

The Cracking of America's Golden Egg

Part I

A. Introduction

Since the 1970s population growth fueled by a generous immigration policy has had strong support from economists and government. America, more than any other nation, has welcomed over the decades immigrants from all over the world in the tens of millions. It is widely believed by politicians that the resultant growth in people numbers has enhanced the quality of life in America and the prosperity of the masses.

This mythos has been built into the culture and now has a tenacious hold on the country's collective thinking, but a crack has developed exposing the underlying truth. This paper will show that everyday econometrics, using US government data, has put into serious question the economic validity of limitless growth fueled by immigration. Also, how that same growth is causing a quicken disintegration of the national infrastructure, while overloading the nation with workers at a time when jobs are being displaced by ever-accelerating automation and artificial intelligence.

Recognizing that fewer jobs and more people will cause major economic dislocations, how does one survive or thrive as times get tougher? In the later parts of the paper these concerns will be addressed along with suggested strategies for young Americans to seek a self-reliant life under adverse circumstances.

Before digging into these issues, we need to take a hard look at how we got here. And this of course involves the historical role of immigration, its plusses and minuses, which has shaped America from its inception.

B. Demographic Snapshot

Since the Colonial days, the United States has had growth spurts, with immigration playing an important role in populating a sparsely settled North America. With each succeeding generation of newcomers and their children, lasting impacts have been left on the nation's character and vitality. Historically immigration has met vital national needs, but as times have changed those needs have evaporated, calling into question immigration's contemporary place in American life.

Once considered a "majority white" nation of European descent for more than two centuries, America's demography has in recent decades dramatically shifted. People of color from many different continents have grown in sufficient numbers to turn the old racial-ethnic mix on its head.

By 2044 demographers forecast that the US will become a "majority-minority" country. In fact states like California and New Mexico have already done so with Texas soon to follow. What this means is that whites are and will become a minority, just as Afro-Americans, Asians, Latinos and indigenous peoples are today. Without a doubt America is slowly turning darker shades, as different races grow in number and inter-mix.

The US census is currently estimated to be 327 million with the US Census Bureau projecting a little less than 400 million by mid-century with others predicting 600 million or more by 2100, if not before. The chief driver of population growth is immigration (with the native birth rate holding steady), as people from all over the world seeking a better livelihood in freedom and security enter our ports and borders. While sympathetic to their plight, the inflow is of such magnitude that Americans are beginning to question the wisdom of mass immigration in view of some very pragmatic existential issues.

Already inadequate infrastructural systems are falling into further disrepair from age and overuse, costing trillions to reconstruct. Adding another 75 million people in a short span of thirty-five years, plus the tens of millions to follow in the next half-century creates huge futuristic design and engineering challenges for the best of minds, not to mention the financing of trillions of dollars that the country's coffers don't have.

Besides this grand reworking of America, there is one more vexing challenge ... what about jobs? Based on the predictions of experts, in the next decade or two nearly a third to one half of all jobs in the United States will either be entirely eliminated or partially so by robotics and Artificial Intelligence (AI). A more in-depth discussion of this subject will follow in Part III, but for now this eventuality is no surprise to most workers in America for many can attest to jobs already lost by robotic assembly lines and the slimming down of white collar jobs in accounting, banking, corporate, government and business offices by computerization at an accelerated rate.

Thus, if the number of jobs is contracting due to automation and infrastructures are crumbling from age and nonstop wear and tear, why on earth would our political leadership want to import more people, making matters even worse?

Even if we were to abruptly stop all immigration tomorrow, the US would still add about 50 million more people by virtue of the baked-in impetus of immigrants already here forming families of their own. As one can see exponential population growth cannot be turned off or turned around on a dime. It will take a generation or two to reach a point of stabilization, where births match the number of deaths, assuming immigration of all kinds is brought to a near halt. Yet, Congress blithely continues mass immigration at full throttle despite these major socio-economics pressures bearing down on us.

Can we then as a nation head off these looming demographic and infrastructural crunches? The answer lies in whether the two ideological based political parties... Democrats and Republicans... can come to some sort of accommodation. Whether this is possible, depends upon giving up some entrenched sociopolitical thinking that creates huge roadblocks to progress. One of those roadblocks is both legal and illegal immigration; something few legislators want to tackle, as it has become another one of those controversial "third rails in politics."

C. Immigration and Ideology

As many have noticed of late, if you have the audacity to question immigration's value to this country, there's a good chance you will be immediately attacked for racism, bigotry, xenophobia, nativism or some other pejorative name to bully you into P.C. conformity. So where does this vehemence come from? And why is immigration so sacrosanct that it is almost un-American to question its value?

For most Americans are descendants of immigrants, we are sympathetic to the virtue of being given an opportunity to a better life in a new land and it seems reprehensible to question it. But immigration in America today has taken on a whole different character with related socio-

economic problems, the solutions to which are mired down in the ideological tug and pull of *liberalism and conservatism*, permeating almost every nook and cranny of US society. (For an in depth examination of the US immigration conundrum, go to:

[www.elbrowroomUSA.org/topics/immigration- a-noble-notion-gone-bad](http://www.elbrowroomUSA.org/topics/immigration-a-noble-notion-gone-bad)).

Since there are so many facets to each ideology, I've chosen only to identify and differentiate those attitudes, which when melded together results in exponential population growth. My focus in this paper will be on economics, reproduction and immigration. Of course, exercising this literary convenience may not do justice to the totality of either belief system. However, by centering on a few philosophical principles one can quickly see how powerful they are in frustrating any consensus on national policy. So let's take a circumscribed look at these conflicting forces and the values advocated.

The Perspective of the Liberal Voice in America;

1. Economic integration or “globalization” is the keystone in forming a world community in which America is the indispensable leader...it is a “World First” outlook.
2. Population growth enhances economic vitality with no acknowledged negative long-term environmental or natural resource consequences, that can't be mitigated by science or technology.
3. Because of our largesse, America has a moral obligation to welcome as many dispossessed migrants as possible to start a new life with both governmental and community support.
4. Both legal and illegal immigration enhances US culture and economic performance, for newcomers add their culture to ours, bringing forth an ever-evolving set of values and ideas that keeps America vital and fresh.
5. Immigration provides lower-cost labor to agriculture, corporations, businesses and households without regard to the negative consequences upon native workers in the short-term, as everybody collectively benefits in the long run.
6. Open borders and ports with laissez faire immigration law enforcement create a dynamic American culture with the ebb and flow of different races and culture.
7. Besides human rights, any migrant setting foot on American soil, regardless of legal status, is entitled to the same civil rights as citizens; this includes jobs, driver licenses, “sanctuaries” that can protect non-criminal immigrants from the U.S. Immigration and Customs Enforcement agency (ICE), in-state college tuition, access to public education, subsidized health care, welfare benefits, professional licenses, etc.
8. Women have a right to an abortion and to control reproduction without government interference at any level.
9. Government should fund sex education, abortions and birth control to assure effective family planning and to reduce unwanted pregnancies.

