1. National Debt and Deficit Spending

Problem - Federal

- \$34+ trillion in national debt with no slowing.
- Interest payments are consuming an increasing share of the budget.
- Deficit spending is now routine, even in non-crisis years.

Problem - State/Local

- Many state budgets are overly dependent on federal aid.
- Public pension liabilities strain local finances.
- Local governments often issue bonds for non-essential projects.

Solutions – All Levels

- Implement balanced budget requirements at both federal and state levels.
- Audit and sunset ineffective programs across all tiers of government.
- Shift focus to productive infrastructure that generates long-term economic returns.

What Individuals Can Do

- Eliminate or minimize personal debt; stop living on borrowed money.
- Acquire hard assets like land, tools, precious metals, and Bitcoin.
- Opt out of federal dependency by building parallel systems and income streams.

2. Inflation and Monetary Instability

Problem - Federal

- Fed policy struggles to balance inflation control and economic growth.
- National currency devaluation through money printing weakens savings.
- Inflation data lags reality and often underrepresents real costs.

Problem - State/Local

- Local utility and service rates rise due to inflation, impacting fixed-income households.
- Public employee contracts often include automatic inflation raises.
- State minimum wage laws sometimes fuel cost-push inflation.

Solutions – All Levels

- Promote local production and sourcing to reduce price volatility.
- Encourage public budgeting practices that assume real-world inflation rates.
- Support personal savings incentives and real asset ownership.

What Individuals Can Do

- Get out of fiat savings move into Bitcoin, real assets, or cash-flowing businesses.
- Build food and energy resilience to offset rising costs.
- Stop relying on government CPI numbers track your real-world expenses.

3. Deindustrialization and Supply Chain Weakness

Problem - Federal

- National offshoring hollowed out manufacturing capacity.
- Dependence on adversarial nations for critical goods (e.g., China).
- Lack of national strategy for strategic industries.

Problem - State/Local

- State taxes and red tape often deter industrial investment.
- Local zoning blocks new manufacturing and logistics projects.
- Utility and infrastructure gaps in rural areas hinder factory development.

Solutions – All Levels

- Offer tax and regulatory relief for domestic manufacturing startups.
- Modernize zoning to support mixed-use industrial growth.
- Invest in regional logistics hubs and resilient local supply chains.

What Individuals Can Do

- Support and source from local makers, producers, and repair shops.
- Learn trade skills that bring production back to the community level.
- Invest in tools and systems that let you produce more and consume less.

4. Labor Market Imbalances

Problem - Federal

- Mismatch between job openings and worker skillsets.
- Labor force participation still below pre-2020 levels.
- Immigration policy doesn't prioritize labor market needs.

Problem - State/Local

- States underfund trade schools and workforce retraining.
- Local licensing requirements restrict entry into many occupations.
- Public schools often fail to prepare students for high-demand local jobs.

Solutions – All Levels

- Expand apprenticeship and vocational training programs.
- Reform occupational licensing to lower barriers.
- Align education funding with local economic needs.

What Individuals Can Do

- Learn high-value, low-credential skills that are in demand.
- Create your own job through freelance, trade work, or local service businesses.
- Stop waiting for "career tracks" build income around what people will pay for now.

5. Housing Affordability Crisis

Problem – Federal

- Federal incentives often boost demand without increasing supply.
- Mortgage policies inflate prices through subsidized credit.
- National building standards add cost and complexity.

Problem - State/Local

- Zoning laws restrict multi-family and affordable housing.
- Permit backlogs delay new construction by months or years.
- Local NIMBYism blocks new developments and density increases.

Solutions – All Levels

- Reform zoning to allow ADUs and denser development.
- Fast-track permitting for affordable and modular housing.
- Encourage state-level preemption of local anti-growth rules.

What Individuals Can Do

- Consider alternative living models: tiny homes, homesteads, shared land.
- Build equity through unconventional routes: RVs, rehab properties, or land hacking.
- Hedge against housing inflation by holding Bitcoin or other inflation-resistant assets.