

THE LAST LEVER

By A Concerned Citizen

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A Novel

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PART ONE: THE CLIMB

CHAPTER ONE — How Did I Get Here?

The GPS gave up somewhere between the second cattle grid and a stand of old kauri that had no business growing this close to a road. It issued one last instruction, turn left in two hundred metres, in a calm, reassuring voice and then the screen showed a spinning wheel, and then nothing.

He turned left anyway.

The road had narrowed twice since then and looked to be considering a third. His Subaru, with a hundred odd thousand kilometres of honest service behind it, had opinions about the surface.

He pulled over and checked his phone. One bar flickered up, then vanished. He watched the signal icon cycle through its options and settle on none.

He looked at his notes and double-checked the address. Below it were the details from the research call three days earlier. Margaret Ellison, 64, former GP. Semi-rural property, roughly ninety minutes north of Whangārei. Community of twelve households, mixed backgrounds, three years established.

And below that, from the briefing with Craig: *Fear + credibility = shareability. Make her someone you'd listen to.*

He'd written it down because that was what you did in a briefing with Craig. He'd been writing down Craig's formulations for eleven years, which was either loyalty or habit, and he'd stopped examining which.

The piece was supposed to be straightforward. Doomsday preppers: inside New Zealand's growing community of everyday survivalists. It wasn't his usual territory. He'd spent the better part of a decade on economics and labour reporting, the machinery of the economy and the people ground through it, which had always seemed to him like the same story told from two different altitudes. Long-form work, three months on a piece, seventeen sources, the kind of journalism that tried to connect the wage data to the worker it described. The results had been mixed. Craig had noticed.

The economic pieces were getting harder to place. The labour pieces were harder still. Fear, apparently, was more reliable than understanding.

We go where the readers are, Craig had said, in a tone that made clear the matter had already been decided.

James wasn't going to argue. He was forty-three, with a mortgage that had a decade left on it: fifteen years of payments behind him on a house in Parnell bought at the outer edge of what the bank would lend and what they could, if everything went right, service. There were two kids. Lily was nine, and Joe had just turned six and was at the stage where everything was a question. And there was a wife who was keeping a spreadsheet he wasn't supposed to know about.

He knew about it. He'd seen it open on Claire's laptop one evening when he'd come into the kitchen for a glass of water and she'd been too engrossed to close it in time. He'd had the good sense to say nothing. The spreadsheet was unsettling. Saying something would have required them to have a conversation they weren't ready to have.

Claire was an accountant at a mid-sized firm in Parnell. It wasn't the kind of firm that appeared in the business pages; it was the kind that kept small and medium businesses alive through the unglamorous work of knowing where the money actually was. She was good at it. Her precision showed up everywhere, from her client files to the way she organised the pantry to the colour-coded grid that tracked the family's finances.

The private health insurance renewal was in the spreadsheet, in a column labelled Review. The label was in red.

They hadn't talked about it yet. They would. He already knew the direction of the conversation.

He started the car and kept driving.

The gate was unmarked except for a number on a wooden post, the paint faded almost to nothing. He drove past it once before he matched the number to his notes. The driveway beyond was unsealed and longer than he expected, curving through a thicket of mānuka before opening out, and what he saw made him stop the car without quite deciding to.

He'd been constructing the property in his head for the twenty minutes since the GPS died. He'd pictured something improvised and slightly chaotic, with the aesthetic of urgency about it: shipping containers, water tanks with jury-rigged connections, a vegetable garden planted by somebody who'd been reading about gardening rather than doing it.

This was not that.

The house was an older villa, white weatherboard with a wide verandah, kept up with obvious care. The garden extended around it in three directions and was the largest he'd

seen outside a market garden, with raised beds built from heavy timber, fruit trees espaliered along a north-facing fence, and something he didn't recognise climbing a structure that had been designed for it rather than improvised. Chickens were audible somewhere behind the house. There were solar panels on the roof, enough of them to be serious without being showy, and a late-model ute stood beside a shed whose open doors revealed tools hung in tidy rows, their handles worn pale with use.

The word that came to him was competence. Not the prepper fantasy he'd been picturing, the American bunker aesthetic with the rifle on the wall and five years of freeze-dried meals, but the plain competence of a place that had been thought about carefully and built to last.

He sat in the car a moment longer than he needed to.

She opened the front door before he reached it.

"James?"

"That's me. Sorry I'm late. The GPS gave out about 20 minutes ago."

"They always do up here," she said, and stepped back to let him in.

She was tall, with short grey hair that had been cut rather than happened, and she wore a dark green merino that had seen several winters. Her eyes were sharp.

The inside of the house smelled like something had been cooking since morning, long-simmered, vegetable and herb. There were books on every available surface, and he clocked the titles out of habit: medical texts shelved beside Naomi Klein, a history of the Roman Empire he recognised from the reviews, something in Te Reo Māori he couldn't read, and a worn copy of Elinor Ostrom's *Governing the Commons* with a broken spine and margins that had been argued with in pencil.

A large wooden table dominated the main room, serving as dining table, desk and map surface all at once. Through the window behind it he could see a man in his late sixties working steadily along a row of raised beds.

She brought tea without asking whether he wanted any. He did.

He set his recorder on the table between them. "Do you mind?"

"Not at all. I'd do the same."

She'd been a GP for twenty-three years, seventeen in Auckland and six in a regional practice further north, before she stopped. She talked about her career without apology or nostalgia, as work she had done fully and was glad to have finished. She'd been good at it. She had also watched it become something other than what she'd trained for, not dramatically but by increments: the paperwork displacing the patients, the system's logic displacing her own, the fifteen-minute appointments that

were really eight minutes, most of which went on managing expectations about what eight minutes could do.

“When did you start thinking about this?” he asked, gesturing at the house and the garden and the solar panels.

She considered the question. “I didn’t have a moment. I had a decade of moments, each one small enough to explain away. Eventually I stopped explaining them away.”

He wrote that down.

“What kind of moments?”

She thought before she spoke. “The waitlists getting longer, first in my practice, then in the system I was referring into. The specialist who retired and wasn’t replaced. The family that didn’t fill a prescription because the gap between the cost and the benefit had become a decision they had to make rather than a given. I started seeing it as a clinical pattern rather than individual circumstances. And then I started seeing the same pattern in other places. Services were getting thinner, costs were getting higher, and the distance between what people were told they could expect and what was actually available to them kept growing.”

She set her cup down. “And the trust going. That took longer to notice, because it isn’t dramatic, the way trust goes. People just stopped assuming things would be there when they needed them. And that changes how people live. The whole architecture of how you make decisions changes once you stop assuming the net will hold.”

He wrote that down too. *The whole architecture of how you make decisions.*

“So you decided to build a different net.”

“I decided to stop assuming someone else would.”

He asked about the community: how it had formed, who was here, how it actually worked day to day. The last question was always where the interesting answers lived. Philosophy came easily to people. The day to day was where things got honest.

She refilled his cup and leaned back. “It didn’t form so much as accumulate. David and I were here first, three years ago now. David was a civil engineer for thirty-five years. He designed the kind of infrastructure nobody thinks about until it fails. A few months after us, Rob arrived. He’d had a landscaping business, fifteen good years of it, until the margins went. Big operators with cheaper labour and bigger machines, and tender processes that rewarded scale over quality.” She paused. “He can tell you the rest of that himself. He tells it better than I do.”

“Then Sylvia, who taught home economics for twenty-eight years until the subject was quietly defunded out of most schools as impractical for a modern economy. Then Pia and Reuben, with their little ones. And others since.”

“What brought Pia and Reuben?”

“Different things. Pia has whānau connections to this land going back generations, so for her it was as much a return as a retreat. Reuben was a software engineer. Infrastructure work, the unglamorous kind that makes the visible products possible. He saw what was being built from the inside and made a decision before the decision was made for him.”

James looked up. “What does that mean?”

“He understood what the tools he was building were going to do to the people doing his kind of work. And he decided he’d rather be somewhere else when it happened.”

“And it works? The community, all of it?”

“Imperfectly. Which is the honest answer and, I’ve come to think, the only one worth giving.” She turned her cup a half-turn on its saucer. “We had a household where the contribution was consistently lower than the expectation. They’ve moved on now. Nobody said anything for eight months, and that was its own kind of failure. Communities are not naturally good at the hard conversations. We’re better at them than we were. I’m not sure we’re good at them yet.”

He underlined the eight months, and the distinction she’d drawn between better and good.

“Can I meet some of the others?”

She looked through the window at David, still moving along the beds. “David can take you around after lunch, if you’d like to stay.”

He said he would, and felt genuinely intrigued.

Then she asked him something he hadn’t expected. “What do you do to prepare? Your family.”

The question was curious rather than pointed. He deflected with a joke. “I have a go-bag. It’s called my car.”

She smiled but didn’t let it go. “Children?”

“Two. A daughter who’s nine and a son who’s just turned six.”

“And you’re in Auckland?”

“Parnell.”

“Renting or owning?”

“Owning. With a mortgage. Ten years left on it, roughly.”

She nodded. “Health insurance?”

“Private.” And then, because something in her tone made him want to be accurate, he added, “Although we’ve been looking at the premium again. It’s gone up a lot. Things are tighter than they were. It’s probably fine.”

He didn’t know why he’d said that. He was dimly aware that he’d just told a woman he’d met two hours ago something he hadn’t yet said out loud to his wife.

She didn’t react beyond a small nod, neither agreement nor judgment.

“David will take you around after lunch,” she said again, as though they’d never left the subject.

Lunch was almost entirely from the garden, simply prepared and better than it had any right to be. Rob had appeared without being invited, which was clearly neither unusual nor unwelcome. David came in from the garden, washed his hands at the sink, working the soap up past his wrists, and took what was obviously his usual chair.

The conversation ranged without an agenda. Rob told a story about a fence repair that had become, through a chain of events he narrated with a completely straight face, a three-day project involving two other households and a piece of equipment none of them had been using correctly for two years. There was laughter, and James found himself laughing too, before he’d decided to.

He looked around the table. A former GP. A civil engineer. A man who’d built a business with his hands and watched it dismantled by forces he hadn’t seen coming until they had already arrived. People who had noticed something and acted on it, without anyone telling them they were doing it right.

He thought about Craig’s brief. Fear plus credibility equals shareability. Craig had been right about the credibility and wrong about the fear. There was no fear at this table. There was something else, something between resolve and relief. They had stopped waiting for someone else to fix things, and none of them seemed to miss the waiting.

After lunch, David walked him between the properties along a track that wound through paddock and bush, naming things as they passed: the water catchment system he’d designed that three households now shared, the composting arrangement, the tool library in Rob’s shed that ran on informal reciprocity. He talked about it all with satisfaction rather than pride.

Rob’s place was the most visibly productive, with a large market garden, a small orchard, and a workshop organised so that he plainly knew where everything was and

why. He was mending a section of fence when they arrived, and he finished the job before acknowledging them again.

“Fifteen years I had the business,” Rob said, when James asked. “Good people. Good work. Then the margins went, and I had to let the people go, and then there was no point to it without the people.” He looked at the fence while he spoke, and it occurred to James that it had probably taken him years to be able to say the next part plainly. “Took me a while to understand that working harder wasn’t going to fix it. That the thing that was wrong wasn’t something I’d done.”

Sylvia was teaching when they reached her place. Three children sat around her kitchen table, one of them a teenager who looked like she’d rather be somewhere else, all of them watching Sylvia work with a jar, a weight and a quantity of shredded cabbage.

“Fermentation,” David said quietly. “She’s working through what she calls the preservation curriculum. She doesn’t say curriculum out loud because it makes the teenagers stop listening.”

“She was a home economics teacher?”

“Twenty-eight years, until the subject was defunded. She says the things she teaches on Saturdays kept families functional for most of human history, and then we decided they weren’t worth knowing anymore.”

Pia and Reuben’s property was furthest along the track, set back from the others with a view north toward the harbour. The garden was extraordinary: dense, varied, planted in combinations James didn’t recognise, and edged with herbs that were clearly there for more than cooking.

Pia was in it, a trowel in one hand. She looked up when they arrived, assessing James with an intensity he found disconcerting.

“He’s the journalist,” David said. “James.”

“I know. Margaret told me.” She pulled off a glove and shook his hand. “You’re writing about us.”

“Trying to.” It came out more honest than he’d intended.

She held his gaze a moment and then went back to her work. “Reuben’s in the shed.”

Reuben had been here two years and still carried a city kind of alertness, quick and a little guarded, as though part of him hadn’t finished arguing with himself about the decision. He set a circuit board carefully aside when they came in, shook hands, and leaned against the bench.

He'd been a software engineer. Infrastructure, he said, when James asked. Not the visible stuff. Data pipelines, automation architecture, the unglamorous work that made the visible products possible and the people who'd built those products unnecessary.

"What made you leave?"

Reuben looked at the circuit board. "I was good at it. That's what made me leave. If I'd been mediocre I probably wouldn't have understood what I was building."

He set a tool down. "I helped design systems that made whole categories of human work redundant. Not dramatically. It happened gradually, function by function, until a role that used to need a person only needed maintenance of a system. I watched it happen to logistics first, then to other sectors. Then I watched it starting to happen to mine." He paused. "I raised it. I had the meetings. The people I spoke to were thoughtful and completely unwilling to do anything differently. The logic is too tight from the inside. Efficiency is the metric, the metric is the mandate, and what happens to the people is downstream." He pronounced the last word carefully, like a term from a language he'd given up speaking.

"Do you think it can be stopped?"

"Regulated, maybe. Slowed. But stopped is the wrong question. The question is what you build alongside it. What makes people valuable to each other in ways that don't depend on the market deciding their labour is worth something."

He was quiet for a moment. "They believe in what they're doing, you know. They think it's going to liberate people from drudgery, and maybe it will. The question they're not asking is what people are supposed to do with that liberation when they can't afford rent. They're not asking it because the answer is inconvenient, and because they themselves will never have to live it."

James looked at him. "Do you ever miss it?"

"I miss the problem-solving. The actual work of figuring something out. That's why I like the solar systems. It's the same thing: a real problem, a real solution, and you can tell whether it worked." He looked out toward the garden, where Pia was still moving through the beds. "The rest of it I don't miss. The performance of productivity. The metrics that measured the wrong things. The feeling that the whole thing was heading in a direction nobody had decided on and nobody was going to stop."

He drove home in the early evening with the GPS restored and the road unremarkable. The Northland farmland slid past in the last of the light, long shadows, the kind of gold that makes everything look temporarily significant, and he had the recorder on the passenger seat, four pages of notes, and enough material for a piece that would perform well and that he was already, quietly, unable to write the way Craig wanted it written.

He tried the frame on anyway. Sophisticated preppers. Everyday survivalists. Inside the growing community of New Zealanders preparing for the worst.

It didn't fit, and he knew why, and he didn't examine the knowledge too closely. Examining it would have meant accounting for the feeling that had been building since he sat down at Margaret's table: that he'd gone up there to write about people frightened of something imaginary, and had instead spent an afternoon with people who had looked at something real and responded to it as sensibly as they knew how.

At the door, walking him out, after he'd given his professional answer about resilient institutions and historical precedent and systems finding their equilibrium, Margaret had let him finish and then asked, quietly, "Do they?"

He'd started a sentence about democratic accountability. He'd stopped and started another.

"I don't know," he'd said. He realised he'd been delivering the standard lines so long, he'd stopped asking if they were actually true anymore.

She'd nodded, not with satisfaction but with recognition. "The status quo isn't inevitable, James. People just stop noticing it's a choice." She'd held the door open for him. "Come back when you've had more time to think about it."

He'd said he would and meant it more than he expected to.

His phone lit up on the passenger seat. Claire: *dinner's ready when you're back. Joe has information about a lizard that apparently cannot wait. Lily says it definitely can wait* 😊

He typed back: *on my way*.

He drove south with the windows down, toward dinner and the lizard and the texture of his own life. Something had been assembling itself out of the pieces of the day without asking his permission, something larger and less comfortable than one assignment on one afternoon, and he wasn't ready to look at it directly yet.

It rode home with him anyway.

CHAPTER TWO — The Going Rate

He filed the prepper piece on a Thursday. It ran on the Saturday with a photograph of Margaret's garden that the picture editor had cropped to emphasise the solar panels, under a headline James hadn't written: *Off the grid and loving it: meet the Kiwis preparing for the end of the world.*

He read it once on his phone at the kitchen table, put the phone face down, and went to make more coffee. The insurance renewal was on the bench beside the kettle. He moved it aside.

The piece had four thousand shares by Sunday. Craig sent a message: *Great work. Readers love it. More like this?*

James typed Sure, deleted it, typed Let's talk, deleted that too, and sent Sure.

The piece wasn't wrong, exactly. Everything in it was technically accurate. It just left out everything that mattered. What ran was a day trip to an interesting subculture. The piece he'd almost written was about people who had decided the game was rigged and had chosen, calmly and without placards, to stop playing it. He knew the click rate mattered more than the depth these days. Knowing it didn't make the published version any easier to read.

He put his phone away and helped Joe search for a lizard that had escaped from a container Joe had been specifically told not to use, secured by a lid Joe had been specifically told to keep on. The lizard was eventually located behind the hot water cylinder. A negotiation followed. The lizard was released into the garden under conditions Joe considered unsatisfactory and James considered non-negotiable.

Life continued.

The insurance conversation happened on a Tuesday evening after the kids were in bed. Claire had the laptop open at the kitchen table with the spreadsheet up and a cup of tea going cold beside it, which meant she'd been sitting with the numbers for a while.

He sat down across from her. She turned the laptop so they could both see it.

It wasn't just the insurance. She'd been tracking everything for three years, and the spreadsheet showed it in a single view. Power was up twenty-one percent. Food was up twenty-three. Fuel was up sixteen, rates thirteen, and insurance twenty-six, that last one highlighted separately. Their wages over the same period, his and hers combined, were up nine.

“It’s everything,” Claire said. “Not just this. I see it in the client books too. The small businesses are getting squeezed by their suppliers, their landlords, their banks, their compliance costs. They pass on what they can to customers and absorb what they can’t, and most of them are absorbing more than they can. The numbers say what the numbers say. The gap keeps widening.”

He looked at the colour-coded grid, the greens turning amber, the ambers turning red.

“So the insurance is the thing we cut.”

“The insurance is the one thing we can actually do something about this month. Everything else either has to keep being paid or is too small to make a difference.”

She walked him through the scenarios: keep it, cancel it, the difference year on year, and what that difference would buy from the list of things they kept meaning to get to.

“We’d still be covered for emergencies,” James said, trying to sound more confident than he felt. “There’s ACC if anyone has an accident, and the public system picks up the serious stuff. The kids still see the GP for free.”

“Yes,” Claire said, carefully.

“If something serious happened, we’d be seen.”

“It might take a while, though, going through the public system. There was a story the other day saying people are waiting eight, ten hours to see a doctor in some emergency departments. They’re chronically understaffed.”

“It might take a while, but we’d be seen. And nobody waits ten hours in an actual emergency. They triage.”

They sat with it. Five hundred and forty dollars a month. The car needed tyres. The hot water cylinder was twelve years old and had started making a sound it hadn’t made before. Joe’s swimming lessons were coming up, and so was the deposit for Lily’s school camp.

“The kids are healthy,” James said.

“They are.”

“We’ve been lucky.”

“We have.”

She made the call the next morning. He heard it from his desk: the hold music, a brief professional exchange, the click. Afterwards she appeared in the doorway with two cups of tea.

“Done.”

“How do you feel?”

“I don’t know. A bit exposed, I suppose. But the maths is right.”

He went back to his desk.

*

Craig assigned him a cost-of-living story, the kind that ran every six months, confirmed what everyone already knew, and generated enough engagement to justify its existence without anyone asking why the cost of living kept needing its own story every six months.

The referral came through Karen, a social worker in South Auckland. *I’ve got a family you should talk to. It’s not what you think it is. Call me.*

She was right.

Mark and Donna Henderson lived in a 2003 Honda Odyssey parked on a street in Glen Innes, with their son Liam, who was eleven. They had been there six weeks. They expected to be there at least six more.

Mark was forty-one, a logistics coordinator for a freight company that had restructured twice in three years, each time leaving him with a different job title, marginally lower pay, and roughly twenty percent more work. He was good at his job. The company knew he was good at his job. None of it had translated into the security that being good at a job used to buy.

Donna was thirty-nine. She’d spent eight years at a large insurance company, the last three as a customer service team leader running a floor of twenty people. She knew the system and she knew the humans inside it. Then the company announced it was consolidating operations: AI-assisted triage, offshore support. The people on Donna’s floor were given ten weeks’ notice and a redundancy payment that was technically correct and practically insufficient. She hadn’t worked since. The jobs that matched her experience kept not materialising, and one income, even a steady one, couldn’t bridge the gap between what landlords were asking and what the market had decided Mark Henderson was worth.

They’d rented in Glen Innes for six years, until the landlord sold and the new owner wanted vacant possession. Ninety days. The timing couldn’t have been worse. In that time, at their budget, in that city, there had been nothing. Not nothing as in not much. Nothing as in nothing. Every property they could afford had thirty-seven applicants. Every property with fewer applicants, they couldn’t afford.

So they were in the car. Mark's sister let them use her shower, and they ate at her table on weekdays. Their furniture sat in a storage unit three kilometres away, including a dining table and four chairs Donna had chosen years ago, back when they'd both had jobs and a lease and the reasonable expectation that things would broadly keep going in the direction they were going.

She mentioned the table once, in passing, in a sentence about what they were looking forward to when they found a place. James wrote it down. He would go on thinking about it, on and off, for weeks.

They were not, they wanted him to understand, unusual. They knew three other families in similar situations, two through Liam's school and one through Mark's work. They'd stopped mentioning their situation to most people because of the look people got when the information sat too close to their own lives and they began hunting, visibly, for the reason it couldn't happen to them.

James had felt that look forming on his own face inside the first sixty seconds, and had made himself stop.

Liam was doing his homework in the back seat when James arrived, under a reading light that plugged into the cigarette lighter. He shook James's hand politely and went back to his maths, glancing up whenever the conversation turned to where they might live next.

James spent three hours with them. He recorded the interview with Mark's permission and took photographs with Donna's, then drove home and wrote for two days and produced the best piece he'd written in two years. It named the policy settings. It quoted the economists who had helped design them. It drew the line from the theory to the outcome. He understood the theory well enough; he'd carried a version of it through most of his career. Support business, the theory ran, and business creates jobs, and wages flow, and the whole thing reinforces itself. Except that wasn't how it had been playing out. The gap between business profitability and public prosperity had been widening year after year, and the evidence of it was doing his homework in the back seat of a Honda Odyssey.

Craig read the piece and called him.

"It's great. Really great. The family is gold. Liam doing his homework, that's the image, that's the piece. I'm going to need you to cut the policy section."

James was quiet for a moment. "The policy section is why it happened to them."

"I know. But it reads like a lecture. We'll lose them in the second column. The story is the family, James. The human story. That's what people share."

“They’ll share it and feel bad for them and turn the page. If they understood why it happened...”

“What, James? They’ll do what? Storm Parliament? Vote differently next year? Because they don’t. They never do. The piece runs, people feel something for an evening, and on Monday morning they’re back at work worrying about their own mortgage. Give them the family. The family is what travels.”

He cut the policy section.

The piece ran with a photograph of the Odyssey that the picture editor had framed to look more cinematic than it was, under a headline James hadn’t written: *‘We didn’t choose this’: the Kiwi families living in their cars.*

Fourteen thousand shares in a day.

In a Facebook group, a woman called it heartbreaking. Someone called it inspiring. A third person wrote, *This is what happens when people don’t budget properly*, and collected forty-seven likes. Someone replied with the quote Donna had given about the storage unit. The original commenter answered: *Should have saved more when they had it.*

James read the comments for longer than he should have. Then he closed the browser and walked around the block in the dark, and stood on the footpath outside his own house looking at the lit windows, thinking about a dining table in a storage unit, a reading light plugged into a cigarette lighter, and a comment with forty-seven likes.

His house was warm. His kids were doing their homework at a desk. The insurance was cancelled, but the rest of it was holding.

He went inside.

★

He’d known Val Nguyen for years, in the way journalists know union organisers: quotes traded, tips passed, the occasional coffee that was off the record before anyone said so. She’d been organising for twenty-two years, and lately she sounded tired in a way he hadn’t heard from her before. Twenty-two years of winning small battles in a war going the wrong way will do that.

He took her for coffee at a place she chose. She ordered a flat white and a piece of banana cake. The cake disappeared quickly. The coffee she nursed.

He told her he was working on something. Not one specific story so much as a pattern he kept running into.

“You’ve been talking to economists again.”

“Among others.”

“The economists will tell you it’s complicated. They’ll point you at productivity and GDP and tell you the metrics of a flourishing society are all heading the right way. Then you ask them about distribution, about who’s actually getting the flourishing, and they’ll tell you to be patient.” She sipped her coffee. “Talk to the workers instead. Their wages haven’t kept up with anything in eight years, while their employers post record profits and explain, every single year, why none of it can go on pay. I’ve got members in the supermarkets who can’t afford to shop in the supermarket they work in. They finish their shift and drive to the budget competitor down the road. Think about that for a second.”

He wrote that down.

“Val. Off the record. What’s actually going on?”

She looked at her coffee for a moment. “The companies I deal with don’t optimise for the product anymore. They optimise for the share price. Cost reduction, margin expansion, revenue growth. If you can get those numbers up by making a better product, fine. If you can get them up by suppressing wages, automating jobs and squeezing your suppliers, also fine. The market doesn’t distinguish, and the shareholders don’t ask.”

“Come on, though. Companies have always chased profit. That’s not a new design. That’s just commerce.”

“It’s the constraint that’s changed, not the appetite,” Val said. “There was a long stretch where the appetite had things pushing back against it. Strong unions, real competition, governments willing to regulate. You could only squeeze so far before something stopped you. Most of that pushback is gone now. What’s left is shareholder primacy. The CEO’s duty isn’t to the customers or the workers or the country. It’s to the shareholders, and the shareholders expect a better return every quarter than the one before. A CEO who doesn’t deliver that doesn’t stay a CEO. So everything else gets fed into it.”

“I did a piece a few weeks ago,” James said. “Donna Henderson. Eight years at one of the big insurers, made redundant when they automated her floor. Very profitable company; they put the profits into efficiency. Her husband works full time, but one income wasn’t enough to land a new rental in this market, so the three of them are living in a Honda Odyssey in Glen Innes. The system that replaced her will probably save the company millions.”

“And someone got a bonus for finding those millions,” Val said. “That’s the part people miss. Donna in the Odyssey isn’t capitalism failing. It’s the current version working exactly as it’s been redesigned to work.”

“Redesigned makes it sound like a plan. Like somebody sat in a room somewhere and decided Donna sleeps in a car.”

Val shook her head slowly. “Nobody decided that. Nobody had to, and that’s exactly what makes it so hard to fight. Every decision along the way is legal, rational, defensible on its own terms. The automation case stacks up. The rent reflects the market. The redundancy follows the correct process. You can’t point at a villain, because there isn’t one. There’s just an incentive structure, and the squeeze is what’s left over when everyone upstream of you optimises. I used to think there was a room somewhere with the people responsible sitting in it. Twenty-two years in, I’d almost prefer that. You can picket a room.”

“You’ve watched it happen somewhere specific, though. Not just in theory.”

“The supermarkets,” she said. “Two operators with close to ninety percent of the market between them. The Commerce Commission looked at it four years ago and put the excess profits, the profits above what a competitive market would deliver, at around a million dollars a day. A day, James. And four years on, nothing structural has changed. My members in those stores have taken wage offers below inflation for the best part of a decade, which means going backwards in real terms while the prices on the shelves around them keep climbing. The suppliers get squeezed at one end, the customers at the other, the workers in the middle, and everyone at the top keeps telling everyone underneath that the system works.” She put her cup down harder than she seemed to intend. “And it does work. That’s the thing. It works extremely well for the people it was redesigned to work for.”

“So what’s the way out?”

She looked at her coffee for a while before answering, and when she did, the campaign voice was gone.

“I don’t know. I’ve been doing this for two decades and the toolkit I trained on doesn’t really work anymore. A strike assumes labour has leverage. When union density was high, it did, and workers won things people now take completely for granted. Then they forgot who won them, and believed the line that unions are corrupt and communist and bad for business. Density falls, conditions fall with it, and joining a union stops being a question about leverage and becomes a question about whether you can spare the fees in a bad fortnight. It’s a downward spiral, and automation has its foot on the accelerator. Labour has less leverage every single year.”

“Then politics. That’s the other lever you’re supposed to have.”

