

REBUILDING ARISTOCRACY

The Abdication of American Ingenuity



Kyle J. Tobin

Rebuilding Aristocracy

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Published by Kyle J. Tobin

ISBN: 979-8-9944558-0-7

Printed in the United States of America

First Edition: January 2026

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*For the family I was fortunate enough to receive and find. For everyone who
kept their end of the deal. For everyone who will.*

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Preface

Listen to the full book for free on our site 28shareholder.org!

Something is broken. You can feel it. You work harder and fall further behind. You're told it's the market, it's global forces, it's just how things are now. It's not.

Fifty years of decisions turned a production economy into an extraction economy. Not by accident. By choices made by people with names, in rooms with addresses, on dates that can be looked up.

This book names the decisions and the people who made them. From the Powell Memo in 1971 to the bank bailouts in 2008. How housing, healthcare, education, and retirement became extraction machines. How America surrendered strategic capacity while calling it free trade.

The tone is precise. The documentation is rigorous. This is testimony for the record, not a rant for the moment.

If you've been told to blame yourself, or immigrants, or the other party, this book shows you who actually made the decisions. If you've wondered whether anything can be done, it ends with a specification, not a wish.

INTRODUCTION

The Deal

There was a deal.

It was never written down in one place. It did not appear in the Constitution or the Bill of Rights. No president announced it. No Congress ratified it. But every American understood it, because it was the reason America existed at all.

The deal was this: if you work, you prosper. If you produce, you own. If you contribute, you rise.

This was not charity. It was not redistribution. It was an exchange. You gave your labor, your ingenuity, your years, and in return you received a share of what you helped create. A house. A family you could provide for. The reasonable expectation that your children would do better than you did. Dignity in your work and security in your age.

The deal was what separated America from what came before. In the old world, what you could become was determined by what you were born into. Land passed from father to son. Titles passed from generation to generation. Those who worked the land paid rents to those who owned it, and ownership was not earned but inherited. The economy was a game that was over before you were born. Your role was to labor. Their role was to collect.

The American Revolution was fought to end that arrangement. Not just to replace a king with a president, but to eliminate a class. The landlord class. The rentier class. The people who extracted wealth from those who produced it without producing anything themselves.

The men who signed the Declaration of Independence understood what they were rejecting. They had seen how aristocracy worked. They had paid its rents, obeyed its rules, and watched it transmit privilege across

generations while those who actually worked the land, built the goods, and created the value received only enough to continue working. They wanted something different. They wanted a country where what you did mattered more than who you were. Where your labor was yours. Where ownership came from contribution, not inheritance.

For most of American history, imperfectly and incompletely, that is what we built.

A farmer could clear land, work it, and own it. A craftsman could learn a trade, practice it, and build a life on his skill. A factory worker could show up, do the job, and earn enough to buy a house, raise a family, and retire with dignity. A person with nothing but willingness to work could become something. Not easily. Not without struggle. But possibly. The path existed.

This was not equality of outcome. Some would do better than others. Some would rise higher, build more, accumulate greater wealth. That was understood. That was accepted. That was, in fact, the point. The deal was not that everyone would end up in the same place. The deal was that where you ended up depended on what you did, not on what you already had.

The deal created a nation that could do things.

The Interstate Highway System. The electrical grid that powered a continent. The arsenal of democracy that built more planes and tanks and ships than the rest of the world combined. The factories that converted from war production to consumer production and generated the highest wages on earth. The public universities that took the children of farmers and made them engineers. The moon landing. A country that looked at the impossible and asked how, not whether.

This was not an accident. It was the deal in action. When people know that their effort translates into ownership, they work. When they know that contribution is rewarded, they contribute. When they believe the game is fair, they play hard. The productive capacity of mid-century America was not a gift from God or a lucky accident of geography. It was the predictable result of a society organized around a simple principle: those who produce, prosper.

That was the inheritance.

The Break

Beginning in 1973, the deal came under sustained attack. By 2008, it lay in ruins.

