

## Boomer Bust: [To Be or Not to Continue to Be Sociopathic](#)

Owen Ambur, December 4, 2017

In *A Generation of Sociopaths: How the Baby Boomers Betrayed America*, Bruce Cannon Gibney catalogues a range of behaviors closely matching the clinical definition of sociopathy. However, he asserts, “Economic justice is where the narrative of Boomer morality breaks down completely.” (p. 304) Expanding on that point, he says:

For individuals, debts die with the debtor; it has been a long time since the West forced children to make good on the obligations they had no say in accumulating. For the Boomers society, the reverse is true. The mechanisms of perpetual national debt and deferred obligations of pensions, environment, infrastructure, and so on do allow debts to be passed along. (p. 305)

Gibney suggests, “Obamacare may be the one truly significant social accomplishment of the Boomers, and perhaps the only substantial gift to young people, as it allows those under twenty-six to remain on parental policies.” (p. 320) However, that misses the fundamental point of Obamacare, which is to force younger, healthier, poorer people to subsidize insurance for the older, wealthier generation. Without such subsidies, the entire system collapses. Gibney gives Boomers too much credit that point. To the contrary, it is yet another example of the dysfunctional behavior he describes.

With respect to “the bill” imposed upon younger people by politically motivated policies favoring the Boomers, Gibney suggests it would be helpful if the government provided a summary of its financial position. Specifically, he asks, “Could government not ... provide, with a receipt for every annual tax filing, a one-page statement of the government’s financial position and the use of monies?” Doing so could help taxpayers decide what they want to fund, thus, providing a measure of informed consent. (p. 330) However, to be truly meaningful, such information would need to be broken down into the shares of the budget funded and debt allocated to *individual* taxpayers. The aggregated numbers are not only too big to comprehend but also too disconnected from the day-to-day reality of individuals and families.

Here are some of those numbers:

- [National debt](#) (2016) = ~\$19,428,000,000,000
- [U.S. Population](#) = ~326,000,000
  - Debt Per Person = ~\$59,600
- Household Income (2014) = ~\$45,000 (median) / ~\$72,640 (average)
- [U.S. Taxpayers](#) (2013) = ~138,000,000
  - Debt Per Taxpayer = ~\$140,000
- Top 50% pays 97.2% of income taxes
  - Progressively Allocated Debt Per Taxpayer in Upper Half = ~\$273,000
  - Debt Plus Infrastructure Backlog & Unfunded State Pensions = ~\$380,000
- Average Adjusted Gross Income in Upper Half (2014) = \$115,616

If we are lucky enough to be in the upper half of the income spectrum and responsibility for the national debt is allocated progressively, our share amounts to more than a quarter of a million dollars – more than twice our average annual income. Taking into account the infrastructure maintenance backlog and

unfunded State pensions, the average total debt per upper-income taxpayer rises to around \$380,000 – more than three times their average annual income.

When household debt is added to the equation, the average total debt per taxpayer at all income levels more than doubles from \$140,000 to nearly \$290,000 – more than four times average annual household income. Unlike Uncle Sam, taxpayers cannot print money and deflate its value to help offset the cost of debt. However, they can declare bankruptcy, which transfers the costs to others. [About 60 percent](#) of bankruptcy filers make less than \$30,000 annually.

Gibney references the commonsensical notion that the wealthy should pay their fair share of taxes but points out they already pay a great deal. For example, the top fifth of earners pay over two-thirds (69 percent) of federal income taxes and the top 1 percent alone account for more than a quarter. That is certainly “progressive” and may be considered fair. However, Gibney cautions the implications of such heavy dependence of the government on a small number of people have not been adequately considered. While acknowledging that progressivity is important, he suggests focusing excessively, if not exclusively, on taxing the rich risks greater social distortion. (p. 341)

Regarding such extortive dynamics, he asserts, “The mob, lacking a sense of proprietorship, can hardly be expected to take a proper interest in maintaining society ...” (p. 341) When it comes to tax reform, he says, “What politicians are really talking about for the bottom half of the middle class is not tax relief, but deepening the tax subsidy from the wealthy to the lower-middle class.” (p. 344) That means an even greater proportion of eligible voters will fall into the net taking (consuming) versus contributing (producing) segment of the population.

If we are making no productive contributions and feel entitled to public welfare transfers, we have no apparent cause to worry about the debt because we are unlikely to ever be expected to pay for it. Moreover, the more of us who fall into the latter category, the greater our political power to impose our will upon those who do work and earn higher incomes. That would seem to lead inevitably to the [result cited by Margaret Thatcher](#) – eventually we run out of other people’s money.

To avoid creating another generation of sociopathic extortionists, Gibney asserts citizens must be educated on both the value society produces as well as the ***thoughtful management of personal choices***. (p. 345, emphasis added)

However, for the social benefits and economic costs of politically motivated welfare payments to be understood, they must first be measured and documented in a format that can be readily shared and made comprehensible to citizens. U.S. federal agencies are required by law – [section 10](#) of the GPRA Modernization Act (GPRAMA) – to publish their plans and performance reports in machine-readable format. Strategy Markup Language (StratML) Part 2, Performance Plans and Reports (ANSI/AIIM 22:2017) is such a format. Complying with the law will be the first, next step government agencies can take to justify their claim on the taxpayers’ money. February 2018 is the statutory deadline for them to update their strategic plans in machine-readable format. So we don’t have long to wait to see if the Trump administration pays more respect to the law than the Obama administration did.