“Political action assumes the political process still answers to the people,” Val said. “I’m no longer sure it does. These corporations can spend more on lobbying and donations in a year than my union turns over in a decade, and they spend it on keeping

the settings exactly where they are. None of it is even illegal. That's the part that still amazes me." She paused. "But you want to know the truly frightening thing? I don't think most people can see it. They see prices going up. They see their pay stretching thinner. They hear the current government blame the last one, and they still believe that if the right party gets in next time, things will come right. They can't see that the game itself is rigged. Because if they could see it, they'd have to stop playing it, and nobody has shown them how."

James sat with that for a moment. "So what's left?"

"That's the question, isn't it." She looked at him directly. "I keep looking for something they haven't taken away yet. A lever. I haven't found it." Then she picked up her coffee and sipped it. "There's a podcast you should hear. Young guy, Kai Mahuta. He did a few years at one of the big four banks, saw the machinery from the inside, and walked away. The show's called *Downstream*". She finished the coffee. "Listen to it before you write anything."

He wrote the name down.

In the car he found the podcast and pressed play on the first episode, just to get a sense of the voice before the drive home.

The voice was younger than he'd expected, and sharper.

"I spent four years inside one of the big four banks," said Kai Mahuta, "and I want to start with the only thing I learned there that actually matters. The game you grew up believing in, the one where you work hard and save and get ahead, has not existed for a long time. The rules changed. Nobody told you. And the people who changed them are counting on you to keep playing by the old ones, because every week you do, you pay for it. I sat in the rooms where some of the new rules get written. This show is about what I saw in them."

James drove home through the early dark with the episode running, and when he pulled into the driveway he didn't go inside. He sat there while the engine ticked itself cool, listening to the end. Then he took his bank card out of his wallet and looked at it, the familiar logo he had never once thought about, turned it over, and put it back. Then he went in for dinner.

CHAPTER THREE — Until Not Yet Became Probably Not

Val's text came through on a Friday afternoon, three weeks after their coffee.

My friend's daughter. Graduated law eight months ago, top of her class, currently working three jobs, none of them law. Her name is Talia. If you want to talk to her I can ask.

James typed back: *Yes please. Whenever suits her.*

He was working two stories at once, which was normal: one in the foreground, one assembling itself in the background.

The foreground was Craig's demographics piece. Birth rates were falling, and Craig wanted policy framing around it: immigration, housing, the future of the workforce. James made the calls and did the reading, and then, as often happened, found that the story underneath the story was the one worth writing.

He talked to seven couples over two weeks. Different ages, different incomes, different suburbs; the surface variation was wide and the story underneath was identical. They had not decided against having children. They had kept not being able to afford to yet, and the yets had accumulated, and at some point, yet had quietly become something else.

Dan and Priya lived in a two-bedroom house in Pt Chevalier, bought three years ago at the furthest edge of what their combined salaries could carry, which they justified as the price for home ownership in an increasingly challenging environment. There was not much left over for anything to go wrong, but they were professionals, early enough in their careers that they figured eventually the upfront sacrifice would pay off, like it had for their parents' generation. So far, everything had gone mostly right. They were both working full time, Dan in project management and Priya in pharmaceutical sales, earning what used to be called good money and what now covered the mortgage, the rates, and the effort of holding everything else steady. By most of the metrics they had been told to use, they were fine.

They were thirty-eight and thirty-six, together eight years. The children conversation had been happening in various forms for four of those years, and it always landed in roughly the same place: not yet, let's see, maybe when things settle.

Things had not settled.

Priya said it across her kitchen table while Dan made coffee. “We didn’t decide not to have children. We kept not being able to afford to. Not yet, we kept saying. Until not yet became probably not.”

James wrote it down, then wrote it again on a fresh line, more slowly.

Dan brought the coffee over and added his version of the same sentence, with more numbers in it and the same meaning. Childcare costs set against their cash flow. The maternity leave arithmetic. The second bedroom that was currently his office and would have to become something else, which meant working at the kitchen table, which was manageable, except when he had client meetings or they needed somewhere to eat or do meal prep. Throw a noisy child into the mix and somewhere in the middle of listing it all he stopped himself and looked at the table.

“It sounds like logistics. *It is* logistics. That’s the thing about it. Somewhere along the way it stopped being an emotional question and turned into a logistics problem we can’t solve.”

James asked, because he had to for the piece, whether they thought they’d get there eventually. Whether probably not might still tip back to not yet.

Priya and Dan looked at each other in the particular way of two people who had already had the conversation the question was asking them to have again.

“I’m thirty-six,” Priya said. “The arithmetic that’s stopping us doesn’t get easier from here. The house won’t get cheaper for a long time. The childcare doesn’t ever. My earning window for making the maternity leave work is closing while the cost of the thing keeps rising. So no. I used to think it was timing. I’ve stopped thinking it’s timing.”

He’d known before he started the interviews that the seven couples would rhyme. That was why the piece worked. What he hadn’t done, until he was back on the motorway with the city thinning out behind him, was ask what it meant that they rhymed. He had gone looking for the human texture behind a falling birth rate and had been treating each couple as a private decision, seven small sad stories to lay side by side. They weren’t seven stories. They were one structural fact, arriving in seven kitchens, wearing seven different faces. The birth rate wasn’t falling because people had changed what they wanted. It was falling because the cost of an ordinary life had climbed past the point where the next generation could be afforded, and a country that could not afford its own children was not in a demographic dip. It was quietly consuming its own future to service the present. Everywhere he looked, the future was being sold to pay for now.

He hadn’t fully recognised it before. He did now.

He pulled into the driveway and sat there a moment before going inside. Through the kitchen window he could see Claire at the bench, Lily at the table doing something

involving coloured pencils, and the top of Joe's head over the back of the sofa. The deposit for Lily's school camp was due on Friday. His own children, in his own lit kitchen, on the near side of a line he was only just learning to see.

He went in and helped with dinner and didn't mention the interview.

*

He met Talia on Saturday morning. She was twenty-six. She arrived exactly on time, ordered before she sat down, and set her phone face down on the table, and the overall effect was of composure that had been built deliberately, piece by piece, rather than come by easily.

She'd grown up in Māngere. Her parents had come from Samoa in the late nineties, her father first, her mother two years later, once he'd established enough to bring her over. They were Assembly of God, and the faith ran through everything. It wasn't a Sunday commitment; it was a complete account of how the world worked. God had a plan. The plan rewarded faithfulness. Faithfulness meant work, sacrifice, education, doing the right thing in the confidence that the right thing produced the right outcome. It wasn't a passive faith. It was a programme.

For twenty years the programme had worked. Her father drove trucks. Her mother worked in aged care. They bought a house in Māngere in the early two-thousands and paid it off with a discipline Talia described as the most religious thing she'd ever witnessed, more than the church attendance, more than the tithing, more than the prayer. The mortgage paid. The house owned. God's plan, confirmed.

They believed in education with the same completeness. You gave your children the credential, the credential opened the door, and behind the door was the life that justified everything sacrificed to get there. Other families in their congregation had proved it. The trajectory was established. It worked if you worked.

Talia had worked.

She was the eldest of four: a sister in year thirteen now facing her own university decisions, and twin brothers of seventeen whom her father had spent the past two years quietly steering toward trades. Plumbing. Carpentry. The physical and the concrete. At the time, Talia had assumed her father was overcorrecting from his own life. She had a law degree, and her brothers would have tool belts, and she'd been confident she knew which one the future belonged to.

She had revised that view.

"Dad didn't know why he was right," she said, without bitterness. "He just trusted his hands more than he trusted an institution. And it turns out hands are harder to automate than contracts. My brothers are going to be fine. Better than fine. I had the

right idea, white collar, stable, future-proof. My timing was just wrong by about ten years.”

She’d been good at law, not in the way that comes effortlessly but in the way that comes from deciding that not being good at it wasn’t an option. She’d graduated with honours and with a student debt that would follow her for years: the price of a credential that had promised upward mobility and instead delivered her into a field where the entry-level work had been automated away before she’d finished paying for the education that was supposed to open the door to it.

“The jobs were there when I started. First year, second year, the firms were still coming to campus. Graduate programmes, clerkships, all of it. By third year it was getting quieter. By the time I graduated...” She stopped and reorganised the sentence. “There are still jobs. I want to be clear about that. But the entry-level work, the document review, the research, the drafting of standard contracts, most of that runs on software now. The firms have the software, and they don’t need as many juniors to do what the software does faster and cheaper. What’s left is the work the software can’t do yet, and there are more of us than there is of that.”

He asked what she was doing instead.

She listed it. Starbucks shifts three evenings a week. Gig delivery on the weekends, driving for two platforms and alternating between them based on surge pricing, which she’d mapped on a spreadsheet her father said reminded him of her grandmother’s approach to the weekly budget. And the document review.

“Tell me about the document review.”

She looked at him for a moment, visibly deciding between the manageable version and the real one. She chose the real one.

“It’s a platform. You review AI-generated legal documents for errors, inconsistencies, anything the model got wrong, and they pay per document. It’s not bad money, better than the Starbucks rate if you’re quick, and I’m quick.” She looked at her coffee. “Every document I correct goes back into the training data. The model learns from my corrections. So every time I sit down to do it, I’m making the model better at the thing the model is already doing instead of me.”

“You know that’s what’s happening.”

“Of course I know.”

“And you keep doing it.”

“I’m twenty-six and living at home with a debt the size of a small house deposit. So yes. I keep doing it.”

He wrote it down.

He asked about her parents.

“They’re the hardest part. Not because of anything they’ve said. Because of everything they haven’t.” Her father still introduced her at church as my daughter the lawyer, in the present tense, which was and wasn’t true. She didn’t correct him. Correcting him would mean a conversation about the gap between what they’d invested and what it had returned, and that conversation lived inside a larger one, about the plan, and whether the plan still worked, and what it meant for her if it didn’t. She wasn’t ready to have it.

Her mother had started, quietly, putting aside a small amount each week from her aged-care wages. Talia had found out and told her to stop. Her mother had nodded and continued.

“She doesn’t say anything. She just keeps doing it, as if the problem is temporary and the answer is more of what already worked. More faith, more sacrifice, more of the programme.” She was quiet for a moment. “And it did work, for them. Genuinely. They own their house. Four kids, no dropouts. By the measures of where they started, it worked completely. The measures just don’t mean the same thing anymore. They can’t see that yet. Or they can see it and don’t know what to do with it, which from the outside looks the same.”

“What do you think went wrong?”

She looked at him. “Nothing went wrong. That’s the thing I keep coming back to. I did everything correctly. My parents did everything correctly. The advice was right when it was given. Then the situation changed, and the advice didn’t, and nobody told us.” She turned her cup slowly on its saucer. “Or someone told us and we didn’t hear it. Or someone knew and chose not to tell us. I haven’t decided which one is worse.”

He drove home the long way, through streets he had no reason to drive through, not ready to arrive. He kept thinking about a programme that had worked for an entire generation, and about the people still running it to the letter, and the fact that nobody with the standing to be believed had told them the rules had changed.

★

The demographics piece came back from Craig with one note: *Can we find a couple who’s actually made the decision? The ‘probably not’ feels unresolved. Readers want a conclusion.*

James typed back: *The point is there isn’t one. That’s the story.*

Craig replied: *I hear you. But editorially we need resolution. Can you find it?*

He found it. A couple in Grey Lynn who'd made the decision formally and could talk about it in finished sentences: more travel, more freedom, a deliberate and considered life. They were pleasant and photogenic, and the piece their contribution produced was, James felt, almost entirely dishonest in a way he couldn't point to in any single sentence.

It ran alongside Dan and Priya's contribution, reframed. Until not yet became probably not stayed in, because Craig liked the line. The policy section didn't. The piece landed as a meditation on modern choices rather than an account of a system producing outcomes nobody had chosen.

Dan texted after it ran: *I don't think that was quite what we said, but I get it. Thanks for trying.*

James replied, *I'm sorry, my editor...* and then deleted it. He wrote, *Thank you for talking to me*, and sent that.

The Talia piece ran the following week, at a longer length than Craig usually allowed, because the document review detail had made Craig sit up in a way the demographic statistics hadn't. She's literally training her replacement, Craig had said on the phone. That's the piece.

It was the piece, James agreed. It just wasn't quite the piece he'd written. The section about Talia's parents, the programme, the intergenerational weight of an investment that wasn't returning what it had promised, the church where her father still introduced her in the present tense, was condensed to two paragraphs because Craig felt the details were slowing the read.

What ran was the document review, the three jobs, and a quote from an employment law academic about structural shifts in entry-level professional work. Eleven thousand shares. Three television producers emailed asking whether Talia would appear on their programmes. James passed the enquiries along.

*

He was at his desk on a Thursday evening, the house quiet, Claire reading in the other room, the kids in bed, partway through a piece about wage growth, when Claire appeared in the doorway.

"Lily's got another headache."

He looked up. "How many is that this week?"

"Three. Maybe four." She leaned against the doorframe. "And she's been tired. More than usual. She fell asleep on the sofa at half past six yesterday."

"Growth spurt, probably."

“Probably.” She said it carefully. “I’ll book a GP appointment anyway. Just to get it looked at.”

“Good idea.”

She went back to her book. He went back to the wage growth piece. Outside the study window the suburb sat in the ordinary dark of a Thursday, most people inside their lit houses.

He worked another hour, made tea, and went to check on the kids before bed. Joe first: starfished and deeply elsewhere, one arm hanging off the mattress the way it had since he was two. Then Lily’s room.

She was asleep, breathing slow and even, one arm thrown across the pillow. She looked fine.

He stood in the doorway a while longer anyway.

INTERLUDE — The Abundance

Marcus Hale arrived at his hotel in Singapore on a Sunday evening, in time for the FutureBuild conference. Four hundred delegates had converged on the venue. The lanyards were a particular shade of blue that some committee had probably spent hours debating, and the coffee was excellent and available at all times.

He ran a technology investment fund out of London. The funds under management had grown considerably in recent years. He didn't think about the number often; it was just the number.

He had coffee with Diane on the Monday morning before the keynote. Diane Chen ran a think tank in San Francisco whose job was to make the technology sector's assumptions legible to governments before governments had to make policy about them, which was always too late. She was one of the few people in Marcus's professional circle who said what she actually thought rather than what the room expected.

"What are you seeing?" Marcus asked.

"Acceleration. The models are eighteen months ahead of the public roadmaps, and the displacement data is significant and getting worse."

"That's the nature of the cycle."

"That's the nature of the cycle," Diane agreed. "Which doesn't make it fine."

He let that pass. "What do you tell governments?"

"That the timeline is shorter than they're modelling. That the people being disrupted aren't going to wait politely for the policy conversation to catch up. That gaps like this one have historically produced outcomes nobody in this building wants to live through."

Marcus nodded.

"There's something else," Diane said. "Something that's been sitting with me since a briefing in January. Someone senior, inside one of the major deployment companies, said something I've been turning over ever since. The gist of it was this: if you let too many of your people understand they're disposable before you're ready to dispose of them, the organisation collapses."

She gave it a moment to land.

"That's not a reflection on ethics, Marcus. That's a communications strategy. The shift you're seeing in the public messaging, from AI won't take your job to this is a

transition toward abundance, isn't a change of belief. It's a change of timing. They know what's coming. They're managing the moment when the workforce figures it out."

Marcus looked at her. "And this morning's keynote is part of that management."

"This morning's keynote is a masterclass in it."

"Speaking of which, Aaron's on in twenty minutes. Are you going?"

"I always go," Diane said. "I want to know what they're telling each other this year."

The keynote was in the main ballroom. The conference chair handled the introduction, though the room needed none of it: Aaron Vance, founder and chief executive of Meridian AI, the company whose products sat inside more daily lives than most governments could claim; a personal fortune with eleven digits; ten million people following his accounts, where a single post could move a market and regularly did. Vance walked onstage to applause that began before he reached the centre. He was tall and lean, dressed in the industry's uniform of dark T-shirt and jeans, and the watch on his wrist cost more than most cars. His speaking fee was a hundred and twenty thousand US dollars; the conference organiser had mentioned it at the speakers' dinner the previous evening as evidence of the event's seriousness, and nobody had reacted to it as a number worth reacting to.

"In fifteen years," Vance said, "work will be optional for most of humanity."

He paused to let the line land.

"The abundance is coming. The only question is who builds it."

He moved across the stage.

"The critics will tell you we should slow down, that we should let the policy conversation catch up. I want to be respectful about this, because some of the people making that argument are intelligent and well-meaning. But the choice they're describing doesn't exist. The People's Republic of China is not pausing for a public consultation. They are building. If the West hesitates while our adversaries accelerate, we hand them the future. And the future, in their hands, will not look like the abundance I'm describing."

A murmur moved through the room.

"Disruption is real. People will be displaced. But here is what history tells us: every major technological transition has displaced jobs and created many more new ones. The loom displaced weavers. The car displaced stable hands and created mechanics, engineers, an entire industrial economy. The people who adapted to those transitions didn't just survive. They built the world we live in. AI is not different in kind. It

is different in pace. And the people who lean into what's coming, rather than away from it, will build what comes next."

He let the room sit with that for a moment.

"The alternative is losing. Not losing comfort. Losing the future. The future is not coming, ladies and gentlemen. We are building it. There is no third position."

The applause was sustained. Marcus stood at the back and clapped with everyone else. It was a good speech. Vance had handled the China argument well, and the historical-transition section was smoother than last year's version, harder to argue with directly.

Afterwards, in the foyer, a young man approached him. He was in his mid-twenties and sharp-faced, with an MIT lanyard from a previous conference still attached behind the current one.

"Mr Hale. Lukas Brenner. We met at the Atlas dinner in Zurich last year."

"Lukas. Of course."

"I work with Aaron now. Strategic communications."

"How is it going?"

"Extraordinarily well. Six months ago we were fighting headwinds. Now the conversation is shifting. People are tired of the doomer framing. They want to hear from the builders."

Marcus nodded. Lukas was twenty-six. His salary, Marcus happened to know through a mutual contact, was two hundred and eighty thousand US dollars plus performance incentives, and his job was to keep the story around AI positive and manageable. He was very good at it.

"And the displacement question?" Marcus said.

A flicker of annoyance crossed the young man's face. "It's a transition. The productivity gains compound. The people who are nervous now will look back and wonder why they worried."

"The Industrial Revolution distributed badly for three generations before it started distributing well," Marcus said. "Workhouses, child labour, life expectancy going backwards in the industrial cities for forty years."

"The policy environment is incomparable. The mechanisms exist."

"And the people losing their jobs this year?"

"It's a transition, Mr Hale."

Marcus looked at him. Lukas was not troubled, and that was the remarkable thing. He had absorbed Vance's framework so completely that the questions downstream of it had simply stopped occurring to him as questions. He believed what he was saying, every word of it, and somehow that was worse.

"Thank you for your time, Lukas."

"Of course. My card."

Marcus took it. Lukas moved off toward someone more useful.

Diane appeared at his elbow. "He believes it," she said quietly. "He believes widespread disruption is an acceptable price for the transition he's helping to sell. That's not cynicism, Marcus. That's conviction. Conviction is much harder to argue with."

Marcus said nothing. He pocketed the card.

*

His panel was at two o'clock. *The Human Dividend: Ensuring the Benefits of Automation Are Broadly Shared*. The room held perhaps two hundred people. Marcus had once roughly calculated the combined assets under management represented by the seats in rooms like this one, and arrived at a figure in the vicinity of four trillion dollars. He had never shared the calculation with anyone. It had simply occurred to him once and stayed.

A founder talked about productivity gains. An Estonian digital adviser talked about infrastructure investment. The fourth panellist was a philosopher, an ethics professor from a Dutch university, listed last on the programme, and when his turn came he spoke quietly and without slides.

The framing of the panel, he said, was itself the problem. Distribution assumed a mechanism for distribution, and there wasn't one. The people who would have to design that mechanism were the same people who benefited from its absence. The panel was therefore not actually about distribution. It was about reassurance.

He paused and looked out at the room.

"Let me put a historical question to you all. When, in the recorded history of human civilisation, has a concentration of wealth voluntarily redistributed itself to the people who didn't have it? Not under duress. Not under threat of revolution, or taxation, or the withdrawal of labour. Voluntarily, because the people holding the wealth decided it was the right thing to do."

He looked along the panel.

"I'll wait."

Nobody answered. Somewhere near the front a chair creaked, and the sound carried.

“The answer is never. It has never happened. The redistribution that followed the Industrial Revolution, the welfare state, the eight-hour day, the minimum wage, every one of those things was extracted from capital by organised labour and political movements across decades of sustained conflict. None of it was given. All of it was taken.”

He let that sit, watching the rows of faces.

“Now. We are building productive capacity that will be concentrated in perhaps a dozen companies, operating across borders, in jurisdictions largely chosen for their regulatory convenience. And we are told the abundance will be distributed. By what mechanism? UBI pilots in various countries, none of them funded at scale, none of them with a delivery plan that survives contact with the fiscal reality of governments that have simultaneously been cutting their tax bases to attract the very companies producing the abundance. That is the plan. That is the whole plan.”

The moderator shifted forward as if to come in. The philosopher kept going.

“And I’d like to ask one further question while I have the room. When the abundance arrives, if it arrives, it will arrive unevenly. It will arrive first in the countries with the capital and the infrastructure to deploy it. What obligation does that country have to the countries that don’t? To the nations whose lithium and cobalt and rare earths are being extracted right now to build the hardware the abundance depends on, at prices those nations have very little power to negotiate, by companies headquartered in the countries that will capture the gains? What is the distribution mechanism there?” He looked at the moderator. “I’m not asking rhetorically. I have read every major policy document produced by every major institution on this question, and the answer in every one of them amounts to: we’ll work it out. Trust us.”

He stopped and looked briefly at his hands.

“The people who would have to design the distribution mechanism are the same people who benefit from there not being one. That isn’t a conspiracy. It’s an incentive structure. And incentive structures are more reliable than goodwill.”

The silence that followed lasted longer than the moderator was comfortable with. People shifted in their seats. Two delegates near the front had stopped taking notes, and the moderator’s smile had gone slightly fixed before she recovered and put the next question to Marcus.

Marcus said what he said on all of these panels: that the technology was not the variable, the policy was the variable, and the transition was manageable if the will existed to manage it. He noticed, while he was saying it, that none of it addressed what

the philosopher had said. He kept going anyway. There was nothing else to say that this audience had come to hear.

The room applauded. A young woman asked him about regulatory timelines and he gave her a good answer. An older man from a sovereign wealth fund shook his hand and told him the panel had been excellent.

Marcus walked back through the atrium and got into the lift, and the doors closed on the noise.

He thought about the philosopher's pause, and the creak of a single chair in a silent room. He thought about Lukas, untroubled, repeating Vance's framework as though no framework had ever been wrong. He thought about four trillion dollars' worth of seats, and the question nobody had answered about what mechanism would move any of it toward the people the philosopher had been describing.

He thought about the word voluntarily.

He thought, briefly and for the first time in twenty years, about the fact that he had spent his whole career studying how capital moved, and almost no time at all on what happened to the people it moved through.

Then the lift stopped on his floor, the doors opened, and he stepped out. He had a meeting to get to.

PART TWO: THE FALL

CHAPTER FOUR — The Number

The GP had seen Lily the week after Claire booked it. She'd been thorough, and at the end of the appointment she'd referred Lily to a pediatrician at Starship Hospital . Precautionary, she'd said.

The Starship appointment had already been rescheduled once, the specialist pulled into surgery, the clinic calling with a new date six weeks out instead of four. James had written it in the calendar and gone back to what he was doing.

The waiting had a texture he hadn't expected. It wasn't dramatic, and it wasn't exactly fear; it was more like a low-frequency sound that you only became aware of when you stopped doing something else. Lily went to school. She came home, did her homework at the kitchen table, argued with Joe about the television remote, ate dinner, went to bed. The headaches came and went. The tiredness stayed.

He had lunch with Richard Carr on a Wednesday, a regular catch-up that had been in the diary for three weeks. Richard held a chair in economics at the university, consulted to two government ministries, and had written a book arguing that the structural pressures on middle-income households were transitional, an adjustment phase in a longer cycle that would resolve toward equilibrium.

They ate at a restaurant near the university that Richard always chose and James always paid for. The conversation settled into its usual register: employment legislation, a paper Richard had just finished on productivity, the demographic pressure on the pension system.

Then Richard leaned back and took the long view.

"The thing people lose sight of," he said, "is the disruption context. We've had a once-in-a-century pandemic. Supply chains that took decades to build came apart in eighteen months, and then we went straight into the geopolitical instability: Ukraine, the Middle East, the reconfiguration of global trade. The inflationary pressure from those events alone would have tested any system." He picked up his wine. "But the fundamentals are good. Technology is delivering productivity gains we haven't seen in thirty years. The market has never been higher. Corporate earnings are strong. By any historical measure, we are moving in the right direction."

James wrote it down.

“The distribution question is real,” Richard went on. “I’m not dismissing it. There’s lag in how the gains flow through; there always is. But the evidence from previous cycles is that the benefits do distribute. Not evenly, not immediately, but to a reasonable degree. You have to take the long view.”

James looked at his notebook. Moving in the right direction. The benefits do distribute. Take the long view.

He thought about Mark Henderson, who had a full-time job, a decent salary, a family, and a Honda Odyssey on a Glen Innes street. He thought about Liam doing his homework under a reading light that plugged into the cigarette lighter. He thought about Val across her cooling coffee. *Donna in the Odyssey isn’t capitalism failing. It’s the current version working exactly as it’s been redesigned to work.*

He’d heard Richard’s argument plenty of times before. For most of his career he’d more or less accepted it. Now he found himself wondering whether the people doing well out of the system could actually see what it was doing to the people who weren’t, or whether the view from up there simply didn’t include them. He’d made a version of Richard’s argument himself, to Margaret, standing in her doorway: systems find their equilibrium. He could still hear her answer.

Do they?

He nodded along, asked a good question about the productivity paper, and they finished lunch and shook hands in the street. Then he drove back to the office and sat in the car park with the engine off for ten minutes.

Do they?

He went inside. He had a piece to finish.

*

The appointment was on a Thursday afternoon, and they both took the day off.

They drove to Starship together, Claire in the passenger seat with the appointment confirmation printed and folded in her lap, her thumb moving along its edge. Lily sat in the back with her headphones on. At a set of lights James glanced at her in the mirror. Her face was turned to the window, too still, too careful. She was working hard at looking fine.

He looked back at the road.

Dr Anand took her time. She examined Lily carefully, asked her questions directly rather than over her head, and made notes. She asked James and Claire about the headaches, when they’d started and how often they came, whether the tiredness was worse at particular times of day, whether they’d noticed any unusual bruising. James

answered where he could. At the end she said she wanted to run some further tests: the headaches and the fatigue, together with a couple of things she'd noted on examination, and she named them in language that was precise but deliberately incomplete, the language of ruling things out rather than confirming them. She arranged the tests for the following week, gave them a card with her direct number on it, and told Lily she'd been a very good patient.

They drove home quietly, none of them saying what they were thinking about.

The results came back the following Thursday. Dr Anand called Claire directly, which Claire had asked her to do.

James was at his desk when Claire appeared in the doorway. Her eyes were red, and she had her phone in one hand and a piece of paper in the other, words on it in handwriting larger and less even than her usual. She'd written while still on the call, not trusting herself to remember.

Something closed around his chest.

"Come and sit down," she said.

They sat at the kitchen table, and Claire looked at her notes and told him what Dr Anand had said. She didn't tell it cleanly; she circled back, checked her own writing, stopped where she reached the edge of what she understood. There was a diagnosis. There was a treatment pathway that Pharmac funded, and Dr Anand had been clear that it was a real option, genuinely effective, not a lesser choice. But there was also a newer therapy. More targeted, significantly better outcomes in the recent trials, fewer side effects. That one was sitting in the Pharmac assessment queue, at least two to three years from being funded. Possibly longer.

Lily was nine.

James looked at the piece of paper, at the places where Claire's handwriting had gone large and unsteady.

"What does the funded treatment actually mean for her?" he said. "Day to day?"

Claire told him what she knew: the odds, the schedule, the likely side effects, the school disruption, the monitoring appointments. She stopped when she reached what she didn't know, which came sooner than either of them wanted.

For a while neither of them spoke.

"And the other one," James said. "What does it cost?"

Claire turned the piece of paper over. She'd written the number on the back, separately, away from everything else, and she slid it across the table.

He looked at it. The number was large enough that his brain initially filed it as belonging to someone else's life. Then it didn't.

"Right," he said.

"Yes."

"How?"

"I don't know." She picked the paper up and put it down again. "I've been sitting here since the call trying to work that out, and I don't know yet."

"The insurance..."

"I called them." She stopped for a second. "There's a stand-down period for pre-existing conditions. We're already inside it. It doesn't help us."

James looked at the table.

