

Economic Mobility

The image features three stacks of coins, likely US quarters, arranged in a row. The stacks increase in height from left to right. The top stack is the tallest, reaching nearly the top of the frame. The middle stack is shorter, and the leftmost stack is the shortest. The coins are stacked vertically, showing their edges and some of their faces. The background is a plain, light color.

Capitalism's Reformation
to Meet Socialism's Goals

Craig Hane

Economic Mobility

Capitalism's Reformation to Meet Socialism's Goals

by Craig Hane

ISBN: 9798173471765

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First Edition: August 2026

Published in the United States of America

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Introduction: A Country That Doesn't Feel Good

This book starts with a simple observation: America is prosperous, but most Americans don't *feel* prosperous. That gap between the numbers and the mood is where this whole story lives.

We are going to walk through what actually happened to the economy over the last fifty years — not the cartoon version where a small group of villains stole everything, but the real version, where a handful of well-meaning policies quietly broke the machine for half the country.

Then we're going to talk about what fixes it. Not socialism. Not pretending everything is fine. Something better: a version of capitalism that actually delivers on its promise of **economic mobility** — the ability for a person to move from working for money to owning the things that make money.

Note: this book uses no economic jargon you can't explain to a teenager at the dinner table. If a concept needs a chart, it's the wrong concept for this book.

Part I — How We Got Here

Chapter 1: The Compounding Problem

Here's a fact of nature: things that have an advantage tend to keep the advantage, and the advantage tends to grow.

A plant that gets slightly more sunlight than its neighbor grows faster, casts more shade, and takes even more sunlight the next season. Money works the same way. If you own something — stock, property, a business — it grows *without you doing any additional work*. That's called compounding.

Compounding isn't evil. It's just physics applied to money. But if only some people have capital to compound, and everyone else only has labor to sell, the gap between the two groups doesn't stay the same size. It grows every single year, automatically.

The core problem of the last fifty years isn't that some people got rich. It's that half the country was never given anything to compound.

Chapter 2: The \$183 Trillion Illusion

Let's use real numbers, because the popular story about wealth in America is close, but not quite right.

The total net worth of everyone in the United States is about **\$183 trillion**. Billionaires, as a group, hold about \$8 trillion of that. The bottom half of Americans by income hold about \$4 trillion.

So yes — billionaires as a group have roughly twice what the bottom half has. That's a real gap worth discussing honestly.

But here's the part that gets left out: **subtract the billionaires, and there's still \$175 trillion left over** — and almost all of it sits with the middle class. America's middle class built enormous wealth by owning small pieces of growing companies, while the bottom half was handed something very different: a government promise with a fixed, low return. That difference is the subject of the next chapter.

Chapter 3: Three and a Half Percent for Life

In 1982, a quiet decision was made about how Social Security money would be invested. Instead of a mix of assets, all of it went into one thing: U.S. Treasury bonds, paying about **3.5% a year on average** ever since.

If that same money had instead been invested in the stock market since 1982, the Social Security trust fund would hold roughly **\$37 trillion more** than it does today — money that would belong to the bottom half of America.

Meanwhile, anyone with a private 401(k) got to own actual pieces of actual companies. Those pieces grew like everything else that compounds.

So for forty years, one half of the country owned equity, and the other half owned a bond. **That single choice explains more of the wealth gap than almost anything else in this book.**

Chapter 4: The Pension Divide

Before 1974, about 40% of working Americans had a pension — a promise from their employer to pay steadily after retirement. A law passed that year changed pension funding rules, and private companies mostly abandoned pensions in favor of something new: the 401(k).

Private-sector workers ended up owning stock. Government workers mostly kept their old-style pensions. Today, fewer than 8% of private workers have a pension, while most government workers still do — and several state and city pension systems are quietly running short of money because they assumed returns that never showed up.

The pattern is the same as before: **ownership compounds, promises don't.**

Chapter 5: Three Things We Made Unaffordable

Three parts of American life became brutally expensive in the span of one generation: housing, healthcare, and education. All three got expensive because someone removed the natural price constraint.

Education: the federal government began guaranteeing student loans for almost any student, at almost any school, for almost any degree — regardless of whether that degree would ever pay for itself.

Administrative staff at universities grew **six times faster than student enrollment** over the last thirty years. Guess who paid for the new buildings? The students, in tuition, forever.