The New Age of Conservatism (under Trump) in America:

1. “Economic nationalism” and “national sovereignty” are foundational constructs; putting “America First” is imperative when dealing with global trade agreements, international alliances and relationships.
2. Newly negotiated trade agreements will put the interests of American companies and workers above those of foreign nations and their workers.
3. Population growth enhances economic vitality with no seen negative long-term environmental or natural resource consequences that can’t be mitigated by science and technology.
4. Legal immigration enhances American culture and economic performance. However, new arrivals should adopt the country’s established culture and learn English (the predominant language) and not expect the nation to adapt its culture to fit them.
5. Immigration provides lower-cost labor to agriculture, corporations, businesses and households, helping business enterprises to be more competitive globally. Immigrant labor should be conditionally allowed as long as it doesn’t negatively impact native workers.
6. Illegal immigration is unacceptable and any pathway to citizenship for those already here constitutes amnesty, which in turn rewards lawbreaking and “line-jumping.”
7. Strong Border security, biometric entry/exit tracking systems and strict enforcement of all immigration laws are essential to national security and economic nationalism.
8. Illegal entry by migrants is a violation of the country’s sovereignty and the undocumented immigrant should be treated justly, while being swiftly deported.
9. While the right to an abortion is settled law, this should not prevent states from placing restrictions on the exercise of that right.
10. While women may have been granted reproductive rights, neither federal nor state governments should use taxpayer dollars to fund sex education, abortions or birth control, not only in America but in other countries.

It should be made clear that “identity politics” is not as cut and dried as previously outlined. Most people when identifying themselves with either ideology do not necessarily agree with all these points. As lately witnessed when the Republicans were dealing with the repeal and replacement of Obamacare, there are several deep fissures in the party ideology ranging from the now well-established Tea Party to the up and coming Freedom Caucus, each with a different bent on what conservatism means. When mixing these offshoots with party moderates, garnering consensus on major issues is not easy.

By the same token, liberals as represented by the Democrat Party are also divided with a far left progressive element that is more socialistic in nature than centrists. The point is that neither ideology is monolithic or pure in their stances. While in recent years unity is hard to come by, history has shown that often enough there is agreement on most principles to coalesce around major issues and candidates, while bringing pressure to bear on public policy.

Whereas the two camps may have disparate viewpoints on many issues, there remains some overlap or common ground. For example, the following seems to be shared by most liberals and conservatives:

1. Population growth is good for the economy with no acknowledged negative long-term environmental or natural resource consequences that can't be mitigated by science and technology.
2. Legal immigration provides diversity in American culture and enhances economic performance. Because it has been historically good for the nation, it should be perpetuated, irrespective of population size and natural resource depletion.
3. Immigration provides lower cost labor to agriculture, corporations, big and small businesses, and households, helping enterprises trim operating costs and to be more profitable. (But to the degree it hurts American workers in the short-run appears to be more of concern of Conservatives than Liberals).

With both forces perceiving limitless growth to be a good thing any opposition to that notion would have a tough time getting traction in the USA. For example, using the voter turnout statistics from the last presidential election, both the Republican and Democrat parties are well in control. Liberal Hillary Clinton got 48.03% of the vote cast versus 45.94 % for Conservative Donald Trump, who surprisingly harvested a plurality of the Electoral College Votes to trump the popular vote (pun intended). It is apparent that the two sides are closely matched in voter strength with the remaining 6% thinly spread among Libertarian, Green Party and Independent candidates¹.

From this data, it is also abundantly obvious that there are no up-and-coming parties to counter the duopoly in the body politic. Certainly "independents" are a major force, but by virtue of the ensconced political system they have to align with either party when voting in many state primaries. In general elections independents can vote for those candidates already picked by the established parties. As of yet, independents show no propensity to separately organize to select their own candidates at any level. The likelihood of a cohesive third party emerging at this juncture with a significantly dissimilar set of values or platform appears to be nil.

As a result when America begins to earnestly confront its enormous infrastructure challenges, plus deal with the socio-economics of automation and artificial intelligence, it's going to be a heavy lift to get progressive legislation passed. At some point the competing parties will have to come to grips with the simple idea, yet hard to accept, that more people coming to America will make socio-economic solutions more intractable. It's like trying to repair a car's engine with the motor running.

"So why can't we as a nation turn off the "engine" and take stock of what we are doing? The answer lies in the myth that limitless population growth is the key to the nation's prosperity.

In Parts II we'll examine the facts and see who benefits from this fiction.

The Truth about More People

Part II

Keeping in mind the adage that “Demography is Destiny” our escalating population has been the elephant in the room for decades and has purposely gone “unnoticed” by officialdom. Instead governments at all levels have promoted the shibboleth that unconstrained population growth is the engine of prosperity. More people mean more domestic buying with our Gross Domestic Product getting bigger and supposedly then everybody wins. With the citizenry hearing this steady drumbeat by the media and economists, it just has to be true.

How often have you heard, “If you’re not growing, you’re dying.” This mantra has been very effective in garnering public acceptance that crowdedness, congestion and loss of personal freedoms should be the price willingly paid for prosperity.

Certainly there is a strong correlation between rising people numbers and GDP growth; a strong relationship that statistical data supports. While economists pitch Gross Domestic Product as the consummate econometric from which all manna flows, what they haven’t told us about is the downside. So let’s take a look at what these negatives are.

In general, when the US census increases there are a greater number of people in poverty, ever-escalating social welfare expenditures, ever-mounting demands on the healthcare delivery system, higher rates of wear and tear on infrastructure, growing public and private debt, the gradual erosion of the middle class, etc. ⁱⁱ Those are the hard realities that we can see, experience and quantify. But there are intangibles as well, which are just as important, but are difficult to value and measure.

Such precious things as solitude and quietude that feed the human spirit are often left at the city limits, where the hubbub of urban centers takes over, filling the mind with ceaseless noise and unease. For the big-city dweller living cheek to jowl, nature in its full glory is something to be enjoyed on a far off eco-vacation or on a short “get a way” to the country for recharging. Further, personal freedoms are often sacrificed or usurped in the name of public safety and counter-terrorism. And should one be seeking a good paying job not found in rural communities, there is but one choice...join the throngs striving to succeed among hundreds of thousands, if not millions of others wading in the same frenetic stream.

Recognizing then, there are some significant downsides to “growth at any cost”, let’s take a look at a study this author completed in 2007 that documents the story that both the government and the media have gratuitously overlooked. Before getting into the findings, some background information will help to set the stage.

In the early 1970s, because of growing alarm over the fast growing population and the impact on America’s infrastructure and environment, President Richard Nixon established the Rockefeller Commission to initiate proposals to stabilize the US population. After almost two years of research and garnering consensus from different stakeholders, including the business community and unions, the Commission made a series of recommendations to the President

centering on two main themes: the first, “We have looked for, and have not found, any convincing economic argument for continued population growth. The health of our country does not depend on it, nor does the vitality of business nor the welfare of the average person” and the second, was for the government to institute and support abortion and birth control measures in order to stabilize population growth. Nixon rejected the Commission’s work out of hand, feeling he could not morally support measures restraining propagation due to his Quaker religion.

For this and other complex religious and political reasons, the concerns for the future and better managing excessive population growth were dashed and the subject disappeared after the Commission was disbanded, as though nixing it...fixed it. Subsequent Administrations essentially sidestepped the issue, setting the stage for corporate America and Congress to press their newfound ethos that limitless growth via mass immigration would be an ever-enduring economic energizer.

There was an attempt to revisit the concern when in 1994 the Jordon Commission addressed immigration reform, but that too went nowhere. In effect any concerns about out-of-control population growth were once again dismissed in favor of continuing the overly generous Immigration Act of 1965.

In 1970 many ecologists considered the population of nearly 204 million to have reached the breaking point in terms of living within our ecological means, as well as over-stretching the nation’s economic capacity. After the Rockefeller Commission folded, however, those concerns seemed to slip into the ether and disappeared from the public agenda. America’s census exploded to an estimated 321 million in 2015; a 58% increase in just 45 years. So the question arose, what was the impact of this growth on the economy and the people. Was adding another 118 million detrimental to the nation as the Rockefeller Commission feared or were the proponents of population growth right?

If population growth is the key to prosperity as many purport, how have Americans fared? Have they done better economically during this great spurt in mass? Getting the answers to these questions was the impetus for a study commissioned by this author in 2006. With the professional assistance of the then head statistician, Susan Norris and her staff at Peninsula College in Port Angeles, Washington, several indicators of prosperity in America were examined.

