

THE MESOCRATIC PARTY | POLICY WHITE PAPER

The Accountability Framework

Congressional Pay, Stock Bans, Term Limits, the Polis Doctorate, and the Case for Professional Government

Better people. Better rules. Better government.

Published by the Mesocratic National Committee February 2026

Paid for by the Mesocratic National Committee. Not authorized by any candidate or candidate's committee.

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Executive Summary

The federal government is a \$6.8 trillion enterprise. It employs over 2 million civilian workers. It manages the world’s largest military, the world’s largest healthcare system, and the world’s most complex regulatory apparatus. Its decisions affect 330 million Americans and billions of people worldwide.

It is run by 535 people who are paid \$174,000, have no professional qualification requirements, are allowed to trade stocks in companies they regulate, face no term limits, and operate within a system where lobbyists outnumber legislators roughly 20 to 1.

The incentive structure of American government is broken. Not the people — the structure. When the pay is too low to attract top talent, the stock market is open for self-dealing, incumbents face no term constraints, no professional credential is required, lobbyists operate with minimal transparency, and federal agencies face no systematic efficiency review — the results are predictable.

The Mesocratic Party proposes six interlocking reforms:

- **Raise congressional pay to \$500,000.** Pay legislators like the executives they are. Remove the financial incentive to seek income through lobbying, stock trading, and post-office influence peddling. Total cost: \$267.5 million per year — \$174.4 million more than current salaries — or \$1.13 per taxpayer per year.
- **Ban individual stock trading by all members of Congress, their spouses, and dependent children.** Require divestiture into blind trusts or diversified index funds within 180 days of taking office. Penalty for violation: forfeiture of trading profits plus a fine equal to 10% of the transaction value or one month’s salary, whichever is greater.

- **Impose 12-year term limits on all members of Congress.** Six terms in the House (12 years). Two terms in the Senate (12 years). Applied prospectively — current members' clocks start at ratification. Requires a constitutional amendment.
- **Create the Polis Doctorate** — a professional credential for federal governance, modeled on the requirements for law, medicine, and engineering. Voluntary initially, with the long-term goal of establishing it as a qualification for federal office.
- **Require 48-hour lobbying disclosure and a 5-year post-office cooling-off period.** Every lobbying contact with a federal official is disclosed in a searchable public database within 48 hours. Former members and senior staff cannot lobby for five years after leaving office.
- **Mandate zero-based federal efficiency reviews.** Every federal agency undergoes a comprehensive review every five years, justifying its budget, structure, and outcomes from zero. The GAO already identifies billions in duplication and overlap annually — this makes acting on those findings mandatory.

These six reforms are interlocking. Higher pay makes the stock ban and lobbying restrictions politically viable. Term limits ensure that higher-paid legislators don't become permanent fixtures. The Polis Doctorate ensures that whoever fills those term-limited seats is qualified. Lobbying transparency and efficiency reviews complete the accountability loop.

No single reform works in isolation. Together, they transform the incentive structure of American government.

1. The Problem: Broken Incentives

1.1 The Pay Problem

Members of Congress have been paid \$174,000 since 2009. Their salary has been frozen for 17 years. Adjusted for inflation, congressional pay has decreased approximately 33% since the last adjustment.

If members had received the automatic cost-of-living adjustments prescribed by the Ethics Reform Act of 1989, their 2026 salary would be approximately \$223,800. Congress has voted to block its own pay adjustment every year since 2009 — 17 consecutive times.

The result is a Congress that is either independently wealthy or financially stressed. The current salary requires members to maintain residences in both their home district and Washington, D.C. — one of the most expensive cities in the country. As former Rep. Reid Ribble (R-WI) noted, the low salary creates a strong incentive for only affluent people to run: the less Congress pays, the more it becomes a club for those who don't need the money.

For comparison:

Position	Annual Compensation
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Position	Annual Compensation
U.S. Senator or Representative	\$174,000
Federal judge (district court)	\$236,900
Federal agency head (Cabinet Secretary)	\$246,400
Average CEO, S&P 500 company	~\$16 million
Average CEO, mid-market company	~\$1-3 million
Average NFL head coach	~\$8 million
Average law firm partner (AmLaw 100)	~\$1-3 million
Hospital system CEO	~\$1-5 million

Sources: CRS; OPM Executive Schedule; various industry surveys.

