Anthropologist Field Notes

On US Debt and Collection of Feds Loan from SS

The American Promise Payment

Feds borrowed OUR $ in SS. They used OUR $ as THEIR $. It was never THEIR $.

Some is being paid back quietly as benefits come due — about $160 billion last year. But there is no public accounting any citizen can check, and Washington talks about cutting benefits while the debt goes unmentioned.

Trump gave billionaires tax cuts in excess of what was owed us. $3.7 trillion in cuts. $2.56 trillion owed. Billionaires could have paid Social Security back.

The law is on our side: the trust fund IOUs carry the FULL FAITH AND CREDIT OF THE USA — just like T bonds. Washington honors that promise for foreign bondholders. It owes the same to its own workers.

It comes to roughly **$14,000 per worker** — every working American paying into Social Security today. Not a check in the mail: your share of what was borrowed in your name.

Contact your lawmakers. Demand restitution.

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The law behind it

Every claim on page 1 rests on one of these. Quoted verbatim.

1 — The promise: America pledged to pay

*"Each obligation issued for purchase by the Trust Funds… stating on its face that the obligation shall be **incontestable** in the hands of the Trust Fund to which it is issued, that the obligation is supported by the **full faith and credit of the United States**, and that the United States is **pledged to the payment of the obligation with respect to both principal and interest**."*

— 42 U.S.C. § 401(d). Plain words: the IOUs carry the FULL FAITH AND CREDIT OF THE USA — just like T bonds. Washington honors that promise for foreign bondholders — it owes the same to its own workers.

2 — The mechanism: how the IOUs get cashed

*"Such public-debt obligations may be **redeemed at par plus accrued interest**."*

— 42 U.S.C. § 401(e). Plain words: the law says how the IOUs are cashed — at full value, plus interest.

3 — The accounting: show the books

*"…a **regular Statement and Account of the Receipts and Expenditures of all public Money** shall be published from time to time."*

— U.S. Constitution, Art. I, § 9. Plain words: the Constitution orders the government to show its books.

4 — The guards: the founders' remedy

*"…it is their **right**, it is their **duty**, to throw off such Government, and to **provide new Guards for their future security**."*

— Declaration of Independence, 1776. "Prudence, indeed, will dictate that Governments long established should not be changed for light and transient causes." Plain words: the remedy for overreach isn't new government — it's new guards. The states.

5 — The charges: 1776 language, 2026 application

"He has erected a multitude of New Offices, and sent hither swarms of Officers to harass our people, and eat out their substance."

— Declaration of Independence, 1776. Bureaucracy built without Congress clearly authorizing it, eating state budgets.

"For cutting off our Trade with all parts of the world"

— Declaration of Independence, 1776. Tariffs by executive order — though trade power belongs to Congress (Art. I, § 8: "To regulate Commerce with foreign Nations, and among the several States…").

"For protecting them, by a mock Trial, from punishment for any Murders which they should commit on the Inhabitants of these States"

— Declaration of Independence, 1776. Pardons shielding political violence.

"He has excited domestic insurrections amongst us…"

— Declaration of Independence, 1776. January 6th.

6 — The authority: the states' province

*"The powers **not delegated** to the United States by the Constitution, nor prohibited by it to the States, are **reserved to the States** respectively, or to the people."*

— U.S. Constitution, 10th Amendment. Plain words: what the Constitution doesn't give Washington belongs to the states.

Sources: U.S. Constitution; 42 U.S.C. § 401 (via Justia); 2026 Social Security Trustees Report (June 9, 2026); Congressional Budget Office; Institute on Taxation and Economic Policy.

What to do — and how

A demand without instructions is just a feeling. Here are the instructions.

What needs to be done

- **1. Get the accounting.** Demand a public, monthly Statement and Account of the trust fund IOUs — what is owed, what has been paid back, and on what schedule. The Constitution already orders this (Art. I, § 9).
- **2. Show every redemption.** Every time benefits are paid from redeemed IOUs, the Social Security Administration publishes the numbers — how much was redeemed this month, what remains owed. The payback is happening. Make it visible.
- **3. No cuts before the books.** No benefit cuts, no retirement-age hikes, until the $2.56 trillion is fully accounted for and the repayment schedule is published and honored.
- **4. Make the states act as guards.** Ask your state legislators for a resolution affirming the trust fund as property held in trust — and ask your state attorney general to demand the federal accounting.

A warning for everyone — Republicans included

The danger is not the demand. It is a political fight over whether America honors its IOUs. These securities carry the identical full-faith-and-credit pledge as Treasury bonds. If Washington treats them as less real, the bond market will notice — because the promise is the same promise. In 2011, a fight like that cost taxpayers over a billion dollars in higher borrowing costs in a single year. Honor the IOUs and the market stays calm. Fight over them and everyone pays.

How to do it

It takes five minutes. A phone call beats an email; an email beats nothing. Make one ask per contact: *show the books before any talk of cuts.* Contact all of them — your U.S. Representative, your two U.S. Senators, your state legislators, and your state attorney general.

Phone script — 30 seconds, read it word for word:

> *"Hi, my name is ____, and I'm a constituent from [town]. I'm asking [name] to demand a full public accounting of the $2.56 trillion the federal government owes the Social Security trust fund — what's owed, what's been paid back, and on what schedule — before any talk of cutting benefits. The Constitution requires a regular Statement and Account. I paid in my whole working life. I want restitution, not cuts. Thank you."*

Email template — copy, paste, send:

> *Subject: Demand the Social Security accounting — $2.56 trillion owed*
>
> *I am your constituent. The federal government owes the Social Security trust fund about $2.56 trillion — money taken from workers' paychecks. I ask you to demand a full public accounting of what is owed, what has been paid back, and the repayment schedule, before any consideration of benefit cuts. The Constitution (Article I, Section 9) requires a regular Statement and Account. I want restitution, not cuts.*
>
> *[Your name, home address]*

Find your lawmakers

Easiest way: go to **usa.gov/elected-officials**, enter your home address — it lists your federal, state, and local officials with contact links. Or go direct:

- U.S. House — **house.gov/representatives/find-your-representative** (search by ZIP)
- U.S. Senate — **senate.gov/senators/senators-contact.htm** (find your state's two Senators)
- No internet? Call the Capitol switchboard at **(202) 224-3121** and ask for your Representative's or Senator's office.

For state legislators and your attorney general, the usa.gov lookup above covers them too.

Show the books. Keep the promise. Make the call.