Healthcare: we'll dig into this fully in Part IV, because the fix is bigger than a policy tweak — it's a change in what healthcare is even *for*.

Housing: its own chapter, next.

Chapter 6: The House as the Only Asset

Somewhere in the 20th century, America decided homeownership should be the main way middle-class families build wealth. Lovely idea. Also a trap.

If a home is your *only* asset, keeping your net worth growing means home prices have to keep rising, every year, forever. Decade after decade, policy leaned toward pushing prices up.

That worked fine for people who already owned homes. It has been rough for everyone born too late to buy in before prices took off. **A young adult today faces home prices that took a previous generation's entire working life to reach — except this generation is starting from zero.**

The fix isn't to crash prices and hurt existing owners. The fix is to stop treating a house as the *only* wealth vehicle — which is what Part III is about.

Part II — Why the Anger Is Real

Chapter 7: The Bottom Fifty

The bottom half of Americans by wealth were told, for decades, that Social Security would take care of them. They paid in their entire working lives and got a fixed, modest, government-guaranteed return — while everyone with a 401(k) got to own the same companies making the country richer.

They didn't make a mistake. **They followed the rules they were given.** The rules were just built badly.

So when this group looks at the rest of the country and feels like something was taken from them, they are not wrong to feel that. **The frustration is legitimate. The policy that caused it is fixable. Both things are true at once.**

Chapter 8: The Politics of the Enemy

Here's an old trick in politics: find a villain, tell people the villain did this to them, promise to take it back. It's fast. Fixing real policy is slow.

Blaming "the billionaires" feels satisfying. It also mostly misses the point — billionaires hold a small fraction of total American wealth (Chapter 2). Redistribute every dollar a billionaire owns tomorrow, and the underlying problems in housing, healthcare, education, and retirement policy remain exactly the same the next morning.

Naming an enemy feels like doing something. It usually isn't.

Chapter 9: Socialism as a Growth Strategy

It's worth studying how fast redistributive movements spread, separate from whether their proposed policies work.

These movements share a pattern: person-to-person recruiting, viral emotional moments, and a strong shared identity among supporters. That combination can grow faster than a policy debate about tax brackets ever could.

None of that makes the underlying economics right or wrong. It just means a movement can outrun a good argument if the good argument is boring. **The rest of this book focuses on solutions correct enough to work, and simple enough to explain in one sentence.**

Chapter 10: Private Property and Its Limits

There's a reason "private property" shows up early in the American story. People who came here largely came *from* places where governments could take what they wanted, whenever they wanted, from anyone.

John Adams put it plainly: *"Property must be secured or liberty cannot exist."*

A wealth tax that seizes a percentage of already-taxed assets crosses a meaningful line. Once the government can take property simply because it decided to, there's no natural stopping point — today's "\$50 million" threshold easily becomes tomorrow's "\$1 million." **This would be genuinely devastating: it drives capital and job creators out of the country, and it doesn't fix a single one of the underlying policy problems in this book.**

None of this means the wealthy shouldn't pay more. It means how matters enormously — which is exactly the distinction the next chapter draws.

Part III — The Reformation

Chapter 11: Reform the Tax Code — Not With a Wealth Tax, With a Fairer Tax

Here's a fair question: why does money made from *working* get taxed at a higher rate than money made from *owning*?

Right now, capital gains are generally taxed at a lower rate than labor income. That's backwards. This chapter proposes a specific, two-part reform:

Raise the capital gains tax. Capital compounds effortlessly — it grows while you sleep. It should be taxed at least as much as labor, which requires a person's actual hours and energy. A capital gains rate closer to 40%, *especially on gains realized by borrowing against unrealized wealth*, is a fair ask.

Lower the income tax on labor. At the very same time, the tax on ordinary wages — especially for lower and middle incomes — should come *down*. This is the trade that makes the whole reform fair: **tax the money that grows itself more, and tax the money people earn with their own hands and hours less.**

This is fundamentally different from a wealth tax. A wealth tax seizes a percentage of what someone already owns, every year, regardless of whether they sold anything or earned anything new. A capital gains reform only taxes money at the moment someone actually realizes a gain — a very different, much fairer, much less destructive idea.