This book documents how it happened. Who made it happen. What decisions were made, what votes were cast, what regulations were written and unwritten. It names names. It follows money. It connects policies to outcomes and outcomes to the people who bear them.

But before the evidence, you should know what the evidence will show.

It will show that what happened to the American economy over the past fifty years was not inevitable. It was not the natural result of globalization, as if globalization were weather. It was not the unavoidable consequence of technology, as if technology had agency. It was not the market working as markets do, because “the market” is itself a set of rules, and those rules were rewritten.

What happened was a transformation. Deliberate, documented, and executed by identifiable people making identifiable choices.

The transformation moved the American economy from production to extraction. From making things to owning things. From building wealth to capturing it. The factories closed or moved overseas. The financial sector grew from a small part of the economy to its commanding heights. The wages of working people stagnated while the returns to capital compounded. The paths that had allowed a high school graduate to own a home and raise a family on a single income narrowed, then vanished.

In 1965, a CEO made twenty times what his average worker made. By 2000, that ratio was three hundred seventy-six to one. This was not because CEOs became nineteen times more talented. It was because the rules changed, the incentives shifted, and the people who wrote the rules were the people who benefited from them.

In 1970, a young person could work a summer job and pay for a year of tuition at a public university. By 2020, that same public university would require a decade of debt. This was not because education became more valuable. It was because the states withdrew funding, the federal

government offered unlimited loans, and the universities raised prices to capture every dollar available. A system that had been an engine of mobility became a toll booth.

In 1975, a family could buy a modest home in a major city for three times the median annual income. By 2020, that same home cost eight, ten, twelve times the median income. This was not because houses became more valuable. It was because policy after policy restricted supply, subsidized demand, and transformed housing from shelter into speculation.

In 1980, a company that made things employed workers who made things, and when the company did well, the workers did better. By 2000, a company that made things was a target for financial engineers who would load it with debt, extract fees, cut investment, fire workers, and leave a hollowed shell. When the shell collapsed, the engineers kept their fees. “Efficiency,” they called it.

In 1990, America manufactured advanced semiconductors, processed rare earth minerals, produced pharmaceutical ingredients, and built ships. By 2020, Taiwan made ninety percent of advanced chips, China processed the rare earths, India and China made the drug ingredients, and American shipbuilding had collapsed to a fraction of its former capacity. This was not because Americans forgot how to make things. It was because the people who made decisions decided that making things was beneath us, that “they” could do the low-value work while we did the high-value thinking.

They were wrong. They were warned they were wrong. The economists who understood manufacturing told them that production knowledge and design knowledge are not separable, that you cannot offshore the factory and keep the engineering, that capability degrades when it is not exercised. They did it anyway. Because the executives who made the decisions did not bear the consequences. The stock price went up when you announced layoffs. The bonus hit when you moved production to China. The costs were borne by workers who lost jobs, communities that lost industries, and a nation that lost the ability to make what it needs.

This was not a conspiracy. It was something simpler and more damning: a class of people repositioning themselves to extract from the productive economy rather than contribute to it. They did it legally, because they wrote

the laws. They did it openly, because they controlled the institutions that might have objected. They did it across party lines, because both parties depended on their money and accepted their assumptions.

The economists provided intellectual cover. The efficient market hypothesis. Shareholder primacy. The doctrine that corporations exist only to maximize returns to stockholders, not to employ workers or serve communities or maintain national capability. These were not discoveries. They were ideological commitments dressed in the language of science. And they provided permission. If the market is always right, then whatever the market produces is right. If shareholder value is the only value, then anything that increases shareholder value is justified.

The deal was broken by people who had benefited from the deal. They reached the top of the ladder and pulled it up behind them. They cashed in the productive capacity that previous generations had built and pocketed the proceeds. They told the people who still believed in the deal that globalization was inevitable, that technology was unstoppable, that the market was just doing what markets do.

They were lying. Or they believed their own lies, which is worse.

The Return

Here is the thing that matters most, the thing this book exists to name:

What emerged from the transformation was precisely what the American Revolution was designed to destroy.