"I keep doing the arithmetic," Claire said. Her voice had lost its usual evenness; it wasn't breaking, but it was rough at the edges. "Five hundred and forty dollars a month. Three years of that is nearly twenty thousand. It wouldn't have come close to covering all of it, but it would have been something." She stopped. "We made the right decision. With what we knew at the time, we made the right decision. I know that. How could we possibly have known?"

"Claire."

"I know it doesn't change anything. I just feel so guilty. Our whole job is to protect them, and I feel like we've failed her." Her voice had dropped almost to nothing, her eyes down.

He reached across and put his hand over hers, and they sat like that for a while. Outside the window the garden was dark. Inside, both children were asleep.

"What do we do?" Claire said at last. She wasn't asking for a plan. She was just saying it out loud.

"I don't know yet," James said. "But we'll work it out."

She looked at him, and he could see she wasn't sure he was right. He wasn't sure either.

They stayed at the table another hour, talking around the edges of something they couldn't quite fathom yet. They didn't arrive anywhere. They just made sure they were lost in the same place.

*

They told Lily the next day.

Dr Anand had given them language for it, clear and honest and age-appropriate, and the night before, they had sat on the edge of their bed practising the sentences in low voices, sorting out the ones that were true without being too heavy to hand to a nine-year-old.

They sat with her on the sofa. Joe was at the kitchen table with his colouring pencils. Claire spoke first, then James. Lily listened without moving.

When they finished, she was quiet for a moment.

“Am I going to die?”

Claire took her hand straight away. “No. Dr Anand was very clear. The treatment works. People get better from this.”

“But some people don’t.”

“Some people don’t,” Claire said. “That’s true. Most people do. And your situation...”

“I don’t want to lose my hair.”

James watched his daughter’s face. Her eyes were bright and her lips were pressed together hard.

“You might lose some,” Claire said. Her voice stayed level, and James could see exactly what keeping it level was costing her. “Not definitely. It depends how the treatment goes.”

“Georgia will notice,” Lily said quietly. “Everyone will.”

“Then we’ll tell Georgia before you go back to school. So she hears it from you.”

Lily looked at the floor. “I don’t want people to be weird about it. I don’t want them looking at me differently.”

“Some might,” James said. “For a little while. And then they won’t.”

She looked at him directly, deciding whether to believe that.

“Can I still do swimming?”

“We’ll have to see. It depends how you’re feeling.”

She nodded and filed it away, unfinished.

Joe looked up from the table. “Is Lily going to the hospital?”

“Yes,” Claire said.

“Am I going to the hospital?”

“No.”

“Is there more pasta? Lily didn’t finish hers.”

“Yes.”

He went back to his colouring. Lily watched him for a moment, and something complicated crossed her face, and James had to look away.

That night he sat on the edge of Lily’s bed while she fell asleep. Archie was there: a small grey bear with one glass eye remaining, who had spent the past two years in retirement on the top shelf of her bookcase after Lily decided she was too old for him. He was back now, tucked under her arm. James looked at him and said nothing.

He sat in the lamplight thinking about the number on the back of the piece of paper, about the Pharmac queue, about the distance between two or three years and right now.

He went to bed and didn’t sleep.

*

Lily asked about the camp on a Thursday evening. James was making dinner, Claire was setting the table, and Joe was drawing something complicated on the kitchen floor with felt pens that were supposed to stay in the craft box.

“Mrs Hartley asked me today if I’d handed in my permission slip,” Lily said. She was at the table with her homework open in front of her, not doing it. “I said I forgot it.”

Claire put the plates down and sat beside her.

They talked it through quietly while James kept his back to them at the bench. The treatment schedule. The way she’d been feeling. The school had been kind when Claire rang, genuinely kind: of course they understood, her place would be held for next year, the deposit refunded whenever suited.

“It’s not fair,” Lily said. She didn’t say it dramatically. She said it as a plain fact, which was worse.

“I know,” Claire said. “It isn’t.”

Lily went to her room. Claire told Joe to put the felt pens away. James kept stirring.

Later, after the kids were in bed, Claire came and stood beside him at the bench while he washed up, and picked up a tea towel.

“The school was very good about it,” she said.

“That’s good.”

“They’re refunding the deposit.”

The water ran. He handed her a plate.

"The balance would have been due next week," she said.

He didn't answer. She dried the plate and set it down.

"I know it's awful," she said quietly, "but when they said they'd refund it, the first thing I felt was relief. Relief, James. That we weren't going to have to find the money."

"I know," he said eventually. "Me too."

They finished the dishes without talking. Claire folded the tea towel over the rail, and they stood for a moment in the warm kitchen with the house quiet around them.

"I feel terrible," she said.

"I know. Me too."

He put his arm around her, and after a while she went to check on the kids and he turned off the light and went to his desk.

*

Life carried on, because it had to. Their own lives had tilted, but the world hadn't noticed, and work still needed doing, dinner still needed cooking, and the bills arrived on the same days they always had.

Claire felt it coming for the first time in the lift on a Monday morning. She kept her face still, watched the numbers climb, walked out onto her floor and down the corridor and into the bathroom, locked the stall door behind her, sat down on the closed lid, and came apart. Great heaving sobs shook her whole body, one hand clamped over her mouth, the other gripping the rail on the wall.

She didn't hear the door open. The footsteps stopped.

She pressed both hands over her face and held herself rigid with the effort of being silent.

"Claire?"

She recognised Sue's voice. Nine years in the office next door; they'd started at the firm around the same time and were friends in the particular way of work, sharing the surface of their lives and not much underneath.

"I'm fine," Claire said, and nearly sounded it.

There was a pause on the other side of the door.

"I'm here if you ever want to grab a coffee. Whenever. No pressure."

The footsteps retreated, and the outer door sighed shut.

Claire sat with her hands pressed to her face until her shoulders stopped. Then she unlocked the stall, ran the cold tap, held her wrists under the water, and stared at the tile grout until she could trust her own face again.

She had a client call at two. She made it.

Stephen caught her coming out of the meeting room afterwards and followed her to her office. He was her manager: fifteen years in the industry, two kids at intermediate, and he'd seen her come in that morning.

"Got a minute?" he said.

They sat in her office with the door closed, and he didn't ask anything, just waited, and something about the waiting undid her. She told him about Lily. Not all of it. Enough.

"Actually," she said, gathering herself, "depending on how things go, I may need to work more flexibly for a while. There'll be appointments. I don't have the details yet."

"Of course. Just keep me across it as you go."

"I'd rather keep it between us."

"Understood." He stood up, and at the door he paused. "For what it's worth, you don't have to hold it together in here. I'm a parent too. I can't imagine." He didn't finish the sentence, and didn't try to.

She nodded and looked back at her screen and waited until his footsteps had gone down the corridor.

She collected Joe at three-fifteen. He ran at her across the playground, already talking, something about lunch, something about a boy in his class, and she stood at the school gate with her arms around him and her eyes closed.

Around her the world carried on as it always did. A dog was tied to the fence. Two teachers were laughing about something by the staffroom door. Another parent stood nodding at nothing, phone to her ear. All of it normal, and all of it indifferent to what had happened to them.

She took Joe's hand and they walked to the car.

*

In the weeks after the diagnosis, ordinary life continued in parallel with something that was not ordinary at all, the two tracks running alongside each other without quite touching.

James filed a piece. He made school lunches. He took Joe to swimming. On a Saturday morning he sat in the car outside Countworth for ten minutes before doing the

shopping, watching the automatic doors swallow people and release them, thinking about how every person walking in needed the place, and the place needed no one of them in particular.

He thought about everyone he'd interviewed who had run into a number of their own: the limit where their assumptions about how life was supposed to work had started to fracture. The couple for whom a family had become unaffordable. The family for whom secure housing had stopped being a given. The graduate whose promised career had failed to materialise. He had written about all of them carefully, and driven home each time to his lit house, on the right side of the number.

He thought about Margaret. *The whole architecture of how you make decisions changes once you stop assuming the net will hold.* She'd said it at her kitchen table, and he'd written it down and driven home believing he'd done his job. He understood it now.

He bought the groceries and drove home, and the unease he'd been carrying since Northland rode with him, the way it now always did.

*

One day Lily came home from school and went straight to her room without a word.

James knocked. "Can I come in?"

A moment passed. "Yes."

She was on her bed in her school uniform, knees pulled up, looking at the wall. Not crying. Just still.

He sat on the edge of the bed. "How was school?"

"Fine."

He waited.

"Brianna asked why I've been tired," she said, to the wall. "I told her I haven't been sleeping well."

"Okay."

"She's going to find out eventually. They all are." She pulled her knees in tighter. "I'd rather tell them myself."

"Then we'll figure out how you want to do it."

The room was quiet for a while.

"What if it doesn't work?" The question came out small and private, nothing like the version she'd asked on the sofa.

“Dr Anand said...”

“I know what Dr Anand said.” She paused. “I Googled it.”

James said nothing.

“I know you’re not going to tell me not to, because I already did, and you can’t un-Google something.”

“No. You can’t.”

“I found videos about kids who got better.” Her voice dropped to a whisper, her eyes fixed on the wall. “I found some where they didn’t get better too. I kept watching the ones where they got better.”

“I do that too,” James said. “With different things.”

She looked at him then. Her eyes were red at the edges. She’d been carrying it since morning.

“I’m really scared, Dad.”

He moved up the bed and put his arms around her and held on. Lily sobbed almost silently, her shoulders shaking, and James stared at the ceiling and blinked and made himself stay steady, because he had nothing that would make it better and he knew it, so he held on instead.

After a while she pulled back and wiped her face with her sleeve, and a small embarrassed sound escaped her.

“I’m okay,” she said.

“It’s okay if you’re not.”

“I don’t want Mum to see me like this. She’s already worried, even though she doesn’t show it. If she sees me upset it’ll make it worse for her.”

James looked at his daughter.

“She’d want to know,” he said. “She wouldn’t mind.”

“I know. But she’s trying so hard.”

He sat with her until she was ready. She came out and helped set the table and argued with Joe about the remote and was, to every visible appearance, a nine-year-old doing ordinary things. But at one point she caught Claire’s eye across the kitchen, and something passed between them that James saw and left alone.

Claire made an excuse to follow Lily to her room before bed. Twenty minutes later she came back to the kitchen, put the kettle on, and stood with both hands flat on the bench while it boiled, staring at the splashback.

James came and stood beside her.

“She told you,” he said.

“Yes.” The kettle ticked. “She said she didn’t want me to see her upset, because I’m trying so hard.” Claire’s voice caught on the last three words, once, slightly. “She’s nine years old, James, and she’s managing her feelings around mine.”

He kept his hand on her back. The kettle finished. Claire poured the tea, carried it to the table and sat down, and looked at the piece of paper that still sat there, the number still on the back of it.

“We have to give her the best chance,” she said. “Whatever that takes.”

“Yes.”

“So the question is how.”

Neither of them had an answer yet. They sat together at the table while the tea went cold, and the number sat there with them, waiting.

CHAPTER FIVE — Downstream

James sat at the kitchen table with a piece of paper and wrote down everything they had.

The savings came to six thousand dollars: six months of careful accumulation, most of it already earmarked for things they needed and had been putting off. The hot water cylinder. The tyres. The dental work he had been delaying for as long as it would let him. It was real money that had taken real discipline to build, and against the number on the back of Claire's piece of paper it would last approximately two weeks.

KiwiSaver next. Their combined balance was sixty-one thousand dollars. They could get to it on serious-illness grounds; it would take paperwork and time, but they could get to it. He wrote it down.

Then there was the car. The Subaru was worth maybe eight thousand, and they'd need to replace it with something, because the treatment appointments couldn't be managed without one, so net of a replacement it came to three thousand, maybe four.

He added it up and looked at the total for a long time.

Claire came into the kitchen, saw the piece of paper, and sat down across from him. Joe's voice came from down the hall, asking where his other shoe was. Neither of them moved.

"I did the same thing last night," Claire said. "After you fell asleep."

"All of it," James said. "KiwiSaver, the savings, the car. Everything we can actually get to."

"I know."

"It's not enough. Not without the house."

"No."

Joe appeared in the doorway with one shoe on. Claire helped him find the other one and sent him back for his bag. Lily came through in her school uniform, grabbed toast, and caught James's eye briefly over the piece of paper on the table. Her expression didn't change. She went to school.

Claire poured two cups of tea, and they sat with the numbers.

“Even with all of it,” James said, “we’re still looking at borrowing significantly against the house. Which means the equity starts going backwards.”

“Yes.”

He looked at the piece of paper. Fifteen years of payments. The thing that was supposed to be the foundation of the second half of their lives, beginning to unbundle itself.

“We’re the lucky ones,” he said. It came out quietly, almost to himself. “We have a house to borrow against.”

Claire looked at him. She knew what he meant. The families without equity, without KiwiSaver, without savings, facing the same number with none of the options. He didn’t say it and she didn’t say it, and they both sat with it anyway.

“My parents,” Claire said. “We could ask them for a loan.”

James looked at the table.

Claire called her parents that afternoon from the kitchen while James was at his desk. He could hear her voice, careful and measured, in the tone she kept for delivering difficult information.

When she came to the doorway her face told him before she spoke.

“They want to see if they can get a loan against the house to help,” she said.

“Already?”

“My mother didn’t even pause.” She leaned against the doorframe. “I’d barely finished explaining when she said it.”

Claire’s parents had done everything right. They’d followed the social contract to the letter: worked hard, bought a house, saved what they could, paid their taxes. The promise in return had been straightforward. Reach retirement age and there would be a pension. Not a luxurious life, but a basic one, enough to meet your needs with a little dignity intact.

What nobody had told them was that the terms of the contract were being quietly rewritten around them.

The pension helped enormously, but costs had outpaced it so steadily and so completely that it no longer covered the life they’d been promised it would. Power, food, rates, insurance, fuel: everything had moved in one direction, at a pace their fixed income couldn’t match. The savings they’d accumulated were disappearing faster than their projections had allowed for, and the projections had been made only a few years ago. They already felt like they belonged to a different economy, because they did.

They owned their home, which they understood was a privilege fewer people reaching retirement could claim. But ownership had brought its own trap. The rising value of the property looked reassuring on paper. In practice it meant higher rates, higher insurance premiums, higher costs at every point of contact with a system that had learned to extract from small asset holders just as efficiently as from everyone else. They already knew that at some point they would have to sell, downsize, and use the capital to bridge the widening gap between what the pension provided and what life actually cost. They just hadn't expected to be staring at that calculation this soon.

They hadn't told Claire any of this. There was too much pride in the way. But her father had spent the last three months looking for part-time work without success. He was sixty-nine years old, willing, capable, and completely invisible to every employer he'd approached. There were always better candidates. Younger ones.

"It's so generous," Claire said. "But borrowing against the house? I'm not even sure a bank would give them a loan. They have no income beyond the pension. And the pension..." She stopped. "It's not enough, James. Even for them. I don't think they'd ever tell me that, but I think it's true."

"I know."

"She didn't pause. Not for a single second."

They stood in the kitchen with that.

"We can't ask them," James said.

"No." Claire set her phone down. "We can't take their security to protect ours. What security they have left."

James called his mother that evening from his desk. She was sixty-eight, living in the house in Tauranga she and his father had paid off before his father died five years ago. She worked three days a week at a garden centre, minimum wage, and she was grateful for the job in a way that told him something about the alternative. The pension, plus what she earned, plus modest savings: that was the arithmetic of her life. He had never asked directly how the numbers worked. He had always understood that they worked thinly.

He told her about Lily. His mother made a sound he hadn't heard from her since his father's funeral, then steadied herself.

"What do you need?" she said.

"We're still working out the options, Mum. I just wanted you to know."

"How much is the treatment?"

He told her the number. The line went quiet.

“I have savings,” she said. “I’d have to look at what I could access without...” She stopped herself. “It doesn’t matter what I’d have to do. She’s my granddaughter.”

James closed his eyes.

“I know, Mum. Thank you. I’ll call when we know more.”

He sat at his desk after he hung up and looked at the wall. His mother’s savings were real, but they were also the margin between her managing and not managing: the buffer against the bill that hadn’t arrived yet, the car repair, the appliance that hadn’t broken yet but inevitably would. She would hand it all over without a second thought and spend years quietly exposed because of it, or keep working past the point where she should have been allowed to stop.

He and Claire sat at the kitchen table that night after the kids were in bed and looked at what they had. Both sets of parents willing, immediately, without hesitation, without conditions. That willingness was the most generous thing James had ever witnessed, and it made the situation feel more desperate, not less.

“We can’t,” Claire said.

“No.”

“Neither of them.”

“No.”

“So it’s the bank.”

“Yes.”

*

Scott’s office had a plant that was doing well and a framed print on the wall: *The best view comes after the hardest climb*. James read it three times without meaning to.

Scott pulled up their file. The house value at current market estimate. The equity, real and substantial, fifteen years of payments with a decade still to run, the market having done what the market had done. Then the options: refinance, equity release, a revolving credit facility against the remaining principal.

James asked questions. Claire asked better ones. She had a handwritten page of things they needed to know and she worked through it methodically, and Scott answered everything. He was professionally warm and genuinely helpful, and none of it was theoretical.

What it came down to was this. The equity was there. The number on the back of Claire’s piece of paper was coverable. Not comfortably, and not without cost, but coverable. The house would not disappear in a single transaction. It would just start,

slowly, going backwards. The equity they had spent fifteen years building would begin, month by month, to bleed away to pay for the thing that should have been covered.

And that was before the income question.

Claire raised it toward the end of the meeting. If she needed to reduce her hours to support Lily through treatment, and she would, because someone had to be at the appointments and someone had to be home on the bad days, what did that do to the serviceability calculation?

Scott's expression shifted slightly. He ran the numbers. If Claire dropped to three days a week, the serviceability margin got thin. Not unworkable, but thin.

He printed everything on four pages and put them in a folder.

They thanked him and walked out into the street.

They found a café two doors down. Claire ordered a flat white. James ordered one too and didn't drink it.

"We can do this," Claire said. "The equity covers it."

"I know."

"I need to say it clearly because I need to hear it myself. We can do this."

"Yes."

"It's going to change things."

"Yes."

She opened the folder to the income scenarios and looked at the page without speaking for a moment.

"If I go to three days," she said, "and your income holds, we can service the revised mortgage. Just. There's virtually no buffer."

"What counts as just?"

"A hundred, maybe a hundred and fifty dollars a month. If nothing breaks."

James thought about the hot water cylinder and its new sound.

"There will be surprises," he said.

"There will be surprises," Claire agreed. "So I stay at five days for as long as I can before treatment requires otherwise. Which means you cover Lily's appointments where you can."

"Of course. All of them that I can."

“And we stop everything discretionary. Everything non-essential.”

He looked at the table.

“We try not to touch the kids’ things,” he said.

“We try,” Claire said. “But if it comes to it...”

He didn’t answer. She was right, and he didn’t want her to be.

They sat with the folder between them. Outside the window the city moved, purposeful and indifferent.

“We made the right choices,” James said. It came out with more desperation than he intended. “All of it. The mortgage payments, the KiwiSaver, the insurance decision. Every single one was right with what we knew at the time. We worked hard, in good careers. We saved, we sacrificed, we built stability. We were supposed to be okay.”

“I know.”

“We didn’t do anything wrong. I just don’t understand.”

“I know, James.”

He stopped.

“I know,” she said again, quietly.

She closed the folder.

*

He filed two pieces in the two weeks after the bank appointment. He filed them on time and had no memory of writing them.

He sat at his desk and produced words in the right order and sent them to Craig, and Craig said good work, and James thought about the equity in his house going backwards month by month to pay for something that should have been covered already.

He went back through his archive over several evenings, kids in bed, Claire asleep, the house quiet. Eleven years of pieces: the wage gap analysis, the Pharmac funding shortfalls, the housing deep-dives, the labour market restructuring, the automation studies. Careful work, sourced and caveated, the kind that won occasional awards and influenced, perhaps, the occasional policy discussion, and was read by the people who supposedly already understood the problem and not by the people living inside it.

He found the Pharmac piece from four years ago. Three families. He’d named the gap between what was available and what was funded. He’d quoted the relevant minister, the health economist, the patient advocate. Eleven hundred shares.

He read it now as a person whose daughter had a diagnosis and a treatment cost and a place in the Pharmac queue, and the piece was accurate and it was insufficient, and the distance between those two things felt, for the first time, like a moral fact rather than an editorial limitation.

He found the audio file from his first interview with Margaret.

He plugged in headphones and pressed play. Her voice was exactly as he remembered it. He skipped forward and found the passage.

The whole architecture of how you make decisions about your life changes when you stop assuming the net will hold.

He stopped the recording.

He had written it down after the interview and driven home thinking he'd done his job. He pressed play again, listened to the next thirty seconds, and stopped.

He had been wrong about what she was describing. She hadn't been talking about people more vulnerable than him. She had been talking about him. About what would happen when the assumption broke. About the architecture changing. Not collapsing, just changing, in ways that reorganised everything around it.

Then, at the door as he'd been leaving: *The status quo isn't inevitable, James. People just stop noticing it's a choice.*

He took the headphones off.

He opened a new document and typed: *What the fuck is going on?*

He looked at it. Then he typed: *And how did we get here?*

He closed it without saving and went to bed.

*

He called Val on a Thursday afternoon. He told himself it was a work call, which was true in the way that left out the part that mattered.

She picked up on the second ring, her office behind her, the low hum of too much to do.

"James. How are you getting on?"

He'd meant to open with a prepared question about the pattern he'd been tracking across his archive. Instead he told her about Lily.

She listened without interrupting.

"I'm so sorry, James. That's genuinely hard."

“Thank you.”

Neither of them spoke for a moment.

“I’ve been going back through my archive,” he said. “Eleven years. The Pharmac gaps. The wage stagnation. The housing. All of it. The pieces are right and they haven’t changed anything.”

“It’s not because the pieces are bad.”

“Then what?”

“Understanding without leverage isn’t enough. The people reading your pieces understand the problem. What they don’t have is the ability to change it.”

James sat with that.

“I keep coming back to the political question,” he said. “A government with a real mandate. The levers exist. Why aren’t they being pulled?”

“Which government are you thinking of?”

“Any of them.”

“Right.” She paused. “The last government here with a genuine mandate for change. Do you remember what happened to their tax working group?”

“It was shelved,” James said.

“It was shelved before it even reported. A government with a majority, a mandate, and serious economists behind it, and the thing was shelved.” Her voice stayed level. “That’s not an anomaly. That’s the pattern. Proposal, backlash, retreat, reframe. Every time. The backlash is always funded, and the retreat is always dressed up as pragmatism.”

“But if you had a government that held firm...”

“They can’t hold.” She didn’t say it unkindly. “It’s structural. Every dependency a government has runs through the same small group of people who benefit from the current arrangement. A politician who genuinely threatens that arrangement doesn’t get a second term.”

James was writing.

“So the political process...”

“...is not going to fix the Pharmac queue.” She let that sit. “There are good people in it. Genuinely good people. But the system doesn’t change because good people are inside it. The system changes when the cost of not changing becomes higher than the cost of

changing. And right now the people with the power to make that calculation are not paying the cost you're paying."

The line went quiet.

"Val. The tax argument. The one about the wealthy paying the most."

Something shifted in her voice, just slightly.

"The top income earners pay the most tax." She said it the way you say something you have heard too many times. "True at the income level, and a lie in every way that matters. They don't take their wealth as income. Capital gains, trusts, family structures, holding companies. Every structure is legal, and every one of them was designed to be." She drew a breath. "The rules were written by the people who benefit from the rules. And when someone proposes changing them, the story immediately becomes that you want to punish success and drive investment offshore. The same people who designed the structures explain, very patiently, why changing them would be unfair."

"And people believe it."

"Of course they believe it. It's a good story, and it's been told for forty years with a great deal of money behind it." She paused. "There are two halves to it, and both halves are false. The first half is that a wealth tax would kill innovation, because the prospect of getting rich is what drives people to build and create and take risks. Take away the reward and the engine stops. It sounds reasonable until you actually look at the people doing the work."

James was writing.

"Think about who actually keeps things running, and who builds the things worth having," she said. "The nurse on a double shift. The teacher who is still marking at nine at night. The researcher on a fixed-term contract. The person who starts a business because they cannot stand the way the existing ones treat people. Almost none of them are doing it for a fortune, because there isn't one in most of that work, and they do it anyway. Motivation and money come apart the moment you look closely. People build things because the work means something, because a problem offends them, because they want to be useful, because they want to leave something behind. The idea that the species only creates when a billion-dollar payout is dangled in front of it is not just wrong. It is an insult to almost everyone who has ever made anything."

"So the innovation argument is cover."

"The innovation argument is a velvet rope around a pile of money. And the second half is worse, because it's the one people use to explain their own lives to themselves. The meritocracy. The idea that the people at the top are there because they earned it, and the people at the bottom are there because they didn't. Work hard, play by the

rules, and you rise. It's the foundation the whole thing rests on, because if it's true, then the distribution is fair and there's nothing to fix."

"And it isn't true."

"Ask anyone who has sat on a hiring panel. People are appointed and promoted through who they know, where they went to school, who their parents are, whose voice sounds like the voices already in the room. Merit is the story written afterwards to explain a decision that was mostly about familiarity. And the higher you go, the more true that becomes, not less. The board seat, the partnership, the safe electorate. None of those are won by the best person in some open contest. They're allocated inside networks that decided long ago who belongs." Her voice stayed level. "The political process runs on exactly the same wiring. We tell people it's a contest of ideas and merit. It's a contest of access and money and the relationships that money buys. Same machine, different building."

"There's a version of that I keep running into," James said. "That what people get paid reflects what they're worth. What they contribute."

"That's the same lie with a price tag on it." She didn't raise her voice; she sounded, if anything, tired of how durable it was. "It's the one that does the most damage, because people carry it inside themselves. If pay reflects value, then the person cleaning the hospital at night is worth a fraction of the person who restructured the cleaning contract, and the chief executive on three hundred times the median wage is worth, what, three hundred nurses. Say it plainly like that and everyone can hear that it's absurd. But it's never said plainly. It's dressed up as risk, as vision, as the rare and special talent that only a handful of people have."

"And the risk is real, sometimes."

"Sometimes. But no one person builds a billion-dollar company. It's built by thousands of people, and a system that was already in place to make it possible, and the chief executive is the one who gets to call the result theirs. The story is that they earned every dollar of it because they took the risk and saw what others couldn't. The reality is that if you have ever actually been in the trenches, you know what hard work looks like, and it does not look like long lunches and networking on an expense account. It looks like the people doing three jobs to stay still. We have been told, very carefully and for a very long time, that the people at the top work the hardest and contribute the most, because the alternative thought, that they are paid that way because they can be, is the kind of thought that makes people stop cooperating."

She stopped.

"Nobody is coming, James. The people who would have to step in are the same people who benefit from not stepping in, and they have spent a generation persuading

everyone else that the arrangement is both natural and earned. That's not cynicism. That's just the incentive structure, working exactly as designed."

James looked at what he'd written.

Nobody is coming.

"So what's left?" he said.

She was quiet for a moment.

"You've been writing everything down for eleven years," she said.

"Yes."

"And it hasn't changed anything."

"No."

A beat passed.

"Neither has what I've been doing."

She said it without self-pity, just the plain fact of it, sitting between them on the line.

"I don't know what replaces it," she said. "But I think it has something to do with where people still have power that hasn't been taken away. And I think someone else is closer to naming it than I am."

"Who?"

"That podcast I put you onto, before all of this. Kai Mahuta. *Downstream*." She paused. "Have you been listening?"

"I heard the first episode. Then everything happened with Lily, and it fell off the list."

"Pick it back up. Start with the latest episode. It might save you some time."

He underlined the name in his notebook, twice.

"Val."

"Yes."

"Thank you."

"Take care of Lily. That's the most important thing right now."

She hung up.

He sat at his desk for a moment. Then he opened his notebook and looked at what he'd written.

Nobody is coming.

Underneath it, without planning to, he wrote three words.

So who's left?

*

He went back to the podcast that evening after the kids were in bed. Claire was reading in the other room. He put his headphones in and scrolled the episode list.

The most recent was titled *The Liberation Lie*. He pressed play.

Kai opened with a clip: a venture capital partner, Helena Voss, Stanford, thirty seconds. James caught the gist of it before the words, a room full of people who already agreed with each other, and the specific confidence that comes from that.

"Fiduciary duty," Kai said when the clip ended. "Sounds like a legal technicality. It isn't. It's the rule set. It means the only thing a listed company is legally obligated to do is maximise returns for its shareholders. Not make a good product. Not treat its workers well. Not support the communities it operates in. Returns. Everything else is optional. Everything else is PR."

He let it land.

