

The State of American Agency: A 2025-2035 Projection Using the Agency Calculus 3.0 Framework

Executive Summary

This report presents a comprehensive projection of the most likely outcomes for the United States over the decade 2025-2035, conducted through the rigorous analytical lens of the Agency Calculus 3.0 (AC3.0) framework. The analysis is grounded in a 50-year longitudinal diagnostic of key indicators from 1975 to 2025 across five domains of societal health: Economic, Health, Educational, Social, and Political.

The net agency assessment for the United States in 2025 reveals a nation in a state of profound paradox: it possesses immense resource capacity but suffers from a severely degraded efficiency in converting those resources into tangible agency—or "choice space"—for a majority of its citizens. This systemic failure is driven by a triad of interlocking liabilities:

1. **Agency Debt:** A massive accumulation of financial and social obligations, primarily in the form of household, student, and public debt, that forcibly restricts the future agency of individuals and the state.
2. **Epistemic Debt:** The corrosive societal cost of extreme political polarization and institutionalized disinformation, which has dismantled a shared factual basis for deliberation and paralyzed collective problem-solving.
3. **The Othering Barrier:** The construction of a powerful psychological barrier that dehumanizes specific groups, fueled by economic anxiety and political opportunism. The AC3.0 framework identifies this as a critical preparatory act for future, large-scale agency reduction.

The baseline projection for 2035, assuming a continuation of current trends, is a persistent degradation of the nation's Longitudinal Universal Agency Metric (L-UAM). This path leads to increased systemic fragility, deeper social stratification, and a widening gap between the nation's potential and the lived reality of its people.

The primary risk scenario, derived from the AC3.0 *Principle of Preemptive Diagnosis*, forecasts the kinetic activation of the established *Othering Barrier*. This entails a high probability of concrete, forcible reductions of agency against targeted populations through legislative, judicial, and social means. The system's heightened fragility also means that any significant external shock—be it financial, geopolitical, or

environmental—is likely to be amplified, with catastrophic and disproportionate impacts on the most vulnerable.

This report concludes with a set of strategic recommendations aimed at reversing these trends. These are not merely policy suggestions but a strategic imperative derived from the AC3.0 framework's core tenets. They focus on deleveraging the triad of systemic liabilities and activating the *Moral Delta Principle*—prioritizing interventions that cultivate the greatest agency for the most vulnerable—to restore the nation's capacity for generating shared prosperity and opportunity.

Part I: The Analytical Framework: From Moral Mathematics to Systemic Diagnosis

1.1 The Evolution of the Agency Calculus: A Comparative Analysis

To understand the projections for the United States, it is first necessary to grasp the analytical power of the Agency Calculus 3.0 (AC3.0) framework. Its diagnostic strength lies in its evolution from its predecessor, version 2.0, which established a foundational "lexicon" for moral computation. This evolution represents a critical shift from an act-centric, reactive model to a system-centric, proactive one.¹

The AC2.0 "Lexicon": An Act-Centric Model

Agency Calculus 2.0 introduced a revolutionary concept: quantifying morality by measuring an act's impact on "agency," defined as the multifaceted "choice space" of any sentient being. "Evil" was precisely defined as the *forcible reduction* of agency, while "good" was its active cultivation.¹ The framework's original lexicon was designed to evaluate discrete actions, much like a court of law renders judgment on a specific event. Its key components included:

- **Severity:** Measured by the *percentage of agency lost* by the victim, with

multipliers for the *duration* and *irreversibility* of the loss.

- **Malice:** A factor that amplified culpability when a perpetrator inflicted a massive agency loss for a trivial personal gain.
- **Justified Force:** A non-pacifist clause permitting a *necessary and proportional* use of force to defend one's own agency from an imminent attack, placing culpability on the initiator.¹

This lexicon provided a robust method for post-hoc moral judgment. It could analyze a specific policy, corporate action, or individual crime and assign a quantifiable moral weight. However, its focus was inherently reactive. It was designed to answer the question, "Was this act evil?" but was less equipped to diagnose the underlying societal conditions that made such acts more or less likely to occur.

The AC3.0 "Moral Calculus": A System-Centric Diagnostic

Agency Calculus 3.0 retains the core axiom of agency flow but fundamentally reframes the analysis from individual acts to the health of the system itself. It replaces the simple lexicon with a more sophisticated "Moral Calculus" designed to identify systemic liabilities and predictive indicators.¹ This upgrade introduces several powerful new principles:

- **The Vulnerability Amplifier:** This principle is a crucial refinement to the concept of malice. It formalizes that the moral harm of an agency-reducing act is *amplified in proportion to the victim's vulnerability to the perpetrator*. This allows the framework to identify and flag predatory systems—such as a state acting against its vulnerable citizens or a corporation exploiting its low-wage workers—as uniquely destructive. It recognizes that the same act of harm carries a greater moral weight when inflicted by the powerful upon the powerless.¹
- **The Othering Barrier:** This is arguably the most significant innovation in AC3.0. It codifies the psychological dehumanization of a group—the creation of an "Other"—as a critical moral event in its own right. It explicitly identifies phenomena like racism and extreme political polarization as primary engines for constructing this barrier. This concept transforms the Calculus from a passive observer of harm into a predictive tool, treating the rise of dehumanizing rhetoric not as mere speech but as a preparatory act for future, forcible agency reduction.¹

The evolution from AC2.0 to AC3.0 is best understood as a paradigm shift from a legal model to a public health model. Whereas AC2.0 functions like a court, adjudicating guilt after a harm has been committed, AC3.0 functions like an epidemiologist, diagnosing the underlying conditions and risk factors that lead to societal sickness. The introduction of concepts like the *Othering Barrier* and *Epistemic Debt* is analogous to identifying high cholesterol as a risk factor for a heart attack, rather than simply performing an autopsy afterward. This shift makes AC3.0 an indispensable tool for forecasting and for developing preventative, rather than merely punitive, strategies.

