Introduction

I am full of guilt, frustration, and anger, and I feel helpless as I turn sixty-five with three millennial sons. I must confess that my generation is robbing future generations. This book is about how their future is being stolen right in front of their eyes and what the younger generations can do about it. It is not a personal exposé, as one might expect from the title, but a statement of collective guilt that places the responsibility on my generation for dealing a bad card to future generations. I would like to think that this book speaks for a significant number of my generation, most of whom will agree with the observations and reflections made here.

This is a call to action for the MI generation—who has the most to lose if the United States continues with its current domestic and foreign policies. Millennials and the iGeneration combined are called the MI generation in this book. They are defined as those who were born after 1980, and they represent almost half the US population.[1] It is also a call to those parents and grandparents who want to leave a better America for their children and grandchildren. Members of the MI generation are paying the bills for my generation. Therefore, they must have a say in their own future. However, that right has to be demanded by engaging with the private and public sectors at all levels, especially at the federal level.

My generation is leaving members of the MI generation a mountain of national debt to pay down for the rest of their lives, a very expensive higher education system that does not provide a decent return on their money, and an unaffordable and inaccessible health-care system. They are left with a planet that is getting warmer and two unwinnable wars primarily financed by money borrowed from foreign countries. If that is not enough, the Beltway has created a political system where politicians are too busy dividing Americans and making them afraid of one another just to win their next election.

My generation controls Congress, the Supreme Court, and the presidency. President Trump, who is seventy-one, calls Washington, DC, a "swamp," while some call it "the Establishment." For simplicity, "the Establishment" and "the swamp" will be referred to as the Beltway or the Beltway Beast in this book.

This book describes the array of challenges young Americans face, brought about by the mix of government duplicity and inaction. It starts by defining the MI generation and characterizing its economic and political power in decades to come. It then provides an analysis of the impact of student loans, national debt, health-care cost, retirement, global warming, and the control of federal government on current American life and on future generations. The book concludes with a challenge and a road map for affecting the desired changes concerning whether the MI generation wants rich old white men to determine its future or take control of its own destiny.

In most cases, parents would like their children to receive higher education.[2] In pursuit of this coveted education, most students inevitably end up with debt. As they move through their lives focused on paying off student loans and surviving in the job market, they are riddled with other exorbitant costs, such as health care and taxes. The cycle seems to be a never-ending loop of working hard to pay off loans, destroying one's health with stress in pursuit of the American dream, and then getting slapped with unaffordable health-care bills as they get old and need medical care. In the meantime, members of the MI generation realize that Washington's policies of perpetual wars and denying global warming contribute to the insecurity of their generation and future generations.

As they look forward to retirement, reality sinks in that there may not be enough money left in the Social Security fund for them to collect their full benefits when the time comes. Along the way, they find that politicians are busy dividing the country and destroying the middle class.

Despite the disheartening observations made in this book, there is a silver lining. The objective of the book is to make my generation feel guilty about what kind of legacy we are leaving behind. It is also to motivate members of the MI generation to look out for their own interests because nobody else will. This book ends on a high note, with full faith in the younger generation, as reflected by the #NeverAgain, #MeToo, and #BlackLivesMatter movements, to make a change. That process has already begun with iGen high school students from Parkland, Florida, who are leading the way by challenging one of the most powerful gun advocacy groups, the National Rifle Association (NRA).

By 2020 members of the MI generation will represent the largest and most powerful voting bloc in the United States. Through their votes, they can transform American laws and policies by engaging in the political process and public deliberations. Best of all, this process is *free*. Their political and economic power will continue to grow as they become a larger segment of society as voters and consumers. However, they are presented with the challenge of student debt as they start their adult journeys.

Student debt of over $1.4 trillion, affecting forty-four million Americans, has been a major impediment to economic growth in the United States. The average college graduate in the class of 2016 had over $37,000 in student debt. The federal government generates billions in profits from student loans. It charges a higher interest rate on those loans than it does to Wall Street banks.

Inequality is prevalent at almost every level of American society, whether it is income, wealth, minority participation, or job opportunities. Minorities are still well underrepresented at the corporate level, in the media, and even in Congress and the White House. President Trump is presiding over the richest cabinet in history, made up of billionaires and multimillionaires with a combined net worth of over $10 billion.[3] There is only one high-level minority man in his first cabinet, and there are no African American or Hispanic women. Less than 7 percent of the Fortune 500 companies are headed by female chief executive officers (CEOs), even though women make up 50 percent of the population. Moreover, working income is taxed at a higher rate than nonworking income, making it even more difficult for members of the working class to get ahead. Along the way, they find that health care is not affordable for them. Yet the MI generation has been asked to pay for my generation's health-care needs.