"And here's what that rule set produces when you run it for forty years across every sector you can't avoid. Your power company. Your supermarket. Your bank. Your insurer. People doing exactly what the rule set requires. Some of them know it. Most of them have stopped looking."

James wrote: *The rule set*.

He pressed pause and sat with it.

He thought about Donna Henderson in a Honda Odyssey. The system had probably saved her company millions. Someone somewhere had written it up as a good quarter.

He pressed play.

"Labour used to be the answer to this. Withdraw your labour and the machine stops. Organise collectively and the employer negotiates. That was real power. It worked."

A breath on the recording.

"Past tense."

"Because the rule set has been working on that lever for decades. The logistics worker absorbed into a platform: no employer, no union, no collective bargaining. The customer service floor replaced by a system: the work still exists, the workers don't. And now the cognitive work. The paralegal. The junior accountant. The document

reviewer training the model that will do their job better and cheaper within eighteen months. Every sector where that happens is a sector where the leverage disappears. And the productivity gains, the billions saved by not employing humans, flow entirely to shareholders. Because that's what the rule set requires."

James stopped writing. He just listened.

"The people deploying this technology are not stupid. They know what the data shows. So the messaging changed. 'AI won't take jobs' stopped working, because too many people knew someone it had already happened to. So now it's version two. If you want to hear it from a true believer, look up Aaron Vance. Founder and chief executive of Meridian AI, somewhere north of ten million followers across his platforms, a man who has built an entire public identity on the conviction that the AI future is not only coming but that it's good. A few weeks ago he stood on a stage in Singapore, at a conference called FutureBuild, a few hundred of the most powerful people in technology and capital in the room and gave them the new script. Work optional for most of humanity within fifteen years. Yes, there will be disruption. But it's a transition. Abundance is coming."

Kai let the words sit for a moment.

"That's not a change of position. That's a holding strategy. Buy enough time to complete the displacement before enough people understand what's happening to do anything about it. Every month that passes is a month they've successfully bought."

James pressed pause.

He took the headphones out. Outside the window the suburb was dark and completely ordinary. He thought about Talia at a kitchen table in Māngere correcting documents that were training the model replacing her. Her mother putting money aside from aged-care wages. Her father at church introducing her as his daughter the lawyer.

He put the headphones back in.

"So what have they spent forty years building while all of that was happening? The engineered transaction. The subscription that renews without you deciding to renew it. The payment processed so smoothly you never consciously make it. An entire architecture designed to remove the moment of decision from your life. Because friction, the pause, the question, the alternative considered, is the enemy of extraction. They have made the flow of your money toward their accounts as automatic and unconsidered as breathing."

The recording went quiet for a second.

"And here's the thing about a consumer who is paying attention."

He waited.

“They might do something different.”

James pressed pause.

He took the headphones out and looked at his notebook.

He wrote: *The status quo. Engineered. Frictionless. The moment of decision, removed.*

He sat looking at it.

Then, underneath, without planning to, he wrote: *What if people started deciding?*

He went to check on the kids. Joe was sideways across his bed, the duvet kicked to the floor. Lily lay on her side, Archie tucked under her arm, the lamp in the corner still on.

He stood in her doorway for a moment.

He filed two more pieces in the weeks after the bank appointment, and did the fieldwork for them in the state he was now permanently in, which was present enough to ask the right questions and absent enough that the answers arrived through a layer of his own.

The first came from a tip. A photographer he trusted had mentioned, almost in passing, that there was a tent city in Albany. James had assumed he’d misheard. Albany was where you went to buy a fridge or a trampoline, a spread of big-box retail and new townhouses and a mall the size of a small suburb, twenty minutes north of the city on a good run. It was not where you expected to find people living in tents.

They were living in tents. In a corner of a public car park, screened from the road by a row of planted flax, perhaps a dozen setups: two camper vans well past their registration, a scatter of tents, three or four cars with towels pushed up against the windows. A rubbish bag tied to a wing mirror. A camp stove on a folding table. It was clean, and it was organised, and it had the quiet of a place where people were working hard not to be noticed. Across the road, close enough to walk to, the mall’s car park held eleven hundred spaces and a queue at the drive-through coffee.

He spent a morning there, and most of it he spent with a woman named Rachel.

She was thirty-four, and she had two children who were not with her, and that was the whole shape of the thing, though it took her a while to lay it out in an order that made sense, because it did not make sense, not really, not from the inside. Her husband had left eighteen months earlier. She had two kids under five and no family in the city and no way to work, because the only jobs she could get were shift jobs, and shift work and two children under five and no childcare she could afford did not fit together in any arrangement of hours that existed. She had fallen behind on the rent. The tenancy had

ended. There had been a period she described quickly and without detail, moving between places, a friend's lounge, a motel the department paid for and then stopped paying for, the car.

And then Oranga Tamariki; Child family services, had taken the children. Not cruelly. Almost apologetically. But a mother living in a car with a three-year-old and a four-year-old was, by the measures the system was required to apply, a mother whose children were at risk, and so the children were placed in care, and Rachel was given a list of the things she needed to do to get them back. Near the top of the list was stable housing.

So she had done the thing the list required. She had found work, because without the children she could take the shifts, and now she worked, and she saved, and she lived in a tent in a car park in Albany to keep her costs at nothing while she saved, and it was still not enough. A bond, four weeks' rent in advance, the first fortnight on top. The number a landlord wanted before he would hand over a key had grown faster than she could build it, because every week she was also paying for the petrol to get to work and the phone the department needed to reach her on and the food that a camp stove could cook. She showed him the maths in a notebook of her own. She was closer than she had been. She was not close enough.

"They tell you what you have to do," she said. "And then the things you have to do cost more than you're allowed to earn while you're doing it. And nobody's lying to you. Everyone's followed the rules. WINZ followed the rules. The landlord followed the rules. Child services, followed the rules. I followed the rules." She looked across the road at the mall, her eyes glistening from tears she tried to hide. "And my kids are asleep in someone else's house tonight."

James asked what she needed. He meant it practically, the reporter's question, the one that produced a fundable number for the piece. She gave him one. Then she gave him another answer, the real one, and it was the one that stayed with him on the drive home.

"I need someone to explain to me," she said, "how I ended up on the wrong side of a system I did everything right for."

He wrote the piece over two days. It was accurate, and it was restrained, and it laid out the exact sequence by which a functioning adult who had followed every instruction given to her had arrived at a tent within sight of a shopping centre with a car park full of other people in the same position. He named the housing settings. He named the childcare gap. He named the trap in the middle of it, the one where the requirement to house your children and the inability to afford housing while paying for everything else formed a loop with no exit.

Craig ran it. He ran it well, at length, with a photograph of the flax screen and the camper vans behind it. The headline James hadn't written read *In the shadow of the mall: Auckland's hidden homeless*. It did what these pieces did. It was shared, and it was discussed on a morning radio panel for six minutes, and a charity reported a small bump in donations, and by the following weekend the conversation had moved on, and Rachel was still in the car park, still saving, still on the wrong side of the loop.

Then he went to bed and lay in the dark, and the things he had been carrying separately for months began, slowly, to connect.

CHAPTER SIX — The View From Here

James noticed a woman he didn't recognise in the waiting room when he and Lily arrived for her third treatment appointment. Claire had a client crisis, which meant James was there alone with Lily for the first time.

The waiting room was familiar now: the cheerful colours, the squeak the chairs made, the magazines from seasons ago. Lily had gone through to the treatment room with Bex, the nurse she'd decided she liked, which left James in the waiting room with a child's collection of small plastic animals arranged on the seat beside him, and the woman two seats down.

She had a small boy on her lap, working through a biscuit with focused intent. Her daughter was with the specialist.

She'd clocked James as someone new. He'd clocked her as someone who wasn't.

"You look new to this," she said.

"Is it that obvious?"

"For a while it is," she said. "It gets easier to manage. Not easier, exactly. Just easier to manage."

He understood the distinction immediately.

Her name was Sarah Latu. Her daughter Maya was twelve and had the same diagnosis as Lily. The small boy was Theo, who looked up at the mention of his name and went back to the biscuit.

She gave him three pieces of advice without being asked: which café in the hospital had the best coffee, how to talk to the nurses about the things that weren't on the official list of questions, and that Lily's school would have more support resources than they'd probably mentioned yet.

He thanked her.

"And the financial side," she said. "When you start dealing with that, don't only look at what the official system offers. There's a Pharmac patient advocacy group that helps with the funding queue. There are private trusts that don't advertise; your social worker will know which ones. And there's a network of parents who've been through this who'll tell you things the formal system won't, like which forms to fill out in which order to

actually get a result.” She paused briefly. “I wish someone had told me earlier. I lost about four months learning it the slow way.”

“Thank you. Really.”

“It’s a lot at the start. Don’t try to learn it all at once. Just ask, whenever you hit a wall. There’s usually a way through. It’s just not signposted.”

Theo reached for another biscuit. She passed it to him.

James asked how she was doing.

She thought about it, actually thought about it, before she answered.

“Tired. But managing.” She looked at Theo for a second. “You learn to be creative. You have to. It’s harder than it should be, and that’s the part nobody tells you. You think when something like this happens, the system catches you. And it does, in the ways it’s set up to. But the gaps are bigger than they look from the outside. So you find ways. Everyone in this waiting room has found their own ways. We compare notes.”

“How long have you been coming?”

“Fourteen months now. We’re nearly through.”

“That’s good.”

“Yes,” she said, though not with anything that sounded like relief.

A nurse appeared in the doorway, and Sarah was on her feet immediately. Maya came out in her school uniform, hair pulled back, talking over her shoulder to the consultant about something that had made them both laugh. She looked well. She looked like a twelve-year-old going about her Tuesday.

Sarah put a hand on Maya’s shoulder. Theo slid off the chair, half a biscuit in hand, and trotted after them.

“Good luck with everything,” Sarah said.

“You too. And thank you.”

She paused at the door and turned back.

“Here.” She held out her phone, a contact card on the screen. “If you hit a wall and don’t know who to ask. Sometimes it helps to talk to someone who’s been through it.”

James took the number, and the email beneath it.

“Thank you,” he said. “I mean that.”

She nodded and walked out with one hand on Maya’s shoulder and Theo trailing behind.

James was still sitting with what she'd said when Lily came out twenty minutes later, Bex beside her, the two of them midway through a conversation about something Bex had done on the weekend. Lily looked pale and tired in the way she did after treatment, but she was smiling and her eyes were alive. James stood up, took her bag, and carried it to the car, listening to her finish the story all the way across the car park.

He drove home through the afternoon traffic thinking about what Sarah had said. *The gaps are bigger than they look from the outside.*

The second piece he almost didn't write, because it looked, on the surface, like a smaller story than it was.

Mario and Ana Bianchi had run the same restaurant on the same corner for thirty-one years. It was the kind of place that did not appear in the lists of where to eat, because it did not need to; it had been full for three decades on the strength of the people who had been coming since it opened, and their children, and in a few cases their children's children. Mario cooked. Ana ran the floor. The menu had barely changed, because the people who came did not want it to. It was, by every measure that did not appear on a balance sheet, a success.

They were closing it. That was the story. James had heard about it from Claire, of all people, who had heard about it from a client, and he had gone in expecting a warm piece about a neighbourhood institution and the changing city, the sort of thing Craig actively liked, and he had found instead the same story he was now finding everywhere, wearing a different apron.

They sat with him after the lunch service, which had not been busy, and Ana did most of the talking while Mario listened and corrected the numbers.

The costs had done what costs had done to everyone, except that a restaurant felt it from both sides at once. Their suppliers charged more every quarter, and the increases never came back down when the headlines said inflation had eased, because the wholesale price of the things Mario cooked with had simply moved to a new floor and stayed there. Power. Insurance, which had more than doubled. The rent, which the landlord had lifted at every review, not out of cruelty but because the building was an asset and the market said the asset was worth more and so the rent followed, whatever happened inside the building.

And on the other side, their customers had less. The regulars still came, but they came less often, and when they came they spent carefully, a main and a glass of water where it used to be a bottle of wine and dessert, because the regulars were feeling the identical squeeze from the identical directions, and a meal out was the first thing that went.

So the Bianchis were caught in the closing gap between the two: costs they could not stop rising and prices they could not raise, because the moment they raised prices to match their costs, the customers who were already stretched would come even less. Mario had run the numbers every way there was to run them. There was no version where the restaurant paid the two of them a wage that reflected the hours, kept the staff on, and covered the costs. For the last two years it had been quietly subsidised by their own savings and their own unpaid labour, two people in their sixties working a combined hundred hours a week to keep a business alive that was, in the plainest terms, transferring their retirement to their suppliers, their insurer, and their landlord.

“We are not failing,” Ana said, and she said it without heat, as a correction of fact. “You understand? The restaurant is full of people who love it. Mario is a better cook than he was thirty years ago. We did not do anything wrong. The maths just stopped working. Everyone above us takes a little more, and everyone below us has a little less, and we are the part in the middle where the two meet.” She smoothed the tablecloth with the flat of her hand. “Thirty-one years. And we are closing it not because nobody wants it. Because wanting it is not enough anymore.”

Mario walked him to the door and shook his hand and said one thing, in the tone of a man who had worked it out and made his peace with the working out.

“The people who ate here,” he said. “The ones who cannot afford it now. And the people we buy from, who charge more because they have to. None of us is the problem. We are all being squeezed by the same hand. But we never see the hand. We only see each other.”

James put that line at the top of his notebook and underlined it, and it stayed with him longer than anything else from the day, because it was the closest anyone had come, without knowing it, to describing the whole of the thing he had been circling for months.

The third story he didn’t file at all, because it wasn’t an assignment. It was a conversation he had at a barbecue, and it undid him more quietly and more completely than either of the pieces he was paid for.

The barbecue was a neighbour’s, a Sunday thing James had nearly not gone to. He ended up in a corner of the deck with an older couple, Trevor and Lynne, who were somewhere in their early seventies and had lived four doors down for longer than James had owned his house. Trevor had been a mechanic and then run his own workshop. Lynne had done the books for the workshop and raised their three children. They had bought their house in the nineteen-eighties for a figure that now sounded like a typo, paid it off, and done everything a person was told to do.

It came up the way these things came up, sideways, through a comment about rates. Trevor mentioned, lightly, the way you mention a thing you have decided not to be ashamed of, that they were doing a reverse mortgage.

James asked about it, carefully, and Trevor explained it without embarrassment, because he had reached the stage of having thought it all the way through.

The house was worth a great deal on paper. On paper they were wealthy. In practice they were two people on a government pension, whose fixed income had not moved while every cost attached to the house they owned had climbed year after year. The rates. The insurance, which for a house of that value had become a genuine burden. The maintenance a seventy-year-old house demanded and a seventy-year-old body could no longer do itself. Power. The specialist appointments that the public system had a queue for and the private system had a price for. Their savings had gone first, quietly, over about a decade. And so now they were borrowing against the house, drawing their own equity back out in small amounts to pay the costs of owning it, and the debt compounded, and the bank's share of the house grew every month while theirs shrank.

"It's fine," Trevor said. "We'll be gone before it runs out. That's the maths of it. You borrow against the house and you die before the house does." He said it as a joke and it landed as one, mostly.

It was Lynne who said the part that James carried home.

"The house was meant to be for the kids," she said. "That was the whole idea. You buy the house, you pay it off, and then it's something you leave them. A start. That's how it worked for us; Trevor's parents left us just enough to put a deposit down, and that's the only reason we ever got in." She turned her glass slowly on the table. "But we can't leave them the house now, because we're spending it to stay alive in it. And they can't buy their own, because a house costs what it costs now, and their wages are what they are, and the two numbers have come so far apart that saving harder doesn't close the gap; the gap grows faster than they can save. Our eldest is forty-one. He and his wife both work. They have two children. They rent. They will rent forever, unless we die at the right time and leave them enough of the house to matter, and even that we're now spending." She looked at Trevor, and then at James, and she was not upset, which was the thing that stayed with him. She was just clear. "We did everything right, and our children will have less than we had, and their children will have less than that. And nobody can tell me where it went. The country's richer than it's ever been, they say. So where did it go?"

James didn't have an answer for her. He had the beginnings of one, the outline of one, the thing that had been assembling itself since Margaret's kitchen. But he didn't have it yet in a form he could hand across a table to a woman who had earned a real answer and been given, for seventy years, a set of reassurances instead.

He drove the four doors home in the dark and sat outside his own refinanced for Lily's treatment house and thought about the money that was supposed to move down through the generations that had, somewhere, been rerouted. Trevor's parents' deposit becoming Trevor's house becoming nothing, because the house was being consumed to keep two old people alive and insured and warm. While a bank somewhere booked the interest. Lynne's grandchildren, who would inherit the rerouting, the dream of home ownership, a distant memory of a better time.

Where did it go. He knew where it went. He was starting to be able to prove where it went.

CHAPTER SEVEN — The Default

He woke at five on a Wednesday morning and didn't go back to sleep.

This had been happening more often since the bank appointment: the early waking, the mind already moving before he'd decided to let it. Usually he lay in the dark and waited for it to settle. This morning it didn't settle. It moved faster than usual, pulling at things, connecting things, and after twenty minutes he got up quietly so as not to wake Claire and went to his desk.

He didn't open his laptop. He sat in the dark with his notebook and a pen and thought.

He'd been thinking about what Margaret had said when he first visited her, months ago now. Not consciously; it had just been there, present in the background of everything else. *The status quo isn't inevitable. People just stop noticing it's a choice.*

He thought about what the system actually was. Not in the abstract but in the specific. A system tuned, over forty years, to move value from the many to the few. From wages to profits. From households to shareholders. From the public provision of the things people needed, health and housing and education, to private provision at a margin. Not accidentally, and not as a side effect. As the point.

He thought about the insurance. Five hundred and forty dollars a month, cancelled because the maths required it, and then Lily's diagnosis, and then the number on the back of Claire's piece of paper. That wasn't bad luck. That was the system working as designed: private cover priced beyond the reach of the families who most needed it, public provision underfunded until the gap between what was available and what was needed had a price, and the price landing on the family.

He thought about the Pharmac queue. A treatment that worked, sitting unfunded for years, while the company that made it negotiated with a government that had been trimming its health budget to fund tax relief that flowed mostly to the top of the income distribution. Not a tragedy. A mechanism.

He thought about the Hendersons: Mark working full time and the family sleeping in the Odyssey, because thirty years of housing settings had taught the rental market to charge exactly what people could not quite afford.

He thought about Talia, three jobs and a law degree, still paying for the credential while she corrected the documents that were teaching the software to do without her.

He thought about Rachel in the car park in Albany, doing everything the list required of her and still kept from her children by the gap between what she was allowed to earn and what a landlord demanded before he would hand her a key, while the mall across the road turned over more in a weekend than she would see in a decade.

He thought about Mario and Ana closing a restaurant that was full of people who loved it, squeezed shut in the narrowing space between suppliers who had to charge more and customers who had less to spend, both sides feeling the same hand and neither able to see it.

He thought about Trevor and Lynne borrowing back the equity in a house they had paid off decades ago, spending the inheritance to stay warm and insured inside it, while their children rented and their grandchildren would inherit the renting, the wealth that was meant to move down through the generations quietly rerouted somewhere else.

He thought about Reuben, who had understood what he was building from the inside and had left before the leaving was forced on him.

He thought about Margaret's community. People who had looked at what the system was doing and had, quietly and practically, begun to reduce their dependence on it. Not in protest, but in the same spirit in which you'd step back from a machine that was taking more than it gave. The rational response to a system designed for extraction was to remove yourself from its reach where you could. That wasn't radical. That was logic.

He wrote in his notebook: *The rational response to a system designed for extraction is to reduce your participation in it.*

He looked at it.

He wrote underneath: *But most people can't see the system. They just feel the results of it. The insurance going up. The wages not keeping pace. The worker who retired and wasn't replaced. Each one explained away individually. Together, a pattern. A direction. A design.*

He wrote: *What if people could see it? Not as separate problems requiring separate solutions. As one thing. One system. One direction.*

He put the pen down.

He thought about the tap.

It had started as a small thing, the PayWave surcharge on his morning coffee. He'd never thought about it consciously. It processed and he moved on. Now he sat at his desk and did the arithmetic he'd never done before: the café, the barber, the local restaurant, the small pharmacy, the independent clothing store, every contactless transaction across a year. He ran the numbers on the back of the notebook page.

The total was real. Not large in isolation, because it was designed to sit beneath the threshold of conscious decision, but real. He did some research and was startled by the scale of it. Multiplied across every household in the country, it came to around a hundred and fifty million dollars a year flowing from ordinary people to the banks and the card networks through transactions so frictionless that nobody had ever consciously agreed to make them. The Commerce Commission had documented it. A bill to ban the surcharges had been introduced to Parliament and was going nowhere; the government, in the language of its own press releases, was taking a breather on the policy while the fees kept flowing. The official framing was that a ban would unfairly burden small businesses, which would have to absorb the surcharges and would inevitably pass them on as higher prices. What was missing was any examination of whether the fee should sit that high at all. The surcharge passed through the Visa and Mastercard networks, which set the interchange rate, and most of it landed with the banks, for a digital payment that cost almost nothing to process.

He wrote: *The status quo is engineered. Made invisible. Made automatic. Made frictionless. Because friction, the moment of pause, the moment of decision, is the enemy of extraction.*

He thought about the Montgomery Bus Boycott. December 1955, Montgomery, Alabama. Rosa Parks arrested for refusing to give up her seat on a city bus. The Black community of Montgomery responded not with violence and not with legislation but with a single collective decision: they stopped riding the buses. For three hundred and eighty-one days, more than forty thousand people walked to work, organised carpools, rode mules, did whatever they had to do rather than pay their fare to a system that treated them as less than human. The bus company lost seventy percent of its revenue. The city's economy felt it. An entire system maintained partly through the daily economic participation of the people it oppressed was brought to account, not by force, but by the sustained, collective, deliberate withdrawal of that participation.

Three hundred and eighty-one days of ordinary people choosing not to do one ordinary thing.

He thought about Target. The American retailer had rolled back its diversity commitments under political pressure, dismantling programmes it had publicly championed, answering a coordinated campaign from one direction by abandoning the people it had claimed to support. Customers responded with something simpler than protest. They stopped going. Not all of them, and not forever, but enough people, making the same decision, sustained long enough, that the quarterly numbers told a story the company couldn't ignore. Sales fell. The stock price fell. More than twenty billion dollars in shareholder value was gone, not through legislation or litigation or organised labour action, but because enough people decided to spend their money somewhere else and kept deciding it.

He thought about what Val had said about organised labour. When workers organised, they had genuine power; the withdrawal of labour stopped the machine. That lever was getting weaker every year, eaten away by automation, by the cost of living, by the casualisation of workforces that used to be permanent. But there was another lever. One that hadn't been automated. One that couldn't be geographically contained, and couldn't be captured through the political process.

Every week, in every household, money moved. It moved from ordinary people to a small number of corporate concentrations, and that movement had been engineered into a norm nobody questioned: frictionless, unconsidered, automatic. Because the status quo was the most reliable revenue stream available. Because, as Kai had said, a consumer who was paying attention was a consumer who might choose differently.

What if they chose differently?

Not all of them. Not all at once. Not dramatically. Just differently, deliberately, with intention rather than habit. A sustained shift of even five percent of spending away from the companies whose extraction was documented and evidenced would be detectable in quarterly earnings. It would produce boardroom-level responses. It would make visible, in the only language the system understood, that the people on the other side of the transaction had become intentional.

He wrote: *Every purchase is a vote. What if people started casting them on purpose?*

He looked at what he'd written for a long time.

Then he went to make coffee and sat at the kitchen table and waited for his family to wake up.

*

He told Claire that evening after the kids were in bed.

Not as a finished thing. He wasn't really sure yet what it was. He just knew it was something, and he needed to say it out loud to someone who would tell him if it was wrong.

She listened without interrupting. She had her cup in both hands and was looking at the table while he talked, the way she did when she was thinking rather than waiting to respond.

He used their own situation as the example. Not for the first time, but differently: not as complaint, as evidence. The insurance cancelled because the maths required it. The Pharmac queue. The equity going backwards. The hot water cylinder. The tyres. The basic fabric of life becoming steadily less affordable because the cost of participating rose faster than wages did. Each one a small thing, each one a reasonable decision, each one the system doing what it was built to do: extracting at every point of contact, in

amounts small enough to seem individual and unremarkable, and large enough in aggregate to be the difference between stability and precarity.

“We did everything right,” he said. “And the system extracted from us anyway. Not despite our good decisions. Around them. Through the gaps our good decisions couldn’t close.”

Claire looked at him steadily.

“So what are you thinking?” she said. “Concretely.”

He told her. The framework he’d been assembling in his head since five that morning. Not a boycott movement, because boycotts burned hot and died fast. Not a political campaign, because the political process was captured, as Val had described in detail and as the PayWave bill demonstrated in miniature. Something different. A methodology. Evidence-based, open-source, ungovernable by design. A way of giving people who already felt the extraction a framework for understanding it as a system, and for acting on that understanding collectively.

“The companies extracting from people depend on those people’s continued participation,” he said. “They’ve engineered the participation into a norm, because the status quo is invisible and invisible is reliable. So what happens when the status quo becomes visible? When people start making the transaction consciously instead of automatically?”

“Some of them choose differently,” Claire said.

“Some of them choose differently. Not all, and not immediately. But enough, sustained long enough, is detectable. And detectable changes behaviour.”

She looked at him.

“You think this works?”

“I think it’s the last lever that hasn’t been taken away. Val said she’d been looking for it for years. I think this is it.”

Claire was quiet. Outside, the garden had disappeared into the dark. Inside the house, both children were asleep.

“It needs to be evidence-based,” she said. “Not opinion. Opinion can be dismissed. Evidence has to be answered.”

“Yes.”

“And it needs to protect communities. Independent operators, local businesses doing the right thing; they’re often victims of the same system. The café that has to pass on the PayWave surcharge because it can’t absorb the merchant fee the way the large

chains can is not the extractor. The banks and the card networks taking the fee are the extractors. The framework has to name that distinction, or it becomes a weapon against the very people it's trying to help."

"Yes. The question isn't size. The question is whether the company's documented behaviour is causing harm to people who have limited alternatives."

"And it needs to be open. No owner. No organisation. No central authority that can be captured or defunded or sued into silence."

He looked at her.

"You're already thinking about the attack surfaces," he said.

"I'm an accountant. I think about where things break." She picked up her cup. "It's a good idea, James. I think it might be a real idea. But you need to stress-test it with people who've already made the calculation you're describing. People who've chosen to step outside the system and can tell you where it holds and where it doesn't."

"Margaret," he said. "And the community up north."

"Yes. Go soon."

He went to bed that night thinking about the framework: the structure of it, the gaps in it, the places Claire had already found where it needed to be stronger. He fell asleep still thinking about it and woke the next morning with the same thought he'd fallen asleep with.

He called Margaret the next day.

*

He left three days later, at four in the morning.

Claire was awake. He heard the bedside lamp click on as he was pulling on his jacket in the hall. She came out in her dressing gown.

"Take the chilly bin," she said. "There's leftover pasta. And coffee for the road."

"Claire."

"What?"

"Thank you."

She kissed him at the door. He carried the chilly bin out to the car in the dark.

The drive north was quiet. He had Kai's podcast queued and didn't play it. He drove with the radio off and the heater on and the road ahead of him empty for long stretches, thinking about what he was going to say and how to say it, and whether it held together

the way he thought it did or whether he'd been sitting alone with it long enough to lose perspective entirely.

The sun came up somewhere past Whangārei, the light moving low and gold across the farmland the way it had the first time. The same road. The same stand of mānuka. The same unmarked gate with the faded number.

Margaret was in the garden when he turned into the driveway. She straightened and watched him park.

He got out of the car.

"James."

"Margaret."

"So. You've been thinking."

"I have."

She wiped her hands on her trousers and walked up to meet him, chuckling.

"You sounded very cryptic on the phone, but I'm glad you decided to come back. How's the family?"

He told her. Not in detail, just the sequence of it. The insurance the maths had forced them to cancel. Lily's diagnosis arriving into the gap the cancellation had left. The number on the back of a piece of paper. The bank appointment and what it meant for the equity they'd spent fifteen years building. The impossible arithmetic of a family that had done everything right finding itself on the wrong side of a system built to put them there.

"It made me look at things differently," he said. "Things you said when I was here the first time. I wrote them down and thought I understood them. I didn't. Not properly. Not until it found us."

She listened without interrupting.

When he finished she was quiet for a moment.

"Come inside," she said. "I'll put the kettle on."

He talked for an hour.