Two more fixes belong here: closing the loophole that lets people transfer assets tax-free, and ending the "step-up" rule that erases the tax bill entirely when assets pass to heirs. **Fair tax policy means everyone eventually pays tax on gains they actually made — once, not zero times, and not confiscated repeatedly just for existing.**

Chapter 12: Retire the Trust Fund, Own the Market

Social Security holds about \$2.7 trillion, sitting in low-yield government bonds, on behalf of the bottom half of the country. That fund is on a path to running low within the next several years.

Here's the fix, in one sentence: **stop lending that money to the government at 3.5%, and let it own a piece of the American economy instead — the S&P 500, not a treasury bond.**

Converting Social Security into individually owned investment accounts, invested the way any other retirement account is invested, would let every American's retirement money finally compound. It wouldn't eliminate the safety net. It would let the safety net grow like everyone else's savings already do.

Chapter 13: A Real Stake From Birth

A promising step already underway is giving every child, from birth, a small investment account that grows for eighteen years before they touch it. You may have heard these called "Trump accounts." **Whatever they end up being called — call them Future Fund Accounts, First Stake Accounts, or anything else — the idea deserves to outlive any single administration or brand.**

The idea, stripped of any politics: give every American, starting as a child, real ownership in the economy before they've earned a single paycheck.

A kid who grows up owning even a small slice of the stock market grows up believing ownership is *for them*, not just for other people. That belief, planted early, may matter as much as the dollar amount.

Chapter 14: Ending the Blank Check

Remember the unlimited student loan program from Chapter 5? It's the easiest fix in this book.

Cap or restructure the federal guarantee so lenders and schools have a reason to ask: *will this degree, at this price, actually pay for itself?* That single change restores the price discipline every other functioning market already has.

But capping loans only solves half the problem. The other half is giving families a real, honest alternative — which is exactly what the next chapter is about.

Chapter 15: The Triad Math Army — A Real Alternative to the College Trap

This chapter is for parents of teenagers, and it might be the most immediately useful chapter in the book.

Here's the honest pitch: a four-year degree isn't the only door to a great technical career anymore, and for a lot of families, it isn't even the best door. The Triad Math Army exists to give parents and teenagers a third option — one built on *practical math and technical skill*, not on a \$120,000 loan.

What it actually teaches. Most public school math is taught as abstraction: solve for x , memorize the formula, move on. The Triad Math Army teaches the *same underlying math* — algebra, geometry, statistics, basic calculus — tied directly to real technical trades: electrical work, HVAC systems, machining, robotics maintenance, computer networking, drafting, and more. A teenager learns *why* the math matters because they can immediately see it applied to a real machine, a real blueprint, a real job.

Note: this isn't a replacement for school. It's a supplement that makes the math finally make sense — which, for many teenagers, is the difference between hating math and being good at it.

Great technical careers without college debt. Many of the highest-demand, highest-paying technical careers right now — electricians, industrial technicians, CNC machinists, network infrastructure specialists — require serious math skill, but not a four-year degree. **A capable eighteen-year-old can walk into a well-paid technical apprenticeship with zero debt while a peer is still a freshman in a lecture hall.**

Earning money the honest way. Parents should ask hard questions about anything that promises income from "spreading the word" — most of those programs are thinly disguised pyramid schemes that make money from recruiting, not from any real product. **This is explicitly not that.** Families who go through the program and want to help others can earn a fair referral fee for genuinely useful introductions — teaching, tutoring, mentoring, running local study groups. The income comes from *real work helping real families learn real math*, not from recruiting layers of people underneath you.

A quiet effect on family formation. Here's a benefit that doesn't get talked about enough: young adults who leave their teenage years with a real, well-paid technical skill and zero debt can afford to start a life — and a family — years earlier than a peer carrying six figures of student debt into their late twenties.

Much of the decline in the birth rate across wealthy countries tracks closely with the rising age at which young adults finally feel financially able to start a family. A path that gets a capable twenty-two-year-old to a stable income with no debt, instead of a shaky income with heavy debt, may do more for family formation than any government subsidy aimed directly at the problem.

Why this matters for the bigger picture. Every teenager who leaves high school with a marketable technical skill and zero debt starts adult life already ahead — ready to save, invest, and start compounding wealth in their twenties instead of their forties. That's economic mobility, and possibly demographic recovery, built one family at a time.

Chapter 16: The 2% Rule

If this book had to be reduced to a single policy goal, it would be this: **convert 2% of Americans from labor to capital ownership every year.**

That's the moment when someone goes from *needing* to work to pay their bills, to *choosing* to work because they want to. It happens gradually, as people accumulate enough owned assets that the assets themselves start paying the bills.