With reference to personal choices, Gibney argues, the “Boomer cult of Feeling” has perversely run wild at the very time when technology has made more *thoughtful* civic participation viable. To reverse the

mindless contagion, he suggests we should determine what works rather than merely relying upon our self-serving emotions to tell what may seem right at the spur of the moment. (p. 354) With that thought in mind, consider the implications of a blogger's [advice on Dating a Sociopath](#) with respect to the Boomers' dysfunctional relationships with debt and public spending:

If Sociopaths focused their energy into positive constructive pastimes they could be very successful. However ... due to poor impulse control, ***lack of long term planning*** and their desire to be in control and to win, things usually go awry within a short space of time.

That is an apt description of the way politics feeds the sociopathic dynamic Gibney decries. The purpose of voting (democratic majoritarianism) is to impose our will upon others via "[elections](#)" without due regard to longer-term consequences. Thirty-second attack ads fuel passions while longer-term plans and potential, unintended consequences receive scant attention. Candidates who call for increased social welfare spending are perceived as compassionate while those who argue for fiscal restraint and personal responsibility are branded as "mean".

By focusing on you, and your own life, bringing things into your life that are positive, you will bring into your world ... more than you had lost with the sociopath, much more than what the sociopath owes you. It's a win/win situation for you.

Might it be possible to apply this logic to overcome the dysfunctionality of politics – not only by refusing to be controlled by the group-thinking whims of the would-be-mob-rulers but also refraining from attempting to impose our will upon them? Instead, why not skip the partisan, majoritarian bullying and simply join together more efficiently and effectively with those who share our values to accomplish objectives we hold in common?

More explicit advice from the Dating a Sociopath blogger includes:

- Establish No Contact

While it has been argued that [voting is irrational](#), it has also been noted that for evil to prevail all that is required is for good people to do nothing. The same might be said of those whose good intentions are bound to produce adverse consequences. So it may not be advisable to disain all involvement in politics and voting. However, that doesn't mean we shouldn't strive to *reduce reliance on such outmoded constructs* – in favor of more efficient, effective, and less polarizing means of achieving common and complementary objectives.

- Focus on you

This sounds self-serving and indeed it is. Taken to extreme is it the very sociopathy that Gibney decries. Less radically speaking, however, we cannot be true to others without first being true to ourselves. If we don't know our own values – who we "are" and what we "stand for" – we cannot possibly interact with others in a mutually fulfilling manner. Moreover, while it has become increasingly clear that we are not the rational beings economists have envisioned, it is difficult to argue with the success of free and open markets in generating wealth and increasing well-being. The invisible hand of the market might be improved by enabling some explicit and open, paternalistic libertarian [nudging](#) toward more responsible

personal choices in individuals' best interests. However, the results of empowering elites to shove (coerce) the masses into compliance have proven universally counterproductive.

- Realise that you will not recover losses from the sociopath, but that you can recover personal losses in your life, by focusing on you and your life

We may not be able to absolve ourselves of the proliferative public spending sins of the Boomers but it is within our power to manage our own behavior more responsibly in the years ahead. Unfortunately, with the exception of the period from 2008 – 2012, our [personal savings](#) rate has generally been trending downward for more than five decades. Perhaps the best that might be said is that, at 6% in 2015, we were not the worst among the G20 nations. However, Chinese workers save nearly four times as much of their disposable income (~38%) as their nearest competitors (Germany ~9.6%).

- Be around people that you trust, that bring out the best in you, people that make you feel good around you. If there is nobody, then learn to love your own company, remember what peace there is in silence.

The notion there may be nobody with whom to commune seems overly pessimistic. No matter how odd (unique or “special”) we may be, surely there must be others in the world who share at least one of our values and objectives. Moreover, the concept of trust is vastly overrated. Depending upon the degree of risk, trust without verification is an invitation for disappointment, fraud or worse. When the potential for harm is more than trivial, what matters are not expectations but, rather, intentions and results – in each and every “[moment of truth](#).” Those who seek to avoid accountability generally have good (i.e., bad) reasons for doing so.

- Try to do one thing each day that makes you smile, even if that is going for a walk and admiring the beauty in the world, that is nature.

No law of nature requires that our goals be complicated or exceedingly difficult. Indeed, it has been suggested that [happiness is being satisfied with what one already has](#), while [dissatisfaction drives](#) us to seek something else. On the other hand, vision is about continually reaching just beyond our grasp and satisfaction derives from accomplishing tasks that are more than trivial. Having [as-yet-unmet goals is what makes life worth living](#) and pursuing them in partnership with others who share our values is what makes the journey wonderful. Indeed, the blogger concludes with two relatively simple points of advice:

- Catch up with other losses, friends, family, rebuild your home, your life
- Rebuild your life – without the sociopath

As suggested in the [quotation apparently misattributed to Einstein](#), it is difficult to imagine achieving a different, less sociopathic outcome by continually trying to apply political coercion through an increasingly powerful government bureaucracy that literally *fosters* personal irresponsibility. However, we hold it within our power to do better for both for ourselves and others, directly in partnership with those who share our values and objectives. To paraphrase JFK, [ask not what your country can do for you](#) but, rather, what you can do for yourself, your family, and your [truly connected communities](#).