A class that owns. A class that works. The owners extract from the workers. The workers have no path to ownership. The game is over before you are born.

The aristocracy came back.

It does not wear powdered wigs. It does not hold titles. It does not live in manor houses on inherited estates. But it functions identically. It owns the assets and collects the rents. It controls access to the necessities of life and charges what the market will bear. It passes wealth to its children and

captures the institutions that might threaten its position. It extracts from those who produce without producing anything itself.

Housing is the new land. The landlord class that the Revolution sought to eliminate has reconstituted itself as property owners in constrained markets, as private equity firms buying single-family homes, as REITs that convert shelter into yield. Americans pay forty percent of their income for the right to exist in the places where the work is. The rent flows upward. The renters remain renters.

Credentials are the new titles. The aristocracy required the right birth. The new economy requires the right diploma. The jobs that once required showing up and working hard now require four years of tuition and a decade of debt. The people who already have credentials benefit from the barrier. Everyone else pays the toll.

Financial engineering is the new inheritance. The families that owned land in the old world passed it to their children and collected rent forever. The families that own assets in the new economy pass them to their children and collect returns forever. The estate tax has been gutted. The capital gains tax favors those who own over those who earn. The dynastic transfer of wealth continues uninterrupted.

The American Dream was that anyone could rise. The American Reality is that mobility has collapsed. A child born poor in America is more likely to stay poor than a child born poor in supposedly class-bound Europe. The land of opportunity has become the land of calcified hierarchy.

This is not capitalism. Capitalism is supposed to reward production, punish inefficiency, and allow competition to discipline incumbents. What we have rewards extraction, subsidizes inefficiency when it is large enough, and protects incumbents from competition through regulatory capture, intellectual property abuse, and barrier-to-entry construction.

Call it what it is: a rigged game. An economy organized to transfer wealth from those who make things to those who own things. A betrayal of the founding promise dressed in the language of free markets.

The Partisan Trap

You may be waiting to find out which party this book blames. You will be disappointed. Or perhaps relieved.

The transformation of the American economy was a bipartisan project.

Ronald Reagan fired the air traffic controllers who struck in violation of federal law, and in doing so signaled that the federal government would not defend workers' right to organize even when they had legitimate grievances. Bill Clinton signed the bill that repealed Glass-Steagall and allowed the banks to become too big to fail. George W. Bush passed Medicare Part D, an unfunded handout to current beneficiaries, paid for by future generations, with an explicit prohibition on negotiating drug prices. Barack Obama bailed out the banks and let homeowners drown, then watched as the recovery recovered capital while labor stagnated.

The China trade deal that hollowed out American manufacturing passed with overwhelming bipartisan support. The financial deregulation that created the 2008 crisis had Democratic and Republican fingerprints. The credentialing inflation that turned education into debt peonage accelerated under administrations of both parties. The housing policies that made ownership impossible for young Americans were championed by liberals who wanted to expand access to credit and conservatives who wanted to protect property values.

This was not partisan. It was class solidarity.

The donor class wanted financial deregulation. Both parties delivered. The credentialed class wanted barriers to entry. Both parties protected them. The ownership class wanted asset price inflation. Both parties provided it. The executives wanted to offshore production and pocket the savings. Both parties let them.

When working Americans began to notice that the deal was broken, both parties told them they were wrong. The economy is growing, they said. The unemployment rate is low. The stock market is high. Be grateful.

The economy was growing for capital. The unemployment rate measured people who had jobs, not whether the jobs could support a life. The stock

market is owned by the already-wealthy. The metrics that mattered to the people who made decisions all pointed up. The metrics that mattered to everyone else pointed sideways or down.

2016 was the bill coming due. Donald Trump won by promising to bring back manufacturing, to renegotiate trade deals, to put American workers first. Bernie Sanders nearly won the Democratic nomination by attacking Wall Street and the billionaire class. Two candidates from opposite poles of the political spectrum, running against the same consensus, speaking to the same anger.