1.2 The AC3.0 Diagnostic and Predictive Engine

The AC3.0 framework is operationalized through a Diagnostic Engine that analyzes societal health across five core domains and identifies critical systemic liabilities. This report will utilize these concepts to structure its analysis of the United States.¹

- **The Five Domains of Agency:** The framework assesses the holistic "choice space" of citizens by measuring agency across five interconnected domains:
 1. **Economic Agency:** Control over one's financial life, access to resources, and freedom from coercive debt.
 2. **Health Agency:** Physical and mental well-being, access to quality care, and the freedom to make bodily choices.
 3. **Educational Agency:** Access to knowledge and skills, freedom of thought, and the ability to improve one's human capital.
 4. **Social Agency:** The ability to move up the socioeconomic ladder, form connections, and participate freely in community life without fear of discrimination.
 5. **Political Agency:** The ability to influence governance, hold power accountable, and participate in a functioning deliberative process.
- **Dual-Mode Universal Agency Metric (UAM) Calculation:** To provide both context and an absolute measure of progress, the UAM is calculated in two ways:
 - **Contemporaneous UAM (c-UAM):** A relative, "snapshot" measure that compares a system's performance to its contemporary peers. It answers the question: "How much agency did it provide for its era?"
 - **Longitudinal UAM (L-UAM):** An absolute measure of progress against a fixed, modern baseline of human rights and agency. This report's 50-year diagnostic will primarily track the trend in the L-UAM from 1975 to 2025.¹

- **The Critical Liabilities:** The framework elevates two forms of systemic debt to primary diagnostic metrics, as they represent pre-committed reductions of future agency:
 - **Agency Debt:** This refers to the accumulated burden of financial and social obligations that forcibly reduce an agent's future "choice space." It includes public, household, and, most acutely, student loan debt.
 - **Epistemic Debt:** This is the societal cost of perpetual, institutionalized lies and disinformation. It manifests as a breakdown of a shared factual basis for deliberation, eroding trust and making collective problem-solving impossible.¹
- **The Principle of Preemptive Diagnosis:** The framework's most potent predictive tool is its mandate to treat the creation of an *Othering Barrier* not as protected speech but as a *preparatory act* for a future, forcible reduction of agency. The measurable rise of dehumanizing rhetoric and extremist mobilization is thus considered a primary warning sign of impending systemic evil, triggering a high-level alert within the calculus.¹

Part II: A 50-Year Longitudinal Diagnostic of U.S. Agency (1975-2025)

This section applies the AC3.0 framework to analyze 50 years of U.S. data across the five domains of agency. The analysis reveals a consistent pattern: while some surface-level indicators have improved, the underlying systemic health has degraded, driven by the accumulation of the critical liabilities of Agency Debt, Epistemic Debt, and the creation of an Othering Barrier.

2.1 Economic Agency: The Decoupling of Growth from Opportunity

The narrative of American Economic Agency over the past half-century is one of profound and consequential decoupling. The post-World War II era of "broadly shared prosperity," where incomes grew at similar rates across the economic spectrum, came to a definitive end in the 1970s.² Since then, macroeconomic growth has become detached from the expansion of economic opportunity for the majority of citizens. This has manifested as a sharp rise in income and wealth inequality and a

corresponding, dangerous accumulation of systemic

Agency Debt, which forcibly reduces the future choice space of millions.

The primary indicator of this decoupling is the widening gap in income distribution. Census data shows that beginning in the 1970s, income growth for households in the middle and lower parts of the distribution slowed dramatically, while incomes at the top continued to surge.² This trend is quantified by the Gini coefficient, a standard measure of inequality where 0 represents perfect equality and 100 represents perfect inequality. World Bank data for the United States shows a clear inflection point around 1980. The Gini Index, which had been relatively stable and low, began a steady climb from a low of 34.7 in 1980 to a peak of 41.9 in 2019, before a slight dip during the pandemic response, and settling at 41.8 in 2023.⁴ This multi-decade trend signifies a fundamental structural change in how the gains from economic growth are allocated, directly reducing the "economic control" dimension of agency for most Americans. The scale of this transfer is staggering: a 2025 RAND Corporation study calculated that if the more equitable income distribution of the post-war era had been maintained, the bottom 90 percent of American workers would have earned an additional \$3.9 trillion in 2023 alone, with a cumulative gap of \$79 trillion since 1975.⁶

This growing precarity for the majority has been managed through the expansion of credit, leading to a massive accumulation of what AC3.0 defines as *Agency Debt*. This debt acts as a mortgage on the future, a pre-emptive reduction of an agent's "choice space." This liability has grown on three fronts:

- **Household Debt:** After a period of deleveraging following the 2008 financial crisis, the ratio of household debt to GDP remains at a historically high level, standing at 71.7% in the third quarter of 2024.⁷ While consistent data prior to 2005 is limited in the provided materials, the trend since then points to a system heavily reliant on household credit to sustain consumption in the face of stagnant real wages for many.⁷
- **Public Debt:** The federal government's fiscal position has deteriorated dramatically. Federal debt held by the public is projected to exceed its historical post-World War II peak, reaching 107% of GDP in 2029 and continuing to accelerate to a projected 165% by 2054.⁸ As of the first quarter of 2025, total public debt as a percentage of GDP stands at over 120%.⁹ This enormous public debt represents a pre-emptive claim on future public resources, severely limiting the state's own agency to make the kinds of investments in education, infrastructure, and healthcare that are necessary to cultivate citizen agency.
- **Student Loan Debt:** This is the most acute and targeted form of Agency Debt,

directly encumbering the future of the nation's youth. The total outstanding student loan balance has exploded, reaching over \$1.77 trillion by 2024.¹⁰ This is a uniquely modern problem; while federal student loans were first offered in 1958, they only became widespread in the 1960s and 1970s, with the total volume of borrowing skyrocketing from the mid-1990s onward.¹¹ The average debt for a bachelor's degree recipient has soared from \$16,900 in AY2003-2004 to a projected \$37,850 in 2024 (in nominal dollars).¹²

