restored later. The action was lawful and temporary, but it showed that these balances can be reached when the general fund is short.

Now consider what the money earned while it sat there. Few people know the number.

The Social Security trust funds hold \$2.56 trillion. In 2025, they earned \$68.9 billion in interest, a return of 2.6 percent measured against the closing balance; against the higher average balance carried through the year, the realised yield is lower still. This is the return on ninety years of retirement savings from workers across the country. It is also the lowest-paying asset the federal government issues.

Federal law allows these funds to hold only this asset. That rule is required by law, not simply chosen as a safe policy.

The usual defense is that government should not risk retirement money in the markets. Yet Canada's pension board invests in stocks, real estate, and public projects. Norway runs the world's largest public investment fund. State pension systems in places such as California and Massachusetts also invest in markets as a normal practice.

The federal government's own financial report gives a closer example. Note 8 lists investments held outside Treasury securities. The National Railroad Retirement Investment Trust holds \$27.1 billion. That includes \$8.1 billion in U.S. stocks, \$5.9 billion in foreign stocks, \$3.8 billion in private equity, and \$2.9 billion in global real assets.

This is a federal retirement trust fund. Congress created it in 2001 and allowed it to invest outside Treasury securities. It has done so for twenty-five years. Its results are audited and reported each year.

Congress already allows one federal retirement trust to own stocks. It made that choice for railroad workers in 2001.

The ban on Social Security investments is not a rule against all federal retirement funds owning stocks. It applies to this one pool of \$2.56 trillion. The general fund depends on borrowing that money at a low rate. Railroad workers' retirement money earns market returns. Social Security money helps fund the government.

No office has measured the cost of this difference because no office has been assigned to do it. The number does not appear in the trustees' report, the budget, or the federal balance sheet. It is the largest unknown number in this book.

08

The only unpaid party

Count the people in the room at a zoning hearing.

The board is appointed, and the chair may be paid. The town lawyer advising them bills by the hour. The clerk taking the minutes is on payroll. The building is heated with tax money, and a paid employee posts the notice.

On the applicant's side of the table sit a lawyer, an engineer, a traffic consultant, and the firm that produced the drawings. Every one of those bills is an ordinary business expense, deducted before the applicant counts a dollar of taxable income.

On the other side are eleven residents who read the same filing on their own time, found the drainage error, and paid for the evening twice. Once in the wages they did not earn, and once in the tax on the wages they did.

Every hour in the chain of government is paid for except the citizen's, and the money doing the paying is the citizen's.

The tax code states the preference plainly, in a place no one looks.

The Internal Revenue Service studies what it actually costs to run a car. Fuel, depreciation, insurance, maintenance, registration. From that study it sets the business mileage rate, and it updates the rate every year. For 2026 the rate opened at 72.5 cents a mile and was raised to 76 cents in July, only the second time in a decade the agency has adjusted a rate mid-year.

The rate for driving in service of a charity is 14 cents. Congress set it in the Taxpayer Relief Act of 1997. It took effect in 1998 and has not moved since, because unlike the business rate it can only be changed by an act of Congress.

Same car. Same fuel. Same road. The difference is who is driving and why.

That gap is not an oversight. It is the difference between a number that gets studied every year and a number that requires a vote no one will take.

Everything in this book up to here is a finding. What follows is not. It is one repair I would test, and I mark the change because a reader is entitled to know when

the auditor starts designing rather than reporting. It comes in two sizes.

The small one first, because no one can defend the present number in public. Tie the volunteer mileage rate to the business rate and let the Treasury adjust it every year the way it already adjusts the other. That is a single line of statute. It is a yes or no vote. It costs almost nothing, and it ends a twenty-eight year freeze that nobody chose and nobody will defend out loud.

The larger one is a credit for civic hours.

A citizen who serves on a conservation commission, a finance committee, a school board or a planning board, or who appears before one, is doing public work. Allow that time against their federal tax the way the code already allows a charitable gift. The principle is not new. The code has reduced people's taxes for contributing to public purposes for over a century. It has simply never counted the contribution that everyone can make, only the one that money can make.

The record needed to prove it already exists. Every one of those bodies meets under an open-meeting law. Notice is posted, attendance is taken, minutes are filed, and all of it is public. The clerk builds nothing new. The clerk certifies from the record already kept, the way a charity issues a receipt for a donation, and the citizen claims it on their own return under their own number. The town never holds anyone's tax

identity, and no new system has to be built to protect one.

Cap the hours so it cannot be farmed. Index the rate in the original statute so it does not become another fourteen cents.