The elite response was bewilderment. How could they be angry? We gave them cheap televisions.

They were angry because the deal was broken. Because their parents had been able to build lives that they could not build. Because they had done everything right and still could not afford a house, could not shake the debt, could not imagine their children doing better. Because they had been told that globalization was inevitable and then watched the people who said it get rich while their towns hollowed out.

The deaths of despair, the suicides, the overdoses, the alcoholic liver disease, mapped onto deindustrialized regions with eerie precision. The opioid epidemic was not random. It hit the places where the factories closed, where the deal was most visibly broken, where the American Dream became a memory that mocked the present.

This is not a partisan failure. It is a failure of the entire governing class. Anyone who tells you their party is innocent is trying to recruit you, not inform you.

The Non-Correction

The 2008 financial crisis should have ended it. The system had failed on its own terms. The banks that lobbied for deregulation had blown themselves up. The efficient market hypothesis was falsified in real time. The sophisticated financial instruments were revealed as poorly understood bets that had been rated AAA by agencies paid by the people selling them.

This was the moment for correction. The ideology was discredited. The public was angry. The political will existed for structural change.

What happened instead: the banks were bailed out. The homeowners were not. Asset prices were reflated through quantitative easing. The people who caused the crisis kept their jobs, their bonuses, their homes. The people who lost homes lost them. No major executive went to prison. The settlement payments were trivial relative to the profits.

The system did not self-correct. It adapted.

The language changed. “Stakeholder capitalism” replaced “shareholder primacy” in corporate mission statements. “Sustainability” and “ESG” became buzzwords. Executives learned to speak the vocabulary of concern while the structures remained untouched.

Sixteen years later, what has actually changed?

Housing is less affordable than in 2008. The credential toll booth is more expensive. Healthcare extracts a larger share of GDP. The financial sector is more concentrated. Stock buybacks have accelerated. CEO-to-worker pay ratios have increased. The factories have not returned. The supply chains remain overseas. The knowledge of how to make things continues to atrophy.

The rhetoric shifted. The extraction didn’t.

This is what non-correction looks like. Not a refusal to acknowledge the problem, but an acknowledgment that changes nothing. The system learned to speak the language of reform fluently. It learned that vocabulary without structural change is sufficient to diffuse pressure. It learned that the appearance of response is cheaper than actual response.

The CHIPS Act is a case study. Sold as a return to industrial policy, as a bipartisan recognition that manufacturing capability is strategic, it sends \$52 billion to incumbent semiconductor giants. No equity stake for taxpayers. No requirement to maintain operations. No rebuilding of the supplier ecosystem or workforce. No support for new entrants to challenge incumbents.

TSMC, a Taiwanese company, receives billions in American taxpayer money to build fabs in Arizona. The profits flow to Taiwanese shareholders.

The core R&D remains in Taiwan. The most advanced process nodes remain in Taiwan. What America gets is a manufacturing outpost of a foreign company, built with public funds, with full optionality to leave when conditions change.

This is not industrial policy. It is subsidy capture wearing the mask of industrial policy. The same pattern as the last fifty years: public resources flowing to private incumbents, the language of national interest serving the reality of concentrated benefit.

The question of how we lost our industrial base is now asked in boardrooms and policy circles. But the answers being implemented protect the people who profit from its absence. The word “reshoring” has entered the vocabulary. The reshoring has not followed.

Awareness without structural change is not progress. It is the system metabolizing threats to itself.

The Closing Window

There is a window. But it is not opening. It has been open since 2008, and it is closing.

For sixteen years, the failure has been visible. The ideology has been discredited. The anger has been evident. The political realignment has been underway. And in those sixteen years, the structures have not changed. The extraction has continued. The capture has deepened.

Now the AI transition is arriving.

The technology that may be the most significant since electricity is entering an economy already structured for extraction. The question of who owns it, who benefits from it, who controls its deployment is being answered now. Not in the future. Now. In the design of systems, the writing of regulations, the formation of companies, the establishment of ownership structures that will compound for generations.