No single tax bill or subsidy gets there alone — it takes the combination of everything in Part III: fairer tax treatment of capital and labor, a Social Security system that actually owns assets, a real stake for every child from birth, and a debt-free technical pathway like the one in Chapter 15.

Economic mobility isn't a slogan. It's a number you can track, year over year, the same way a business tracks revenue.

Chapter 17: The Debt Isn't the Enemy — Slow Growth Is

America's federal debt is enormous — close to \$39 trillion. That number alone scares people, and understandably so. But debt has to be measured against something, and that something is the size of the economy: **Gross Domestic Product, or GDP.**

Here's the idea in plain terms: a \$39 trillion debt is a crushing weight on a \$20 trillion economy. The same \$39 trillion debt is a manageable weight on a \$60 trillion economy. **Debt isn't dangerous in isolation — it's dangerous relative to how fast the economy underneath it is growing.**

This is why nearly every reform in this book matters twice over. A reform that gets more Americans investing, owning, and building — instead of scraping by — doesn't just help those individual families. It grows the size of the whole economy, which makes the existing debt proportionally smaller and easier to manage, without a single dollar of it being paid down directly.

There's a second lever here too: government spending itself. Every time a private company can do something the government used to do, more cheaply and more effectively, it shrinks the spending side of the equation.

Defense technology is a good example — a company like Anduril builds advanced military hardware at a fraction of the cost and timeline of traditional defense contractors, because it operates like a fast-moving private company instead of a slow government program. **More of that, across more parts of government, means the spending side of the debt equation gets smaller while the economy on top of it gets bigger — squeezing the debt problem from both directions at once.**

Part IV — Health and Food

Chapter 18: Fixing Healthcare by Fixing the Question

American healthcare asks the wrong question. It asks, *"How do we pay for treating disease?"* It should be asking, *"How do we prevent the disease in the first place?"*

Health insurance, as currently built, mostly pays for sickness after it arrives. It rarely pays for the cheap, simple things that would have prevented that sickness for a fraction of the cost — a nutrition consultation, a basic checkup without a mountain of paperwork, a lab test caught early. By the time insurance actually engages, the expensive, chronic version of the problem has often already taken hold.

A more honest system would flip the order: **make basic preventive care — checkups, screenings, nutrition guidance — available up front, cheaply and simply, before disease sets in, rather than reserving the expensive machinery of insurance for after someone is already sick.** This alone could reduce the long-term chronic disease burden that drives the majority of American healthcare spending.

Note: this is a direction to build toward, not a single bill to pass tomorrow. But every reform in this book that fails to address the "treat it after, not prevent it before" structure of American healthcare is treating a symptom, not the disease.

Chapter 19: Feed the Country, Don't Feed the Sick

Here's an uncomfortable but important idea: **a large share of chronic disease in America is caused, slowly and quietly, by heavily processed food** — and a large share of government food assistance currently buys exactly that kind of food.

Instead of a program that hands out money for whatever is on the shelf, imagine a program that provides real, whole food directly: **vegetables, fruit, and meat** — the same ingredients a home cook has relied on for thousands of years. Boiled, baked, or roasted. No factory required.

Nobody would be banned from buying processed food with their own money. The point isn't to restrict choice — it's to stop actively subsidizing and handing out the food most responsible for long-term illness, and instead make the healthiest, simplest food the *easy, free* option.

This isn't a theory for the author. Craig Hane, the author of this book, went from **239 pounds down to 175 pounds** largely by eating this way — real vegetables, fruit, and meat, prepared simply — and now takes no medication at all. *That's not a medical claim for anyone else's body. It's one data point, from one very motivated person, suggesting the direction is worth taking seriously.*

Part V — Technology and the Next Map of America

Chapter 20: The K-Shaped Divide

Economists sometimes describe today's economy as "K-shaped" — one line going up, one line going down, from the same starting point.

The people going up aren't necessarily working harder. They're the ones who could already save money, so their wealth compounds while their spending grows. The people going down aren't necessarily lazier — they're the ones who never had enough left over to save, so their situation slowly tightens as costs rise around them.

This is a wealth problem before it's a jobs problem. Fix the ability to save — through the reforms in Part III — and the K starts to close on its own.

Chapter 21: We Have Been Wrong About This Before

Every generation panics that new technology will destroy jobs, and every generation has been wrong so far.