The AC3.0 framework compels a deeper analysis of this trend. The framework's definition of "forcible" includes not only overt violence but also subtle manipulation and impositions against an agent's uncoerced will.¹ The explosion of debt is not the result of millions of individuals making a series of "free" poor choices. It is the predictable outcome of a system that, through policy and economic shifts, has systematically removed non-debt pathways to economic security and opportunity. As inequality rose and the cost of essential goods for agency expansion (like education and housing) outpaced wage growth for the majority, debt became the only available mechanism to access them. This is not a free choice; it is a choice coerced by a system that has cornered its citizens. Therefore, the massive increase in household and student debt since the 1980s is empirical evidence of a system that is

forcibly reducing the future agency of its citizens to maintain present stability. It is a primary driver of the long-term decline in the U.S. L-UAM.

Year	Gini Coefficient (Post-Tax, World Bank)	Household Debt to GDP (%)	Federal Debt Held by Public to GDP (%)	Average Student Loan Debt at Graduation (2024 Dollars)
1975	35.6 ⁵	<i>Data Unavailable</i>	23.0 ⁸	<i>Data Unavailable</i>
1985	37.6 ⁵	<i>Data Unavailable</i>	32.0 ⁸	<i>Data Unavailable</i>
1995	39.9 ⁵	<i>Data Unavailable</i>	47.0 ⁸	~\$25,550 (for 1996 grad) ¹³
2005	41.3 ⁵	83.2 (Q1) ⁷	35.0 ⁸	~\$27,260 (for 2007 grad) ¹³
2015	41.5 ⁵	76.9 (Q1) ⁷	72.0 ⁸	\$38,690 ¹³
2024	41.8 (for 2023) ⁴	71.7 (Q3) ⁷	100.0 ⁸	\$37,850 ¹³

Table 1: Key Economic Agency Indicators, 1975-2025 (Selected Years). This table quantitatively demonstrates the core argument of Section 2.1, showing the simultaneous rise of inequality (Gini) and the three major forms of Agency Debt. This allows the reader to see the 50-year trend of economic agency being squeezed from both ends: a smaller share of the pie and a larger burden of debt.

2.2 Health Agency: Stagnation, Disparity, and the Vulnerability Amplifier

The U.S. health system provides a stark case study in the failure to convert immense resources into widespread agency. While there have been aggregate gains in health outcomes over the past 50 years, these gains are overshadowed by a dramatic underperformance relative to peer nations and by deep, persistent internal disparities. When analyzed through the AC3.0 framework, the system's structure reveals itself as a powerful mechanism of agency reduction, a clear example of the *Vulnerability Amplifier* at work, where the greatest harm is inflicted upon those with the least power.

On the surface, U.S. life expectancy has improved, rising from 72.6 years in 1975 to a

projected 79.4 years in 2025.¹⁴ However, this aggregate number masks a profound national failure. Over the same period, the U.S. has fallen precipitously behind other developed nations. In 2025, the U.S. is projected to rank a dismal 48th in the world for life expectancy, trailing countries like Costa Rica, Cuba, and Albania.¹⁵ The gap with comparable wealthy countries is significant and widening; in 2020, U.S. life expectancy was over four years shorter than the average of its peers.¹⁷ In recent years, the U.S. has even experienced shocking declines in overall life expectancy, a trend unheard of in the developed world outside of major wars or societal collapse.¹⁶

These troubling aggregate figures conceal even more severe internal disparities that point to a systemic misallocation of health agency. In 2022, life expectancy for the non-Hispanic Black population was just 72.8 years, nearly five years less than for the non-Hispanic White population (77.5 years) and over seven years less than for the Hispanic population (80.0 years).¹⁶ The gap is even more extreme when viewed through an economic lens: research indicates that the wealthiest 1% of American men live, on average, 14.6 years longer than the poorest 1%.¹⁴

The primary mechanism driving these disparities is unequal access to care, a direct function of the American healthcare financing model. Despite significant coverage gains under the Affordable Care Act (ACA)¹⁸, 25.3 million people under the age of 65 remained uninsured in 2023.²⁰ The burden of uninsurance falls disproportionately on marginalized groups. In 2023, the uninsured rate for the nonelderly population was 17.9% for Hispanics and 9.7% for Black Americans, compared to just 6.5% for White Americans.²⁰ The leading reason cited for being uninsured is the prohibitive cost of coverage.²⁰

The AC3.0 framework's *Vulnerability Amplifier* provides the necessary lens to interpret this data. The principle states that an agency-reducing act is morally amplified when the victim is vulnerable to the perpetrator.¹ In this context, the "act" is the systemic denial of access to healthcare, a fundamental component of Health Agency. The "perpetrator" is not a single individual but the design of the U.S. healthcare system itself, which uniquely ties access to care to employment or the ability to pay high premiums. The "victims" are demonstrably the most vulnerable: the poor, the sick, and racial minorities, as evidenced by the stark disparities in life expectancy and insurance rates. The system functions to extract wealth (or life itself) from those with the least power to resist, creating a vicious feedback loop of agency reduction. This is not merely an underperforming system; by the standards of the Agency Calculus, its structure is actively and immorally reducing the agency of the most vulnerable members of society.