The pattern of the last fifty years suggests what will happen. The gains will concentrate. A small class will own the systems. Everyone else will

pay rent on their output. The productivity gains will flow to capital. The displacement costs will flow to labor. The language of “democratization” and “accessibility” will provide cover while the ownership consolidates.

The new aristocracy will be more entrenched than the old. The old aristocracy had to manage physical assets, employ workers, maintain some relationship with the productive economy. The new aristocracy will own intelligence itself. Will own the capacity to do cognitive work. Will collect rents on thought.

If the extraction economy captures the AI transition, the window closes permanently. Not because change becomes impossible in some metaphysical sense, but because the concentration of capability will make change unachievable in any practical sense. The tools of resistance will be owned by the people being resisted. The very capacity to organize, to argue, to imagine alternatives will run on infrastructure controlled by incumbents.

This is not a distant dystopia. It is the trajectory we are on.

The deal could theoretically be restored. An economy could be rebuilt that rewards contribution, that distinguishes between production and extraction, that offers paths to ownership for those willing to work. But restoration would require breaking the power of the interests that benefit from the deal’s absence. It would require political coalitions that do not currently exist. It would require both parties to turn against their donor bases. It would require a degree of solidarity across traditional divides that has not materialized.

This book does not promise that will happen. This book does not offer hope as a conclusion. Hope that is not grounded in power analysis is a sedative. It lets the reader feel that someone, somewhere, is handling it.

No one is handling it.

The Stakes

This book is not neutral. It cannot be neutral. The evidence does not permit neutrality.

What happened to the American economy between 1973 and 2008 was a betrayal. The people who executed it were not combatants in an honest disagreement. They were beneficiaries of a system who restructured that system to benefit themselves, who told everyone else that the restructuring was inevitable, who collected the gains and distributed the losses, who now defend what they did by pointing to cheap televisions and high stock prices.

The losses were not abstract. They were deaths of despair in deindustrialized towns. They were families who could not form because housing cost too much. They were careers that never started because the credentials cost a decade of debt. They were capabilities that vanished because no one in a corner office thought they mattered. They were a generation told that if they just worked hard and played by the rules they would be okay, and then discovered that the rules had been changed and no one had told them.

The anger is justified. It has always been justified. The people who felt it were not wrong, not foolish, not nostalgic for a past that never existed. They were naming a truth that the people who benefited from the transformation refused to acknowledge.

This book names the same truth, but with evidence instead of intuition. With documentation instead of grievance. With specificity instead of generalization.

Here is what was done. Here is who did it. Here is what we lost. Here is what we are losing still.

This is not a progressive cause or a conservative cause. It is a recognition that both parties served the same interests while telling different stories about it. The conservative who believes in free markets should be outraged that what we have is a captured market, rigged for incumbents, subsidized for the connected, hostile to competition. The progressive who believes in dignity for workers should be outraged that the systems progressives often defend, the credentials, the regulations, the licensing, have become toll booths that extract from the young and transfer to the old.

Both should recognize that recognition alone changes nothing. That awareness without power is impotent. That the system has learned to absorb critique, to adopt the vocabulary of reform, to metabolize threats without changing.

The deal was real. It was broken. Whether it can be restored depends on whether enough people understand how it was broken to recognize the same patterns when they recur.

This book cannot provide hope. It can only provide clarity. The gift is not optimism. The gift is diagnosis.

What readers do with an accurate diagnosis is not the book's to control.

The American Revolution was fought to destroy an aristocracy. This book documents how we rebuilt it.

The next chapter is being written now. By the same people. With more powerful tools. The question is whether anyone is paying attention.

PART I: THE INHERITANCE (1945-1973)

Your grandparents were not lying.

When they describe a world where one paycheck bought a house, where a pension meant security, where work led to ownership – they are reporting accurately. The skepticism you feel is not wisdom. It is the confusion of someone who has never seen functioning infrastructure trying to imagine what roads without potholes looked like.