Congress is responsible for a \$6.8 trillion budget — more revenue than any corporation on earth. Its members are paid less than most mid-level executives in the private sector. The talent pool is constrained accordingly.

1.2 The Stock Trading Problem

Members of Congress trade stocks in companies they regulate. This is not a fringe practice — it is widespread, bipartisan, and barely penalized.

The STOCK Act, passed in 2012, requires members to disclose stock trades within 45 days. The penalty for violation: \$200. No member of Congress has ever been prosecuted for insider trading under the STOCK Act.

The data:

- Only 5% of senators and representatives in the last session did not own stock.
- 78 members of Congress violated the STOCK Act's disclosure requirements during the 117th Congress alone.
- A New York Times investigation found 3,700 stock transactions by members of both parties from 2019 to 2021 that posed potential conflicts between their public duties and private finances.
- Multiple reports show that members' stock portfolios have outperformed the S&P 500 — a statistically improbable result absent informational advantages.
- During the 2025 government shutdown, while constituents missed paychecks and SNAP benefits were disrupted, lawmakers engaged in nearly 200 trades representing \$3-9 million in assets.
- Ten members of Congress currently hold between \$750,000 and \$2 million in cryptocurrency assets — while considering legislation that directly affects the crypto industry.

The STOCK Act was designed to create transparency. It has instead documented the scope of the problem without solving it. A \$200 fine for failing to disclose a million-dollar trade is not a penalty — it is a rounding error.

Public opinion is overwhelming: 86% of Americans across party lines support prohibiting members of Congress from trading stocks.

1.3 The Entrenchment Problem

The average reelection rate for House incumbents exceeds 90%. Many members serve for decades. The average tenure in Congress has increased steadily, with many members serving 20, 30, or even 40+ years.

Incumbency advantages — name recognition, fundraising networks, gerrymandered districts, and institutional inertia — make unseating a sitting member extremely difficult. The result is a legislative body that turns over slowly, resists fresh perspectives, and accumulates power in the hands of the longest-serving members through the seniority system.

This is not what representative democracy is supposed to look like. The founders envisioned citizen-legislators who served temporarily and returned to private life — not career politicians who treat a congressional seat as a lifetime appointment.

1.4 The Qualification Problem

There are no professional qualification requirements for serving in Congress. The Constitution requires only age (25 for the House, 30 for the Senate), citizenship (7 and 9 years respectively), and residency.

This means the people writing healthcare laws have no requirement to understand healthcare. The people writing tax laws have no requirement to understand economics. The people overseeing the military have no requirement to understand national security. The people regulating technology have no requirement to understand technology.

Every other profession that significantly affects public welfare requires demonstrated competency: lawyers pass the bar, doctors complete residency, engineers hold PE licenses, CPAs pass exams, commercial pilots hold ATP certificates. The people who regulate all of these professions have no comparable requirement.

1.5 The Lobbying Problem

Total lobbying spending in the United States exceeds \$4 billion per year. There are approximately 12,000 registered lobbyists in Washington — roughly 22 for every member of Congress.

The revolving door between Congress and the lobbying industry is well-documented. Former members command premium fees because of their relationships, institutional knowledge, and access. Current law requires only a one-year (House) or two-year (Senate) cooling-off period before former members can lobby their former colleagues.

Lobbying disclosure requirements exist but are slow (quarterly reporting), incomplete (significant activity goes unreported or is classified as something other than lobbying), and difficult for the public to access in real time.

1.6 The Efficiency Problem

The Government Accountability Office (GAO) publishes an annual report identifying fragmentation, overlap, and duplication across federal agencies. Since 2011, the GAO has identified hundreds of areas where federal programs overlap or duplicate each other, with potential savings of tens of billions of dollars.

Congress routinely ignores these findings. There is no systematic requirement to review, consolidate, or eliminate redundant programs. Federal agencies, once created, tend to persist indefinitely regardless of whether they are still needed or effective.

2. The Data: What Congress Actually Looks Like

2.1 Who They Are

The median net worth of a member of Congress significantly exceeds the median net worth of the Americans they represent. Congress is disproportionately composed of lawyers, businesspeople, and career politicians. It is older, wealthier, and less professionally diverse than the population it serves.