Using basic statistics and government data over a 35-year period from 1970 to 2005, here were the major findings:

1. As the population increased from 204 to 296 million, so did the *Real Gross Domestic Product* per capita with a nearly perfect linear relationship ($r = 0.97$). After adjusting for inflation, every resident’s contribution to the economy in 2005 was about \$14,000 in 1970 dollars.
2. Similarly, *Real Federal Debt* per capita showed the same strong linkage ($r = 0.95$). Each American's share of national debt in 2005 was about the same as their contribution to the economy, \$13,931 in 1970 dollars. Thus as *Real GDP* per capita went up, it was matched almost dollar for dollar in *Real Federal Debt* per capita. An accountant would say for every dollar increase in assets, there was a corresponding dollar of liability...the net effect was no gain in the nation’s net worth.

It’s important to point out, that a correlation is not causation. Nevertheless these statistical techniques are designed to demonstrate there is a high probability that as the census grows so too will America’s GDP. So economists are right on that score, but what they didn’t tell

the public is the serious side-effects from importing more people as a prescription for economic prosperity.

As said previously for every dollar of Real GDP, there is nearly a dollar of related Federal Debt generated. While governmental debt is composed of many things ranging from the hangover costs of previous wars to the interest paid to those buying the nation's treasury bonds and notes, it is important to recognize that much of the national debt constitutes the cost of servicing the needs of the country's people.

In fact the present de facto policy of importing more people requires ever more government for such things as welfare and social services, doctors, hospitals and clinics, more roads, bridges and highways, more water and sewer systems, more schools and teachers, more national security and police protection, courts and jails, more agricultural support and the list goes on. Simply put, the advocates of mass immigration are not being forthright with the American public as to what immigration really costs the nation. Besides accruing public debt as previously shown, there's more to the downside scenario. Here are some additional findings from the study;

3. With correlations of ($r = 0.97$) the top 40% of Americans gained in income as growth increased, while the bottom 60% did not. **Thus, for a majority of Americans real income (adjusted for inflation) declined in the thirty-five year period, while the census powered ahead.** So if more Americans are making less money in terms of real dollars, what is the impact on consumer spending, the chief driver of our economy?
4. When looking at *Real_Debt Per Capita*, the answer becomes obvious. Debt per person increased 125% in the 35 year period, while the population grew by 50 percent, which strongly suggests that Americans were not reluctant to borrow in order to maintain their standard of living, as real wage gains fell short.
5. *Population* and *Poverty* are also related ($r = 0.62$), indicating that as the population grew so too did the number of people in poverty. The relationship between population growth and the percent in poverty is not as strongly connected, but the absolute numbers speak for themselves. In 1970 according to the US Census Bureau there were 35.6 million Americans below 125% of the government's official poverty level, whereas in 2005 that number increased by 13.7 million for a total head count of 49.3 million.ⁱⁱⁱ One would expect that if population growth was so good for the economy and all residents, fewer people would be in poverty. That really didn't happen...just the opposite occurred.

Other variables were studied as well and you can get a full accounting by going to; www.elbowroomUSA.org/topics/less-people-with-more-the-concept-of-demographic-economics. There you can see how trade deficits, employment, home construction and ownership fared, while the head count ballooned. Essentially The Rockefeller Commission was right...the nation as a whole failed to gain economically from population growth and from an environmental perspective severe damage has been done, such as polluted fresh water systems, loss of wildlife habitat, depletion of marine fisheries, and the loss of agricultural land to development etc.

One can argue that this study is "old news", so what about the last ten years? My guess is that these correlations would be severely distorted by the Great Recession of 2007. In fact GDP has had a roller-coaster ride during the recovery and the National Debt has skyrocketed due to the Federal Reserve's economic stimulus packages. In short we aren't better off, yet between

2005 and 2015 the nation added another 25.4 million people, a majority of which came from foreign countries and started families in the US.

So, if most Americans are hurting and struggling to make ends meet, why would the country's leadership continue to invite more people from around the world to compete for precious jobs, and take more bites out of the economic pie and further deplete limited resources. To answer this puzzling question, we need to first look at those who prospered from these mass influxes. Once done the answer will become apparent.

The Beneficiaries of Mass Immigration

Going back to the 35 year study, it was noted that 60% of Americans saw their real wages either stagnate or decrease, but 40 % experienced wage growth...this gives us our first clue as to why mass immigration is so attractive to the elite. If a household with substantial income needs help with childcare, yard and house maintenance, shopping, and other daily services, having cheap and willing migrant labor is a great convenience. And in time this domestic staff becomes essential to the household schedule and is a resource one doesn't want to lose without a fight.

According to Pew Research 45% of immigrants (both legal and illegal) work in American households...and the other 55% are scattered among 9 other sectors. It should be noted that private households employ more migrants than each of these sectors: agriculture, manufacturing, and/or construction. The kind of households involved varies, but the essence of it is that they can afford to hire native and/or immigrant help. Chances are legislators, lobbyists, executives, lawyers, skilled artisans, entrepreneurs, computer scientists, professors, scientists, doctors, dentists and other professional health care workers, etc. rely on immigrants to keep their homes running smoothly.

One can expect the elite to champion the cause with such principled rhetoric such as, "Immigration is important to the economic and cultural diversity of the country and we must keep them coming." What they are also saying is, "Don't mess with the good thing we've got going." All of which leads us to an authoritative study on the economic winners and losers when it comes to this controversial subject.

In September of 2016 the National Academy of Sciences (NAS) came out with an in depth report titled, "The Economic and Fiscal Consequences of Immigration." The report suggests that immigration is not a clear-cut issue in which one side is right and the other wrong, but there are both costs and benefits.

For the layman sifting through 300,000 words written on 509 pages by a panel of 20 economists, sociologists, and demographers is indeed a daunting challenge. Fortunately, Economics Professor George Borjas of Harvard wrote a more easily understood synopsis in the National Review just after the report was published. Dr. Borjas was a member of that panel and with the help of his article and other research conducted by this writer, here is the essence of immigration in contemporary America as I see it:

1. Since 1970, immigration has well served the purposes of businesses, farmers and higher income Americans, but not those native workers competing with immigrants for jobs and wages, for they have suffered from depressed wages and lowered earning power. "What the data clearly show is that wages drop for those natives who have skills that are most comparable to the skills of the immigrants."

(Read more at: <http://www.nationalreview.com/article/440334/national-academies-sciences-immigration-study-what-it-really-says>).

2. The annual fiscal burden imposed on all levels of government ranges from \$43 billion to \$340 billion in the near term, but the NAS panel and others argue that these fiscal shortcomings are more than paid back by the productivity of immigrants and their offspring in the second and third generations (this involves going out as much as 75 years).

(Note: Dr. Borjas refutes the soundness of these long-term, multivariable economic models by saying; “All estimates of the long-run fiscal impacts are useless...for assumptions matter, and different assumptions lead to wildly different answers.” In other words, due to the unreliability of long-term projections, prudence suggests that making immigration policy based on a fragile promise of future generational payback should not be done).

3. Taxes paid by immigrants do not compensate for the public expenditures they create. In effect it’s a “double whammy” for the lower-wage American worker; not only are wages stagnated or reduced by 5.2%, but those so harmed are expected to pay taxes to support public services granted to their economic competitors.
4. By virtue of the toil of both high and low skilled immigrants there is a *wealth transfer to the nation’s employers*, mounting to an estimated half a trillion dollars or more annually, according to Dr. Borjas. Most of the dollars can be attributed to the savings from cheaper labor, but the productivity and creativity of the skilled immigrant is also an important contributor to profits.
5. While business benefits substantially from this *wealth transfer*, it is the general taxpayer that pays the lion’s share of federal, state and local public services rendered to immigrants in need, plus the added cost of wear and tear on infrastructure, which is significant but often unrecognized.