He started with the system: the extraction mechanism, the way it operated across every point of contact in ordinary life. He used his own family as the example, because it was the most honest one available to him. Then he moved outward. The patterns he'd documented in eleven years of journalism. The people he'd sat across from who'd also had a number on a piece of paper that had reorganised everything around it. The labour

lever being dismantled sector by sector. The political process captured in ways that made genuine redistribution structurally impossible regardless of who was in government. The frictionless transaction. The unconsidered subscription. The architecture of invisible extraction, built over forty years, to make the flow of money from ordinary people to corporate concentrations as automatic and unconsidered as breathing.

And then what he'd been assembling from all of it. The framework: evidence-based, open-source, ungovernable by design. The Montgomery Bus Boycott as proof of concept, forty thousand people in 1955 Alabama walking to work rather than paying their fare, for three hundred and eighty-one days, an entire system brought to account not by force or legislation but by the sustained collective withdrawal of participation. The idea that the same logic applied here and now, with different targets and different tools but the same essential mechanism. The status quo shifting. Spending becoming intentional. The last lever.

Margaret listened without interrupting. Through the window David moved through the garden beds. The house smelled the same, long-simmered, vegetable and herb.

When James finished, Margaret was quiet for a moment.

"Pia and Reuben should hear this," she said.

Pia arrived twenty minutes later with the youngest in a sling and a basket of silverbeet. She left the basket on the bench, saw the notebook and James and the way they were sitting, and sat down without asking.

"What's happening?"

"James has been thinking," Margaret said. "Tell her. From the start."

He told her. The second time was faster; he'd found his thoughts had organised concretely in the telling to Margaret and could move through it more cleanly. Pia listened with complete attention. The youngest fell asleep against her shoulder twenty minutes in.

When he was done she said, "Reuben needs to hear this."

She stepped out to the verandah and made a brief call, then came back.

"He's coming."

Reuben arrived with a thermos of his own coffee. He sat down, pulled a folded envelope and a pen from his jacket pocket, and looked at James.

"Pia says you've ended up somewhere."

"I think so."

“Tell me.”

The third time was the cleanest. Reuben asked questions while James was talking, short, technical, specific ones. How do campaigns get selected? How do you avoid being weaponised against the wrong targets? How do you handle the verification problem when participation is decentralised? How do you stop the framework being captured by the same people it's trying to move against?

James answered as well as he could. Some answers Reuben pushed back on. Some were obviously incomplete. Reuben made notes on the back of the envelope.

When James finished, Reuben sat for a moment.

“Okay. There's a lot here. Some of it works. Some needs more. Let me ask the hard one.”

“Go.”

“Who decides which companies to target?”

“That's the question I haven't fully worked out.”

“Because that decision is the whole thing. Get it wrong and you're another social media outrage cycle that hits the wrong target and burns out in two weeks. Get it right and you have a real tool. The decision has to be transparent and evidence-based or nobody trusts it. And it has to be open, so that anyone can audit how a target was chosen.”

“Yes.”

“So you need an evidence standard. Not opinion. Disclosure-based, with sources, methodology in the open. The bar has to be higher than journalism.”

He thought for a moment.

“And you need to protect communities explicitly. The question isn't size. The question is whether the company's documented behaviour causes harm to people who have limited alternatives. That PayWave example you used. The small business that has to pass on the surcharge because it can't absorb the merchant fee the way the large chains can is not the extractor. The banks and the card networks taking the fee are doing the extracting. The framework has to name that clearly, or it betrays the people it's trying to help.”

“Protect communities,” Pia said. “Make that a non-negotiable. Up front, not in a footnote.”

James was writing.

“And we have to be honest about what we’re asking of who,” Pia went on. “There are people out there, sole parents, people on fixed incomes, people running on fumes, who don’t have discretionary income to redirect. The framework can’t ask them to spend intentionally as if that’s the main thing they have to contribute.”

“What is it asking of them?”

“Connection. They have networks. The framework spreads through people like them. It doesn’t matter how they spend; it matters who they tell. The framework needs people with reach as much as it needs people with money, because money concentrates and reach distributes.”

James wrote *connectors* and underlined it.

“And it has to be open source,” Reuben said. “Not James’s framework. Not anyone’s framework. The moment it has an owner it has a target, and once it has a target it gets discredited, captured, defunded, or sued. The only way it survives is by not being owned.”

“Anonymous release,” Pia said.

“Anonymous. Open. Ungovernable in the technical sense. People can take it, adapt it, run with it. It lives or dies on whether it makes sense to people, not on whose name is on it.”

James was writing fast.

“Which brings me to the two sections you can’t write,” Reuben said. “Because you’ll get them wrong, and getting them wrong gets people hurt.”

James looked up.

“Security first. Anyone who runs a campaign under this framework needs to keep the campaign’s identity completely separate from their own. Separate accounts, separate email, separate everything, and no thread that crosses between the two. The companies on the other side of these campaigns have security teams and lawyers and budgets. The framework can’t send ordinary people out against that without teaching them how to close their own front door. Secure communications, identity separation, the basic discipline of it. That’s a section, not a footnote.”

“And the second?”

“The tools.” Reuben turned the envelope over. “The same systems doing the displacement are sitting on the shelf for anyone to use. Research, drafting, content, distribution. Five people with the right pipeline can now produce what used to take an organisation with staff. The framework should say so, and say how. And it should cover the platforms: where to publish so a campaign actually spreads, how the amplification

works, and how to keep the evidence base alive when somebody starts taking it down. Mirrors, archives, redundancy. If the evidence can be deleted, the campaign can be deleted.”

“Can you write those two?”

“I’ll draft them. They’ll take longer than your part, because the tools change monthly and I need to think about how we manage that. ” He looked at James. “And the framework doesn’t go out without them. Half-done sections on security are worse than no sections, because confident advice that’s wrong is what gets people identified. You write your part, I’ll write mine, and it publishes when both are finished.”

James wrote *Reuben: security, tools* and drew an arrow to the margin.

Then Reuben held out his hand for James’s phone. He installed an app called Relay, encrypted end to end, with messages that disappeared on a timer, and stood over each of them in turn while they did the same.

“From today, anything to do with this document lives in here and nowhere else. Not in your texts. Not in your email. If you wouldn’t put it on a billboard with your name attached, it goes through Relay or it doesn’t go anywhere.”

Reuben tapped the pen against the envelope.

“One more thing. The framework on its own may not spread. I spent years writing technical documentation, and I can tell you that nobody adopts a system from its principles. They adopt it from the example. Every standard that ever took off shipped with working code. Here is the thing, fully built; do this. You need the same. One campaign, designed end to end under the framework. The target named. The evidence laid out, with sources. The ask made specific. The redirect identified. The win condition defined. Every stage shown, so that a group of people in a town you’ve never heard of can hold it up against their own situation and copy the pattern.”

Margaret set her cup down.

“It’s the same in medicine,” she said. “Nobody learns to treat patients from the textbook chapter. They learn from the worked case. This patient, this presentation, this is what was done and why. The protocol tells you what to believe. The case shows you what to do.”

“A worked example,” James said.

“Published with the framework,” Reuben said. “Not as an afterthought. The document should end by pointing to it, because the first thing anyone asks when they finish reading a framework is fine, but what does this look like in practice. The worked example needs to be the answer sitting right there.”

James wrote *worked example* and boxed it. He already had the candidate. He'd been doing its arithmetic since five o'clock on a Wednesday morning, on the back page of the same notebook.

Margaret had been quiet through the last of this. She picked up her cup and held it.

"James."

"Yes."

"Why are you doing this? You have a daughter in treatment. A marriage. A mortgage. A job. You don't have to do this."

He thought.

"Because nobody else is. Because I can write it. Because I've watched what happens to people who wait for someone with more authority than them to step in." He looked at her. "The institutions are captured. The political process is bought. The professional class is compromised by its own asset base. There's nobody left to step in but the people the net was supposed to catch. And the only way that works is if there's a way for those people to coordinate."

He paused.

"And there's a window. A podcaster I've been listening to, an ex-finance guy who runs a show called Downstream, keeps naming it. The displacement is happening unevenly enough that public consciousness is still fragmented. By the time it lands all at once, the architecture will be locked in. We can't wait for everyone to become a victim before they finally see. There won't be time."

He looked at the three of them.

"I'm a writer. That's what I have. I can give the people who can organise a foundation to point to. The framework isn't the resistance. It's the thing that lets the resistance recognise itself."

The silence that followed was the silence of three people thinking carefully.

Pia spoke first.

"James."

"Yes."

"What we've been doing here, the community, we never thought of it as resistance. We thought of it as survival. We thought we were people who'd been pushed out of a system, doing what we could to live in a way the system hadn't broken yet. We didn't think we were part of anything bigger."

She looked at him.

“But what you’re saying is that we are. And so are all the people running tool libraries and doing trades for childcare and patching each other together because the formal system has stopped catching them. All of it is the same thing happening in places that don’t see each other. That’s the resistance. The movement just hasn’t seen itself yet.”

The line landed. Margaret looked at Pia. Reuben was nodding slowly.

“Say that again,” Margaret said.

“That’s the resistance. The movement just hasn’t seen itself yet.”

“That’s the line,” Reuben said. “That’s what the document needs to land on. People will accept being part of something they’re already doing far more easily than they’ll accept being asked to start something new.”

Margaret set her cup down. She looked at her hands, and then at the four of them at the table.

“James.”

“Yes.”

“Nobody is coming. We all know it, but I think it’s the thing most people still secretly believe is true. They hope someone will turn up. A politician. A coalition. Someone with authority who will step in and fix it on their behalf. I waited for that for a long time. So did most people I know. Nobody came. Nobody is coming. We are who’s here. The four of us, and the people in this community, and the people in a thousand other communities. That’s what is left. And it has to be enough, not because we’re confident it is, but because the alternative is something none of us signed up for.”

She looked at James.

“Go home and write it. Send us drafts. We’ll work it. When it’s ready, we release it the way Reuben said. Anonymous. Open. Ungovernable. And then we see what happens.”

He nodded.

“Okay.”

“Okay.”

*

He drove south in the evening with the notebook on the seat beside him: hours of writing while the others were talking, some of it done alone at the table while Pia and Margaret made dinner. The handwriting at the back was almost illegible. He didn’t care. He had it.

He drove with the windows down around Whangārei to stay awake, thinking about Margaret saying *we are who's here*, and Pia saying *the movement just hasn't seen itself yet*, and the four of them around a table in a quiet kitchen in Northland.

He pulled into the driveway just before midnight. The kitchen light was on.

Claire was at the table with her laptop open and a cup of tea beside it. She looked up when he came in.

"You're back."

He smiled.

"How was it?"

"It was what it needed to be."

She nodded. He pulled out the chair opposite and sat.

"What are you doing?" he said.

She turned the laptop so he could see.

Property listings. Hokianga. Four of them open in different tabs.

He looked at her, a question on his face.

"I've been sitting with something," she said. "Today, while you were gone." She looked at the screen. "I kept thinking about what you said a few days ago. About the rational response to a system designed for extraction being to reduce your participation in it. And I started thinking about what that actually looks like for us. Not in the abstract. For our family. Concretely."

He said nothing. She continued.

"The equity in this house is real. But if we keep using it to fund Lily's treatment and stay in Auckland, we spend the next decade servicing a revised mortgage on reduced income in a city where every cost is going in one direction. We keep playing a game that is designed to extract from us. And we're already losing ground."

James was listening.

"But if we used the equity differently." She gestured at the screen. "A house outright. No mortgage. Lower costs. A community we'd actually want to be near." She paused. "The community you wrote about is up there, James. Margaret. She's been living this argument for years."

He looked at the listings.

“It’s not the life we planned,” Claire said. “I know that. And I’m not saying we decide tonight. But the maths of staying is going to break us eventually. Not immediately. Over time. The system is going to keep extracting, and we are going to keep falling behind, and one day we’re going to look up and the window will be closed and we’ll still be here, paying the mortgage and the power and the rates and wondering why we didn’t move when we could.”

She looked at him.

“Nobody is coming to make Auckland affordable. Nobody is coming to fix the Pharmac queue or fund the treatment or make the insurance premium something we can manage. We’ve been waiting for the system to work the way it’s supposed to work, and it’s been working exactly the way it actually works.” She stopped. “So maybe we stop waiting. Maybe we take what the system has given us, the equity, the skills, the choices we still have, and we use them to get out from under it as far as we can. While we still can.”

James looked at the listings. Then at Claire.

“You worked all of this out today?” he said.

“You described a way of seeing, a few days ago,” she said. “I just kept thinking about what it meant for us. Specifically.”

He pulled his chair around so they were sitting beside each other, and she walked him through the listings: the prices, the schools, the equity calculations, the maths of going from a mortgaged house in Auckland to outright ownership in the Hokianga.

He looked at the numbers for a long time.

“The maths works,” he said.

“It really does,” Claire said. “The rest is a decision.”

They sat beside each other at the kitchen table with the Hokianga listings on the screen and the notebook full of handwriting beside them, the house quiet around them, both children asleep inside it.

“We don’t have to make a decision right now,” Claire said.

“No.”

“But I wanted you to know I’d been thinking about it. And we should decide soon. Either way.”

She closed the laptop. He reached across and took her hand.

They sat like that for a while in the quiet kitchen, in the same place, lost in their own thoughts.

CHAPTER EIGHT — The Operating System

He started writing on a Wednesday morning. Claire took the kids to school. He made coffee, sat at his desk, opened a new document, and typed the title.

The Consumer Evolution: A Framework for Collective Economic Action.

He looked at it for a moment. Then he started writing.

The first draft came out fast and loose, part manifesto, part journalism, part argument with himself. He wrote it badly and quickly, on the theory that you couldn't edit a blank page and you could always edit something terrible. By noon he had eight thousand words and a document that was coherent in its bones and unfinished in almost everything else.

He printed it and read it with a pen. By the time he reached the end, the margins were full.

He started again.

The second draft took three weeks. He wrote in the mornings before the kids were up and in the evenings after they were in bed. He wrote at his desk and at the kitchen table, and twice in the car outside Lily's treatment center, sitting in the car park with the engine off and the notebook open on the steering wheel while Claire was inside with her.

Lily asked him what he had been writing on a Tuesday afternoon. She was at the kitchen table doing homework. He was at his desk with the door open. She had come in to get a glass of water and had looked at his screen, the housing piece, not the framework, and asked.

He turned his chair around.

"A few things. The piece you can see is about housing. Why it is so hard for people to buy a house in New Zealand."

She considered this.

"What else are you writing?"

"Something about how people can change things they don't like. When the usual ways of changing things stop working."

She sat down on the edge of the sofa. She was still holding her pencil.

“Why have they stopped working?”

He thought about how to answer this in a way that was true and not too long.

“Have you ever been playing a board game and someone starts breaking the rules?”

She gave him a look that said this was not a difficult question.

“Yes. Joe does it constantly.”

“What happens when he does?”

“It is not fair. He gets ahead when he is not supposed to. And then if I do the same thing to catch up it is even more unfair and the game just stops making sense.”

“Exactly. Now imagine, not Joe, because Joe is six, but imagine if it was someone older and cleverer who knew exactly which rules to break and how to make it look like they were not breaking them. And they won more, because of that. And then other people noticed and started doing it too. And after a long time, some of the people who had been breaking the rules got to help decide what the rules were, so they changed the ones they didn't like. Or they found ways around the rules that were so tricky nobody could see it happening.”

She listened with complete stillness, the way she did when something had her full attention.

“After a while,” he said, “the game still looks like the same game. Same board. Same pieces. But the rules are different to the ones written on the box. And the people who had been playing properly, following the rules the way they were supposed to work, start losing in ways that do not feel fair. Because they are losing in ways that are not fair. The game has been changed around them and nobody sent them a new set of rules.”

“And they don't know why they are losing.”

“Some of them don't. Some of them work harder because they think that is the problem. Some of them blame themselves. Some of them blame each other. Because it is hard to see that the rules have changed when you cannot see who changed them, or when.”

Lily looked at her pencil.

“The rules weren't perfect to begin with. Some people never got to play at all, for a long time. But there was a version where most people were at least playing the same game. And what I am writing is, I suppose it is a way of showing people that the game changed. So they can see it. And then decide what to do about it.”

“What can they do?”

“They can refuse to keep giving their money to the people who changed the rules. Every time you buy something, you are choosing who to give your money to. If enough people choose differently, on purpose, together, the people who changed the rules start to feel it.”

Lily thought about this.

“Like if everyone in a game refused to trade with the cheater.”

“Exactly like that.”

“Does it work?”

“I think it can. I don't know yet.”

She accepted this.

“That's okay,” she said. “You don't have to know yet.”

She went back to her homework. He went back to his screen. He sat for a moment before he started typing, thinking about Lily saying, “you don't have to know yet”, and the certainty that nine-year-olds bring to the things adults are uncertain about.

★

Lily was not getting through it easily. It had been getting harder. She came home on a Wednesday, went straight to her room, and didn't come out for dinner. James knocked on her door.

“Not hungry,” she said.

“Okay.” He waited a moment. “Can I come in anyway?”

A long pause. “Yes.”

She was on her bed with Archie under her arm, facing the wall. She wasn't crying. She was just very still and very tired, in a way that was different from ordinary tiredness: deeper, more total, the tiredness of a body doing something enormous and difficult with most of its available resources.

He sat on the edge of the bed and said nothing.

After a while she said, “I'm really sick of it.”

“I know.”

“Everyone keeps saying I'm doing so well. I'm not doing well. I'm just doing it because I don't have a choice.”

He thought about that.

“That’s not nothing,” he said. “Doing something hard when you don’t have a choice is still doing something hard.”

She was quiet.

“When does it stop?”

“Dr Anand said...”

“I know what Dr Anand said. I’m asking you.”

He looked at her. Nine years old, facing the wall, Archie under her arm.

“A few more weeks,” he said. “And then the worst of it gets easier. Not gone. But easier.”

She didn’t say anything. He sat with her until her breathing changed and she fell asleep. He went back to his desk and sat in front of the document for twenty minutes without writing anything.

Then he wrote.

*

On a Saturday morning Claire took Lily to a monitoring appointment and James stayed home with Joe. He’d planned to write. Joe had other ideas.

By nine-thirty Joe had asked James four times to watch him do something with a ball in the garden, had tipped a box of Lego onto the kitchen floor looking for a specific piece he needed urgently and then abandoned the project entirely, and was now sitting outside James’s office door making a sound with his mouth that was apparently a volcano erupting, sustained and detailed and getting louder by increments.

James typed a sentence. Deleted it. Typed it again.

The volcano reached some kind of climax.

“Joe!”

It came out sharper than he intended. Sharper than Joe deserved.

The sound stopped.

Joe appeared in the doorway. He looked at James, very still, taking in something he didn’t yet have words for.

James pushed his chair back.

“Sorry, mate. Come here. What do you actually need?”

“I was just playing,” Joe said.

“I know. I’m sorry. I shouldn’t have done that.”

Joe considered this with great seriousness.

“Come here,” James said.

Joe came and sat beside him, not quite touching.

“I’m sorry,” James said. “That was me being frustrated about something else and taking it out on you. That wasn’t fair.”

“What are you frustrated about?”

James looked at him. At his son’s face, open and serious and completely present.

“Something I’m trying to write,” he said. “Something important. But it’s not more important than you.”

He closed the laptop on his desk without going back to it.

“Show me the volcano,” he said.

Joe’s face rearranged itself entirely. He stood up and assumed a position of some seriousness.

The eruption, when it came, was extraordinary.

James sat on the sofa and watched his son and laughed. Really laughed, for the first time in weeks.

*

He gave the second draft to Claire on a Sunday evening, setting it on the kitchen table while the kids were in bed. She looked at the printed pages and then at him.

“So you want me to read it like someone who would want to stop it?”

“Yes. Find every way a well-resourced company could look at this and decide how to kill it. Every attack surface. Every place the language is loose enough to be weaponised. Every legal threat. Every narrative move they’d make.”

She picked it up. Then she stopped.

“When does it go up?”

“Not until we get good news about Lily,” he said. “Not until we know the worst is behind her. Then we go.”

“Okay.” She took the document. “Give me two nights.”

She came back on Tuesday. She sat down across from him and put the document on the desk between them. She’d been through it with a red pen, and there was a lot of red.

She looked tired. Not from staying up late, but from sitting with something uncomfortable she hadn't been able to put down.

"The framework is right," she said. "The principles are sound. The evidence standard is strong. It's the thing that makes this defensible, and the thing any serious attack would have to get through before it could go anywhere."

"And?"

She opened the document to the first marked page.

"Four things. Listen to all four before you respond to any of them."

He opened his notebook.

"First, the language. Extraction. Resistance. These words are accurate, but they're loaded. The moment a right-leaning commentator or a company's PR team uses the word Marxist or Socialism in the same sentence as this document, a significant portion of the mainstream audience stops reading. You're not writing for people who already agree with you. You're writing for the person who put their faith in a government that told them it would make their lives better, and who now can't afford their power bill. That person needs to be able to pick this up without feeling like they've walked into a political meeting they didn't sign up for."

James was writing.

"Second, the legal exposure. The evidence standard is good. But a well-resourced company doesn't need to win a defamation case. It needs to send a letter. The chilling effect of a letter from a KC on a small community group in Christchurch that has never dealt with a legal threat before is real. The framework needs to say explicitly that if someone threatens legal action against a campaign that meets the evidence standard, the campaign should publish the threat alongside the evidence. Turn the threat into part of the campaign."

"A company that sues rather than addresses the evidence has told you everything you need to know," James said.

"Yes. Make that a principle."

He wrote it down.

"Third, divide and conquer. The companies being targeted will try to fracture anyone running campaigns under this framework. They'll find the fault lines and apply pressure. They'll find the independent operator who feels accidentally caught in a campaign. They'll find the community group with a pre-existing relationship with the target company. They'll find the media outlet that depends on the target's advertising spend, and they'll make sure that outlet runs a counter-narrative." She paused. "The framework

needs to build in the principle that the evidence standard is the only anchor that matters. You don't need shared politics. You only need agreement that the evidence is what it is. If the standard is rigorous enough, the divide and conquer tactics have nothing to work with."

"And fourth."

She leaned forward slightly.

"The alternative narrative." She looked at him directly. "They won't defend the behaviour. They never do. They'll change the subject. They'll announce a community investment programme. They'll put out a press release about supplier fairness. They'll run their own campaign, something warm and local and human, that competes for the same emotional space."

"And the framework needs to tell people how to handle it," James said. "Acknowledge the announcement. Assess it against the evidence. Hold the campaign goal regardless."

"Yes. A community investment programme doesn't change fee structures. A sustainability initiative doesn't change executive compensation. The campaign holds until the specific, verifiable goal is achieved."

James sat back.

"You've been thinking about this since I gave it to you."

"I haven't been able to stop. It seems so obvious now that I can't believe I didn't see it sooner." She pushed the document back across the desk. "Fix the four things. Then send it to the others."

He looked at her.

"Are you okay?"

She was quiet for a moment.

"I'm worried," she said. "About what comes after you press publish. About who notices, and what they decide to do about it. We're not exactly in a position of strength right now. Lily's treatment, the equity, all of it." She stopped. "I know the anonymity and the decentralisation are the protection. I do know that. It's just that we have more to lose than we've ever had, and you're about to do something that people with a lot of resources are not going to be happy about."

He was quiet for a moment.

"I know," he said. "And I know you'd tell me not to do it if you thought I shouldn't. You haven't said that."

“No.”

“Because it matters.”

“Yes,” she agreed. “That doesn’t make me less worried, though.”

“Thank you. For all of it. I mean that.”

She looked at him for a moment. Then she stood up.

“Fix the four things,” she said.

★

He fixed them. It took a week.

Extraction got a precise definition: the systematic transfer of value from consumers, workers, and suppliers to shareholders, through pricing power, wage suppression, and market concentration, enabled by reduced competition and political capture. Resistance came out of the preamble, replaced with language about collective economic action and deliberate redirection. The legal threat principle became its own section. The coalition anchor, evidence as the only shared standard required, went into the evidence standard section. The alternative narrative response went into the retaliation playbook section.

Then he sent it to Margaret, Reuben, and Pia.

He drove to Northland on a Saturday. The same gate. The same driveway. The same wooden table.

Reuben had questions about governance: how the framework maintained coherence without an owner, how campaign wins got shared without a central platform, how bad actors got identified without moderators.

James answered what he could. The document did the work of the moderator; every principle was stated clearly enough that misuse would be immediately recognisable. Campaign wins were documented externally, in each group’s own space, with a consistent citation that made them searchable. No central database. No platform. No owner.

“The website,” Reuben said.

“Domain registration through a privacy-protecting provider. Static hosting. No user accounts, no tracking, nothing that identifies the registrant.”

“Payment.”

“Prepaid card.”

Reuben nodded. "It's not perfect. Nothing ungovernable is perfect. But it's honest about what it is."

"Your sections?" James asked.

"Finished on Tuesday," Reuben said as he pulled folded pages out of his jacket pocket and handed them to James. "The security material, the identity separation, the pipelines, the digital tools, the platform strategy, the takedown protections. It's all in the document you're holding."

Pia pushed on the redirect gap: what the framework said to people for whom the alternative didn't yet exist, or wasn't practically accessible.

"Voice is the equal alternative," James said. "If you can't redirect your spending, redirect your evidence. Share the framework. Tell people why you'd redirect if you could. Make the evidence visible."

"Say that explicitly," Pia said.

"Yes."

Margaret asked for the worked example Reuben had insisted on.

He walked them through The Squeeze. The banking sector: four big Australian-owned banks controlling the overwhelming majority of New Zealand banking. The Commerce Commission's findings on the retail payment system. Record profits, while the banks moved slowly to pass rate cuts on to borrowers and quickly to protect their own margins. The interchange system pulling around a hundred and fifty million dollars a year out of ordinary transactions through PayWave surcharges, set by the Visa and Mastercard networks and collected mostly by the banks, with the burden falling hardest on the small operators who couldn't absorb the merchant fees the way the large chains could. The bill to ban the surcharges going nowhere, the government taking a breather on the policy while the fees kept flowing.

He named the redirect. CommonGround Bank, genuinely member-owned, open to anyone, the most philosophically consistent with the framework's own principles. NZBank, publicly owned and nationwide, a genuine alternative for people who needed accessibility over ideological purity. Credit unions where they were accessible.

Pia had been quiet through most of it. Now she said, "Why banking? If you wanted the thing that hurts people most, you'd pick the supermarkets. Or power. That's where they really feel it."

"Because you can't leave them," James said. "That's the whole point. You have to eat, so you can't walk away from the two chains that sell almost all the food. You can't opt out of power; it's the same electricity whichever company bills you for it. They've arranged it so there's nowhere to go. That's what the extraction depends on, that people

are captive." He turned the idea over as he said it, because it had only fully resolved for him as he built the campaign. "Banking is the one place where the door still opens. You can actually move your money to something better, and it still works as a bank. So that's where you prove it. You prove the lever works on the one they left unlocked, and then everyone can see it works, and then you point it at the ones they thought they'd sealed."

Margaret understood before he finished. "The banks aren't the worst of it. They're the winnable part of it."

"They're the beachhead," James said. "You take the ground you can hold, and you show the others it can be done."

When he finished, Reuben said, "The evidence standard is met. The Commerce Commission did the work. We're standing on their findings."

"Yes."

"What does winning look like?" Margaret said. "Be precise."

"A sustained shift of customer accounts away from the big four is detectable in their quarterly results. They don't need to see a collapse. They need to see movement in a direction they can't explain away. That's when the conversation about fee structures and rate pass-throughs becomes one they're willing to have."

Reuben nodded and made a mark on his envelope.

"Release it," he said.

*

Then he sent it to Val. Reuben had insisted she go onto Relay before she saw a word of it; Val had replied that the union had been using something like it for years, and asked what had taken him so long.

She called that evening, on Relay.

"James."

"I know what you're going to say."

"Do you?"

"That the union movement has tried versions of this, and it's harder than it looks."

"That's not what I was going to say." The line was quiet for a second. "I was going to say that in twenty-two years I have not read anything that made me feel the way this made me feel." She let that sit. "But before you release it, send it to someone ordinary. Not connected to advocacy or unions or politics. Someone living inside the problem,

with limited options and limited time, who reads it and tells you whether it makes sense to them. That person will find the gaps none of us can see.”

He thought about a Tuesday afternoon in a hospital waiting room. A small boy with a biscuit. A daughter walking out in her school uniform.

He called Sarah that night and told her he had something important he would appreciate her opinion on, asked her to download Relay and sent it to her. He knew it was risky, but for some reason he felt he could trust her with it.

She called at eleven-fifteen a couple of nights later.

He saw the name and answered immediately.

“Is everything...”

“Everything’s fine. Sorry for the time. I’ve been reading what you sent and I couldn’t stop, and I have questions.”

He relaxed. Claire, beside him, raised an eyebrow. He mouthed *Sarah, from the hospital*, and she nodded and went back to her book.