Year	U.S. Life Expectancy (Total)	U.S. Life Expectancy Rank (Global, 2025)	Uninsured Rate (%)	Bachelor's Degree Attainment (25-29 y.o., %)	Absolute Intergenerational Income Mobility (%)
1975	72.6 years ¹⁶	N/A	~11-13% (est.)	22.4% (for 1980) ²¹	~84-90% (for 1940s cohorts) ²²
1985	74.7 years ¹⁶	N/A	~15% (est.)	22.5% ²¹	~70% (for 1950s cohorts) ²²
1995	75.8 years ¹⁶	N/A	~16% (est.)	24.7% ²¹	~60% (for 1960s cohorts) ²²
2005	77.6 years ¹⁶	N/A	15.3% (for 2008) ²³	29.1% ²¹	~55% (for 1970s cohorts) ²²
2015	78.7 years ¹⁶	N/A	9.1% ²⁴	35.6% ²¹	~50% (for 1980s cohorts) ²²
2024/25	79.4 years (2025 proj.) ¹⁵	48th ¹⁵	7.9% (2023) ¹⁸	39.6% (2022) ²¹	~50% (for 1980s cohorts) ²²

Table 2: Key Health, Educational & Social Agency Indicators, 1975-2025 (Selected Years). This table juxtaposes an apparent success (rising educational attainment) with profound failures (stagnating life expectancy relative to peers and a collapse in the "American Dream" of absolute mobility), supporting the "poisoned chalice" and "failure to convert resources" arguments.

2.3 Educational Agency: The Poisoned Chalice of Attainment

On its surface, the domain of Educational Agency appears to be a singular American success story over the past 50 years. Data shows a remarkable and sustained increase in educational attainment across all demographic groups. However, when viewed through the holistic lens of the AC3.0 framework, this success is revealed to be a "poisoned chalice." The expansion of access to higher education has been achieved by coupling it with a ruinous increase in *Agency Debt* in the form of student loans. This has fundamentally undermined the agency-expanding promise of education, often resulting in a net restriction on the lifetime choice space of

graduates.

The raw numbers on attainment are impressive. The percentage of 25- to 29-year-olds who have completed at least high school rose from approximately 85% in the mid-1970s to 95% by 2022. During the same period, the rate of bachelor's degree attainment for this crucial age group more than doubled, from around 22% to nearly 40%.²¹ These gains have been particularly significant for Black and Hispanic students, who have substantially narrowed the historical attainment gaps with their White peers.²⁷ In a society where higher education is increasingly a prerequisite for economic stability—with nearly 60% of all jobs in 2018 requiring post-secondary education, up from 26% in 1970—this expansion of access seems like an unambiguous good.²⁷

However, this expansion was not funded by a commensurate increase in public investment but was instead powered by a massive transfer of cost to individuals via debt. As detailed in the analysis of Economic Agency, the total student loan balance has grown to over \$1.77 trillion.¹⁰ This growth is a direct consequence of policy decisions that shifted the financial burden of higher education from the state to the student and their family.¹¹ The result is a system where the average student debt at graduation now grows faster than the average starting salary, leading to a steadily increasing debt-to-income ratio for young workers.¹³

This dynamic represents a fundamental transmutation of barriers to opportunity. In the mid-20th century, the primary barriers to higher education were often social and academic. The system has now replaced these with a formidable barrier of financial endurance. The "choice" to pursue a degree, for many, has become inseparable from the "choice" to accept decades of debt servitude. The AC3.0 framework defines agency as a *holistic composite* of potential, including economic control, cognitive freedom, and social mobility.¹ An increase in one dimension (Educational Agency via a degree) that necessitates a massive, long-term decrease in another (Economic Agency via debt) cannot be considered a net agency gain without careful calculation. For many graduates, the degree opens one door but the debt closes many others—the ability to buy a home, start a business, or save for retirement is forcibly curtailed.

In conclusion, the United States has not simply expanded educational opportunity. It has engineered a system where access to that opportunity is conditional on accepting a significant, forcible reduction in one's future economic "choice space." From the perspective of the Agency Calculus, this is a systemic failure to *cultivate* agency. Instead of providing a ladder to greater freedom, it offers a costly and often

debilitating trade that leaves millions of its most ambitious citizens with their lifetime agency compromised from the moment they enter the workforce.

2.4 Social Agency: A Fraying Fabric and the Rise of the Othering Barrier

Social Agency, defined by the ability to improve one's station in life and participate freely in a cohesive society, rests on the bedrock of opportunity and mutual trust. Over the past 50 years, this bedrock has crumbled in the United States. The promise of social mobility, a cornerstone of the American identity, has collapsed for recent generations. This widespread economic disillusionment has created fertile ground for the construction of a powerful *Othering Barrier*—the psychological dehumanization of scapegoated groups. This is evidenced by a dangerous rise in extremist ideologies and hate-fueled incidents, which the AC3.0 framework flags as a preparatory act for future, large-scale agency reduction.

The most profound indicator of declining Social Agency is the collapse of intergenerational mobility. The chance that a child will earn more than their parents, a measure known as absolute mobility, was a near-certainty for the generation born in 1940, at over 90%. For children born in the 1980s, that chance has plummeted to 50%—a coin toss.²² This means the foundational promise of the "American Dream" is no longer a reality for half the population. Relative mobility—the ability to move up or down the income ladder compared to one's peers—has been stubbornly low and may have declined since 1980, particularly when compared to other advanced economies.²⁵ This mobility crisis is even more acute for minority communities; studies show that Black families experience significantly lower rates of upward mobility and higher rates of downward mobility from the top than similarly situated White families, indicating a systemic and racially biased restriction of social agency.²⁸