In 1963, *Newsweek* ran a story warning that mainframe computers would wipe out accounting and clerical jobs. Those jobs grew instead. In the 1980s, magazine covers warned that desktop computers would replace office workers. Office jobs grew instead, because a worker with a computer could simply do more — and a business that can do more, grows, hires, and pays better.

The pattern is always the same: a new tool doesn't remove the need for a person. It moves the person to a higher point of leverage.

Chapter 22: How AI Actually Changes the Picture — The Jevons Paradox

Here's a concept worth learning, because it explains something counter-intuitive about AI and jobs: **Jevons paradox**.

In the 1800s, an economist named William Jevons noticed something strange. When steam engines became more efficient — using *less* coal to do the same work — total coal consumption didn't fall. It *rose*. Efficiency made steam power cheaper to use, so businesses used vastly more of it, in more places, for more purposes. **Efficiency didn't shrink the industry. It exploded it.**

The same logic applies to AI-driven long-haul trucks. It's tempting to assume self-driving trucks simply replace truck drivers, one for one. That misses what efficiency actually does to an industry.

Here's the bigger shift: AI-driven trucking will make hauling freight dramatically cheaper — cheap enough, for the first time in decades, to genuinely compete with rail on cost. Trains have long won on price for long-distance freight precisely because a truck needs an expensive, tired human driver for every single mile. Take that cost out, and trucking can suddenly go head-to-head with trains on routes it never could before — while keeping the advantage trains never had: the ability to go door-to-door, to any town, on any road, without needing a rail line nearby.

That combination — rail-competitive pricing plus door-to-door flexibility — doesn't just move today's freight more cheaply. **It expands where freight can profitably go at all.** Smaller towns and communities that were once too costly to serve regularly become profitable delivery destinations. More goods move to more places, more often, because moving them finally became cheap enough to justify it.

And that growth creates a wave of *new* jobs: technicians who monitor and maintain autonomous fleets, local "last mile" drivers who handle the parts of a delivery an AI truck can't, dispatch and logistics coordinators managing far larger networks, and roadside support and maintenance hubs built around a much bigger national freight system.

AI-driven trucking probably doesn't shrink the trucking workforce. History and Jevons paradox both suggest it grows it — and grows the map of places freight can affordably reach.

Note: this is exactly the kind of shift the Triad Math Army from Chapter 15 is built for — teaching the practical, technical math that prepares a teenager for the next version of a trucking, manufacturing, or logistics career, not the version that already exists today.

Chapter 23: The Internet Untethers Geography

For most of American history, opportunity was tied to location. Good jobs meant living near a city. Good internet meant living near infrastructure that only dense areas could justify building.

Space-based internet is quietly erasing that constraint. Low-orbit satellite networks — the kind SpaceX has been building — now deliver genuinely fast, reliable internet to places that could never justify a fiber line: small towns, rural counties, communities two hours from the nearest major city.

Combine that with cheaper, more flexible freight — from Chapter 22 — and something significant becomes possible: **people no longer need to live in an expensive, crowded city to have a good job, a good connection to the world, and reliable access to the goods they need.**

This matters directly for the affordability problem in Chapter 6. If the population can spread out into smaller communities where land and homes are dramatically cheaper — without giving up income, connectivity, or convenience — a meaningful slice of the housing affordability crisis solves itself simply through *where people are able to live*, not through any single housing policy at all.

Technology doesn't just create new jobs. In this case, it may quietly redraw the map of where Americans can afford to build a life.

Part VI — Mind Over Movement

Chapter 24: The Psychology of False Promises

It's worth being honest about *why* socialism feels good in the short term, because understanding the psychology matters as much as understanding the policy.

Socialist promises tend to name a goal almost everyone actually wants — affordable housing, healthcare, education, dignity, fairness — and then offer an immediate emotional reward: a villain to blame, a rally to attend, a sense of belonging to a cause bigger than yourself. **That emotional payoff arrives instantly. The economic payoff, historically, does not arrive at all.**

This isn't a reason to dismiss the goals. Every goal listed above is one this book takes seriously and tries to solve. It's a reason to notice the difference between a policy that makes you *feel* like something is being fixed today, and a policy that actually *fixes* something over the next ten years. **The first kind is usually louder. The second kind is usually the one that works.**

A word on psychology more broadly: policy reform matters, but so does the mindset a person carries into their own financial life — patience, delayed gratification, a belief that effort compounds. That inner work is a whole subject on its own, and the author covers it at length in a separate book, Soul Proof.