One decision inside this is real and I will not hide it. A credit that only offsets tax owed is worth nothing to a household that owes none, which is roughly two in five. That version would subsidize the participation of people who already participate, and would do nothing for the shift worker whose absence from the board is the actual problem. Make it refundable and it does what it is meant to do, and it will be scored as spending rather than tax relief, which changes the politics entirely.

I would make it refundable. The purpose is to reach the people who are not in the room, and the non-refundable version is designed to miss them.

And expect the objection that paying people changes what citizenship is. The answer is that this was settled long ago. The code already lowers a person's taxes because the country wants more of something. It lowers them for giving money away. It does not lower them for giving time to the government itself.

The code subsidizes the contribution the wealthy can make. It has never once counted the one everybody can.

A fair question runs underneath all of this. If the room was open the whole time, why did nobody walk into it?

Not because people stopped caring. Four reasons, and none of them is a failure of character.

The first is that the person whose job it was to watch lost the job. Since 2005 roughly a third of American newspapers have closed. The reporter who once sat through the zoning meeting, read the appropriations line and called the agency for comment does not get that assignment, because the assignment does not earn digital advertising for the chain that owns the paper. Nothing in this book was hidden. There was simply no longer anyone whose work it was to find it.

The second is that we stopped teaching people how to read it. Fifty years ago a full year of civics was standard. Today it is a half-year compliance course in most states, and only eight require passing a civics test to graduate. In thirty-seven states a student can finish a public university degree without opening the Constitution. A citizen who was never told what an agency is will not know that a comment period exists.

The third is the vocabulary. Drain the swamp describes something real, and it points at the clerk who processes your mother's benefit rather than at the structure that wrote the rule. Deep state takes a correct instinct, that decisions are being made somewhere you cannot reach, and aims it at the analysts who audit the Pentagon. Both phrases send

an angry citizen toward the only people in the building who know where the broken pipes are.

The fourth is arithmetic, and it is the one the rest of this book has already proved. A household kept eleven cents of every dollar in 1980 and keeps three now. An hour of work buys less than a third of the hospital care it once did. Two earners now do what one used to. Civic time is what is left after work, care and sleep, and that remainder has been shrinking for forty-five years.

A population with less time, less local news and less civic instruction did not choose to leave the room. It was slowly relieved of the means to stay in it.

This matters for what comes next. If people left because they are lazy or cynical, nothing here will work. If they left because the conditions for showing up were taken apart one at a time, then the conditions can be rebuilt, and the rest of this book is about how a person rebuilds them thirty minutes at a time.

09

What I think

An audit ends with a private meeting. Management leaves the room. The auditor sits with the board and

answers one question: Can this team fix the problems that were found?

You are the board. My answer is an opinion, and I will state it plainly.

No. Not with the people now in charge. They are not unusually bad people. The system rewards people who do not change it. Replace forty members without changing the rules, and someone will write the same report in twenty years.

My finding is not corruption. Corruption would be easier because it has a clear remedy: find the people, remove them, and let the institution recover. The record shows a change of purpose instead. Elections still happen. The buildings and oaths remain. But the system now serves a different beneficiary. That last sentence is a judgment, not a measurement, and I want it read as one. What the evidence establishes is a consistent pattern of access, outcome and benefit. Calling that a change of purpose is my reading of the pattern. A reader who accepts every figure in this book and stops short of that sentence has still understood the argument.

The party on the ballot does not change the result. Both parties now show similar rates of members leaving for industry jobs. Both parties supported 77 percent of the debt. The same protections remain frozen no matter which party controls Congress. Changing parties changes the driver, not the

destination. Party labels are loud, but they explain very little. That may be why so much money is spent making them louder.

I think the system's strongest move was to separate two people who have never met. Citizens hold the vote. Federal workers run daily operations: processing claims, completing inspections, and keeping systems working across administrations. Both still have power, but they rarely see each other as partners. Instead, one has been taught to blame the other. "Drain the swamp" targets the clerk handling your mother's Social Security claim. "Deep state" targets the analyst checking the Pentagon budget. Both slogans aim public anger at the people who know where the problems are.

On February 6, 2026, the Office of Personnel Management finalized the Schedule Policy/Career rule, effective March 9. It creates a category of career federal job that can be removed at will, without the notice and appeal rights the civil service has carried for generations. The rule by itself moved no one. Agencies petition, OPM reviews, and the President signs an order. The first such order came in June 2026 and moved about eight thousand positions. OPM had estimated fifty thousand could be moved, and the rule sets no limit on how many follow.