“Ask.”

“The banking campaign example. The Squeeze.” She gathered herself for a second. “I want to tell you where I actually sit with this, because I think you need to hear it from someone like me.”

“Go ahead.”

“I’m not exactly an attractive banking customer. My credit score took a hit a couple of years ago. It was a bad period, some payments missed, nothing dramatic, but enough to leave a mark. When Maya got sick and I needed a small personal loan for something the system didn’t cover, I had to try three places before anyone would look at me. And the one that said yes charged me a rate that told me exactly what they thought of my risk profile.” She paused. “So when you talk about switching to CommonGround Bank or NZBank as the redirect, I hear you. I genuinely do. But I’m not sure those places will want me either. I’m not sure I have the luxury of shopping around.”

James said nothing. She was right, and it was a gap he hadn’t fully considered.

“But here’s the thing,” she said. “I looked into it after I read the document. My sole parent payments go into my current account automatically. I could open a CommonGround bank account and redirect them there instead. That’s actually something I could do. It doesn’t solve everything. But it’s concrete, and it’s mine to decide.”

“That’s exactly what the framework is trying to name,” James said. “The decision that is yours. However small.”

“Yes.” She was quiet for a moment. “And the voice layer. The people I know who are in situations like mine are not going to be reading economics podcasts or activist newsletters. They’re going to hear about this from me. And I’m going to tell them.”

“That’s the most important thing you could do.”

“Okay.” Another moment passed. “One other thing. I want to ask you something.”

“Ask.”

“Who wrote this?”

He was quiet.

“I need you to keep my name away from it,” he said. “My connection to it. I need that to stay where it is.”

Sarah took a second.

“Your name won’t come from me,” she said.

He believed her. She knew about Lily. She knew what was sitting on the other side of this for his family. That was enough.

“Thank you.”

“How’s Lily?”

“Getting through it. The last few weeks have been hard.”

“They will be. And then they won’t.” It was the plain statement of someone who was nearly at the other side and knew exactly what nearly through felt like. “Get some rest, James. This is important work, but it won’t matter if you’re not standing at the end of it.”

“I will. Thank you.”

She hung up.

He sat for a moment. Claire was watching him over her book.

“What did she say?”

“She told me about a gap in the banking redirect for people in her situation. Then she found her own way around it.” He set the phone down. “And she said to get some rest.”

Claire looked at him.

“She’s right,” she said, and went back to her book.

He made the final revisions the next morning. Rewrote the paragraphs on what to do when the redirect doesn't exist yet, one more time, until they were right. Added a specific note in the Squeeze example about benefit payments, wage and salary deposits, and public banking options for people whose credit history limited their choices. Made it a first option, not a footnote.

Then he built the website.

Reuben had walked him through the setup: domain registration through a privacy-protecting provider, payment by prepaid card (or bitcoin), static hosting, no user accounts, no cookies, no tracking, nothing that could be used to identify the registrant. On the site went the framework, which now ended by pointing to its worked example. The Squeeze campaign brief, in full. A campaign documentation guide.

The domain was consumerevolution.org.

He tested every link. Read every page one more time. Found two typos and fixed them. He gave the login details to Reuben and asked him to do the same.

*

Lily's results came back on a Thursday in late July. Dr Anand called Claire directly, as she always did. Claire texted James a single word from the car park at Starship Hospital.

Now.

He was already at his desk.

He sat for a moment with his hands in his lap. Through the study window the suburb was mid-morning quiet: a car moving slowly down the street, a neighbour's dog at a fence, the ordinary texture of a Thursday in a city that had no idea.

He thought about Lily. About the day she'd come home and gone straight to her room. About Archie under her arm. About *I'm not doing well. I'm just doing it because I don't have a choice.*

He thought about Claire at the sink with the tap running. About the piece of paper with the number on the back. About Scott's office and page four of the folder.

He thought about Margaret. *Nobody is coming.*

He thought about what he was about to do. He wasn't sure he was ready. But being ready wasn't the point.

He opened the browser, navigated to the admin panel, and let the cursor sit on the publish button.

He pressed it.

Then he opened the clean email address and spent the next two hours writing to everyone he could think of who might do something with it. Kai, whose Downstream episodes had helped James see the substance of what he was building. Every economics and finance podcaster he'd encountered in his research. Activist groups whose contact details were public. Unions. Consumer advocacy organisations. Journalists he trusted. Community groups he'd come across in eleven years of reporting whose work connected to what the framework was trying to do.

Each email had one line above the link.

You've been saying the system is broken. This is what fighting back could look like.

He sent them one by one from the clean address. No name, no history, no thread that led back to him. Each one a seed dropped into soil he couldn't see.

When he'd finished, he sat for a moment in the quiet of the study. He closed the laptop.

Then he went to find Joe. Joe was on the sofa watching a documentary about the asteroid that ended the Cretaceous period, narrated with the cheerful precision of a man who found mass extinction genuinely fascinating.

"This asteroid killed most of the dinosaurs," Joe said, without looking away from the screen.

"Most of them?"

"The ones that were left turned into birds."

James looked at the screen. A vast cloud of debris moving across an ancient sky, the world below it going quiet and dark.

He sat down beside his son and put an arm around him.

PART THREE: THE LEVER

THE CONSUMER EVOLUTION

(ConsumeRevolution.org)

A Framework for Collective Economic Action

Every Purchase Is A Vote. Start casting yours on purpose.

This framework belongs to no one. Use it. Adapt it. Run with it. Set up a campaign. Tell people. The only thing that makes it fail is doing nothing.

A note before you begin

Someone sent this to you. A friend, a family member, a stranger, someone who thought you should see it. That is the only way it travels. It has no publisher, no organisation, no campaign behind it, and no owner. It was written to be copied, forwarded, adapted, and passed on, and if it is doing its job, it will reach far more people than the person who wrote it will ever know.

You will not find out who that person is. The author of this document will never come forward, will never be named, and will never claim it. Anyone who says they wrote it is lying, and anyone who tells you it can be dismissed because of who wrote it, or what they really wanted, is trying to change the subject. There is no one to expose, no agenda to uncover, no figure behind the curtain. That is deliberate. An idea that belongs to no one cannot be discredited by attacking the person who had it. It can only be answered on its own terms, or acted on.

So judge what follows by one test alone: is it true, and does it describe the world you actually live in? If it does not, discard it. If it does, the rest of this document is about what you can do about it.

Read on.

SECTION ONE: THE PROBLEM

The System Was Meant to Work Differently

Capitalism made a promise. Businesses compete. Consumers choose. Competition drives quality up and prices down. Businesses pay fair wages and taxes. Governments invest those taxes into what society needs. Money flows. Everyone benefits.

That promise has been broken, not because capitalism failed, but because it was deliberately redesigned by the wealthy and powerful. Through lobbying, legislation, and the capture of the political systems meant to keep it in check. The rules of the economy have been rewritten by the rich, who benefit most from rewriting them.

What we have now is not capitalism as it was meant to function. It is a corrupted version, engineered to extract wealth upward and keep it there.

The evidence is all around you. Record corporate profits. Stagnant wages. Housing, food, power, and healthcare outpacing incomes for a generation. The wealth gap growing every single year. More people working harder for less. More families one bad month from the edge.

This is not bad luck. This is the system working exactly as it has been redesigned to work.

How They Do It

The system has been rigged so thoroughly that the people at the top no longer need to be villains. They just need to follow the rules, rules they wrote. Legal and ethical are no longer the same thing. They are leveraging their resources to steal yours, and they have made it perfectly legal.

They have many tactics.

- *Wage suppression.* Automation, offshoring, and the gig economy have dismantled the collective power workers once had. You cannot strike your way to a fair deal when the company is already planning to replace you with software.

- *Engineered convenience.* Every platform, app, and loyalty programme is a data machine built to keep you spending without thinking. The ease of staying is designed. The friction of leaving is designed.

- *Market manipulation.* Where competition has been eliminated, companies charge what they like. Excess profit extracted from the things you cannot live without, paid directly to shareholders.

- *Political capture.* Corporate lawyers draft legislation. Lobbyists deliver it. Revolving doors connect regulators to the industries they regulate. The system meant to protect you has been captured by the people it was supposed to protect you from.

- *Tax avoidance.* Offshore structures and legal loopholes ensure as little profit as possible flows back to the societies that enabled it. Public services starved while corporate profits grow.

- *Propaganda and distraction.* Immigration. Crime. Culture wars. Anything that keeps people fighting each other rather than asking who actually benefits from the

arrangement. The people with power make the rules, benefit from the rules, and work hard to make sure you blame someone else. They keep telling you it's immigrants, it's criminals, poor people, lazy people; groups who have no control or power in the system. They want you to look everywhere else but up!

Why the Old Levers No Longer Work

You already know something is wrong. Most people do. The question is: what can anyone actually do about it? For most of the twentieth century, ordinary people had three ways to push back against concentrated economic power.

Industrial Action

Strikes worked when labour was irreplaceable. It is not anymore. Automation, offshoring, and the gig economy have seen to that. AI companies have made replacing human labour among their stated goals.

Political Action

The difference between centre-left and centre-right governments on economic policy is smaller than either admits. The propaganda machine breaks every coalition for change into competing factions. The centre holds. The extraction continues.

Regulatory Protection

The agencies meant to protect competition watched markets consolidate. When the regulator lunches with the CEO and the community group cannot get past the front desk, the process has been captured.

None of these levers are gone, they have been purposefully eroded to the point most people can't participate in any meaningful way. And it's accelerating.

We have to fight back. No one is coming to save us. Doing nothing is a choice, and that choice supports the status quo that grows the extraction. The reason things are feeling harder is that these forces are accelerating. As wealth concentrates more, it concentrates faster. That wealth is coming from somewhere... You and your family.

We need a lever they cannot take away. And we have one. At least for now.

SECTION TWO: THE SOLUTION

The Last Lever: Consumer Power

Here is something the corporations extracting from you cannot change, cannot automate away, and cannot lobby their way around:

They need your money.

Not your labour, that can and is likely to be replaced. Not your vote, that has been neutralised. Your money. Every week, every household in every country makes dozens of decisions about where their money goes. Those decisions, made individually, feel small. Made collectively and deliberately, they are the most powerful economic force available to ordinary people. They are the tap through which corporate revenue flows. And we control the tap. We just have not organised around it.

But this lever is weakening too and there isn't much time left. Once jobs are automated, people become dependent on the purse strings of government or corporations and access to financial support in this system will require compliance. People have only a small window of time to use this lever before it is taken away too.

This is the insight at the centre of this framework: **Every Purchase Is A Vote**. When you pay for something, you are voting for the company that made it, the practices it uses, the wages it pays, the taxes it avoids, and the politicians it lobbies. You are voting with money that matters to them far more than your ballot does, because your ballot comes once every few years and your spending comes every day.

The goal of this framework is to help people start casting those votes deliberately.

Why This Works

Consumer action is not new. But most of it fails because it is reactive, uncoordinated, and short-lived. Someone does something outrageous, a hashtag trends, the company issues a statement, the news cycle moves on. Nothing changes.

This is different. Here is why.

- *It targets the one thing they cannot sacrifice.* You can ignore protests. You can weather bad press. You can wait out public anger. You cannot ignore a sustained, documented drop in revenue. When the quarterly numbers show a pattern of spending moving away, staying away and not coming back, then boardroom behaviour changes. Lobby for a tax break, get it, and gain a million dollars. Lose 5 million in redirected consumer spending and suddenly the maths of lobbying changes too. We make extraction cost more than it gains.

- *It is impossible to criminalise.* They cannot make it illegal to not buy their product. They cannot make it illegal to tell people why you stopped. This approach lives entirely within the law, which means they have no mechanism to shut it down.

- *It requires no permission and no leader.* No central authority to capture. No organisation to defund. No figurehead to discredit. Anyone can start a campaign. Anyone can participate. The movement cannot be stopped by stopping any one person.

- *Anyone can participate.* You do not need extra money, time, or risk. If you can redirect even a small amount of spending, do it. If you cannot, tell one person. The

person who shares this with their network matters as much as the person who cancels a subscription or changes banks.

- *It uses their weapons against them.* AI, social media, and data have been used to extract from us. They are also tools that let ordinary people organise, reach millions, and move fast. The technology is not the enemy. Aimed differently, it is ours.

It Has Worked Before

This is not a theory waiting for its first test. The lever has been pulled before, and it moved.

In December 1955, in Montgomery, Alabama, a woman named Rosa Parks was arrested for refusing to give up her bus seat. The Black community of Montgomery responded with a single collective decision: they stopped riding the buses. Not for a week. For three hundred and eighty-one days. Around forty thousand people walked to work, organised carpools, shared taxis, rode mules, did whatever it took rather than hand their fare to a system that treated them as less than human. Black passengers had been roughly three quarters of the bus company's riders, and their withdrawal cut its revenue by an estimated two thirds or more, thousands of dollars a day in 1950s money, month after month, while downtown businesses bled alongside it. The buses were desegregated. The boycott did not do it alone, a court ruling delivered the final blow, but the boycott is why the case mattered, why the world was watching, and why the city could not simply wait the problem out. Ordinary people, refusing to fund their own mistreatment, for as long as it took.

The lever still works, and it does not care whose hand is on it. In 2025, American shoppers walked away from the retailer Target over its reversal of commitments they valued: foot traffic and sales fell for months, and more than twenty billion dollars in shareholder value went with them. Two years earlier, a consumer backlash from the opposite end of the political spectrum stripped Bud Light of its place as America's best-selling beer, a position it had held for more than twenty years, and its sales had still not recovered years later.

You do not have to agree with why people stopped buying in any of these cases. That is the point. The lever has no politics. It responds to one thing only: sustained, collective, deliberate withdrawal of money. Every failed boycott you have ever heard of failed because it was none of those three things. Every one of these succeeded because it was all of them.

What This Is. What This Is Not.

What it is

- A framework for people-driven economic change, entirely within the law.

- A philosophy anyone can adopt, adapt, and act on, no permission required.
- A decentralised movement. No authority. No membership. No leader. Anyone can run a campaign.
- Focused on one thing: how money flows, who captures it, and how ordinary people can redirect it.

What it is not

- *Not anti-capitalism.* It is anti-corruption of capitalism. The market, when it actually works, is a useful mechanism. This framework fights the rigging, not the market.
- *Not socialist or communist.* This is not an ideological movement. It does not advocate for state ownership or centralised planning. It advocates for consumers having power and using it.
- *Not political.* It does not support any party, any candidate, or any side of the culture war. The political distraction is part of the problem. This framework is deliberately outside it.
- *Not illegal.* Everything here is entirely within the law. The moment a movement breaks the law, those in power have a mechanism to discredit it. This approach gives them nothing to work with.

The Decentralised Cell Model

The structure of this movement is its greatest strength. There is no organisation to capture, no leader to discredit, no central fund to defund.

Campaigns operate like cells. Each is independent, set up to target a specific extraction method with specific, achievable goals. When those goals are met, the campaign winds down. New extraction is identified, new campaigns emerge, started by whoever sees the problem and is willing to act. Nobody owns this. Nobody controls it.

A movement that can be stopped by stopping its leader has a fatal vulnerability. A movement made of thousands of independent cells, each targeting a specific extraction method, is impossible to stop. Like a virus targeting every extraction mechanism simultaneously, you cannot cure it by attacking any single campaign.

What binds the cells together is not a central authority. It is a shared understanding: **extraction is the problem, consumer power is the lever, and together we can make it too costly to continue.** That understanding, and the culture it builds, is the movement.

The movement already exists. It just hasn't seen itself yet.

SECTION THREE: THE PRINCIPLES

These principles are the philosophical spine of the movement. Every campaign under this framework should be consistent with all of them. They are not rules imposed by a central authority, there is no central authority. They are the shared standards that make the movement coherent, credible, and impossible to dismiss.

Principle One: Every Purchase Is A Vote

Consumer spending is the largest pool of economic power that has never been organised in the interests of the people who hold it. Individually, each purchase is small. Collectively, sustained spending decisions directed with intention are the most powerful economic signal available to ordinary people. The goal is not punishment. The goal is to make them notice. When the convenience trap is disrupted and people start spending deliberately, the company understands that its customers have become intentional rather than habitual. That understanding changes behaviour faster than any regulator can.

Principle Two: Redirect Rather Than Simply Refuse

Where possible, spending that leaves a target company should go somewhere specific; an independent operator, a cooperative, a farmers market, a local business. The redirect is as important as the withdrawal. It builds the alternative economy alongside the campaign. It demonstrates that the goal is not destruction but rebalancing. Refusal alone is protest. Redirect with purpose is economics.

Where no redirect exists, withdrawal still speaks. Cutting your spending tells the extractor, in the only language it understands, that you will not keep funding your own exploitation. And the absence of any alternative is itself part of the evidence: a market that has eliminated every choice has already confessed.

Principle Three: Protect the Small

The targets of this framework are concentrated economic power, duopolies, oligopolies, platform monopolies, corporations whose market position enables extraction at scale. The corner store, the local cafe, the independent operator, these are not the problem. They are often the solution. They are the redirect destinations. Any campaign that accidentally targets small operators is not running this framework. It is misusing it.

That said, scale is not a shield from accountability. A smaller operator with documented evidence of exploitation is a valid campaign target if the evidence standard is met. The protection this framework extends to small businesses is protection from being targeted by competitive interest or personal grievance, not protection from accountability for documented harm.

Principle Four: The Connector Is Equal To The Redirector

Not everyone has discretionary income to redirect. A sole parent running on fumes, a person on a fixed income, a worker whose every dollar is already spoken for, but these people are not excluded from this movement. Their contribution is reach and their voice. They know people. They share information. They can make the framework visible to communities that would never have found it otherwise. The movement spreads through grassroots connections. Money concentrates. Reach distributes. A campaign that activates Connectors can reach anyone.

When a redirect for spending does not exist, when the market has been so thoroughly consolidated that no easy alternative is available, voice is an alternative strategy. Make the extraction visible. Name it. Document it. Share it. The absence of a redirect is itself evidence of the extraction, and making that absence visible is part of the campaign.

Principle Five: Evidence Over Opinion

A campaign without evidence is opinion. Opinion can be dismissed. Evidence cannot. Every claim this movement makes must be supported by evidence. This is the movement's protection and its ethical foundation. It is the thing that separates this from a mob and makes it a valid movement.

It is also what makes it impossible to dismiss. When the evidence is airtight, sourced to the company's own documents, the regulator's own findings, the government's own data, attacking the campaign means attacking the company's own numbers. They cannot dismiss it. The evidence standard is one of the strongest tools in the movement's arsenal.

Principle Six: Specific Goals, Specific Asks

A campaign without a specific ask is a complaint. A campaign with a specific ask is leverage. The target company must be able to identify, without ambiguity, what the target needs to do to end the campaign. Without a specific complaint, the campaign has no end condition and no real pressure point. The ask must be named, measurable, achievable, and verifiable. Both the campaigners and the target must understand when it has been met.

Campaigns can have multiple goals, some achievable quickly to build momentum and demonstrate that action produces results, others more substantial. But every campaign must have at least one specific, verifiable primary ask. Without it, there is nothing to win.

Principle Seven: Sustained Pressure, Not Outrage Cycles

The corporations that extract from us have learned to wait out outrage. A news cycle burns hot for forty-eight hours and then dies. Their communications team issues a statement. The world moves on. Nothing changes.

Sustained pressure is different. A campaign that holds for six weeks, twelve weeks, six months, that changes the quarterly numbers. That changes boardroom conversations. That makes the maths of extraction and lobbying look different. The discipline of sustaining a campaign, holding the specific ask, not being distracted by the alternative narrative the company will inevitably deploy, this is where most campaigns fail. It is also where this movement wins.

Principle Eight: Document Everything

Every win. Every corporate response. Every legal threat. Every attempt to change the subject. Document it. Share it. Add it to the evidence base. The movement grows through accumulated proof of its own effectiveness. Each campaign that succeeds makes the next campaign more credible. Each legal threat published alongside the evidence makes the legal threat strategy less viable next time. The campaign record is not just a record, it is a weapon for the campaigns that come after.

SECTION FOUR: IDENTIFYING EXTRACTION AND VALID TARGETS

What Is Extraction?

Profit is legitimate. When a company takes a risk, builds something useful, and earns a return, that is how the system is supposed to work.

Extraction is different. Extraction is what happens when a company takes more than it earned, not through innovation or value creation, but by manipulating the conditions around it. By eliminating competition so you have nowhere else to go. By capturing the regulators who were supposed to keep it in check. By lobbying for rules that lock in its advantage. By making the cost of leaving higher than the cost of staying. By deceptive and manipulative marketing. The product or service did not get better. The value did not increase. The price went up because they could make it go up, and because you have no real choice but to pay it.

That is extraction. And it is everywhere:

- **Pricing manipulation in a concentrated market:** charging more than a competitive market would ever allow, because the competition has been eliminated.
- **Fee extraction:** adding charges that provide no value to the customer, exploiting the friction of switching or the complexity of terms and conditions.
- **Environmental extraction:** air, water, soil, and climate belong to everyone. When corporations pollute to cut costs, they convert a shared resource into private profit and leave the bill, in health costs and climate damage, with everyone else. The profit is theirs. The bill is ours.

- **Wage suppression:** paying less than the labour market would produce in a genuinely competitive environment, using the threat of automation or offshoring to keep wages below what productivity justifies.

- **Asset capture.** The wealthy buy up what everyone needs, housing, land, infrastructure, driving up the price and then charging the rest of us to access it. Homes that should be places to live become investment vehicles. People who cannot afford to buy have no choice but to rent, at whatever price the market will bear. Necessity becomes their leverage.

- **Supplier squeezing:** using market power to impose payment terms, pricing, and conditions on suppliers that they could refuse in a fair market.

- **Tax avoidance.** Offshore accounts, shell companies, transfer pricing, and accounting loopholes that only exist because corporate lawyers wrote them into the rules. Profits made here, taxed nowhere. The infrastructure they depend on. Roads, courts, educated workers, paid for by the people who cannot afford the accountants to avoid paying for it.

- **Political lobbying to entrench advantage.** Corporations spend on legislative influence to make extraction mechanisms permanent and harder to challenge. They fund political campaigns, hire former officials, and secure private access to decision-makers that ordinary citizens never get. Money in politics puts a thumb on the scale of democracy, incentivising governments to serve the people who funded them rather than the people who elected them.

Who Is A Valid Target?

Any company, industry, politician, or mechanism that creates, enables, or directly benefits from extraction.

That is it. If they are part of the system that takes more than it gives, from consumers, workers, suppliers, or society, they are a valid target.

You do not need a law degree to identify extraction. You can feel it in your cost of living, your stagnant wages, your inability to own a home. But you do need evidence. Every claim your campaign makes must trace to a documented source: the company's own reports, regulatory findings, pricing data, official records. This is not bureaucracy. It is protection. It is what separates a powerful campaign from a complaint, and what stops them dismissing you, discrediting you, or shutting you down.

Valid targets include:

- Companies charging excess prices in markets where competition has been eliminated
- Employers suppressing wages or exploiting workers

- Corporations using lobbying or political connections to protect their extraction
- Landlords and asset holders extracting rent from people with no practical alternative
- Companies using offshore structures to avoid paying tax in the countries where they operate
- Politicians who accept corporate money and legislate in return

What Is NOT A Valid Target

- A small business targeted on the basis of personal dislike or competitive interest rather than documented harm
- A company in a genuinely competitive market where switching is easy and enough alternatives exist.
- A company raising prices in response to genuine cost increases or legal compliance requirements aimed at making products safer for the public, or where there is no evidence of excess profit or market manipulation.

SECTION FIVE: BUILDING A CAMPAIGN

Anyone can build a campaign. You do not need permission, resources, or a large team. What you need is a clear target, documented evidence, and the willingness to use the tools available to you. Those tools, like the internet, social media, AI, create an opportunity to level the playing field. A single person with a smartphone and a well-built campaign can reach more people than a corporate communications team. That is not an exaggeration. That is the world we live in now. Use it.

Step One: Identify the Extraction

What specifically is the company doing that constitutes extraction? Be precise. Vague outrage is easy to dismiss. A specific, documented harm is not.

Ask yourself:

- What are they taking from customers, workers, suppliers, or society that they have not earned?
- Can I back this up? A company report. A pricing comparison. A regulatory finding. Official records. If a claim cannot be traced to a source, it does not go in the campaign. No exceptions.
- Can I describe the harm in concrete terms? A dollar amount. A number of people affected. A specific practice with a specific impact.

AI tools are your research assistant here. Use them to dig through public filings, compare prices across markets, summarise regulatory reports, and turn complex data into plain language. The work that once required a team of analysts can now be done by one person with the right prompts and a few hours.

Step Two: Define Your Goals

Be specific. Be realistic. People will not sustain action for an abstract goal, they will sustain it for something they can see moving.

- *Set an early win.* Include at least one goal that is achievable quickly. Early momentum builds the participation that sustains longer campaigns.
- *Find the revenue mechanism.* Where does the extraction actually come from? A subscription. A surcharge. A specific product category. That is your leverage point. Aim at it.
- *Define what success looks like.* Be precise enough that both you and the company can identify when the goal has been met. Not “do better”, “reduce the surcharge by X% by this date.”

Step Three: Define the Call to Action

What do you want people to do? Make it one thing. Make it simple. The lower the barrier, the more people participate.

- *Redirect.* Stop buying from X and buy from Y instead. Name the alternative. Make the switch easy.
- *Withdraw.* Cancel the subscription. Stop using the service. Be specific about what and for how long.
- *Voice.* Share this. Post this. Tag the company. Tell three people. Make noise where the company’s reputation lives.

Connect the call to action directly to the revenue mechanism. If they make money from subscriptions, cancellation is the lever. If they make money from foot traffic, the redirect is the lever. If they make money from advertising, reputational pressure is the lever. Aim where it hurts.

A worked example in miniature. The global streaming platforms take an estimated eight hundred million dollars a year out of New Zealand households, and through offshore billing structures pay next to no company tax on it. The extraction: revenue earned here, taxed nowhere. The evidence: the platforms’ own subscriber pricing, industry revenue estimates, and the tax filings, or the absence of them, on the public record. The ask: publish country-level revenue and tax paid, or pay a fair contribution here. The revenue mechanism: subscriptions. The call to action: pause or cancel one

service, tell the platform why, and tell three people. The win condition: subscriber movement visible in quarterly reporting, which these companies report to the market and cannot hide. One person can check every element of that from a kitchen table. That is a campaign.

When there is nowhere to go: sustained pressure on a concentrated market

Some markets have eliminated the redirect. A duopoly that controls almost all grocery supply, a small group of streaming platforms carving the same content between them: in these markets you cannot simply take your money elsewhere for good, because there is no lasting elsewhere. This is not a reason the framework does not apply. It is the reason it is needed most.

The tactic for a concentrated market is sustained, targeted pressure on one player at a time, and it works best where the purchasing decision is simple and repeatable: the weekly supermarket shop, a monthly subscription. Rather than spreading a weak signal across every company at once, the campaign concentrates the entire withdrawal on a single target, one of the two supermarket chains, one of the streaming platforms, until a specific, documented ask is met. Shoppers move their spending to the other chain for a month; subscribers cancel one platform and take up another. Not because the alternative is virtuous, but because concentrating the loss on one target makes it impossible to ignore. When the ask is met, the pressure is released, and participants are free to return to normal patterns, or to shift the campaign to the next target and the next ask. The concentration that was engineered to leave you no choice becomes the very thing that gives the tactic its power: when there are only a few players and moving between them is easy, the one losing the business feels every dollar of it.

This works because it does not require a permanent alternative to exist. It only requires that the choice is easy to make and easy to reverse, and that the targets are concentrated enough that the movement registers. The ask must still meet the evidence standard, and it must be specific: transparent and consistent pricing, an end to surveillance-based pricing built on loyalty data, a documented commitment with a deadline. Vague demands cannot be met and cannot be declared won. A precise ask can be both.

Step Four: Build Your Messaging

This is where the playing field levels. Corporations have communications teams, PR agencies, media budgets and big data analytics. You have something they do not: the truth, the tools to spread it, and an audience that is already angry and looking for somewhere to point that anger. Currently the extractors count on and deliberately try to aim that anger at anyone but them, because people who are fighting each other aren't paying attention to them.

Effective campaign messaging does four things:

- *Makes it personal.* Not “corporations are greedy”, “this company charges you an extra \$X every week for something that costs them nothing.” Connect the extraction to the person reading it.
- *Makes it simple.* One clear, undeniable, well-sourced claim beats ten complex arguments. Find the number that tells the whole story and lead with it.
- *Makes it shareable.* Design for the share, not just the read. A meme, a short video, a single image with a single statistic, these travel. Essays do not.
- *Makes it easy to act on.* End every piece of content with one specific thing someone can do right now. One thing. Not five.