Chapter 25: Making Amends Without Losing the System

None of the reforms in this book work if they come packaged with an apology for capitalism itself. **The system that created \$175 trillion of middle-class wealth isn't broken — the rules sitting on top of it are.**

Making amends means being honest, out loud, about the specific policy mistakes covered in Part I: the 1982 Social Security decision, the pension divide, the unlimited student loan spigot, the housing-as-only-asset trap. It means reforming the tax code so capital and labor are treated fairly — without ever crossing into a wealth tax. It means giving every American, starting in childhood, a real stake in the system's success. And it means fixing healthcare and food policy at the root, not just at the billing stage.

It does not mean seizing property, and it does not mean pretending the last fifty years went fine. Both extremes are lies. The truth is in the specific, fixable list in between.

Chapter 26: Making Americans Feel Good Again

This book started with a gap between how prosperous America actually is and how prosperous it *feels*. That gap is the real crisis — more than any single policy failure.

Closing it doesn't require a revolution. It requires admitting what went wrong, fixing it in specific and named ways, and giving every family — including the one raising a teenager who has no interest in a four-year degree, and the one just trying to eat well without getting sick — a real, honest, debt-free path toward ownership and health.

Economic mobility, not ideology, is the one goal both sides of every political divide can actually agree on: the chance, for anyone willing to work for it, to go from earning a living to owning a piece of the thing that's earning it for them.

That's the whole idea. Everything else in this book is just the how.

Appendix: What You Can Do Right Now

You don't need to wait on Congress to start applying any of this. Here's a short, honest list of what one person or one family can actually do this week.

1. Learn the tax and ownership basics for yourself. You don't need to become an economist. Just understand the difference between labor income and capital gains from Chapter 11, and make sure any retirement account you're offered — a 401(k), an IRA — is actually invested in the market, not sitting idle.

2. If you're a parent of a teenager, start here first. Go to craighane.com/tma, read *The Triad Math Army*, and see the program for yourself. **Then join the TMA risk-free for the first 30 days.** There's no reason to take our word for it — try it, watch your teenager's confidence with practical math change, and decide from there.

This is genuinely aimed at two groups: parents raising teenagers who want a real, debt-free path to a great technical career, and young adults already out of high school who want to change the trajectory of their own life, starting now.

3. Rethink the plate before rethinking the budget. You don't need a government program to start eating the way Chapter 19 describes. Buy real vegetables, fruit, and meat this week. Boil it, bake it, roast it. **This one change, more than almost anything else in this book, is entirely within your control starting today.**

4. Give your kids ownership, however small. If a child investment account (Chapter 13) is available to you, use it. If it isn't yet, even a small custodial brokerage account started early teaches the same lesson: ownership is for them, not just for other people.

5. Read the whole picture, not just the policy. Economic mobility and personal psychology are two halves of the same project. If this book covered the *outer* half — policy, tax, structure — its companion, *Soul Proof*, covers the *inner* half: the mindset that actually lets a person use the opportunity once it's there.

6. Talk about this without naming an enemy. The single most useful thing any reader can do in conversation is model Chapter 8 and Chapter 24: name the actual policy problem, skip the villain, and ask what specifically would fix it. That's a small habit. It's also the beginning of the whole cultural shift this book is arguing for.

Start here: craighane.com/tma — read the book, then join the Triad Math Army risk-free for 30 days. It has the potential to be life-transforming, whether you're a parent trying to give your teenager a real head start, or a young adult ready to build a better life for yourself.

About the Author

Craig Hane is the author of *Economic Mobility* and *Soul Proof*. He has spent years studying how policy, psychology, and simple daily habits combine to shape whether a person — or a country — actually thrives.

Craig's own health turned around dramatically by returning to simple, whole food: vegetables, fruit, and meat, prepared simply, without relying on medication. He went from 239 pounds to 175 pounds, and credits both that dietary shift and the psychological framework laid out in *Soul Proof* for the change.

Much of the economic thinking in this book was shaped by conversations with, and the public work of, other thoughtful people wrestling with these same questions — including entrepreneur and investor David Friedberg, whose plain-spoken breakdown of tax policy, Social Security, and economic mobility helped sharpen many of the ideas explored here.