I am not saying this system is illegal. No court has ruled that it is, and the record does not prove a crime.

The legal steps were followed. Members voted, sponsors introduced bills, agencies issued rules, and courts ruled. The process followed the law, but citizens still lost power. That is why the collapse stayed quiet. If the conduct were illegal, a legal remedy would already exist. It does not.

Nobody broke in. The owner stopped showing up and handed over the keys through legal steps.

My final belief changed while I wrote this book, and the change is the point.

I used to think citizens held one lever and never aimed it. That the vote was the whole of it, and the failure was that we pulled it by party instead of by performance.

That is not what I believe now.

The vote is one lever, and it works for a single day. This book describes seven more, and I will call them what they are: the seven between-election routes. Six work in the years between elections — a comment in a rulemaking docket, a referral to a state attorney general, a call to an inspector general, a records request, an oversight packet to a member of Congress, and an hour spent reading who funds your representative. The seventh works in the weeks before a primary, which is still not election day, and still not the part anyone shows up for.

None of the seven requires permission, a party, or anyone else's agreement.

And the years between elections are when the government actually gets made. The morning after the votes are counted, staff are placed, committee seats are traded, draft language circulates, and the meetings are taken. Capital is not disappointed by an election result. It is waiting for the room to empty so the real work can begin.

We use the one lever that operates for a single day and leave the other seven untouched for the next four years.

Citizens never lost the lever. They were never told there were eight.

10

The room is still empty

An empty room does not close. It waits. The next person who enters gets the chair, and it does not have to be the same person as before.

This is not a movement. You do not have to accept any new belief. It is a short maintenance plan. If a list is too long to remember, you will not use it.

Take thirty minutes once. Look up your two senators and your representative. Read what they did during

the term they want you to renew. Check what they wrote, what became law, and how they voted when normal rules were set aside. Most citizens cannot name all three. That gap gives the political system great power. You can find tools at operation-citizen.quietcollapse.net. Each finding links to the public record, so you do not have to trust my word.

Choose one issue, not the whole property. It might be the plant upstream, your mother's medicine, a missing benefit, or a road. A homeowner who tries to repair everything may repair nothing.

Send the issue to an office that can act. There are seven between-election routes. The whole skill is matching the problem to the right one, because a large packet sent to the wrong office is still in the wrong place.

1. Send a public comment

Use this when an agency has proposed a rule and the comment window is open. Housing, health, water, banking, benefits, land: most of what affects daily life is written as a rule, not a law.

Why this one works. The agency must answer significant comments in the final rule. If it does not, a court can throw the rule out. This is the only route where an ordinary person's words enter a legal record a judge can later check.

What it cannot do. It is not a vote. The agency does not have to agree with you.

First five minutes. Find the docket number and the closing date. Write the one sentence you want in the record.

2. Refer it to your state attorney general

Use this when a business practice in your state is harming people. Billing, contracts, debt collection, rents, pollution.

Why this one works. The attorney general can subpoena records, investigate, and sue on behalf of everyone in the state at once. You cannot do any of that alone. One referral can reach a practice that affects thousands of households.

What it cannot do. The office picks its own cases. It does not become your lawyer.

First five minutes. Write down the practice, the company, the dates, and how many people you know it touched.

3. Call the inspector general

Use this when a federal program is wasting money or failing to do its job, and you have specific information about it.

Why this one works. Every large agency has an inspector general who is independent of the agency head and who reports to Congress. It is the one office inside an agency that the people running the program do not control.

What it cannot do. It does not replace a benefit appeal and does not stop that appeal's clock. Keep both going.

First five minutes. Name the program, the office, what you saw, and when.

4. Ask for the record

Use this when a decision was made and the document that would let you check it is not public. FOIA covers the federal government. Every state has its own law for state and local records.

Why this one works. The request starts a legal clock. The office has to answer within a set time, and if it refuses it has to say why. A denial is its own finding: now you know something exists and someone decided you should not see it.

What it cannot do. The office usually does not have to create new analysis. It has to produce what it already has.

First five minutes. Describe the document, not the question. Name the office likely to hold it.

5. Send an oversight packet to Congress

Use this when a federal program keeps failing and the failure is documented.

Why this one works. A letter from a citizen gets a form reply. A letter from a member of Congress gets a written answer from the agency, and that answer becomes part of the record. Your senators and representative can ask a question you cannot make anyone answer.

What it cannot do. One member can ask. No member can promise that a committee will act.