While both winners and losers in this immigration game can be identified, there is more to this picture, which the National Academy of Sciences did not address. Please note...there were no ecologists participating on the NAS panel and nothing was mentioned about the growing socio-economic costs of pollution emanating from a distended America.

No costs were ascribed to; a) the damage being done to marine life, b) the loss of agricultural land to development, c) the depletion and contamination of fresh water resources, d) unacceptable levels of carbon emissions contributing to climate change, e) the loss of wildlife habitat, f) species extinction, plus g) the declining state of the nation’s social and physical infrastructure with increasing crowded living conditions in major urban areas. All of which can be attributable to unlimited population growth in America...*chiefly driven by immigration*. For the NAS to have not accounted for socio-economic costs involved was a serious error of omission.

And finally we have to return to the “unquantifiable.” Peace and quiet is essential to daily renewal, as people try to cope with the chaotic, competitive world about them. Also,

crowdedness begets indifference and a heightened sense of self-preservation as surrounding threats abound. Packing more and more humans into limited spaces is not seen as a formula for prosperity and happiness. But what alternative is there, if the root causes of the population explosion are not addressed?

To conclude, those benefiting from the wealth transfer of mass immigration are among the most powerful in America and they don't want it curtailed or stopped despite the negative consequences to the commons and the quality of life in America. Any attempt to reduce immigration will be strongly resisted in the short-term, primarily due to the current impact on business profits. What remains unknown is what will happen with the advent of automation and whether robotics and artificial intelligence will change commercial attitudes towards the use of immigrant labor when cheaper options become available.

Let's go to Part III to get a better idea of the infrastructure challenge ahead and to see how American working lives will be altered with the coming age of automation.

Improving the Commute to Disappearing Jobs

Part III

A. The Infrastructure Challenge

What to do about a crumbling national infrastructure that needs rethinking and redesign at a cost of trillions of dollars is front and center, yet there is no clear vision on what it should look like and or how to move forward.

Each day in America everything we do is dependent on some element of infrastructure from the streets we drive on to flushing our toilets. While it is regularly taken for granted, components of our infrastructure are essential to the smooth functioning of our daily lives and to the economic prosperity of the nation. As each new person is added to the census, whether by birth or international migration, a little bit more demand is put on the many subsystems. At the end of the year after tallying up an estimated 2.2 million increase in US population, those seemingly insignificant smidgens add up, creating incrementally more wear and tear. It's like wearing out the soles of your shoes. A hole doesn't appear until many unnoticed miles are put on them. Such is the case with infrastructure components; they will eventually malfunction, if proper maintenance or replacement isn't done.

The American Society of Engineers (ASCE) has done an admirable job of raising awareness and the general public knows that airports, bridges, highways, dams, electrical grids,

railroads, water and waste systems are in disrepair and antiquated. But that's not all ...many libraries, hospitals, courts, prisons, and particularly schools, included under this rubric of *infrastructure*, are in bad shape as well. By 2025, ASCE estimates that \$4.590 trillion will be needed just to bring the present infrastructure to a state of good repair. President Trump is talking roughly about \$2.526 trillion in funding with a shortfall of \$2.064 trillion. Mind you these figures do not include any estimate for the impact of expected population growth on all subsystems.

Go to www.infrastructurereportcard.org/2017 for the ASCE's big picture overview. For a more in depth discussion of how infrastructure involves even the most intimate of human functions, go to www.elbowroomusa.org/topics/a-population-primer-americas-too-many-people-problem#v.

Anyone traveling in the US is keenly aware of the huge population centers and transport corridors, like New York-Miami, Los Angeles-San Diego, Dallas-Fort Worth, San Francisco-San Jose, and Seattle-Olympia, which have had explosive growth with no signs of letting up. The enormity of re-building these congested megalopolises to meet future demographic demands (remember another 70 million residents or so are projected in less than 35 years) will require a wholesale redesign on a scale never seen before, entailing unprecedented engineering prowess.

Will it be "repair and replace" or will a more progressive approach (Next-Gen) be the central theme? For instance, should more lanes be added to the interstate corridors or should design plans be predicated on the assumption that Americans will at some point give up vehicles for more practical public conveyances? Other nations have had great success with high speed rail, which is woefully lacking in America. Thus, in the process of updating our national rail system, will we take the next big leap in technology to meet future demands?

Being tested right now is the "Hyperloop." This is a high-speed levitating pod that runs in miles of vacuum tubes that the proponents believe can move both people and goods at speeds between 600-750 mph. For example, it would only take a little over a half hour to go from San Francisco to Los Angeles. If proven to be feasible, there could be several of them. One for the eastern coastal corridor, another for the west coast and maybe one or two that could crisscross the country. High speed rail could feed these hyperloops, as well as meet other regional transportation needs.

In almost all subsystems of the national infrastructure, there are advanced technologies to be applied and the federal-state-local partnership has to provide leadership in making system design decisions as just mentioned. While lamentable that we as a nation haven't kept up, this may be the golden opportunity to leap frog present day technology in the name of implementing Next-Gen innovations where it makes sense to do so. Still there are more crucial decisions to be made.

Central to the re-design will be sizing. How big will the national system be...how many people will each major component be able to handle? Will for example, the transportation system be constructed to meet the needs of 400 million, or 600 million, or maybe even more people? And how will these numbers be serviced?

To answer these basic questions the nation needs a national population policy, something called for in the 1970s, which has since been assiduously avoided. Let it be said here, *if America wants its vast infrastructure to be properly rebuilt, the planners need to know the long-term population targets. What will be the upper limits and in what time frame?* If not done, the country's infrastructure will be forever behind the demand curve as a result of the government's failure to plan ahead.

And if that's not enough, encroaching sea levels from climate change are and will require an integrated networking of sea walls and levees with more inland relocation of residential and business development in many of the giant coastal cities mentioned. As already seen, storm surges, whipped up by hurricanes and winter storms, are creating wide spread flooding with the worst yet to come according to climate scientists.

While indeed formidable, ASCE's estimated project costs of \$4.590 trillion are not the only challenge. History has shown that once a portion or major system is completed, it is almost obsolete at ribbon cutting due to unrelenting population pressures not taken into account, as previously discussed. And obtaining governmental financing in the face of a 20 trillion dollar national debt, along with other mounting unfunded US liabilities of 84.3 trillion dollars, makes an undertaking of this scale financially overwhelming.^{iv}

With this unfavorable public debt picture, it's pretty clear that the private sector with all of its available investment capital must be a major player "in the deal" ...there just isn't any other way unless more money is printed. And that gets into the complexities of the US monetary system over which the Federal Reserve holds sway. Whether it would approve of such a huge addition to the national debt is hard to gauge at this point.

President Trump prides himself on his real estate development acumen... in other words applying "the art of the deal". If there were one area where he could help the nation, rebuilding this vast national infrastructure would be it. There are four major facets; 1) proper planning and design as discussed, 2) getting the money to build, 3) dealing with property acquisition, right of ways, and regulatory agencies, and 4) managing the politics at the local, state and federal levels. From his experience in NYC and from his many global properties he should be invaluable in leading this effort. But there is only one hitch.