Use AI to build your content at scale: generate social posts, meme templates, short video scripts, explainer graphics. Use it to identify where your target audience spends time online. Use it to monitor the company’s response and spot when the pressure is landing. The technology that has been used to extract from people can be turned around and used to fight back.

Step Five: Launch and Hold

Launch hard. Then hold.

Make the call to action impossible to miss and easy to complete. Use automation to help you produce and schedule content across every channel you use, but let the campaign’s public voice be real people speaking for themselves, the participants and supporters who choose to put their names to it. Anonymity protects the people who organise a campaign and would face retaliation for it; visibility belongs to those who join it and want to be counted. Volume without authenticity reads as spam and gets treated as spam, while a smaller amount of genuinely human material travels further. Send it to influencers and to those who align with your campaign and already have an audience. Then hold the line, because if you get momentum, the company will respond, and their response will be designed to make you stop.

They will issue a statement. Announce a community programme. Drop the price of one visible item. They will try to change the subject. Do not let them. Measure every response against your specific ask. If it has not been met, the campaign continues.

- Publish regular updates. Show the movement. Show the pressure landing.
- Celebrate partial wins, a company that moves even slightly has been moved. Acknowledge it. Then hold for the full ask.
- Publish their responses. A legal threat published alongside the evidence it tried to suppress is the best advertising your campaign will ever get.

Step Six: Close and Share the Playbook

Campaigns end. That is by design. When the ask has been met, close the campaign, document the outcome, and share what worked.

What was the leverage point? What content travelled? What did the company do first when the pressure landed? What would you do differently? This is the playbook for the next campaign, yours or someone else's.

If the campaign ends without the ask being met, document that too. A company that refused a specific, documented ask has given the next campaign exactly what it needs to go further.

Every campaign, win or not, makes the movement stronger. Share everything.

SECTION SIX: CONNECTING THE MOVEMENT

How Independent Campaigns Become a Movement

There is no central organisation. There is no membership. There is no authority. So how do individual campaigns, run by independent people targeting different companies in different places, add up to something larger than the sum of their parts?

Through shared language. Shared philosophy. Shared standards. And the deliberate use of connective tissue that links independent actions into a recognisable culture.

- *Use the movement's language.* Every Purchase Is A Vote. The Consumer Evolution. These are not brand elements, they are signals. When someone sees them on a campaign in their country, they understand immediately that this is part of something larger. Use them. Link to consumerevolution.org where the framework is available to read. Make the connection visible.

- *Hold the evidence standard:* The credibility of every campaign under this framework depends on the same thing: documented, verifiable claims. When campaigns consistently meet this standard, they reinforce each other, each one making the next more credible, more powerful, and harder to dismiss. A single campaign built on unverified claims does not just fail on its own. It hands those in power a weapon to use against every campaign that follows. The evidence standard is what unifies this movement and what makes it impossible to ignore.

- *Share wins loudly.* When a campaign achieves its goal, publish it. Share it everywhere. A win for one campaign is proof of concept for every other campaign. It is the most important recruitment tool the movement has.

- *Cross-promote and support.* When you see another campaign operating under this framework that is targeting legitimate extraction with solid evidence, share it. You do not

need to agree with every aspect of every campaign. You need to recognise that the movement is bigger than any single campaign and that solidarity is a strategic choice, not just a moral one.

Campaign Colours, Symbols, and Identity

This movement has no official logo, colour, or trademark. Those things create targets, they can be challenged, copied, or used against us. What cannot be taken away is shared language, philosophy, and principles.

Campaign creators are free to develop their own visual identity. What matters is the connection to the movement's core ideas. If your campaign uses *Every Purchase Is A Vote* and points people to consumerevolution.org, the signal is clear. That is enough.

SECTION SEVEN: PROTECTING YOURSELF AND YOUR CAMPAIGN

The Truth Is Your Best Protection

The greatest risk to any campaign is making claims you cannot back up. Not just legally but also reputationally. A campaign built on documented, verifiable facts is one that cannot be easily dismissed, attacked, or discredited. When every claim traces back to a primary source, a company's own report, a regulatory finding, pricing data, official records, proven news reports, the truth does the heavy lifting. Cite your sources explicitly. Include document names and dates. This is not about legal safety. It is about being unassailable.

Note that meeting the evidence standard does not guarantee legal protection. The truth is your strongest defence, but it is not a substitute for counsel when you need it.

Legal Threats Are a Tactic, Not a Verdict

If you receive a legal threat, a cease and desist, a letter from a law firm, do not panic. Legal threats are the most common intimidation tactic used against consumer campaigns. They are designed to make you stop without the company going to court. Most never result in litigation because the company knows its case is weak.

When a legal threat arrives:

- Do not respond immediately. Take time. Get legal advice if possible.
- Publish the threat in full, alongside your evidence. A company that threatens legal action rather than addressing the evidence has confirmed the evidence is accurate enough to worry them. The threat is campaign material.

- **Assess your evidence.** If every claim is sourced and documented, your position is strong. If a specific claim is not, consider modifying or removing it while holding the rest of the campaign.

Keep Your Campaign Identity Separate

Use a dedicated email address for campaign communications, not your work or personal email. Use an encrypted messaging app for coordination. Create dedicated social media accounts for the campaign, not linked to personal accounts. Protect your evidence base in multiple locations before going public. Back up everything offline. If a platform removes your content, the backup is what you republish from.

Anticipate the Retaliation Playbook

Well-resourced companies have a standard playbook when they are targeted by consumer campaigns. Know it before it arrives.

- *The alternative narrative.* They will not defend the behaviour. They will change the subject. A community investment announcement. A sustainability initiative. A warm story about local suppliers. Acknowledge it. Assess it against your specific ask. If the ask has not been met, the campaign continues. This is not the response you asked for.

- *The legal threat.* Covered above. Publish it. Hold the evidence. Keep going.

- *The media hit piece.* Companies with media relationships may try to run negative stories about campaign organisers. The best protection is the evidence. If every claim is airtight, attacking the messenger only draws attention to the message.

- *Social media targeting.* Coordinated reporting of accounts, pile-on harassment, fake reviews. Use dedicated campaign accounts. Document everything. Coordinated attacks are themselves campaign material.

- *Employer pressure.* If you are employed by a company with a relationship to the target, that relationship may be used against you. Keep your campaign identity separate from your professional identity.

SECTION EIGHT: SECURITY AND STAYING SAFE FOR CAMPAIGN ORGANISERS

Why This Section Exists

For most campaigns, the chance of ever needing the measures in this section is low. But it never hurts to know how to keep yourself safe and which tools to use, and the time to set them up is calmly at the start, not in a hurry after something has gone wrong.

If a campaign starts to work, and especially if it starts to affect a large organisation's money, it can draw attention. You do not need to become a security expert to handle that. You only need to close a few obvious doors before anyone thinks to try them,

because the handful of campaigns that do run into trouble almost always do so through something basic that a single afternoon of preparation would have prevented.

Think of this as ordinary precaution, the digital equivalent of locking up when you leave the house. Not paranoia. Preparation.

A Note on Proportion

Match your security to your situation. A small local campaign built entirely on public documents, run by someone using their own name by choice, may need very little of this. A campaign targeting a large, well-resourced company on evidence that costs that company real money needs all of it.

The mistake in both directions is the same: treating security as fixed rather than proportional. Do not exhaust yourself with elaborate measures a small campaign does not need. Do not run a significant campaign on the assumption that no one will ever bother to come looking. Assess the target's capability and motivation honestly, and secure accordingly.

Start Here: Use a VPN

Before anything else, install a VPN and turn it on whenever you do campaign work. A VPN, or virtual private network, does two simple things. It hides which sites and services you are connecting to from your internet provider and anyone watching your network, and it hides your real location and connection details from the sites you visit. It is the digital equivalent of not doing campaign work from a desk with your name on it.

Choose a reputable paid provider with a clear no-logs policy, meaning it does not keep records of what you do while connected. Avoid free VPNs, which often cover their costs by collecting and selling the very information you are using the VPN to protect. Turn it on first, before you set up any of the accounts below, so that none of that setup is tied to your home or work connection from the start.

The Principle: Separate Everything

The single most important idea in this section is separation. Your campaign identity and your personal identity should never touch. Not once. Every link between them is a thread someone can pull.

This matters because you are not hiding from the public, you are protecting yourself from retaliation. The company you target may have every incentive to find out who you are, not to answer your evidence, but to apply pressure to your job, your family, or your reputation. Separation is what makes that expensive and difficult instead of easy.

- *Separate email.* Create a dedicated email address for the campaign, from a provider that does not require your existing phone number or personal details to

register. Use it for nothing else, ever. Never sign into it on a work device or a work network.

- *Separate accounts.* Every social media account, every platform login, every service the campaign uses should be new, created for the campaign, and never linked to a personal account. Do not follow the campaign from your personal account. Do not let a platform “suggest” the connection for you by sharing contacts or logging in across both.

- *Separate devices where you can.* If the campaign becomes significant, the strongest step is a separate device, or at minimum a separate browser profile used only for campaign work, so that cookies, logins, and browsing history never mix. This is the difference between a link that is hard to find and a link that is sitting in plain sight.

- *Separate payment.* If the campaign needs to pay for anything, hosting, a domain, a tool, use a payment method that is not tied to your name where that is lawful in your country. A prepaid card bought with cash is the simplest option. Where this will not work, crypto (bitcoin) may be an alternative. Never put campaign infrastructure on your personal credit card.

The test is simple. If someone obtained everything on your campaign identity tomorrow, would any of it lead back to you? If the answer is yes anywhere, that is the thread to cut first.

Secure Communication

How you talk to the people you organise with matters as much as what you say.

- *Use end-to-end encrypted messaging.* Ordinary text messages and most email can be read in transit or handed over on request. Use a messaging tool that is end-to-end encrypted, meaning only you and the person you are talking to can read the message, and that is not tied to your identity. Turn on disappearing messages so that conversations do not accumulate into a permanent record that can be seized or leaked later.

- *Assume anything not encrypted is public.* Write every unencrypted email, every ordinary message, every platform DM as though it may one day be read aloud by the company you are targeting. Because it may be. If you would not put it on a billboard with your name on it, it does not belong in an unencrypted channel.

- *Be careful what leaves a trace.* Documents carry hidden information. A file created on your personal computer can carry your name in its properties. A photo can carry the location it was taken. A scanned document can carry the serial number of the machine that scanned it. Before publishing any file, strip this hidden data, most tools that create the file can also remove it, or convert the file to a format that does not carry it.

- *Trust is a security question.* As a campaign grows, the people inside it are the largest risk, not the technology. Keep the circle that holds sensitive information small. Not because people are untrustworthy, but because the more people who hold something, the more surfaces exist for it to escape through, deliberately or by accident.

Protecting Your Accounts

The simplest attacks are the most common, because they work.

- *Use a password manager and a unique password for every account.* Reused passwords are how one leaked login becomes access to everything. A password manager generates and remembers a different strong password for each account so you do not have to.
- *Turn on two-factor authentication everywhere.* This is the single highest-value thing you can do. It means that even if someone has your password, they still cannot get in without a second code. Use an authenticator app rather than text-message codes where you can, because text messages can be intercepted or redirected.
- *Guard the recovery paths.* Attackers often do not break the front door; they reset the password through the recovery email or phone number. Make sure the recovery options on your campaign accounts point only to other campaign-controlled, well-secured accounts, never to your personal ones.

If Something Goes Wrong

Plan for compromise before it happens, because a plan made calmly in advance is worth more than any reaction made in panic.

- *Know your first move.* If an account is compromised, the first step is to change the password and revoke active sessions from a clean device. If you have two-factor authentication on, you have usually bought yourself the time to do this.
- *A leak of identity is not the end of the campaign.* The framework is built so that no single person is essential. If your identity is exposed, the campaign can continue without you, because it was never dependent on you. Hand it on. The evidence still stands. The redirect still exists. The specific ask is still unmet. Your exposure changes nothing about whether the target's documented behaviour was real.
- *Document the attack.* An attempt to hack, silence, or unmask a campaign is itself evidence of bad faith by the people who feel threatened by it. Recorded and published, it becomes campaign material, exactly as a legal threat does.

SECTION NINE: DIGITAL TOOLS

Why This Section Exists, and Why It Names No Products

The same technologies being used to automate people out of their livelihoods are available, today, to the people fighting back. A handful of people with the right tools can now research, produce, and distribute at a level that once required an organisation with staff and a budget. This is the single largest shift in favour of small campaigns in a generation. Use it.

This section deliberately does not recommend specific products or brand names. There are two reasons, and both matter.

First, tools change monthly. Anything named here would be dated within a year and wrong within two, and a framework that has to be rewritten every time a product launches or dies is a framework nobody can rely on. Second, naming tools creates dependency and creates targets, the same reason this movement has no logo and no central platform. What follows describes capabilities and how to use them well. Finding the current best tool for each capability is a search anyone can run, and running it yourself keeps the movement independent of any single provider.

One principle governs all of it: **a tool you have not tested is a risk, not an asset.** Never build a campaign on a tool you have not personally verified does what you think it does. The evidence standard applies to your instruments as much as to your claims.

Research and Evidence-Building

The most time-consuming part of any campaign is the evidence: finding it, reading it, and turning dense primary sources into something an ordinary person understands. This is where the new tools help most.

- *Use AI to read faster, not to think for you.* Large language models can summarise a two-hundred-page regulatory report, pull the relevant figures from an annual report, or explain a financial disclosure in plain language in minutes. This is a genuine force multiplier for a small campaign. But it carries one non-negotiable rule: every fact an AI tool gives you must be verified against the primary source before it goes anywhere near a campaign. These tools invent plausible, well-worded, completely false statements, and a single fabricated figure that traces to nothing hands your opponents the weapon they need to discredit everything. Use AI to find and digest evidence. Use the primary source to prove it. Never publish a claim whose only origin is a machine.

- *Keep a clean chain from claim to source.* For every claim in your campaign, keep the primary document, the page or section, and the date, so any reader can follow the same path you did. Good tools speed up finding evidence. They do not replace the discipline of citing it.

Content and Communication

Producing clear, professional material used to be a barrier for people without design or media skills. It is not anymore.

- *Level the production gap.* AI tools can help you draft plain-language explainers, turn evidence into shareable graphics, produce video and audio, and adapt one campaign's material into another's. A small campaign can now look and read as credibly as a corporate one. Use this to make your evidence clear and accessible, never to embellish it. The most powerful thing you have is the truth, presented plainly. Slick production in service of a weak claim fools no one and cheapens the movement.

- *Keep a recognisably human voice.* Material that is obviously machine-generated, generic, hollow, and everywhere at once, reads as untrustworthy, and audiences increasingly recognise it on sight. Use the tools to help a real person say something real more clearly. Do not use them to flood channels with content nobody wrote and nobody means.

- *Never fabricate.* Do not use these tools to generate fake images, fake quotes, fake testimony, or fake endorsements. It is wrong, it destroys credibility instantly, and it betrays the one advantage this movement has over the people it opposes: that everything it says is true.

Distribution and Amplification

A campaign nobody sees changes nothing. Getting the message in front of people is as important as building it.

- *Understand how reach actually works.* Platforms reward content that people engage with and share. A clear, specific, emotionally resonant message with a single obvious action attached will travel. A dense wall of statistics will not, however good the underlying evidence. Lead with the human story and the specific ask; keep the full evidence one click away for anyone who wants it. This is the Connector principle in practice: the message is built to be passed on.

- *Do not depend on any single platform.* Any account can be suspended, any post removed, any reach throttled, sometimes by the ordinary churn of a platform, sometimes because someone asked. Publish across several channels. Keep an off-platform way to reach your supporters, such as a simple mailing list, that no platform can switch off. Owned channels survive; borrowed ones can be taken away.

- *Meet people where they are.* Different communities gather in different places. The campaign that matters to renters, to a particular town, to a workforce, or to a diaspora will spread through the channels those people already use, not through the ones you personally prefer. Ask where the people you need actually are, and go there.

Protecting the Evidence Base

If the evidence can be deleted, the campaign can be deleted. This is the point most campaigns overlook until it is too late.

- *Assume takedown attempts.* A campaign that starts costing a company money creates an incentive to make the evidence disappear, through hosting complaints, platform reports, or legal pressure on whoever is carrying it. Assume this will happen if you succeed, and prepare for it before it does, not after.

- *Redundancy is the defence.* The answer to takedown is not a stronger single location; it is many locations. Keep multiple copies of your complete evidence base, across different services, different providers, and ideally different countries, plus offline copies you physically control. When one copy is removed, the others remain and the removed one is republished within hours. What replicates faster than it can be deleted cannot be deleted.

- *Distribute the record, do not centralise it.* The Campaign Record is strongest when it does not live in one place that can be seized or silenced. Spread it. A record held in twenty places by twenty people is far harder to erase than one held on a single site, and its very persistence becomes proof of the thing the target was trying to bury.

The Tools Change. The Principles Do Not.

Whatever exists when you read this will be better, cheaper, and more capable within a year. New tools will appear; the ones described here will be superseded. That is expected, and it is why this section describes capabilities rather than products.

The principles do not expire. Verify everything against primary sources. Tell the truth and never fabricate. Keep a human voice. Depend on no single platform. Make the evidence impossible to erase. Test every tool before you trust it. Hold to those, and whatever technology you have in your hands becomes what it should be: a way for ordinary people to match the reach of the organisations they are holding to account, and to do it without becoming what they oppose.

SECTION TEN: KEY DEFINITIONS

These definitions provide the precise meaning of terms used throughout this framework. Precision matters. Vague language loses campaigns. Precise language wins them.

The Evidence Standard

The test every campaign must meet before launching. Every factual claim must be supported by traceable evidence, preferably from primary sources. This should be documented and published.

Primary Source

Direct, original evidence of the behaviour being documented, the company's own annual report, regulatory findings, pricing data, receipts, written communications from a company representative, court records, verifiable statistics. A primary source says what happened without requiring you to trust someone else's account.

Secondary Source

A source that reports, interprets, or summarises primary evidence, news articles, academic papers, advocacy reports. Useful for finding primary sources and context. Not sufficient on their own. If your only source is a news article, find the primary source it is based on and cite that instead.

Extraction

Any business practice that takes more from customers, workers, suppliers, or society than it provides in return, enabled by pricing power, market concentration, wage suppression, regulatory capture, or political influence. Not the same as profit. Profit is a legitimate return. Extraction is the surplus that only exists because the system has been manipulated.

Market Concentration

A market controlled by a small number of companies, a monopoly (one), duopoly (two), or oligopoly (few), whose combined market share eliminates meaningful competitive pressure. In concentrated markets, companies charge what they choose because customers have no practical alternative.

Political and Regulatory Capture

The process by which corporations use their resources, lobbying, personal relationships, revolving-door employment, campaign donations, to influence the political and regulatory environment in their favour. Captured regulation does not protect the public from extraction. It protects the extractors from accountability.

The Specific Ask

The single, verifiable change in behaviour the campaign is demanding. Named. Measurable. Achievable. Time-bound where possible. Both the campaign and the target must be able to identify without ambiguity when it has been met. Vague asks lose campaigns. Specific asks win them.

Not *“stop influencing politicians”* — *“publish a full public register of all political donations, lobbyists employed, and ministerial meetings within 90 days.”*

Not *“treat your workers better”* — *“pay all frontline staff the living wage by 1 January, with independently audited payroll data published quarterly.”*

The specific ask is the campaign's pressure point and its end condition. Without it, the offender can claim to have changed without changing anything.

The Redirect

The alternative destination for spending redirected away from the target, an independent operator, a more ethical product line, a cooperative, a local business, a direct-from-producer model. It should be accessible to the people being asked to use it, if the alternative is impractical, the redirect will not work. Itself should not be a valid campaign target. And if no redirect exists at all, that absence is the point: a market that has eliminated every alternative has already told you everything you need to know about the extraction. In that case, withdraw as much as possible from that market and make the withdrawal loud.

The Connector

A campaign participant whose contribution is reach rather than spending power. The connector shares the framework, the evidence, and the call to action through their networks. As valuable as the redirector, the movement spreads through connectors. Money concentrates. Reach distributes.

The Convenience Trap

Companies work hard to make spending thoughtless. Subscriptions that renew automatically. Platforms you use simply because they are already there. One-tap payments designed to remove any moment of hesitation. None of this is accidental. It is engineered to keep your money flowing without you ever consciously deciding to give it. Becoming an intentional consumer, stopping to ask where your money is going and why, is the first act of resistance.

Personal Testimony

The direct account of an affected person, a consumer, a worker, a supplier. A form of primary evidence when obtained with explicit informed consent, recorded accurately, and corroborated where possible by documentary evidence. Treat it carefully. The people who provide testimony may face professional or personal consequences. Protect their identifying information unless they have explicitly consented to its use.

The Campaign Record

The accumulated documentation of everything the campaign does and everything the target does in response. Published publicly. Backed up in multiple locations. It is the proof that the campaign operated in good faith, the resource for future campaigns, and the evidence that the approach works. Document everything. Publish it. Protect it.

Good Faith

A campaign is run in good faith when its purpose is to achieve the specific documented change it states as its goal, through legal means, using evidence that meets the evidence standard. A campaign is not run in good faith when its real purpose is to harm a competitor, settle a personal grievance, or target an individual rather than a company's documented practices. Good faith is not a feeling. It is demonstrated by the evidence standard and the specific ask.

THE WORKED EXAMPLE

A framework is only as good as what it lets you build. Everything in this document, the principles, the evidence standard, the specific ask, the redirect, the protection of the people who take part, comes together in a single campaign brief published alongside it: The Squeeze, a consumer campaign directed at New Zealand's four major banks. It names the target, lays out the evidence, defines the ask, identifies the redirect, and sets out how to run the campaign and how to know when it has been won.

Read it not as the only thing this framework can do, but as a demonstration of how it is done. Then build your own. The brief, and a practical guide to setting up and running a campaign, are available in the appendix or online at www.consumerevolution.org.

CHAPTER NINE — The Ripple

The site had been visited six hundred and twelve times by the end of the first day.

James knew this because he checked. He'd developed the habit immediately. There was nothing on the site that tracked its visitors, that had been the deal from the start, but the hosting end kept bare server logs, visits and referrers and nothing else, and Reuben had shown him how to read them. The numbers became a background presence in every working day. Six hundred and twelve visits. Forty-one unique email responses to the addresses he'd seeded, most of them brief: a line or two, sometimes just a question mark, sometimes a single word. Yes. He didn't respond to any of them. The framework didn't need him to. That was the point. But he read every one.

Claire appeared in the doorway.

"How is it?"

"Six hundred visits."

She nodded. Neither of them knew if that was good. Neither of them said so.

"Come to bed," she said.

He closed the laptop and went to bed and lay in the dark thinking about six hundred and twelve people he would never meet, reading something he had put into the world without his name on it.

The numbers climbed slowly through the first week: a hundred here, two hundred there, nothing that looked like momentum from inside it. The clean email continued to fill. Questions about the evidence standard. Questions about how to start a campaign. Two emails from people who said they'd already started one and wanted to know if there was anyone coordinating.

He read those twice.

There was no one coordinating. That was the architecture. He didn't respond.

By the end of the first week the site had been visited four thousand times. He noted it, closed the browser, and went to make dinner.

*

Lily was coming through it.

She wasn't done. Dr Anand had been careful about that, precise about what the results meant and what they didn't. But the worst was behind her. The tiredness was still there but lighter. She was back at school three days a week, and she came home tired but present in a way she hadn't been for weeks.

Joe was at the stage where everything was a question and most of the questions were about volcanoes. He had library books. There had been an incident with baking soda and vinegar on the kitchen bench that Claire had handled with impressive composure.

James was still filing pieces for Craig. Long-form, sourced, appropriately caveated, the kind that performed respectably and, he now understood with a clarity that was difficult to unknow, changed nothing. He filed them on time. Craig said good work. James typed thank you and moved on.

*

Kai's episode dropped on a Wednesday. James had been watching Kai's feed since publish day. Kai had been one of the first people he'd emailed from the clean address, and he'd been half-hoping for a response ever since.

The title was *Stop Funding Your Own Extraction*. He pressed play before he'd finished reading it.

Kai had read it carefully. James could tell from the first sixty seconds: Kai quoted the evidence standard almost verbatim, named the anonymity and decentralisation as deliberate architecture rather than cowardice, and described the connector layer in terms that showed he'd understood what it was trying to do.

He listened in the kitchen with his headphones in while Claire was putting Joe to bed. Twenty-three minutes. Kai spent the first ten on the framework's structure, the evidence standard, the redirect and withdrawal layer, the campaign template, and was precise and fair about all of it. Then he spent ten minutes on what he called the philosophical shift.

"Most consumer activism asks people to be better," Kai said. "Buy ethically. Spend consciously. Make different choices. And it fails, consistently, because it puts the moral burden on the individual rather than the system. This document does something different. It doesn't ask you to be better. It asks you to be deliberate. There's a difference. Better implies you've been doing something wrong. Deliberate implies you've been doing something unconscious. The first makes people defensive. The second makes people curious."

He let the distinction sit.

"The anonymity and the decentralisation are the other things worth naming. Whoever wrote this understood that a framework with an author has a target, and a target can be

discredited. So there's no author. There's no organisation. There's no funding model to investigate or leadership to attack. There's just a document that either makes sense or doesn't. "

The recording was quiet for a moment.

"If you're listening to this and you've been trying to name what's been wrong for years, the wages, the fees, food, housing, all of it, this document has named it. And it's given you something to do about it. Something we can all do about it."

Then, last, almost as an afterthought that wasn't one:

"Whoever you are. This is good work."

James took the headphones out.

He sat in the kitchen with the silence the episode had left behind.

*

The numbers moved after Kai's episode in a way they hadn't before. It wasn't viral and it wasn't dramatic, just a step change: ten thousand visits became fifteen, became twenty. The citation appeared; he didn't know who started it and didn't need to. The clean email filled faster. A union newsletter in Wellington cited the framework in a piece about collective action. A consumer advocacy group in Christchurch linked to it from their website.

And then the Squeeze campaign started appearing in the wild.

The first sign was a post in a Facebook group James had never heard of, a community finance group with several thousand members, where someone had written a plain-language summary of the banking evidence and linked to the campaign brief. The post had been shared two hundred times in three days. James found it through a search alert he'd set on the domain name. He read it twice and closed the browser.

The second sign was a union newsletter. Not Val's, a different one, a smaller trade union in the South Island. They'd adapted the Squeeze campaign brief for their members. The evidence was the same. The redirect to CommonGround Bank and NZBank was the same. The language was plainer and more direct. They'd even partnered with CommonGround bank to offer members who switched their banking, better interest rates. They'd made it their own without losing the architecture, and at the bottom sat a citation: *Consumer Evolution Framework*, consumerevolution.org.

He sent Val the link on Relay. Just the link, nothing else.

She replied within the hour. *I see it. It's working.*

The framework was finding people he hadn't designed it for.

A link from Val arrived on Relay on a Thursday morning. A climate group in Wellington had used the evidence standard to build a campaign against a fast fashion retailer with documented supply chain violations. The redirect was toward a New Zealand-made clothing brand and two ethical alternatives. The campaign brief cited the framework directly. The language was their own. The architecture was identical.

A housing advocacy group in Hamilton had adapted the template for a campaign against a property management company with a documented pattern of unlawful administration fees: charges for lease renewals, inspection reports, and routine maintenance notifications that the Residential Tenancies Act explicitly prohibits passing on to tenants. The evidence was a Ministry of Business, Innovation and Employment report combined with a summary of Tenancy Tribunal decisions naming the same company across multiple cases. The redirect was a tenant-owned cooperative management service that had been operating in the Waikato for three years.

Then something James hadn't anticipated: a group of parents in Dunedin used the framework to run a campaign against a school uniform supplier whose exclusive contracts locked schools into above-market pricing. It was small and specific, and it met the evidence standard. The redirect was two local clothing retailers who could supply compliant uniforms at a lower cost.

None of these groups knew each other. None of them had asked permission. Each one had cited the URL.

He read each one at his desk in the evenings and felt something he didn't have an immediate name for. Not pride, exactly; something quieter and stranger. The framework was no longer his. It was out there now and he had no idea whether it would be able to make the difference he hoped it could.

★

He was in the Countworth car park on a Wednesday afternoon, on a last minute grocery run, when he saw them.

Two women, late twenties, had set up a table outside the entrance to the mall across the road, the mall whose street frontage was occupied by a row of bank branches. They had a banner.

YOUR BANK MADE \$2.5 BILLION LAST YEAR. HOW MUCH DID YOU MAKE?