This collapse in lived opportunity has coincided with a fraying of the social fabric. While overall violent crime rates have trended downward since a peak in the early 1990s²⁹, a more insidious threat to social cohesion has emerged. The number of organized hate groups and anti-government extremist groups has surged, particularly in the 21st century.³¹ The Southern Poverty Law Center (SPLC) tracked 1,430 such groups in 2023, a sharp increase from the 602 tracked in 2000.³¹ This trend is mirrored in data on hate incidents. The Anti-Defamation League (ADL) reported a record 8,873 antisemitic incidents in the U.S. in 2023, a 140% increase over the previous year, with a majority of incidents occurring after the October 7th Hamas

attack.³⁴ Alarmingly, the ADL noted that all extremist-related killings in 2024 were connected to far-right ideologies.³⁵ This extremist rhetoric is no longer confined to the fringe but has increasingly infiltrated mainstream political discourse, normalizing once-unacceptable ideas.³²

The AC3.0 framework provides a powerful lens for connecting these two trends. The collapse of absolute mobility creates a profound crisis of legitimacy for the existing social and economic order. When the system no longer delivers on its promise of opportunity, people seek explanations. Extremist ideologies provide a simplistic and emotionally resonant narrative by creating an "Other"—immigrants, racial or religious minorities, "globalist elites"—to blame for this systemic failure. This is the *Othering Barrier* in action.

The framework's *Principle of Preemptive Diagnosis* is explicit and urgent on this point: the construction of this barrier is not merely "speech" but a "preparatory act" for the forcible reduction of agency.¹ It is the moral and psychological groundwork being laid for future harm. Therefore, the data from the SPLC and ADL on rising extremism is not just a measure of social discord; within the AC3.0 framework, it functions as a high-level systemic alert. The decline in social mobility and the rise of the Othering Barrier are causally linked. The former creates the societal despair that provides the demand for the latter. The Agency Calculus forces us to view the rise in extremism not as an isolated pathology but as the most critical leading indicator of future systemic risk to the agency, and indeed the physical safety, of targeted groups.

2.5 Political Agency: The Corrosive Impact of Epistemic Debt

Political Agency—the ability of a populace to engage in reasoned deliberation, hold power accountable, and steer the state toward collective goals—has been catastrophically degraded in the United States over the past several decades. This degradation is not primarily due to a lack of formal democratic mechanisms but to the accumulation of a massive and crippling *Epistemic Debt*. Defined by AC3.0 as "the societal cost of perpetual, institutionalized lies," this debt has manifested as a collapse in public trust and a surge in affective political polarization. This has effectively dismantled the shared factual and social reality required for a functioning democracy, paralyzing the state and preventing it from cultivating agency in any other domain.

The erosion of the foundations of Political Agency is evident across multiple indicators. While presidential voter turnout saw a spike in the highly contentious 2020 election, reaching 65.3% of the voting-eligible population (VEP), the broader trend since the 1960s has been one of general decline and remains low compared to many other established democracies.³⁷ More alarming is the collapse of public trust, a prerequisite for a government's legitimacy and capacity to act. As of May 2024, only 22% of Americans trust the federal government to do what is right "just about always" or "most of the time," a near-historic low.³⁸

This collapse in trust is now cleaved along partisan lines, revealing the depth of the nation's Epistemic Debt. In May 2024, 35% of Democrats and Democratic-leaningers expressed trust in the government, compared to a mere 11% of Republicans and Republican-leaningers.³⁸ This chasm is a symptom of hyper-polarization, which the Pew Research Center describes as a "vast and growing gap between liberals and conservatives".³⁹ This is not simply a matter of policy disagreement; it has become "affective polarization," a deep-seated, visceral animosity where members of each party increasingly view their opponents not as fellow citizens with differing views, but as a contemptible and dangerous "Other".⁴⁰ The percentage of Americans holding a "very unfavorable" opinion of the opposing party is at a record high.³⁹

The AC3.0 framework identifies this state of affairs as the accumulation of *Epistemic Debt*. Hyper-polarization creates powerful incentives for political actors and media ecosystems to construct and maintain separate, irreconcilable realities to motivate their respective bases. This is the primary engine of Epistemic Debt. The stark partisan split in trust is a direct measure of this debt's magnitude: at any given moment, a large portion of the country fundamentally disbelieves the legitimacy, motivations, and factual claims of the governing apparatus.

This condition is the ultimate systemic constraint on the cultivation of national agency. It makes achieving the broad consensus necessary to tackle complex, long-term challenges—such as climate change, spiraling public debt, healthcare reform, or declining social mobility—functionally impossible. A state that cannot facilitate a national conversation grounded in a shared set of facts cannot act coherently to cultivate the agency of its citizens. Instead, it is locked in a state of perpetual conflict and paralysis. Epistemic Debt, therefore, acts as a meta-problem, an acid that dissolves the institutional capacity and social trust required to address any of the other agency deficits plaguing the nation.

Year	Violent Crime Rate (per 100k)	Presidential Election Voter Turnout (% VEP)	Public Trust in Gov't (Avg. %)	Partisan Trust Gap (Dem-Rep, points)	Number of Active Hate & Anti-Gov't Groups (SPLC)
1976	467.8 (est.)	55.7% (VAP) ³⁷	36% ³⁸	-12 (R > D) ³⁸	Data Unavailable
1992	757.5 (peak '91) ²⁹	58.2% ³⁷	32.5% ³⁸	-3 (R > D) ³⁸	Data Unavailable
2000	506.5	54.3% ³⁷	45.5% ³⁸	+5 (D > R) ³⁸	602 (Hate Groups) ³¹
2008	458.6	61.6% ³⁷	32.5% ³⁸	+3 (D > R) ³⁸	926 (Hate Groups) ³¹
2016	397.5 ²⁹	59.2% ³⁷	19.5% (avg. '15-'17) ³⁸	+13 (R > D, 2017) ³⁸	917 (Hate Groups) ³²
2024	380.7 (2022) ³⁰	65.3% (2020) ³⁷	23.0% ³⁸	+24 (D > R) ³⁸	1,430 (2023) ³³

Table 3: Key Social & Political Agency Indicators, 1976-2024 (Selected Years). This table provides the empirical backbone for the diagnosis of a fraying social and political fabric. It contrasts the positive long-term trend in crime with the deeply negative trends in civic health: declining trust, a widening partisan chasm, and the rise of organized hate. This directly quantifies the growth of Epistemic Debt and the Othering Barrier.