As the father of a cancer-surviving son, Atif, who was born with stage four cancer of the spinal cord known as neuroblastoma and is wheelchair-bound, I have experienced the best and worst of the American health-care system over the last thirty-two years. It is a terrible combination of socialism and capitalism—a centralized system controlled by insurance companies, drug companies, hospitals, doctors, and the government.

Members of the MI generation were asked to pay taxes under the disguise of penalties to compensate for the health-care costs under the Affordable Care Act (ACA). They were forced to buy predefined health insurance even though they might not have needed it. The ACA, contrary to what the name implies, did not do anything to reduce the cost of health care. However, it provided millions of new customers to health insurance companies, for *free*. The fact remains that rising medical care costs are responsible for the unaffordability and inaccessibility of health care. However, there is virtually no discussion on *why* the cost of medical care provided by hospitals, drugs, and doctors keeps going up. While members of the MI generation are concerned about their health security, they have been asked to protect the country.

The Beltway Beast has spent over $6 trillion (stolen from the MI generation) on wars in Afghanistan and Iraq for its global war on terror. Yet it still tells us we are not safe and wants to spend more money on the military. It appears as if America has been made unsafe by its own leaders, who are creating more enemies every day by killing innocent people all over the world, who are considered collateral damage. Moreover, the MI generation has been sent to fight wars that are thousands of miles away, where they can potentially get killed.

Additionally, American leadership is nowhere to be found when it comes to saving the planet from global warming. President George W. Bush refused to ratify the Kyoto Protocol that was supported by 140 nations. Furthermore, President Trump withdrew from the Paris climate accord in 2017. Both Presidents Bush and Trump cited the adverse impact of those agreements on the US economy and jobs. Apparently, it did not occur to them that without this planet, there would be no economy or jobs, and without jobs, there would be no retirement.

The burden of supporting Social Security and Medicare continues to fall on the MI generation. Worse yet, the MI generation may not get full Social Security benefits when they reach retirement age. The Beltway Beast continues to spend money it does not have and has no plans to reduce its spending in order to match its income (balancing the budget, as every American household does). However, it is quick to look for scapegoats for its shortcomings.

Some of the politicians are citing immigrants as the source of social and economic problems to divert attention away from their failure to govern and unite the country. Instead of focusing on America being a beacon of hope and freedom, both major political parties have divided the nation into a red-versus-blue country afraid of its own citizens based on color, race, religion, or gender. Both major parties are using the old British strategy of divide and rule.

The public discourse during the 2016 presidential election and thereafter has made the racial divide, hate, and the bullying and demeaning of women, immigrants, and disabled Americans acceptable. Some call it "normalizing" such behavior. America's character and values have never been challenged in such a way in recent history. According to census estimates, there will not be a single ethnic group in majority by 2045. Instead of preparing the country to live in peace and harmony for that eventuality, some of the leaders appear to be working hard at fearmongering and dividing the nation.

It really boils down to Congress, where the mess is being created, and the change must start there. Congress has the power to make laws and write checks. It is Congress that passed laws incentivizing large corporations to export American jobs, piling debt on the MI generation, prohibiting Medicare to negotiate drug prices, charging higher interest rates on student loans, and taxing working income at a higher rate than nonworking income.

The MI generation can take the bull by its horns and make changes instead of getting angry or depressed. There is hope, and that hope lies within this generation, who can not only save their futures and save America but also make the world a better place. The elections of 2018 and 2020 will be the most consequential elections of their lives. One opportunity for making a change is in the demographics of the House and Senate. Twenty-five senators and over sixty congresspersons are more than seventy years old. Some are even in their eighties. Furthermore, at least fifty-one incumbent congresspersons are not seeking reelection in 2018, which is a record.

America's future depends on the MI generation using its energy, idealism, and tenacity to start making changes. They can begin through engagement and pursuing a seat at the table instead of being on the menu and having their future decided for them. It is not complicated or impossible; the only thing the MI generation has to do is vote and remove career politicians and those who are part of the problem to start the process of change.