At of this writing the nation is awaiting a promised Trump infrastructure plan. Based on media reports, he wants to spend "\$1 trillion fixing the nation's crumbling roads and bridges. The plan set for release in January is expected to call for as much as \$200 billion in federal spending over the next decade, with the rest coming from private investment, state or local funding and cuts to other federal programs."^v While woefully short of the nearly \$4.6 trillion needed over time, it could be considered a down payment. Nonetheless Trump's plan will need the support of the Democrats, since it can't technically be enacted under the budget-reconciliation process as was the case in passing the tax cut bill. This means 60 votes in the Senate area needed and with only 51 Republicans in this chamber, 9 Democrats have to be on aboard for passage.

As one of the least popular Presidents in recent history, his lack of credibility, his dogged agenda to disrupt if not disassemble his predecessor's legislative legacy, and his antagonism toward Congressional leadership, does not bode well for getting support and votes from both Democrats and Republicans for his massive infrastructure plan. And if he is not successful, once again infrastructural renewal will be relegated to the national sidelines awaiting another leader or administration to try once more when the time seems opportune.

To conclude this section, any Administration and Congress has to realize that exponential population growth, fueled by mass immigration, has a direct and costly impact on all aspects of this complex system called infrastructure. The more people there are the more wear and tear, requiring unexpected maintenance and upgrades costing unplanned billions. Should someday America reach population stabilization, the chances of keeping up with needed maintenance and repair would be much better. Until then taxpayers beware; major infrastructure renewal and

expansion will be on a “catch as catch can” basis with never-ending patchwork projects leading to continuous systemic decline.

B. Getting Ready for the Next Big Wave in Automation

Since the first robot was used in auto manufacturing in 1961, automation and artificial intelligence are gaining acceptance and are rapidly replacing jobs. Driving this change is the growing awareness by employers that operating costs can be significantly cut by robotics and AI, where sick, maternity or vacation leave does not have to be paid, nor does health care coverage, pensions or 401k contributions have to be made. Also, the size of human resource departments can be downsized due to a reduced workforce.

In today’s world automation is already taking a big hold on business; 27% of stock market trading is done by hedge funds using machine-driven quantitative computing. Automobile assembly lines are now festooned with more robots than workers. IBM’s Watson is helping lawyers mine legal archives for regulations, laws and case findings, saving hundreds of hours of costly research by assistants or lawyers themselves. Not only are established industries using 3-D printing, but so are solo entrepreneurs. Truckers use phone-apps to pick-up the next load without having to go through central dispatch. Physicians and hospitals are employing robots in many patient care areas, even assisting in some surgeries, not to mention the best practices research being done by sophisticated software applications.

In almost every walk of life, robotics, and artificial intelligence is relieving humankind of boring and repetitious tasks, but not without cost. Research shows that there are a variety of opinions and predictions as to what will likely happen to America’s labor force in the coming years. Below are some different perspectives on what might happen:

1. In the next decade or two, automation will likely replace all routine jobs and the many humdrum tasks of highly skilled jobs, leaving more complex functions to humans. Those enthusiasts of Artificial Intelligence (AI) believe that robots will have the capability of doing most jobs even better than humans ever could.
2. The most prevalent prediction is that nearly half (47%) of American jobs will be affected; being either totally replaced or partially so by robotics and AI in the next 20 years or so.^{vi}
3. Most of the jobs replaced will be low to middle skilled positions, although high level positions such as accountants, architects, computer coders, lawyers, nurses, physicians, stock brokers and other professionals will not be immune.
4. There is considerable debate, however, as to whether new job creation similar to past industrial revolutions will happen. Most optimists feel that unknowable or unimaginable jobs will emerge to meet national demand, while other experts think it will be different this time and jobs for humans will become severely limited.

Futurist Martin Ford said in a radio interview, “It’s not just about doing manual labor as it was in the past. Now we’ve got robots and machines and algorithms that are taking over brain-power and it’s much more broad based. It’s ubiquitous, these technologies are everywhere. They’re going to invade every industry across the board.”^{vii}

Said differently, in the past manual labor jobs were replaced by less intensive labor requiring a measure of cerebral skills. But this time both brawn and brain are being replaced with robotics and powerful computational machines with artificial intelligence going beyond human capabilities. That's not only different by a grand scale, but grossly threatens the livelihoods of most blue and white collar workers.

Others believe that similar to previous major industrial revolutions the transition to unimagined jobs will take several decades to realize. It's during this protracted transition period, when many are unemployed or are working part time, that the citizenry may suffer a protracted decline in living standards. But there will be new jobs taking a generation or two to form that hopefully puts everybody back to work with renewed prosperity.

Overall this makes for an awful scary picture, and when crunching the numbers it gets even worse. According to the Bureau of Labor Statistics, there are currently about 153 million jobs in the US based on the Current Population Survey of households. Should half of those jobs be replaced either totally or partially, that would mean in the next 10 to 20 years nearly 77 million livelihoods would be affected.

Like so many multi-variable forecasts the validity of the figures are always suspect, especially when projecting out more than a few years. But for illustrative purposes, let's assume they are credible, so we can do some basic math to see what might happen.

In the event 77 million (half of all jobs) were to be lost, that would mean an average of 3,825,000 jobs per year or about 321,000 per month over a two-decade period. Even if the automation impact wasn't that momentous and only 38.5 million, (25% of all jobs) were lost that would mean 1,925,000 jobs per year or 160,416 per month would disappear during the 20 year period in question. With these figures in mind, it looks like businesses will need to create about 160,000 to 321,000 new jobs each month to keep US employment on an even keel. How doable is this?

Well, during the Great Recession a total of 8.8 million jobs were lost between January 2008 and February 2010, which was the largest decline in employment in US history.^{viii} From the bottom of the recovery period in 2009 the national economy began to rebound and has created around 2,200,000 jobs annually with monthly increases ranging from 184,000 to 200,000 or more. As remarkable as that show of resilience is...it is uncertain that it could be replicated in the automation transition ahead.

If workers are being laid off, where is the buying power going to come from to boost the creation of non-automated jobs? In other words the total economy has to be significantly jacked up to form new jobs. However, if automation isn't as pervasive as forecasted or is slower in getting underway with fewer job losses, it is possible that the transition could be managed with less traumatic disruption to livelihoods. Whether the rate is fast or slow, however, there are a couple of accompanying complications with no clear resolutions.

What is not often talked about is the subject of new workers entering the labor pool due to US population growth. This is a hard figure to come by with estimates ranging from 50,000 to 200,000 new job entrants per month, but a good guess is about 90,000. With no reliable figures available one can only say that there will be a sizeable number of young workers coming into the labor pool each month, as the census gives rise to an additional 45 million residents in the

coming two decades. Many of which will need jobs at the same time that others are being laid off due to automation.

Another snag is economic strength. If two-thirds of the US economy is domestic consumption and a sizeable portion of residents are unemployed and don't have the wherewithal to buy things, what then? Maybe we can sell more goods to our trading partners. Nice thought, but automation is also spreading to other industrialized nations like Canada, China, Europe, Australia, Indonesia, etc. , where continental work forces will be experiencing the same transitional pain. Raising the existential question, if our trading partners, like us, have millions out of work with little money to live on, who will buy each other's goods? Obviously counting on exports to pick up the slack might help, but can't be relied upon.

Certainly this is a gloomy picture and the figures presented might be totally out of whack, but what we do know with a fair degree of certainty is that automation and AI will radically change American work life. So the quintessential question is...if America is headed for an automated work world, who should benefit and how?

The answers to these questions should be put squarely to Congress. Every Representative and Senator should have a full understanding of the automation issues and in conjunction with labor and business begin to fashion a comprehensive national human resource plan to address them, making sure all stakeholders share in the risks and rewards of automation.