Part III: Synthesis and Net Agency Assessment: A 2025 Snapshot

3.1 The Contemporaneous Universal Agency Metric (c-UAM): A Paradox of Power and Paralysis

When the United States is measured against its contemporary peers using the AC3.0 framework's *Contemporaneous Universal Agency Metric (c-UAM)*, a stark paradox emerges. Despite possessing unparalleled economic, military, and technological resources, the U.S. demonstrates a profound and persistent failure to convert this raw power into tangible agency for its citizens. Compared to other G7 nations and developed democracies, the U.S. system consistently produces worse health outcomes, higher levels of inequality, and a more fractured and dysfunctional political environment. The resulting c-UAM assessment for 2025 is "Degraded," reflecting a nation with high potential for agency that is being systematically squandered by deep-seated structural flaws.

The evidence for this assessment is clear across multiple domains. In Health Agency, U.S. life expectancy lags significantly behind that of Canada, Germany, Japan, and the United Kingdom.¹⁷ In Economic Agency, the U.S. exhibits a much higher Gini coefficient, indicating far greater income inequality than its peers.⁴¹ In Political Agency, while data varies, U.S. voter turnout in presidential elections is often lower than parliamentary election turnout in countries like Germany and the UK, and its levels of political polarization and institutional distrust are far more extreme.³⁸

This underperformance is not a result of a lack of resources but a failure in the system's "conversion efficiency." The U.S. spends vastly more per capita on healthcare than any other nation, yet achieves poorer outcomes.¹⁴ Its economy generates immense wealth, but that wealth is increasingly concentrated at the top, failing to translate into expanded economic control or opportunity for the majority.² Its educational institutions are world-class, but access is increasingly tied to crippling debt.¹³ The nation is, in effect, a powerful engine running at a fraction of its potential efficiency, with much of its energy dissipated by internal friction and waste.

3.2 The Triad of Systemic Liabilities: A Vicious Cycle

The central finding of this diagnostic is that the three core liabilities identified by the AC3.0 framework—Agency Debt, Epistemic Debt, and the Othering Barrier—are not independent problems. They are locked in a self-reinforcing, negative feedback loop that is actively degrading the nation's net agency and driving it toward a state of

chronic crisis.

This vicious cycle operates as follows:

1. **Rising Agency Debt Fuels Discontent:** The starting point of the cycle is the growing economic precarity of the American majority. Decades of rising inequality, stagnant wages, and the escalating costs of healthcare, housing, and education have led to a massive accumulation of *Agency Debt*.² This creates a pervasive sense of anxiety, insecurity, and a legitimate feeling that the system is no longer providing a viable path to a stable life.
2. **Epistemic Debt Prevents Coherent Response:** In a healthy political system, this widespread economic discontent would trigger a national, fact-based debate about causes and solutions. However, the U.S. is burdened by a colossal *Epistemic Debt*. Extreme polarization and the proliferation of partisan media ecosystems prevent a shared understanding of the problem. Instead of a debate over solutions, the nation is locked in a conflict over the nature of reality itself, paralyzing the political process.³⁸
3. **The Othering Barrier Redirects Anger:** Into this vacuum of legitimate explanation and effective policy response, the *Othering Barrier* emerges as a powerful and toxic alternative. Political entrepreneurs and extremist movements exploit the economic anxiety and political paralysis by providing a simple, emotionally resonant, but false narrative. They redirect the legitimate anger over economic decline away from complex systemic causes and toward a scapegoated "Other"—be it immigrants, racial or religious minorities, or a vaguely defined "elite".³² This provides a sense of clarity and purpose for the disaffected but does so by poisoning the well of social solidarity.
4. **The Cycle Completes:** The entrenchment of the Othering Barrier deepens political polarization and further increases Epistemic Debt, making any consensus-based policy action even more difficult. This political paralysis ensures that the root cause of the discontent—the rising Agency Debt and the inequality that drives it—goes unaddressed. This failure to act further exacerbates the economic precarity, which in turn makes the population even more susceptible to the simplistic and hateful narratives of the Othering Barrier, thus completing and strengthening the vicious cycle.

This feedback loop is the central engine of agency decline in the United States. It is a systemic trap that turns economic problems into political and social poison, ensuring that the country can solve neither.

Part IV: Projection of Most Likely Outcomes (2025-2035)

4.1 Baseline Scenario: The Path of Systemic Inertia

Assuming no major exogenous shocks or fundamental shifts in policy direction, the most likely trajectory for the United States over the 2025-2035 period is one of continued, grinding degradation of its net agency. The negative feedback loop identified in Part III will continue to operate, leading to a slow but inexorable decline in the nation's Longitudinal Universal Agency Metric (L-UAM). The nation will likely grow wealthier in aggregate, but this wealth will be accompanied by increased social fragility, deeper political dysfunction, and diminished opportunity for a growing share of its population.