2.2 How They Trade

Metric	Data
Members who own stock	~95% of Congress
STOCK Act violations (117th Congress)	78 members
Penalty for violation	\$200
Prosecutions for insider trading under STOCK Act	0
Stock transactions with potential conflicts (2019-2021)	3,700+
Public support for stock trading ban	86%

Sources: Campaign Legal Center; New York Times; OpenSecrets; various polling.

2.3 How Long They Stay

House incumbents are reelected at rates exceeding 90% in most cycles. The average length of service has increased over time. The seniority system rewards those who stay longest with committee chairmanships and leadership positions, creating a structural incentive to never leave.

2.4 Who Pays Them After

The one-year (House) and two-year (Senate) cooling-off periods are routinely circumvented through “strategic consulting” arrangements that function as lobbying in all but name. The financial incentive to leverage public service for private gain is enormous — and the restrictions on doing so are minimal.

3. The Six Reforms

3.1 Reform 1: Pay Legislators Like Executives (\$500,000)

The proposal: Raise annual compensation for all members of Congress to \$500,000, indexed to inflation.

The logic: If you want the best people running a \$6.8 trillion enterprise, pay competitively. The current salary of \$174,000 — frozen for 17 years — ensures that Congress is dominated by the independently wealthy, the financially compromised, or those planning to cash in after they leave. A salary of \$500,000 attracts talent from the private sector, reduces the financial pressure to seek income through other channels, and makes the stock ban and lobbying restrictions politically justifiable.

The math:

- $535 \text{ members} \times \$500,000 = \$267.5 \text{ million per year}$
- Current cost: $535 \times \$174,000 = \$93.1 \text{ million per year}$
- Incremental cost: \$174.4 million per year
- Cost per taxpayer: approximately \$1.13 per year
- As a percentage of the federal budget: 0.0026%

For \$1.13 per taxpayer per year, Americans get legislators who are paid enough to focus on governing rather than enriching themselves, who can afford to live in Washington without a second income, and who face no financial incentive to trade stocks or cultivate lobbying relationships.

Conditions: The pay increase is contingent on all other reforms in this framework passing simultaneously. Higher pay without a stock ban, term limits, and lobbying restrictions is just a raise. Higher pay with those reforms is a restructured incentive system.

3.2 Reform 2: Ban Individual Stock Trading

The proposal: Prohibit all members of Congress, their spouses, and dependent children from owning or trading individual stocks, bonds, commodities, or other individual securities while in office.

Permitted investments: Diversified index funds, mutual funds, ETFs, U.S. Treasury securities, real estate (primary residence and pre-existing holdings), and government retirement plans. Blind trusts managed by independent trustees with no communication with the member.

Divestiture timeline: 180 days from taking office for new members. 180 days from enactment for current members.

Penalties: Forfeiture of all profits from prohibited trades, plus a fine equal to 10% of the transaction value or one month's salary (\$41,667), whichever is greater. Repeat violations trigger Ethics Committee investigation and potential expulsion referral.

Why \$200 doesn't work: The current STOCK Act penalty of \$200 per violation is meaningless. A member who makes \$500,000 on a well-timed trade pays \$200 — a 0.04% penalty. The proposed penalty structure makes violations financially painful.

3.3 Reform 3: Term Limits — 12 Years and Out

The proposal: No person may serve more than 12 years in either chamber of Congress. House members: six two-year terms (12 years maximum). Senate members: two six-year terms (12 years maximum). Service in one chamber does not count against the limit in the other.

Application: Prospective. Current members' clocks start at ratification. No sitting member is immediately forced out.

Constitutional pathway: This requires a constitutional amendment (Article V). The Mesocratic Party supports a convention of states pathway if Congress fails to propose the amendment itself. Fifteen states have already passed applications calling for a term limits convention.

Why 12 years: Twelve years provides enough time to develop expertise and accomplish meaningful legislative work while preventing the multi-decade entrenchment that characterizes the current system. It is long enough to govern seriously but short enough to ensure regular turnover.