First five minutes. One page. The failure, the evidence, and the exact question you want asked.

6. Read the money

Use this when a decision seems to follow a funding pattern. Federal contributions are published by the Federal Election Commission.

Why this one works. It is already public and almost nobody reads it. The pattern is sitting in the open. And an officeholder who learns that constituents have read their funding behaves differently than one who assumes no one will.

What it cannot do. Legal funding, a troubling pattern, and proof of a violation are three different findings. Only the third is an accusation. Do not mix them up.

First five minutes. Look up your own representative. Find the top three industries and the share from the largest.

7. Put the question on the calendar

Use this when an election is coming. Ask every candidate for the same office the same question, in writing, and publish the answers side by side.

Why this one works. Before an election a candidate answers. After one, they do not have to. The weeks before a primary are the only time your question carries weight, and a primary is decided by very few people.

What it cannot do. A pledge is a political promise, not a legal requirement.

First five minutes. Write one question you would accept a yes or no to. Send it to all of them on the same day.

Each of these takes minutes, not evenings. The blank forms, the tools that pull the record together, and two real filed comments you can copy are in the kit at operation-citizen.quietcollapse.net.

One that worked

A fair question at this point is whether any of this moves anything. Here is one that did, with dates you can check.

In 2023 the Bureau of Land Management granted a right-of-way in Eldorado Valley, Nevada, about ten miles from Lake Mead, for a 19 megawatt solar array with battery storage. On June 26, 2026, BLM amended that same right-of-way into a 167 megawatt gas-fired data center. It ordered no new environmental review and opened no comment period, on a finding that the new project was substantially the same as the old one because it sat inside the same analysis area. It would have been the first data center approved on public land.

The Boulder City Council voted unanimously on July 14 to appeal. On September 1, 2026, the Interior Board of Land Appeals stayed the decision, finding that BLM had likely acted unlawfully.

A local body used an administrative appeal, which is the same family of route as the seven in this chapter, and a 167 megawatt gas plant beside a reservoir in a basin more than ninety-five percent in drought at the time of writing stopped where it stood.

The lever is small. What it is attached to is not.

It may yet be approved. A stay is not a verdict, and the record on this is still open. But the difference between

a decision nobody contested and a decision now under review was one vote by seven people who read the filing.

Be honest about who acted. That was a city council, with a lawyer, a staff, and standing to appeal. It was not one resident at a kitchen table. A single citizen's version of this is smaller and slower: a comment that an agency has to answer, a records request that starts a clock, a letter that makes an office put its reasoning in writing. What the case proves is that the route is real and that the thing at the end of it is large. It does not prove that one person gets there in seven weeks.

Keep the appointment that matters most. The system is strongest in a general election, when two candidates may rely on the same funding networks. It is weaker in a primary. Primary turnout is often 8 to 12 percent. About 85 percent of House seats are not competitive in November. In many districts, the real choice was made months earlier by very few voters.

You do not need a national movement. You need a ZIP code where people check the record.

Then check again. Put the date on your calendar before you close the folder. Save the answer when it arrives. If no answer comes, write that no response had arrived by that date. Do not claim more. Silence is part of the record, but it does not prove intent. A record that says too much will fail when someone checks it.

Three people can do this well. One reads the record. One writes the request. One saves the answers and watches the dates. Switch roles so no one becomes the only expert. Agree on two rules before you start. Use the same standard for every party, including the one most of you supported. Keep disagreements in the record instead of forcing agreement. A group that waits for everyone to agree will not act.

An officeholder can brush aside one person with a question. It is harder to brush aside a room of people holding the voting record. If your officeholder will not hold a town hall, record that fact.

11

What the room is for

You do not own a house just to maintain it. You own it to live there.

On January 11, 1944, before the war was won, Franklin Roosevelt described what people need in a modern republic. His list included a useful job, enough income for food and clothing, fair pay for farmers, freedom from monopoly for business owners, a decent home, medical care, protection from the financial risks of old age, sickness, accidents, and unemployment, and a good education.

He died fifteen months later. The plan was never voted down. It simply faded. Eighty-two years later, most Americans do not know it existed.

Read the list again and notice what each item can remove. A steady job reduces dependence on one employer. A decent home reduces dependence on a credit score for shelter. Medical care keeps illness from becoming a financial gamble. Retirement security keeps old age from depending only on an account workers must manage by themselves.

Very wealthy people can step outside these systems because they own enough. Very poor people may have little left to lose. People in the middle are tied down by bills: the mortgage, the job they cannot leave because it provides health coverage, tuition, and debt that grows faster than wages.