Here are some of the more obvious socio-economic issues to be addressed;

1. How will displaced workers transition to different work? How will skills be upgraded and will there be government and business support?
2. For those laid off and can't get other work, what kind of social safety net will America provide?
 - Will there be some type of special unemployment program with enough money for recipients to subsist and for how long will this support last?
 - Will there be a special government healthcare program and what will be the essential benefits? Will this include maternity benefits, mental health services and extended care for the chronically ill?
3. Will there be training programs for new job entrants with financial support to pay tuition and re-location costs when local jobs disappear?
4. Who will fund these programs? Will there be cost sharing between government and business? or
5. Because of ideological differences, the two political parties may become gridlocked with no legislative programming, how then will displaced American workers survive without government subsidies?

Besides these employment concerns, there is another giant cloud hanging over American Society. Stretching out over several decades there will be hundreds of thousands who will not be working. Especially as the population expands exponentially and job numbers contract arithmetically, many people will be idled indefinitely. How will we as a nation re-imagine our country when the work force participation rate might be as low as 30% instead of being 62.7% according to the Bureau of Labor Statistics..^{ix} This would be a radical change requiring us to re-think the "American work ethic."

Another hard reality arises; when tens of thousands have no income, there will be less tax revenue and deficits will mount, as all levels of government try to cope with more demand for social services and health care. Will people turn to crime and will the use of illicit drugs

increase? How does the nation deal with unemployment of this magnitude, which is not only a huge money problem, but strikes at the very core of societal attitudes and values with no helpful precedents to guide us, except those yesteryears of the Great Depression?

Obviously America is and will be in uncharted waters with the advent of automation and AI. Yet, a way has to be found to make this very difficult transition successful and Part IV looks at some practical ways that might help.

Part IV

Reconfiguring the Social Contract

It is very clear that America from its very inception based its future on people coming from all parts of the globe to add their intellect and energy to the founding of democracy and freedom. That was a spigot supposedly never to be turned off; maybe turned down at different times, but never off. Now with the advent of automation and AI, the idea that there will always be room for more, is being shattered. The truth is simply, if the jobs aren't there for the growing masses, there is no way for them to survive unless the government at all levels provides livable subsidies. And of course where will these funds come from and how long will they last?

Automation, more robotic applications and **Artificial** Intelligence (AI) are growing shocks to the traditional human labor force, not only to the US, but around the world. While the US is one of the automation leaders, the challenge to our people is no different than that being experienced by our major economic rivals, such as China, Europe, India and Japan. As to world dominance, Putin of Russia recently declared, "Whoever controls AI will rule of the world." Already robots and AI warfare are causing the Department of Defense to rethink future fighting strategies and weaponry.

While geopolitical risks are one thing, the everyday working world has technological experts trying to find ways to better manage the speed of the inevitable transition to full automation. The key to success is creating funding mechanisms to re-train and support furloughed workers, such as taxing those businesses that are converting to predominately robotic use or imploring corporations to share profits with displaced employees.

Things are moving fast and here are some ideas that could help make the transition to the automated work life;

1. Turn down both the legal and illegal immigration spigot to a trickle. Justifying over one million green cards each year plus tens of thousands of work permits in other categories doesn't make sense anymore. Those jobs Americans supposedly won't do...well, they'll be badly needed by US workers. Besides it's hardly fair to hold out promise to immigrants for a better life and then stiff them with little or no means of

- making a living when they get here. Likewise, it is unfair to the American worker to import competition, when jobs are slipping away into the ether.
2. Develop and execute a plan for Compensated Repatriation of Illegal Aliens^x. Recognizing that job priority must be given to American workers, those living illegally in the US will have even greater difficulty finding work and surviving. The cost of providing social services and health care to this segment is projected to be more than providing a financial incentive for them to return to their homeland. (For more detail refer to the article mentioned in the endnote, it's worth exploring).
 3. Put priority on rebuilding the national infrastructure not only because it is vital to our economy, but is a rich source of jobs for American workers. Knowing it will take several decades for these massive projects to be completed, why not get a jump on retraining dislocated workers now instead of waiting for desperation to set in later.
 4. Encourage employers to consider introducing flex-scheduling, where employees have options as to how many hours they want to work each week; maybe some want 32 or even 28 hours per week instead of 40. This would mean of course that more employees would be needed to get the job done, but then that's the point. Also, a reduced workweek would provide free time to those who want to be part-time entrepreneurs selling their inventions, art or personal services without giving up the security of a day job. Others may want to become mentors to our youth or community volunteers or activists, using their energy and skills to help others.
 5. Re-vitalize the concept of a Civilian Conservation Corp (CCC) that put many to work during and after the Great Depression of the 1930s. Using the current AmeriCorp infrastructure, expand its purpose to provide labor to national parks in need of maintenance and repair, to the Bureau of Land Management's in its natural resource management efforts and assist local communities with their needs. Currently AmeriCorp partners with a myriad of community service organizations in almost every town and city across the nation in providing a combination of volunteer and paid men and women to undertake local help projects. Serving under the auspices of AmeriCorp, unemployed workers would be recruited to do this type of work with pay, shelter, and health care benefits.
 6. Create a national manpower training program operated by the states. The federal government would set standards or guidelines and provide funding to individual states to establish training centers in partnership with local businesses. The purpose of the retraining centers would be to upgrade skills for those wanting to work in increasingly automated industries, construction, teaching, social work, community service, and health care to name a few key occupations. Of course, many of these programs already exist, yet government and the private sector must do more in view of the huge challenge at hand.

Any teacher will tell you *there is unmined talent in the inner cities*, like Los Angeles, New York City, Chicago, and Houston, etc. and in economically distressed rural areas of almost every state in the union, most notably in the rust belt of Ohio, Indiana, and Michigan, the coal mining states of Wyoming, West Virginia and Kentucky, prisons across the land, and on the reservations of our indigenous peoples.^{xi}

A well-funded national partnership between the private sector and government would enable communities to search out and target those wanting to learn new skills and apply them. These widespread local efforts would be the backbone of renewing opportunity for those disenfranchised.

WE OWE IT TO OUR OWN PEOPLE to give them the opportunity to help rebuild America, and not take the easy way out of importing brawn and brains.

As one reads these five different approaches, it quickly comes to mind that government at all levels must be active participants and legislatures will have to come up with tax dollar funding. Conservatives and liberals (as explained in Part I) will look at these suggestions from their own ideological viewpoint. Conservatives for the most part will find more government involvement as outlined with more tax funding very objectionable. Some would say these are the same old socialistic solutions that we should avoid. Still, without them it will be literally Darwinian survival of the fittest.

Liberals on the other hand would likely find most of the suggested measures to their liking, except for reducing immigration as they lean towards welcoming all comers from all corners of the world irrespective of the dire eco-economic consequences at home. (Once again review Part I for the other values of these two political camps that will most likely paralyze Congressional attempts to address the unprecedented challenges before us).

Based on recent Congressional experience in tackling healthcare and tax reform, the outlook for rebuilding the nation's infrastructure and doing it right is not promising, nor is there likelihood that the coming age of automation will be met with legislative foresight and planning. In all probability, it will be left up to the states, local government, and individuals to fend for themselves. If indeed each individual must rely primarily on their own initiatives and resources, then it's time to prepare for the future and Part V offers some suggestions.

Part V

Daring to Live Differently

Knowing that automation is coming at an unprecedented pace and will displace millions of Americans from their jobs, what can the average American do to assure a livelihood? Because of the deep Congressional divide due to ideology, it's questionable that the federal government can be effective in helping the citizenry navigate the sea change that is upon us. Even state governments are hamstrung, but there is some optimism that they might at least put aside some of the more destructive differences in the name of the people. If not, this leaves local government on the front lines to somehow do the seemingly impossible.