3.4 Reform 4: The Polis Doctorate

The proposal: Create a professional credential for federal governance — the Polis Doctorate (Pol.D.) — administered by an independent, nonpartisan academic consortium. The curriculum covers constitutional law, economics, public policy analysis, statistical literacy, ethics, and federal governance.

Structure: A rigorous but accessible program completable in 12-18 months through a combination of coursework, examination, and practicum. Available through accredited universities nationwide, with online and evening options to ensure accessibility.

Initial status: Voluntary. The Mesocratic Party encourages all candidates to pursue the credential and will require it of its own candidates. The long-term goal is legislative or constitutional adoption as a qualification for federal office.

Constitutional considerations: Article I, Section 2 and Section 3 of the Constitution set the qualifications for House and Senate members. Adding a credential requirement would likely require a constitutional amendment — the same pathway as term limits. The Mesocratic Party acknowledges this and proposes the Polis Doctorate as a voluntary standard first, with constitutional codification as a long-term objective.

Why this matters: Every profession that affects public welfare requires demonstrated competence. Governing the most powerful nation on earth should not be the exception.

3.5 Reform 5: Lobbying Transparency and Cooling-Off Period

The proposal:

- **48-hour disclosure:** Every lobbying contact with a federal official — meetings, calls, correspondence, and expenditures — must be disclosed in a searchable public database within 48 hours of occurrence.
- **5-year cooling-off period:** Former members of Congress and senior congressional staff (GS-15 and above equivalent) are prohibited from lobbying any federal official for five years after leaving office.
- **Real penalties:** Violations of the cooling-off period result in fines of up to \$50,000 per occurrence and potential criminal referral.

Current law comparison: Current cooling-off periods are 1 year (House) and 2 years (Senate). Lobbying disclosures are filed quarterly. The 48-hour/5-year structure provides near-real-time transparency and a meaningful barrier to the revolving door.

3.6 Reform 6: Federal Efficiency Review

The proposal: Every federal agency undergoes a mandatory zero-based efficiency review every five years, conducted by the GAO with support from independent auditors.

What the review covers: Mission relevance, program duplication, staffing levels, cost-effectiveness, and measurable outcomes. Agencies must justify their budgets from zero — not from last year's baseline.

What happens with findings: The GAO presents its findings to Congress in a public report. Congress has 180 days to act on consolidation, elimination, or restructuring recommendations. Inaction triggers an automatic 5% across-the-board reduction in the reviewed agency's discretionary budget for the following fiscal year.

Precedent: The GAO has identified hundreds of areas of duplication and overlap since 2011. Congress has fully addressed only a fraction. This reform makes acting on efficiency findings mandatory rather than optional.

4. The Math: What It Costs

Reform	Annual Cost/Savings
Congressional pay increase (\$174K → \$500K)	-\$174.4 million
Stock trading ban	\$0 (regulatory)
Term limits	\$0 (constitutional)
Polis Doctorate program	-\$10-20 million (estimated)
Lobbying transparency system	-\$15-25 million
Federal efficiency reviews	+\$5-15 billion (estimated savings)
NET FISCAL IMPACT	+\$4.8 to +\$14.8 billion

The efficiency review alone — based on GAO’s own estimates of addressable duplication and overlap — dwarfs the cost of every other reform combined. The congressional pay increase costs \$1.13 per taxpayer per year. The efficiency reviews save hundreds of dollars per taxpayer per year.

This is not an expensive reform package. It is a profitable one.

5. Addressing the Objections

5.1 “\$500,000 Is Too Much”

The U.S. federal budget is \$6.8 trillion. The CEO of any company with that revenue would earn tens of millions. A salary of \$500,000 is not generous — it is modest relative to the responsibility. The question is not whether \$500,000 is a lot of money. The question is whether \$174,000 — frozen for 17 years, down 33% in real terms — is enough to attract, retain, and insulate from corruption the people responsible for governing the most powerful country in the world.

The answer is obviously no. The current salary ensures that Congress is either a club for the rich or a stepping stone to lobbying. Neither produces good government.

5.2 “You Can’t Require Credentials for Elected Office”

Correct — under the current Constitution, you cannot. The Polis Doctorate is proposed as a voluntary standard initially, with constitutional codification as a long-term goal. The Mesocratic Party will require it of its own candidates. If the credential proves its value — if Polis Doctorate holders govern demonstrably better — the case for constitutional adoption strengthens over time.