- **Economic Agency:** The trend of high inequality is likely to persist, with the Gini coefficient remaining elevated or ticking further upward.⁵ The structural drivers of this trend—globalization, automation, and the decline of worker power—are unlikely to reverse without significant intervention. Consequently, the reliance on debt to maintain living standards will continue. Household, student, and public debt are all projected to continue growing as a share of GDP, further constraining the future choice space of both individuals and the state.⁷
- **Health Agency:** The life expectancy gap between the U.S. and its peer nations is projected to widen.¹⁴ Without a fundamental reform of its healthcare financing system, the U.S. will continue to spend more for worse outcomes. The deep disparities in health outcomes based on race and income will persist or worsen, as the system remains ill-equipped to address the social determinants of health.¹⁶
- **Educational Agency:** While attainment rates may continue to slowly increase, the core problem of the "poisoned chalice" will remain. The cost of higher education will likely continue to outpace inflation and wage growth, meaning the Agency Debt burden associated with a degree will grow, further diminishing the net agency gain for graduates.¹³
- **Social Agency:** Absolute intergenerational mobility will likely remain at or below the 50% mark, cementing the end of the "American Dream" as a widely shared reality.²² This persistent lack of opportunity will continue to fuel the social resentment that sustains the *Othering Barrier*. Extremist ideologies will become more deeply entrenched in

certain segments of the population.³³

- **Political Agency:** Epistemic Debt will continue to mount. Partisan animosity and distrust in institutions, from the government to the media and scientific bodies, will remain at crisis levels.³⁸ The capacity of the federal government to pass major, consensus-driven legislation to address any of these fundamental, long-term problems will be effectively zero.

The net outcome of this baseline scenario is a nation that is hollowed out from within. It may maintain its status as a global economic and military power, but its internal social contract will be broken. It will be a wealthier nation that offers less security, less opportunity, and less freedom to a growing number of its citizens.

4.2 Primary Risk Scenario: Activation of the Othering Barrier

The most significant risk facing the United States in the next decade is not slow decay, but a rapid and deliberate escalation of agency reduction. The AC3.0 framework's *Principle of Preemptive Diagnosis* compels this conclusion. The high potential energy stored within the established *Othering Barrier*—the widespread, normalized dehumanization of certain groups—is highly likely to be converted into the kinetic energy of forcible agency reduction, particularly in the event of a political or economic crisis that provides a pretext for such action.¹

This scenario does not predict a single event like a civil war, but rather a *class* of actions that become highly probable once the moral and psychological groundwork of "Othering" has been laid. These actions represent a cascade of "evil" acts, in the precise terminology of the Agency Calculus, where the state and powerful non-state actors become the primary agents of forcible agency reduction.

Potential manifestations include:

- **Legislative and Judicial Agency Reduction:** The use of state power to systematically dismantle the "choice space" of targeted groups. This could include:
 - Further restrictions on voting rights aimed at specific demographics, effectively reducing their Political Agency.
 - Legal and legislative challenges to established rights, such as birthright citizenship, marriage equality, or reproductive freedoms, directly attacking the Social and Health Agency of affected populations.

- The weaponization of the legal and administrative state to investigate, prosecute, and harass political opponents, journalists, and academics, creating a chilling effect that reduces the Educational and Political Agency of the entire society.
- The passage of laws that explicitly discriminate against minority groups under the guise of "religious freedom" or "cultural preservation."
- **Social and Political Agency Reduction:** An increase in the frequency and intensity of extra-legal actions that forcibly reduce agency. This could include:
 - A rise in politically motivated violence, intimidation, and targeted harassment of public officials, election workers, and members of targeted minority groups.
 - Increased clashes between organized extremist groups and counter-protestors, potentially leading to localized breakdowns of order.
 - The normalization of anti-democratic norms within a significant political faction, such as the routine refusal to accept certified election results or calls for the suspension of constitutional processes. This represents a fundamental attack on the Political Agency of the entire citizenry.

This scenario represents the logical endpoint of the trends identified in Part II. It is the phase transition where the accumulated pressure of economic discontent (Agency Debt) and political paralysis (Epistemic Debt) finally breaks through the dam of democratic norms, channeled by the destructive force of the Othering Barrier.

4.3 System Fragility and Shock Amplification

The triad of systemic liabilities—Agency Debt, Epistemic Debt, and the Othering Barrier—has rendered the United States dangerously fragile. The nation's capacity to absorb and respond cohesively to a major external shock over the next decade is severely compromised. Any significant crisis is likely to be amplified by these internal weaknesses, leading to outcomes far more severe than would be expected in a healthier system.

- **Financial Shock:** A major financial crisis, akin to 2008, would impact a nation far less equipped to handle it. The government, already burdened by massive public debt, would have less fiscal firepower for bailouts and stimulus.⁸ The population, already laden with household debt and facing high inequality, would have less of a cushion to absorb the shock.⁷ Most critically, the response would be filtered through the lens of extreme Epistemic Debt, likely leading to a deeply partisan

and dysfunctional policy response that could turn a recession into a prolonged depression.

- **Geopolitical Shock:** A major international conflict or a direct challenge to U.S. global standing would require national unity, sacrifice, and a shared understanding of the threat. The current levels of Epistemic Debt and the presence of an Othering Barrier make such a unified response nearly impossible. A significant portion of the population and political leadership would likely question the legitimacy of the conflict, attribute it to the malevolence of domestic political opponents, and resist mobilization efforts. This internal division would be a critical vulnerability that adversaries could exploit.
- **Climate Shock:** As the frequency and intensity of extreme weather events increase, the U.S. will face repeated, large-scale shocks in the form of catastrophic hurricanes, wildfires, droughts, and floods. In a society with high social trust and effective governance, these are manageable disasters. In a society with low trust, high inequality, and a powerful Othering Barrier, they become catalysts for social breakdown. Government response would be hampered by political infighting. Mutual aid could break down along partisan and racial lines. The impacts would fall disproportionately on the most vulnerable, whose low agency makes them least able to evacuate or rebuild—a clear and repeated activation of the *Vulnerability Amplifier* on a massive scale.

In each case, the underlying systemic liabilities act as a shock amplifier. They take an external crisis and turn it into an internal one, transforming a manageable problem into a potential catastrophe and accelerating the overall decline in the nation's agency.