If young Americans want a decent life, they will have to rely on themselves...the social safety net available to their parents will probably fade into obscurity. Why...because the fiscal health of the nation is precarious. Each year more debt piles up with expenditures exceeding tax revenues in the tens of billions. One of the most troubling cost increases is the mounting interest paid to bondholders, which is legally obligatory or default will occur. While interest rates in the post-recession have been deliberately kept low by the Federal Reserve, it is gradually increasing them as the economic recovery slowly advances, which will automatically add billions to the government's cost of borrowing. "The Congressional Budget Office projects that interest on the debt alone will exceed the nation's defense budget (not including spending on war or other emergencies) before the end of the decade." ^{xii}

As costs for government services increase with the ever-escalating population, budget cutters in Congress will have harder choices to make to stave off bankruptcy. With the passage of the Tax Cuts and Jobs Act hefty cuts have been made to the corporate rates with more modest ones for individuals. Depending on who or which organizations are doing the projections, budget deficits for the next ten years vary. From the nearly 1.5 trillion dollars in lost revenue and depending upon how optimistic one is that lower tax rates will gin up the economy, the national debt as a result of annual budget deficits will definitely occur, but by how much remains to be

seen. To offset the lost tax revenue, Congress will be forced to reduce spending and the big targets for trimming are entitlement programs and defense spending.

It is unlikely that Congress would cut the national defense budget, some \$700 Billion annually, as it is sacrosanct, recognizing that potential conflicts on the horizon are threatening global security. Due to our world leadership role, which is perceived to give us both economic and military advantages, a strong defense posture must be sustained at all costs. Also, as the population continues to explode, government services critical to national security and safety must be robust in this age of wide spread terrorism. This leaves other programs like Social Security, Medicare and Medicaid, Education, unemployment compensation, veteran's benefits, food assistance and special health programs as inevitable cost cutting targets.

What does all of this mean to the individual American? Be prepared for rough times ahead...the safety net we've come to rely upon will become a hard to catch trapeze. This change likely won't be all at once, of course, but in incremental take-a-ways, as Congress faces the fiscal reality of past fiscal mismanagement and the uncertainty ahead. America is now technically bankrupt with seemingly no end to debt accumulation. While Wall Street purrs along with a record setting stock market and stockholders delight at healthy business profits, the extraordinarily wealthy get even richer. Yet, none of this seems to help America with its red ink problems.

At some point the US government will probably default on the total debt estimated to be \$120 trillion when incorporating "unfunded liabilities." These are future promises to pay pensions for federal workers, veterans, plus assure Medicare and Social Security benefits to seniors. While most fiscal experts know there will be a day of reckoning, no one knows when and how all of this will play out. Those in authority have to hope for some kind of miracle fix or that the collapse won't happen on their watch.

None of this is surprising...as fear of a national bankruptcy has been another one of those elephants in the room for years that few want to address. What is most alarming is that the public debt issue might be coming to a head at the same time that there is an accelerated loss of jobs to automation. And no one has the slightest idea of how to solve either problem no less both at the same time.

Here is a reality check. To stave off bankruptcy the US Treasury has to be able to pay bondholders from around the globe interest, plus principle on redeemed bonds. This means it has to have enough cash at hand from collected taxes or go into default, which would be catastrophic not only to the US, but the world's economic system as a whole.

As said before the Defense Budget is untouchable leaving entitlements (about 70 to 75% of the total budget) to cut. In the name of keeping Uncle Sam solvent as long as possible, there is no other option but to reduce them or find a way to beef up tax revenues. Previous Presidents have tried tax cuts to jack up tax revenues with poor results. Let's put it this way, counting on tax cuts to stimulate the economy enough to boost Treasury revenues, is a crap shoot at best, and history has shown that down the road they generally result in bigger deficits.

At some point, when it is decided that we can't afford dominance of the world and space anymore, the Defense Budget becomes vulnerable to serious parring. In the meantime be aware that entitlements loom too large a cost factor not to undergo the curbing of eligibility with attempts to privatize programs. Having said all of this, what does it mean to the average American? Simply, don't rely on government at any level for your financial security...if you do, it will be at your own peril.

This whole paper has covered a lot of ground to make an existential point...if you want a decent livelihood and a comfortable retirement; preparation has to start now with a concerted effort to make more right choices than wrong ones. Recognize that relying on your own wits and talents and not following the crowd will determine whether you can carve out a good life in this competitive and tumultuous world. So what are those life style choices that will make a key difference in how well you live? Here they are for the young to ponder with the more seasoned acknowledging their inherent wisdom based on accumulated personal experience:

1. **Creating opportunity from behind the starting line.** Nearly half of all births in the US is paid for by Medicaid (taxpayer funded), but this figure varies widely by state with Louisiana at 70% and New Hampshire and Massachusetts at below 30%.

To qualify the mother's income (or the family's) has to be below 138% of the federal poverty line. Think about it...*on average nearly 1 out of every 2 children in America start their lives in poverty or near poverty* according to the Kaiser Health News of September 2013.

Putting it another way, nearly half of all babies born in the US will start life with an economic disadvantage that may last a lifetime unless motivated to change their status. *Deciding to rise above misfortune is a choice, albeit a difficult one to achieve.* Hopefully the parent and child will make this decision in the formative years before serious mistakes narrow or permanently remove options.

2. **Getting an education and developing a skill or trade.** A high school diploma or GED is an absolute must. From there, get a certificate from a trade or technical school and diligently work towards levels of proficiency that make you a highly desired employee. Go to college if need be, but realize that going into debt to pay tuition should be carefully weighed...having a long drawn out repayment schedule can cripple your ability to couple with a partner, buy a home, and start a family if desired.

Determine the risk-reward of going to college and get help from educators and financial counselors before making this very expensive, but often-vital decision.

3. **Job selection-with the on-coming wave of automation.** Be aware that your first job may not last long, as robots, computerization and AI move in. Be ready to be a perennial student during your working career because requirements will be ever-changing and you'll need to keep up with fast evolving technologies.

Know that you'll probably have many jobs in your lifetime. So don't count on any one employer to provide a pension and health benefits, since these employment benefits are fading fast. It'll be up to you to save and invest wisely to meet financial goals... keep your 401ks and IRAs alive and well.

Under the current circumstances relying totally on government programs to be there when needed is foolhardy. Consider them merely frosting on your financial cake, should they survive the rocky road ahead as previously described.

4. **Choosing singularity, partnership or marriage.** You should realize that you have several ways to live, none of which are fixed, as people frequently change relationships despite the good intentions of staying together. In spite of societal and family pressures to the contrary, being single is a responsible life-fulfilling choice and

is becoming more common to the degree that the Christian Science Monitor noted in June of 2015 that “singles now outnumber married adults” in America.

Nonetheless should you choose a living-together arrangement (including marriage), just remember you and your partner are a family business enterprise as well as room or bed mates. As in any partnership be sure your potential spouse or live-in is an *asset*, not a liability, before signing any binding contracts. (I know this sounds cold and unromantic, but you don’t want your “significant other” putting you into serious debt or legal jeopardy by their irresponsible behavior).

When coupling create a contractual partnership agreement with a list of responsibilities and how household expenses will be handled. Should children be involved, it would be especially important to delineate who has the final say as to their well-being, should one of the partners not be the biological or legally adoptive parent.

Seek legal counsel as needed to be sure the document created is adequately constructed, willingly signed by both parties, and notarized. It will be one of the most important and helpful contracts you will ever ink.

5. **Having a child.** Bringing a child into the world is one of the riskiest decisions a young adult could ever make...bar none! Books are written on the subject, and the following are a few of the bare bones realities.

Understand beforehand that the birth of your child will change your life forever and precipitate everlasting emotional and financial bonds with much self-sacrifice, hopefully rewarded by your child’s love, achievements in life and reciprocated help when needed later in life.