This section documents the economy that existed before it was dismantled. Not as nostalgia. As evidence. You cannot repair a machine without knowing how it worked when it ran correctly.

Chapter 1: The Deal

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PART II: THE PIVOT

(1973-1986)

A memo. A crisis. A doctrine. A sequence.

Thirteen years of technical adjustments—regulatory changes with forgettable names, tax provisions buried in thousand-page bills, judicial appointments that would pay dividends for decades. Each decision defensible in isolation. Together, a demolition project.

This section names the architects, dates the decisions, and traces how an economy designed for broad prosperity was rewired for concentrated extraction. The perpetrators were not hiding. They published their intentions in academic journals and celebrated them with prizes.

Chapter 2: The Blueprint

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The Incubation

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The School

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PART III: THE SELLOFF (1986-2001)

Fifteen years of liquidation.

Factories crossed oceans while their former executives collected bonuses for the crossing. Regulators who had spent careers preventing speculation were replaced by regulators who could not distinguish speculation from innovation. A bipartisan consensus emerged that production was obsolete, that America's future lay in services, that anyone who disagreed simply did not understand how modern economies functioned.

This section documents who sold, who bought, who profited, and who paid.

Chapter 6: The Deregulation Sequence

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Chapter 8: The Extraction Machine

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Chapter 9: The Ratchet

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PART IV: THE EPISTEMIC ROT

Why did they believe a headquarters in Chicago could design an airplane better than a headquarters in Seattle?

This section answers that question. A hierarchy of prestige emerged that valued credentials over capability, abstraction over implementation, distance over proximity. An entire generation of executives was trained to believe that understanding how things worked was unnecessary for managing the people who made them work. The consequences were lethal. In two cases documented here, literally so.

Chapter 10: The Toll Booth

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Chapter 11: The Contempt

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Chapter 12: The Forgetting

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PART V: THE FOUR EXTRactions

You need a home. You need a doctor. You need a future. You may want children.

In each case, someone positioned themselves between you and what you need. In each case, they charge a toll that grows faster than your income. In each case, the arrangement has a name and a history and identifiable beneficiaries.

This section examines the four institutions that once provided stability – housing, healthcare, retirement, family formation – and documents their conversion into toll booths. The math leads to one destination.

Chapter 13: Housing

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Chapter 14: Healthcare

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PART VI: THE SELF-INFILCTED WOUND

No one invaded. No one conquered.

American executives sat in rooms where foreign governments stated their terms – give us the knowledge, not just the labor – and said yes. They captured the arbitrage. They knew the knowledge would not return. They proceeded anyway.

This section documents the voluntary surrender of strategic capacity. Not victimhood. Choice. The people who made the choices are named. The warnings they ignored are quoted. The consequences they will not bear are projected onto those who had no seat at the table.

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Return on Sovereignty

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The Bill

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Chapter 19: The Empty Arsenal

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Chapter 20: The Revelation

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PART VII: THE INCAPACITY

Can they fix it? The answer is no, and the evidence is arithmetic.

Four consulting firms examined thousands of corporate transformations across two decades. All four converged on the same finding: failure rates between seventy and eighty-eight percent. The executives who must transform are the same executives selected by the system they would need to transform. The org charts are fossilized. The software encodes the fossils. Every layer resists the surgery.

This section documents why reform from within is structurally impossible – and why the next technological revolution will be captured by the same forces that captured every previous one.

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PART VIII: WHAT COMES NEXT

Two futures diverge here.

The first requires nothing. It is what happens if no one acts. Compounding extraction. Shrinking options. A nation that once built the world's industrial base reduced to managing its own decline while explaining why decline was inevitable.

The second requires a constitutional intervention. A specification, not a wish list. Seven sections designed to close the failure modes documented in this book. An architecture that assumes bad actors and makes their preferred outcomes structurally impossible.

This final section presents both futures. The default trajectory, extrapolated. And the alternative: what it would take to refuse the default and rebuild an ownership society before the window closes.

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