We call the middle class free citizens. In daily life, many depend on systems they cannot control.

These are goals, not rights that courts already enforce. Each goal needs an office with authority, a way to pay for it, and a clear test for success. That work is not finished. Naming a goal does not achieve it.

The country has not fully delivered any item on that list in eighty-two years. Public support is not the main problem. Large majorities have backed these goals for decades. The problem is the tilt. Members of Congress

who trade stock in industries they oversee are unlikely to make medical care a right. Members funded by the housing finance industry are unlikely to make a decent home a right.

The room is empty whenever citizens are absent. On those days, someone else is always there.

Walk the property. Check the walls. Write down what you find and the date. Choose the repair that cannot wait. Send it to the office that can act, and set a date to check again.

Your name is on the deed. It always was.

A note on sources and method

Two private sources appear because no federal series covers what they cover: the Economic Policy Institute for executive compensation and the Committee for a Responsible Federal Budget for the attribution of the debt. Beyond the statistical series, the book relies on published federal court decisions, the Federal Register for agency rules, the Interior Board of Land Appeals for the Eldorado Valley order, the Internal Revenue Service for the history of the mileage rates, and published research on newspaper closures and on state civics requirements. Where a source is not a federal series it is named in the text or in the source list published with the book.

Each figure carries its sources beneath it and the date it was compiled. Where estimates from different reporting vintages appear in the same figure, that is stated on the figure rather than smoothed over.

Three limits belong with the numbers. Tax expenditures are estimates of revenue forgone assuming behavior does not change, and the Joint Committee states plainly that the line items do not sum, because provisions interact. The attribution of federal debt to particular laws is an estimate, not an accounting. And the interpretation of any sequence of events as a pattern is an interpretation, which is a different thing from proof that one event caused another.

A fourth limit is larger and I would rather state it than let a reader find it. This book shows a pattern more completely than it shows a mechanism. It establishes what happened to profits, wages, taxes, savings, prices, pensions and debt, and it establishes the

incentives running through Congress while those things happened. It does not trace a specific vote to a specific dollar in most cases, and where the record does not support that link I have not drawn one.

That is a real gap and it is deliberate. Filling it requires tracing individual provisions to individual outcomes, one at a time, with the record attached. That is the work the Operation Citizen tools exist to do, and it is slower than a book.

Where a claim in this book turns out to be wrong, the correction is published at operation-citizen.quietcollapse.net with the date it was made and what it replaced. A finding that cannot be checked is not a finding.

The figures

Figure 1. The top statutory corporate rate since 1909, and who the federal receipts came from since 1929

Figure 2. Corporate profits after tax, the hourly wage and median household income, in constant dollars

Figure 3. Corporate profit after tax as a share of GDP, against the personal saving rate

Figure 4. Chief executive pay as a multiple of the typical worker, largest 350 firms

Figure 5. The average hourly wage divided by each price. Above 100, an hour buys more than it did in 1981

Figure 6. Same fund, same return, forty years: the plan against an ordinary investment account

Figure 7. Debt held by the public since the last balanced budget, and the estimated causes

Figure 8. Special-issue Treasury securities held by federal trust funds, and which funds hold them

The figures in this book may be reproduced for non-commercial civic and educational use with attribution. Current versions, with the underlying data, are at operation-citizen.quietcollapse.net.

What Operation Citizen is

Operation Citizen is a set of public tools for checking what your government is doing, built and published independently. There is nothing to join, no dues, and no organization collecting your name.

The tools hold the evidence. They assemble the public record on members of Congress, on committees, on enacted law, on federal protections that changed, and on the people who move between government and the industries government regulates. Every score links the documents beneath it, publishes its method, and states its limits.

The kit shows a citizen how to use them. The seven between-election routes for putting evidence in front of someone who can act on it, a thirty-minute civic check, blank working records, and a format for a group of neighbors who want to do this together.

The Quiet Collapse is the diagnosis. Operation Citizen: A Citizens' Response is the full argument for what to do about it. This book is the short version of that argument — an hour's reading rather than the full account.

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About the author

Thom Barrett spent thirty years at a Big Four accounting firm testing and assessing the controls governing systems and processes that tell an institution whether it is doing what it says it is doing — internal control frameworks, service organization audits, financial reporting standards and controls over financial services technology. He retired as a partner in 2012.

He is the author of *The Quiet Collapse* and the founder of the Citizens' League. He writes at *The Quiet Collapse* and publishes through Living Life Press, his imprint on Cape Cod, where he lives.

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