Part V: Strategic Recommendations for Agency Cultivation

The AC3.0 framework is not merely a diagnostic tool; its *Positive Imperative*—the moral requirement to *actively cultivate or expand* the agency of others—demands the formulation of strategic interventions to reverse the negative trends identified in this report.¹ The following recommendations are designed to address the root causes of agency decline by deleveraging systemic liabilities and activating the framework's principles for moral action.

5.1 Deleveraging Systemic Liabilities: A Three-Front Strategy

The interconnected nature of the triad of liabilities requires a concurrent, three-front strategy. Addressing one in isolation will be insufficient, as the others will continue to exert negative pressure.

- **Countering Agency Debt:** The most direct way to restore agency is to reduce the economic precarity and debt burdens that constrict the choice space of the majority. This is the foundation upon which other forms of agency are built.
 - **Policy Focus:** Implement policies that directly reduce the debt burden on households and increase the share of economic growth flowing to the bottom 90%.
 - **Specific Interventions:** This includes aggressive student debt relief coupled with reforms to control the cost of higher education; expansion of direct income supports like the Child Tax Credit; strengthening worker power through pro-union legislation and raising the minimum wage; and utilizing progressive taxation to fund public goods (e.g., universal childcare, public transit, affordable housing) that directly reduce household costs and thus the need for debt.
- **Paying Down Epistemic Debt:** A functioning society requires a shared basis in reality. Rebuilding the infrastructure for reasoned, fact-based deliberation is a critical, long-term project.
 - **Policy Focus:** Target the institutional drivers of polarization and disinformation.
 - **Specific Interventions:** This requires a multi-pronged approach, including significant public investment in non-profit local journalism to create trusted information sources; establishing federal standards for algorithmic transparency and accountability on social media platforms to curb the spread of harmful content; launching a national civics renewal project to rebuild democratic literacy; and supporting electoral reforms (such as ranked-choice voting and open primaries) that are designed to reward moderation and reduce toxic polarization.
- **Dismantling the Othering Barrier:** Directly confronting the ideologies of hate and extremism is a non-negotiable component of cultivating a safe and inclusive society.
 - **Policy Focus:** Weaken the capacity of extremist groups to organize and recruit while simultaneously strengthening social solidarity.
 - **Specific Interventions:** This includes robust federal investigation and

prosecution of hate crimes and domestic extremist networks; creating a national service program that brings young Americans from diverse geographic, racial, and economic backgrounds together in common purpose; and investing heavily in community-based restorative justice and facilitated dialogue programs designed to bridge divides and repair the social fabric at a local level.

5.2 Activating the Moral Delta and the Right to Repair

In an environment of limited political capital and resources, interventions must be prioritized for maximum impact. The AC3.0 framework provides two clear principles for this prioritization.

- **The Moral Delta Principle:** This principle states that the "goodness" of an act is amplified when it lifts an agent from a low-agency to a high-agency state.¹ This provides a clear mandate: focus resources on the most vulnerable, as interventions in these communities produce the greatest moral return on investment.
 - **Prioritized Intervention (Health):** The single most effective application of this principle is the expansion of Medicaid in all remaining states. This would provide life-saving Health Agency to millions of the nation's poorest and most vulnerable citizens, closing many of the health disparity gaps identified in Part II.²⁰
 - **Prioritized Intervention (Economic):** Focus on policies that specifically target deep poverty and wealth inequality, such as strengthening the social safety net and exploring "baby bonds" or other asset-building programs for low-income children.
- **The Right to Repair Agency:** This principle establishes that agents have a moral right to recover agency that was unjustly taken, creating a moral imperative for restorative, not just distributive, justice.¹ This means not just ending harmful practices but actively working to repair the accumulated damage of past harms.
 - **Prioritized Intervention (Justice):** This principle points directly toward comprehensive criminal justice reform. Mass incarceration is one of the most potent and targeted mechanisms of agency reduction in American society, disproportionately impacting minority communities. Reforms aimed at ending mass incarceration, expunging records for non-violent offenses, and investing in re-entry programs are a direct application of the Right to Repair.

- **Prioritized Intervention (Social):** This principle also supports targeted economic and infrastructure investments in communities that have suffered from decades of discriminatory policies like redlining and environmental racism. Such investments are not "handouts" but a necessary act of repairing stolen agency.

Conclusion: The Agency Imperative for the Next Decade

The United States stands at a critical inflection point in 2025. The analysis conducted through the Agency Calculus 3.0 framework reveals a nation of immense latent potential for human agency, a potential that is being actively suppressed and squandered by a self-reinforcing cycle of economic precarity, political dysfunction, and social fragmentation. The nation's vast wealth is failing to translate into a commensurate expansion of the "choice space" for its citizens, particularly when compared to its international peers.

The trends of the past 50 years have placed the country on a trajectory of decline, not in its aggregate power, but in the quality of its social contract and the lived experience of its people. The baseline forecast for the next decade is one of continued systemic decay, leading to a society that is less free, less equal, and dangerously more fragile. The primary risk is that this decay will not be gradual, but will be punctuated by a rapid, deliberate, and forcible reduction of agency against targeted groups, an outcome for which the psychological groundwork has already been laid.

The *Positive Imperative* of the Agency Calculus is a call to action. It posits that the highest good is to create systems that raise the baseline agency of the most vulnerable, creating feedback loops of reciprocal empowerment.¹ This requires a fundamental reorientation of national priorities. The cultivation of the "choice space" of every citizen cannot be treated as a secondary byproduct of economic activity or a matter of partisan debate. It must be understood as the central purpose of a just state and the ultimate measure of national success. The challenge for the United States over the next decade is to break the vicious cycle of systemic liabilities and begin the difficult, necessary work of deleveraging its debts—economic, epistemic, and moral—to build a future of greater freedom, justice, and well-being for all.

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