The deeper question is whether it makes sense for the only profession in America that requires no demonstrated competence to be the one that regulates all the others.

5.3 “Term Limits Lose Institutional Knowledge”

The institutional knowledge argument assumes that longevity in office produces wisdom. The evidence suggests it produces entrenchment. The seniority system rewards those who stay longest, concentrating power in the hands of career politicians who are least likely to challenge the status quo.

Twelve years is not short. It is enough time for three full presidential terms. CEOs of Fortune 500 companies average 7-8 years. Military officers rotate commands. Federal judges serve life terms precisely because they are insulated from politics — legislators are supposed to be responsive to voters, which requires turnover.

5.4 “This Can’t Pass”

Some of these reforms require legislation. Others require constitutional amendments. None of them are easy. But “it’s hard” is not an argument against doing it — it is a description of why it hasn’t been done yet.

Public support for a stock trading ban is 86%. Public support for term limits consistently exceeds 75%. The political will exists. What has been missing is a party willing to propose all six reforms as a package and campaign on them.

6. Implementation

What requires legislation only:

- Congressional pay increase (can be enacted by statute; the 27th Amendment requires it take effect after the next election)
- Stock trading ban (legislation pending; bipartisan support exists)
- 48-hour lobbying disclosure and 5-year cooling-off period (legislation)
- Federal efficiency review mandate (legislation)

What requires a constitutional amendment:

- Term limits (Article V)
- Polis Doctorate as a mandatory qualification (Article V, long-term)

Sequencing:

Phase 1 (Years 1-2): Pass the stock trading ban and lobbying transparency reforms. These have the broadest bipartisan support and require only legislation.

Phase 2 (Years 2-3): Pass the pay increase and efficiency review mandate. The pay increase is conditional on the stock ban and lobbying reforms already being in effect.

Phase 3 (Years 3-5): Launch the Polis Doctorate program as a voluntary credential. The Mesocratic Party requires it of its own candidates.

Phase 4 (Years 3-10): Pursue the term limits constitutional amendment through both the congressional proposal and convention of states pathways.

Mesocratic pledge: All Mesocratic candidates for federal office voluntarily commit to the stock ban, the Polis Doctorate, and a self-imposed two-term limit immediately — regardless of whether legislation has passed. Lead by example.

7. How the Parties Compare on Government Reform

	Republican	Mesocratic	Democrat
Congressional pay	Oppose increases	\$500K (with conditions)	Mixed (some support)

	Republican	Mesocratic	Democrat
			COLA)
Stock trading ban	Mixed (some support)	Full ban + penalties	Support (multiple bills introduced)
Term limits	Some support (no action)	12 years, constitutional amendment	Generally oppose
Professional credentials	Oppose	Polis Doctorate (voluntary → mandatory)	No position
Lobbying reform	Moderate	48-hour disclosure + 5-year cooling-off	Support (various bills)
Federal efficiency	DOGE-style cuts (ad hoc)	Systematic GAO-led 5-year reviews	Oppose most agency cuts
Approach	Reduce government size	Reform government incentives	Expand government programs

The Mesocratic position is distinct because it treats government reform as a system, not a slogan. Higher pay, stricter rules, term limits, professional credentials, transparency, and efficiency are not six separate ideas — they are one interconnected framework. Remove any piece and the others weaken.

8. Conclusion

The American government does not have a people problem. It has an incentive problem.

Pay legislators too little and you get a Congress of millionaires and future lobbyists. Allow stock trading and you get conflicts of interest documented by the thousands. Impose no term limits and you get career politicians who prioritize reelection over governance. Require no credentials and you get legislators writing laws about things they don't understand. Leave the revolving door open and you get a lobbying industry that writes the rules it lobbies for. Skip the efficiency reviews and you get an ever-expanding federal apparatus that nobody is held accountable for.

Fix the incentives and you fix the government.

Pay \$500,000 — and ban the stock trades, close the revolving door, limit the terms, demand the credentials, and review the spending. The entire package costs \$1.13 per taxpayer per year. The efficiency reviews alone save billions.

The most expensive thing in America is not paying legislators well. It's paying them poorly — and letting them make up the difference on their own.

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