According to the Department of Agriculture a child born in 2015 will cost a parent \$233,340 (or \$304,480 inflation adjusted) for growing-up expenses until age 17. (Should twins be involved, all these figures are doubled). But it doesn’t end there. Add junior college, trade school, college or maybe graduate school tuition, plus room and board and you have the equivalent cost of purchasing a decent sized house in most regions of the country.

When buying a house most people have to qualify for a mortgage to determine the ability to pay. The same should hold true for having a baby, but we don’t think of it that way. Since it is “pay as you go”, most young parents fail to see (until after the baby is born) that having a child is a serious investment of time, energy and money (in other words, a whole lot of devotion), requiring a sizeable and steady income stream to meet today’s expensive family responsibilities.

Just as important is the desire to have kids. Is it genuine? So many times society places expectations on young adults to marry and have children ASAP, so they can join America’s corps of consummate consumers. Added to these not so subtle pressures are parents who want grandchildren to enjoy in their retirement at your expense of course. Beware, don’t ever subscribe to these background noises, as society and others should not drive your decision.

Remember for all their good intentions, child care, medical expenses, schooling, recreational and sports activities will probably not be paid by them or are they likely to rescue you when things go badly.

Whether to have a child is a highly individual decision with substantial risks, such as genetic birth defects, post-natal defects necessitating neonatal intensive care (huge dollars involved), the parent's smoking, alcohol and drug habits, the mother's post-partum anxieties and depression, along with disabilities often requiring a lifetime of care. And if really unlucky, having to deal with the inadvertent harm done to the mother or baby by hospital/ physician mistakes is a legal nightmare. You, as a parent, may be subject to these adversities, not those voices trying to push you into parenthood.

Some men and women are born to be good parents, but many others are not as witnessed by the horror stories of child abuse that abound in the media. If you have doubts about parenting, heed your intuition, as babies are not returnable or refundable. *If in doubt...don't!* Having a child will not magically make you feel complete as a woman or enhance one's manhood.

Think long and hard about being a father or mother, for once you are a parent it's a lifetime responsibility that doesn't disappear when the child reaches majority age. No better example is the instances of children and grand-children returning to their parent's home during the Great Recession, for they had nowhere else to go when their houses were lost to foreclosures.

Know also, that according to the Guttmacher Institute about 45% of US births are unintended, forcing mothers and fathers to make snap choices under duress. On the flip side, 55% of adults are indeed more thoughtful about the timing and spacing of their children and are ready for the arrival of their offspring with a well-prepared home and the means to pay the substantial bills that follow.

Be smart...don't let a careless moment reduce your life to one bad choice after another. Until you are psychologically, physiologically and financially ready to have a child (should you genuinely want one), contraception or abstinence is your best defense against making a serious financial mistake that could cause lasting psychological scars for both you and the child.

Bottom line... unless born to wealth with an assured inheritance, the number of children you have will have a significant impact on how well you live, your ability to accumulate assets for a comfortable retirement, and the ability to meet health care expenses as you age. As to family size, each American has to examine their conscience, as this existential decision is more important today than ever before and to everyone around you. Remember...the country does not need more people.

Once having made the previous five choices, your life style has been programmed. But there is one other factor that makes things even dicier and will be a constant temptation. Most everyone wants to live like the rich and famous, if they could. But the system is designed to thwart that aspiration by keeping you indebted to the money lenders.

It starts with early childhood, with media advertisements designed to make you want "things", whether it is the latest toy or gadget. This drill continues for the rest of your adult life, trying to instill the need to buy and be America's consummate consumer. You want, of course, the latest in SUVs, off-road toys, fashionable clothes, accessories, a house (maybe even more than one), artwork, and exotic yearly vacations. And if you don't have them to exhibit to your peers...then you are supposedly a "loser." To avoid the image, you should borrow and keep on

borrowing, paying enough on loans as to not blemish your credit score. Then you can borrow even more to keep up your image of “success”.

Remember the system is designed to keep you in debt for the rest of your life. Borrowing is the American way, brought to you by those wanting to transfer money out of your checking account into theirs, making sure you pay them interest and loan fees for the privilege.

All of us in America are addicted to consumerism to one degree or another and unfortunately our economy hinges on it. But the exceptional people are those who can differentiate “needs” from “wants.” Shelter, transportation, clothing, and food/water are basic needs. A BMW or a high profile truck, the latest phone, a big house with kids in an upscale neighborhood, and destination weddings are all “wants.” The first key to financial success is meeting your minimal needs first, while saving and investing for your wants. The second key is living below your financial means.

Excessive debt comes to those that live beyond their earning capacity and become suckers that the system exploits. Live modestly, gain your financial independence, and then those *wants* will be attainable as you gain more self-reliance.

The secret to personal satisfaction and happiness is to know you got something in your back pocket...you got reserves and when things go sour, you and yours can bounce back. Just remember you are going to need something in the bank for those compromised years ahead...because the US government, having failed to live within its own means, probably won't be there as advertised.

Dare to be different, live below your means, borrow only when absolutely necessary, and know that should times get tough, you won't be a victim of the system and rendered homeless.

Conclusion:

Throughout this paper, the central purpose has been to expose some hard truths about population growth fueled by mass immigration and how the economic system is predicated on more and more people, despite serious economic downsides, evident damage to the quality of life in America and the environment. And the two entrenched political parties deeply split over ideology are incapable of dealing with the huge national issues that are upon us, such as re-gaining financial solvency, better managing immigration, infrastructure renewal, and in facing automation.

There are solutions of course but there is one big road block. As it stands today, America is controlled by a combination of large international corporations and the extraordinarily wealthy. Combined, they use their largess to elect and keep in office politicians who will serve their pecuniary interests, allowing enough marginal benefits to trickle down to keep the citizenry from revolting. And in every election cycle, promises from both Republican and Democrat candidates are made, that when they take office, things will change for the better. It just hasn't happened for one simple reason...the electorate does not control campaign money flowing to political candidates, especially at the top echelon of the election ballot. The candidates who become representatives or senators soon bend to the influence of big money and in time accept it as a necessary evil.

Oh yes, the little guy can contribute, but it is peanuts compared to the dollars coming into campaign coffers from billionaires, funds generated by corporate lobbyists, and the PACs. In order for the people to take political power back, campaign funding must come from the electorate by virtue of paid taxes. “He who pays the piper...calls the tune.”

When it takes almost a billion dollars to run for President and the campaigns for this office take most of four years, something is very wrong. Other democratic nations have much shorter elections, less dominance by big money, yet they still get their officials elected for the good or bad of the country.

Campaigns should be limited to months not years and the majority of the money to run them should come from “we the people.” That’s not to say the wealthy shouldn’t have a voice, but their dollars shouldn’t smother the power of the people. No doubt the Supreme Court will have a voice in this matter, so any reformed campaign finance system must meet constitutional muster as well.

If we want to see Congress effectively deal with immigration, automation and infrastructure, as well as financial stability as previously outlined, power must be returned to the people. If this doesn’t happen, fiscal mismanagement and corruption will continue to prevail, eventually resulting in a “Second World America.” Should that happen {,} you will indeed be totally and completely on your own.

In self-defense, how well you prepare and implement the five financial prescriptions proffered will have a bearing on how well you live. In so doing, you’ll probably be among the few that start adulthood by making rational life choices, rather than following the herd for better or worse.

In any case dare to be different ...live well within your means, be disciplined about buying the “wants”, gain self-reliance and don’t let the system keep you in debt. If you follow these simple principles, chances are you’ll be thriving and not too worried whether Uncle Sam will be there should you need him.

W.J. Van Ry
January 2018

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