On the table were two things: printed information sheets and account-switching forms. Not for one bank, but for CommonGround Bank and NZBank and the two credit unions with branches in the area. The information sheets carried the Commerce Commission's findings on the retail payment system, expressed in plain language, with

specific figures. Margin data. Fee revenue. Rate pass-through comparisons. At the bottom of each sheet, a QR code and a URL: *consumerevolution.org*.

One of the women was talking to a man in his fifties who was reading the information sheet from top to bottom without once looking up, nodding slightly as he went, as though it confirmed something he had been wondering for a long time.

James stood on the footpath and watched.

He didn't go over. He didn't say anything. He took out his phone, photographed the banner, and put the phone back in his pocket.

He went back to the car and sat for a moment.

Someone had read the framework. Someone had understood it well enough to translate it into a banner and a table and a Wednesday afternoon outside a row of bank branches. Someone had done the redirect mapping, sourced the switching forms, built the citation into the footer, and shown up.

He didn't know who. That was the point.

He started the car and drove to collect Lily.

*

The weeks that followed had a quality he hadn't expected: ordinary life running alongside something that was no longer entirely within his control, the two tracks moving at different speeds.

He filed pieces. He made school lunches. He took Lily to her monitoring appointments and sat in the waiting room with a book he didn't read.

Craig called on a Tuesday morning while James was at his desk.

"Have you seen this Consumer Evolution thing?" he said. "Anonymous, no authorship, no organisation behind it. Someone's put a lot of work in."

"One of my contacts mentioned it," James said. "I haven't looked closely."

"The bosses have been getting calls. Corporates rattled, apparently." James could hear Craig's chair creak as he leaned back. "Someone from a law firm rang the publication last week. Asked if any of our people had been doing work for activist groups. Pro bono, undisclosed, that kind of thing."

James said nothing.

"I told them that was ridiculous," Craig said. "Our people are journalists. I know exactly what everyone here is working on." A short laugh. "So, what have you heard from your contacts?" Craig pressed. James felt his breath catch and a sudden burst of

adrenalin as his mind raced. "Not much" he deflected, trying to sound nonchalant. "They didn't agree with the corporate or regulatory capture premises. They think that democracy is working pretty well and that no system is perfect. But ours is the most perfect of them all." Craig laughed. "Spot on" he said. "How's the housing piece coming?"

They talked about the housing piece for ten minutes. James answered every question Craig asked. When the call ended he sat with the phone in his hand.

He looked down and noticed his hand trembling. For the first time since he published the framework, he felt uneasy.

*

Claire was further into the Hokianga research. She didn't push it. She just left tabs open on the laptop occasionally or mentioned something she'd found out about schools or medical services in the area. He looked at what she left open. He asked questions, but the conversation was happening in the margins of the day. He wasn't ready to move it to the center yet.

The framework continued to spread in ways he could see and ways he couldn't. Val sent numbers, links, and brief observations through Relay every week or so. A Green MP mentioned the framework in a parliamentary debate on market concentration, briefly and without naming the website, but specifically enough that three journalists followed up. One of them wrote a piece that was accurate about the framework and wrong about its origins, attributing it to an unnamed collective of consumer advocates based in Auckland.

It was on a Thursday evening that James found the piece.

A profile piece. Unnamed author, unnamed subject, running under a headline built to unsettle: *The manifesto nobody will claim*. It was the kind of speculative journalism that arrived when something had grown large enough to need an origin story.

He read it once quickly and then again slowly.

The author had done their work. An economics or law background, the piece said, and likely New Zealand based. Familiar with Commerce Commission process, with political and union contacts, with the way regulatory funding decisions got made. Probably working in policy or law.

He read that paragraph a third time.

It wasn't his name. It wasn't close to his name. It wasn't him. But it was the shape of him: the outline of a person assembled from the work he'd published over eleven years, the contacts he'd cultivated, the specific intersections of knowledge that pointed in one direction if you knew where to look.

He closed the browser.

He sat at his desk for a while. Through the window the street carried on: a courier van, someone walking a dog, the ordinary Thursday evening proceeding without him.

He opened the browser again and deleted his search history. Then he thought about what that said about where his head was and closed the laptop entirely.

That evening he said nothing to Claire. She was helping Joe with something at the kitchen table, Lily was reading on the sofa, and the house was warm and ordinary around them.

He made dinner, and they ate together, and he listened to Joe explain at considerable length why a particular volcano was more interesting than all other volcanoes, and he tried not think about the article. It wasn't him. This time. But what about next time? He had lied to Craig. What if he lost his job over this? What about Lily?

He was still thinking about it, in the dark, hours after everyone else was asleep.

*

Brendan Rowe mentioned it on his breakfast programme, the highest-rating morning radio show in the country, the kind that shaped the day's conversation before the day had properly started.

"This is an attack," he said. "Not on banks. On success. On the people who get up every morning, take the risks, build the businesses, sign the front of the cheques. You want to talk about who funds the hospitals, the roads, the schools? It's business. It's the executives these people want to shame for being good at what they do. And yes, they get paid well for it. They should be. Because if you don't pay for talent, talent goes somewhere else, and then where are you?"

He gave the question a moment to hang.

"These are the people keeping this country running. Creating the jobs. Taking the risks that activists with a laptop and a grudge would never dream of taking. And now some anonymous collective with no accountability, no skin in the game, wants to tell ordinary New Zealanders where to spend their money. Wants to punish companies for being too successful. Too profitable."

He let that sit.

"Since when is that a crime in this country?"

The lines lit up. Caller after caller. A small business owner in Palmerston North who'd worked eighty-hour weeks for twenty years. A farmer in Canterbury who'd mortgaged everything twice. A retiree in Tauranga who'd built

something from nothing and didn't see why anyone should be ashamed of that. Why shouldn't businesses make a lot of money if they can?

James listened in the car on the way to Lily's monitoring appointment.

When the segment ended he turned the radio off and drove in silence.

*

It was on a Tuesday evening, almost two months since the publishing date, that he noticed it.

He'd been checking the server logs before bed, the way he did most evenings now. Traffic, referrers, geographic spread. The numbers had been climbing steadily.

But that Tuesday there was something in the logs that made him stop.

A small cluster of IP addresses had been visiting the site repeatedly, and not in the pattern of someone reading, working through the document, following links. These were brief visits. The same pages each time. The same addresses returning at regular intervals throughout the day. It had been happening for days, and he hadn't noticed it until now because the overall traffic had been growing and these visits were quiet inside that growth, easy to miss unless you were looking at the pattern rather than the volume.

He didn't know what he was looking at. He knew enough to know it wasn't ordinary readership.

He took a screenshot, stared at it for a moment, and closed the laptop.

He went back to the kitchen, where Claire was reading, and sat down across from her.

"Everything okay?" she said without looking up.

"I think so," he said.

Claire looked up from her book. "I think so?" She asked. "Everything's fine" he said, dismissively, avoiding her gaze. He stood up quickly, grabbed the kettle, filled it and put it on. Claire watched him for a while, assessing, then silently went back to reading.

He wasn't sure if that was true. But it was late, and the kids were asleep, and he didn't know yet what it meant, and he didn't want to worry Claire needlessly.

He went to bed and lay in the dark thinking about the pattern in the data. The same addresses. The same pages. The regular intervals. He knew it meant something. He wasn't sure he wanted to know what it meant.

CHAPTER TEN — The Arithmetic of Leaving

The hot water cylinder gave up on a Monday morning.

James was in the shower when it happened, the water going from warm to cold in the space of four seconds, accompanied by a sound from the cupboard in the hall that meant the cylinder that had been making a sound they'd been ignoring for a while, had finally made the last sound it was going to make.

He stood in the cold water a moment longer than necessary. Then he got out, got dressed, went to look at the cylinder, and confirmed what he had already been expecting.

He called a plumber. The plumber came that afternoon and gave him a number that was not surprising and was not affordable and was, regardless of both those things, unavoidable.

He called Claire.

“Well, we knew it was only a matter of time,” she said. “I’ve been looking at the numbers anyway. We need to sit down properly this week. Thursday, after the kids are in bed.”

*

The framework was producing results.

Not the revolution. Not yet. But it was gaining traction. People were seeing the problem, and some were starting to realise that the problem wasn’t them.

The Squeeze campaign had been running for six weeks. NZBank had reported a significant increase in new account enquiries, enough that their customer service team had issued a statement about processing times. CommonGround Bank had seen its highest monthly membership applications in three years. Neither institution had named the framework as the cause.

The fast fashion campaign in Wellington had produced something James hadn’t expected: the retailer issued a supplier code of conduct, unprompted, three weeks into the campaign. It was partial. The climate group running the campaign assessed it against their specific ask, found it insufficient, said so publicly, and continued.

The Hamilton tenancy campaign had produced a formal response from the property management company, a letter to the advocacy group that was defensive in its language and specific in its concessions. Two of the three documented deduction

practices had been acknowledged and reversed. The third was under review. The advocacy group published the letter alongside their original evidence and continued.

James read each development from his desk in the evenings and thought about Val saying *understanding without leverage isn't enough*. The leverage was small and it was real, and it was distributed across causes and communities he hadn't designed it for and couldn't have predicted.

He checked the server logs. The pattern of methodical visits from the cluster of unfamiliar addresses was still there. Still regular. Still brief. Still the same pages. He'd taken three more screenshots.

He thought about sending them to Reuben. But he didn't actually know what he was looking at. It might be nothing, the ordinary background noise of a site that was growing, and he didn't have the technical grounding to tell the difference between a pattern that mattered and one that only looked like it did. He didn't want to raise an alarm over something that turned out to be his own inexperience reading a log file. He decided to keep watching it, and to say something if it changed. He put the screenshots in a folder and didn't send them. He knew he probably should.

★

Claire was at the kitchen table when he came home on Thursday evening. The laptop was open. A new folder sat beside it, thicker than the last one, with tabs she'd added over the past weeks. The kids were in bed. She'd made tea for both of them without asking.

He took the chair across from her.

She angled the laptop toward him.

The spreadsheet was familiar: the same colour-coded grid, updated now with months of new data. The greens were almost gone. The ambers had mostly turned red. At the bottom sat the equity figure, real and substantially reduced from what it had been before the treatment costs, the cylinder, the car service, the rates increase, the power bills that had gone up since the bank appointment.

"We're going backwards faster than we budgeted," she said.

He looked at the numbers.

"How much faster?"

"Not catastrophically. But faster. We will have blown through a good chunk of the available equity by the time Lily completes treatment. We'll still own the house, but the debt servicing on the revised mortgage plus the cost of living here..." She stopped and

pulled up another tab. “The buffer will be gone, James. In two years, there’s no buffer. If anything else goes wrong...”

“We have to assume something will go wrong. One of us could lose our job,” he said, feeling a twinge of guilt remembering his lie to Craig and that he hadn't told Claire.

“Something will go wrong,” she agreed. “It always does.”

He sat with it.

“So we’re not treading water,” he said. “We’re going backwards.”

“Yes. Slowly. But yes.”

He looked at the spreadsheet. The familiar geometry of a life that had made sense for fifteen years and was no longer making sense in the same way.

“Show me the Hokianga numbers,” he said.

She pulled up the other tab. The property listings, the current prices, the schools, the medical situation for Lily’s ongoing monitoring. And a column he hadn’t seen before: a projection of what they’d have left after selling the Auckland house, paying out the remaining mortgage, covering the rest of Lily’s treatment costs, and buying outright in the Hokianga.

The number at the bottom was real. Not large. But real. And enough.

“We could buy outright,” he said.

“Yes. If we sell now, while the Auckland market is still where it is, we come out of this owning a home with no mortgage.” She paused. “No bank. No debt servicing. No monthly payment to an institution that made record profits last year while we were cancelling our health insurance.”

He looked at her.

“No extraction,” he said.

“No extraction,” she said. “Or significantly less of it. We’d still need power, insurance, all of it. But the single biggest extraction mechanism in our lives is the mortgage. The bank takes more from us every month than anything else. If we remove that...” She pulled up the cost comparison. “Our monthly outgoings drop by almost half. My income from clients, even at lower rates than Auckland, covers everything with a little room to spare. Anything you earn gives us back a buffer.”

He looked at the numbers for a long time.

“You’d be leaving the firm,” he said.

“Yes.”

“The trajectory you’ve built there.”

“Yes.” She said it without flinching, but not without weight. “I’ve been at that firm for seven years. I’m good at what I do. I’ve built something there that I’m proud of.” She looked at the spreadsheet. “And I’ve also been watching what the city does to people who stay in it without the resources to absorb what it keeps asking of them. I see it in my clients every year. The compression. The extraction at every point of contact.” She looked at him. “I don’t want that to be us in five years. I want our kids to have a chance at the kind of life we were promised.”

He was quiet.

“There will be work up there,” she said. “Northland has small businesses and farms and community organisations and individuals who need exactly what I do. I’d be starting again in a smaller market. I’d earn less initially. But the overhead of our life would be so much lower that it doesn’t matter in the way it would matter here.”

She closed the folder.

“We’ve been lucky,” she said. “Lucky enough to see what’s happening while we still have something to act on. The equity is real. Our skills are real and at least for now, needed. If we move now, we can use what the system has given us to get out from under what the system keeps taking.” She paused. “That window isn’t going to stay open. We keep waiting for things to settle, and things are not going to settle. They’re going to keep going in the direction they’ve been going, and one day we’re going to look up and the window will be closed, and we’ll still be here, paying the mortgage and the power and the rates and wondering why we didn’t move when we could.”

She looked at him across the table.

“I’ve really wrestled with this and I think we should go,” she said. “I think we should sell the house and go and buy something outright and build a life that doesn’t depend on the system working in our favour. Because it isn’t working in our favour. It hasn’t been for a long time.”

James looked at the spreadsheet. Then at the Hokianga tab. Then at Claire.

He thought about Margaret. *Nobody is coming.*

He thought about the framework. *The rational response to a system designed for extraction is to reduce your participation in it.*

He thought about the phone call from Craig and what it could mean for his family if Craig ever learned the truth.

He thought about a house with a view of the harbour and morning light in the living room. About a community built on self reliance and a refusal

to participate in extractive systems. He thought about living a more intentional life. The one he was asking everyone else to live too. Withdrawing participation from the systems of extraction while building intentional communities with decent incentives and fairer outcomes. The most rational response of all.

“Okay,” he said.

Claire looked at him.

“Really?”

“Let’s go.”

Something passed across her face, something between relief and release.

“I’ll call the agent tomorrow,” she said.

“Ok.”

“We should tell the kids this weekend.”

“Yes.”

“And I need to talk to the firm. Give them proper notice. Do it right.”

“Of course. I’ll need to talk to Craig too.” James felt a rush of relief wash over him at the realisation that his job was no longer on the line.

Claire closed the laptop. The kitchen was just the kitchen again: the familiar surfaces, the light above the sink they always left on, the sounds of a house with children sleeping in it.

He reached across the table and put his hand over hers.

They sat like that, not saying anything else, in the warm quiet of a decision that had been coming for months and had finally arrived.

The house went on the market the following week. A sign sat in the front garden that James looked at from his car for a moment before going inside. The agent had been optimistic; the market favoured buyers, but their suburb stayed in demand because of its school zoning. The equity was real. The timing was realistically as good as it was going to get.

Lily had asked to be the one to tell Georgia they were moving. James heard the phone call from the kitchen, Lily’s voice careful and steady. He went back to clearing out his office for the open homes and didn’t mention it.

Joe asked two questions: would there be a garden, and would there be room for animals? He was told yes and probably yes. He accepted both answers and visibly filed them away for later.

The house sold in a month, after the fourth open home, to a couple with a toddler and Auckland professional tier salaries. They walked through twice and didn't blink at the number, but requested a long settlement time, which suited James and Claire. They had made the decision to list the house so quickly, they needed time to properly tie up the loose ends of the life they were leaving behind. It sold for less than the agent's optimistic figure and more than Claire's spreadsheet needed. The following week, their offer on the Hokianga house went unconditional: a weatherboard place on a rise above the harbour, three bedrooms, an office, shed, water tank, and a decent sized section that the listing described as a lifestyle opportunity. It had been on the market for seven months, and the price had dropped twice before they ever saw it. Nobody was competing for it. That was the point of the place and also, as Claire observed, the discount. It also meant the seller was agreeable to a settlement timeframe that worked for them.

They went through the numbers one more time the night the lawyer confirmed settlement. Outright ownership. No mortgage. The buffer restored. And further down Claire's new spreadsheet sat a tab James hadn't seen before, labelled *next*: solar quotes for the north-facing roof, the cost of a second water tank, a note about a wood burner.

"Power and water," Claire said. "The two bills left that we can actually do something about. Not straight away. But the roof faces the right direction, and the rain is free."

James looked at the tab for a moment.

"You know what we're becoming," he said.

"Resilient," she responded with satisfaction.

"Preppers, Claire. We are becoming the people I drove four hours north to write a colour piece about."

"The rational response to a system designed for extraction," she said, without looking up, "is to reduce your participation in it. I read that somewhere."

"Whoever said that sounds insufferable," he joked.

"He has his moments." She smiled and closed the laptop.

*

They signed the discharge of the mortgage at the bank on a Tuesday morning, in the same office with the same framed print. The best view comes after the hardest climb. Scott shook their hands and said congratulations as though he meant it, because he did.

The paperwork took twenty minutes. Claire read every page before she signed it, which Scott had clearly expected. Near the end he capped his pen and looked at the file rather than at either of them.

"Can I ask you something off the clock?" he said. "You write about economics. You've seen this account-switching campaign. The Consumer Evolution thing."

"I've seen the coverage," James said.

Claire didn't look up.

"What do you make of it?"

"The evidence seems solid. The Commerce Commission did most of the work."

"It is solid. That's not my question." Scott set the pen down. "Everyone reads the word bank and pictures the towers in town. The executives. The profit announcements. That's not what a bank is day to day. Day to day it's Carol on the front counter, nineteen years here, talked three customers out of scams last month. It's the call centre in Hamilton. It's the mobile lender who drives to Kaitiāia twice a week. When accounts walk, head office doesn't cut the profit announcement. It reviews branch hours. Then branches. Then Hamilton. The executives get to call it digital transformation and collect the bonus either way." He slid the last page across. "The people you can actually reach are never the people who decided."

James held the folder on his knee.

"Maybe that's an argument for the pressure rather than against it," he said. "If the only cost those executives ever pass down lands on their own staff, that tells you what the institution actually is."

"Maybe. It's a tidy argument." Scott nodded at the page in front of him. "Carol still loses her job inside it."

"The big four cleared more than six billion after tax here last year," James said. "That's not a business under strain. That's a business choosing where the correction lands."

"I'm not defending the fees."

"I know you're not."

Scott looked at him for a moment, then at the page.

"Whoever is running that campaign ought to be thinking about it," he said.

James signed.

Claire signed after him and set the pen down.

"Every year the fees go up and the service gets thinner, and every year we're told it's the cost of doing business," she said. "At some point something has to give. It's never the fees. It was our health insurance. Our daughter was diagnosed four months later."

Nobody said anything.

Scott stood and walked them out. They shook hands at the door and he wished them well and meant that too.

On the way past, James read the print on the wall again, and it landed differently than it had the first time.

He drove home with the conversation refusing to file itself anywhere clean. That evening he opened the campaign notebook and wrote Scott's comments at the bottom of the page, under the evidence, because the standard he had written said the objections got recorded too.

He didn't have a clean answer for it. He wrote that down as well.

*

Craig sent a message asking if James could come into the office. He had something important he wanted to talk about. This was unusual. Craig handled most things by phone or message. An in-person meeting meant something he wanted to keep confined.

James looked at the message for longer than it warranted. Craig had called people in for all sorts of reasons over eleven years. He had also, once, called someone in and asked them a question about a conflict of interest, and that person had not come back.

He replied that he could come in Thursday at two.

He would tell him then about leaving Auckland. It was overdue anyway, and the rest of it he would deal with when he got there.

*

When James arrived, Craig's office was tidy, papers stacked, two coffees already poured. He got to it without preamble.

"That Consumer Evolution thing I rang you about," he said. "It hasn't burned out. It's grown. The bosses are getting more calls, and the working theory upstairs is that it's some collective of lefty activist do-gooders with no understanding of macroeconomic policy."

James said he'd seen some of the coverage.

"There's pressure coming from some concerned quarters," Craig said. "They want some pushback. Credible economic commentary, the kind that puts this sort of thing in perspective. An investigation. Where it came from, what the evidence actually says when you stress-test it." He looked at James. "You'd be the right person."

James listened.

He had known since the night at the kitchen table, with the spreadsheet and the Hokianga tab open on the laptop, that this conversation was coming. What he had not known was that Craig would hand him, on the way out the door, the one assignment he could never take: an investigation into his own work, commissioned on behalf of the people it was costing money.

"Craig," he said. "I need to tell you something. We've been weighing up some stuff since Lily's diagnosis and we've decided to sell up here and move north. It's just what we need to do. I'm sorry, but I have to give my resignation. I can stay until the end of the month, finish the pieces I've committed to, and make the handover clean."

Craig looked at him. He was quiet for a moment.

"The family circumstances," he said slowly.

"Yes. It's the right move for us."

Craig nodded. He picked up his coffee.

"Eleven years," he said.

"Eleven years."

"You've done good work here, James. Genuinely good work."

"Thank you. That means a lot." James said, but he wasn't sure he meant it.

They finished their coffees. Craig said he'd talk to HR about the notice arrangement. James said he appreciated it. They shook hands at the door, and James walked out through the open-plan office and into the street.

He stood on the footpath for a moment in the afternoon sun.

Seventeen years as a journalist. Eleven of them here. It was done now, and the feeling it produced was not what he'd expected. Not loss, and not grief. Something closer to relief, but not quite.

He walked to his car and drove home.

*

James packed his office on a Saturday morning. Books first, then files, then the notebooks: years of them, the handwriting in the early ones neater than in the later ones, the later ones dense with the shorthand he'd developed over years of writing fast and editing later. He wrapped them in newspaper, put them in a box, and carried it to the pile in the hall.

He stood in the empty room for a moment. The gap where the desk had been. The rectangle of unfaded paint. The view from the window: the neighbour's fence, the pōhutukawa at the end of the section, the slice of sky above the roofline.

He'd written the framework in this room. He'd pressed publish in this room.

He picked up the last box and carried it to the hall.

His phone was on the bench beside the kettle that evening.

It buzzed once.

He leaned over and looked at it without picking it up.

A Relay message from Reuben.

Call me.

He looked at the message for a moment. Then at Claire. Then back at the message.

He picked up the phone and went to his office and closed the door.

CHAPTER ELEVEN — The Attack

James called Reuben on Relay, standing in his office with the door closed and the house quiet around him.

Reuben picked up on the second ring.

“I’ve found something in the website traffic,” Reuben said. “I’ve been watching it from my end for about two weeks. I didn’t want to say anything until I understood what I was looking at.”

Something loosened and tightened in James’s chest at the same time. “The cluster of addresses,” he said. “The same pages, the same intervals, over and over. I’ve been seeing it too. I didn’t know if it was anything. I didn’t know how to tell.”

“It’s something,” Reuben said. “I wanted to be sure before I worried you. Now I’m sure.”

“And now you know what it is.”

“Yes.” He took a breath. “They’re not trying to take it down yet. They’re mapping it. Working out what it is, how it’s built, whether it has an owner. The addresses resolve to a reputation management firm based in Sydney. Mid-sized, corporate clients, specialises in what they call digital threat assessment. Someone has hired them to find out who is behind it.”

James sat down.

“Can they find me?”

Reuben was quiet for a moment. “Probably not through the site itself. The hosting is clean, the domain registration is clean, the payment is clean. There’s nothing in the site architecture that leads back to you.” He paused. “But the site isn’t the only place you exist in relation to this. The emails you sent on publish day. You said you used a clean address, but I know you sent a lot of them. Volume creates pattern. If any of the recipients forwarded the email through a corporate server, the metadata travels with it. If anyone printed it and scanned it, the printer’s fingerprint is in the file. If anyone replied and their reply was intercepted...”

“Reuben.”

“I’m telling you the surface area,” Reuben said. “I’m not telling you they’ve found anything. I’m telling you the surface area is larger than you might have thought when you pressed send.”

James looked at the wall.

“What do I do?”

“Nothing yet. Let me keep watching. If the assessment phase turns into something else, I’ll know before you do.” The line was quiet for a second. “How’s the family?”

“We’ve decided to sell the house. Move north.”

A silence.

“Good,” Reuben said. “Sooner the better.”

They hung up.

James sat in his office for a long time. Through the wall he could hear the ordinary sounds of the house: the refrigerator, a car passing on the street, the creak of the third stair as Claire came down for a glass of water and went back up. Both children asleep. The familiar geometry of a life that was about to change shape.

He thought about what Reuben had said. *The surface area is larger than you might have thought.*

He went to bed and didn’t get to sleep for a long time.

*

The website went down on a Monday morning three weeks later.

James checked it at seven-fifteen, the way he checked it most mornings, and the page didn’t load. He refreshed it. Still nothing. He checked the hosting panel and found the site suspended, with a notice from the hosting provider: the account had been flagged following a complaint. They were reviewing the content for potential terms of service violations. The review would take five to ten business days.

He sat at his desk and looked at the notice.

Then he opened the clean email address.

Forty-three messages since six that morning. People who had been using the framework and couldn’t find it. Campaign groups with the URL in their materials.

He called Reuben.

"I know," Reuben said. "I saw it at six. They've attached the complaint to the suspension notice, which they have to. It's on the letterhead of a legal firm in Auckland, acting for a client they don't name. I can't see who. But the firm does work for three of the big four. The complaint cites potential defamatory content and incitement to economic harm. It isn't a court order. They don't have one yet. They've leaned on the

hosting provider and the hosting provider folded, because folding is easier than fighting."

"Can they get a court order?"

"They can try. But the moment they file, the existence of proceedings becomes public record, and we publish the complaint alongside the evidence it's trying to suppress. A company taking legal action rather than addressing the evidence has told the world everything it needs to know. Which is probably why they started with the hosting complaint. Quieter. Faster. No public record."

James thought about Claire's attack surfaces conversation. *Turn the threat into part of the campaign.*

"I need to publish the complaint," he said.

"Yes. But first we need the site back up. And then we need it to stay up regardless of what they do next." A beat. "I've been building something. Can I come down this weekend?"

"Yes."

Reuben arrived on Saturday morning with a laptop and, as always, his own coffee, and sat at James's desk and explained it in the time it took to drink the first cup.

"The problem with a single website," Reuben said, "is that it has a single point of failure. One hosting provider, one domain, one target. They lean on the provider and the site goes down. So we remove the single point of failure."

He turned the laptop so James could see.

"An agent monitors the framework's content continuously. Every time the primary domain goes down, for any reason, hosting complaint, legal order, technical failure, the agent automatically publishes identical content to a fresh one. Not one spare. Several. I've already registered a stack of them ahead of time, different providers, different registrars, different countries, paid for the same way we paid for everything else, so there's no name and no trail to follow. The agent just moves the content onto the next one in the reserve. A takedown buys them a few hours. Then it's live somewhere new."

James looked at the screen.

"And when they take those down?"

"The agent does it again. And again. Each takedown triggers a replication. The faster they move against it, the faster it spreads. They're not fighting a website anymore. They're fighting a process. And the process doesn't get tired, doesn't need a lawyer, and costs almost nothing to run."

"And if they find the agent?" James said. "If they find you?"

Reuben almost smiled. "Then the automation stops, and it still doesn't matter. The document isn't only sitting on those domains. The same afternoon it goes live, it gets copied into a network where every person who downloads it is also, quietly, hosting a piece of it for everyone else. No centre. No server to seize. Take down every website I've set up and the framework is still out there, passed hand to hand between thousands of machines that don't know each other and can't be subpoenaed. The websites are the convenient front door. That," he said, "is the thing that can't be closed."

James sat with this.

"It's ungovernable," he said.

"That was always the point," Reuben said. "We just needed to make it technically true as well as philosophically true."

He set up the system that afternoon. By evening the primary site was back up on new hosting, a provider in Iceland whose terms of service had been specifically designed to resist this kind of pressure, and the replication agent was running quietly in the background, watching, waiting, ready. Underneath it, unseen and needing no one to tend it, the distributed copies had already begun to spread.

James published the hosting complaint in full on the site, alongside the framework's legal threat principle. *A company that moves to suppress rather than address the evidence has told you everything you need to know about whether the evidence is correct.* He added the name of the legal firm and the date of the complaint.

*

That evening, after Reuben had gone, James found Claire in the kitchen. She was making tea. The kids were in bed. The house had the settled quiet of a Saturday night when everything has been managed for the day and there is nothing left to do but be in it.

He sat down at the kitchen table.

She turned around and looked at him. Something in the way he'd sat down.

She brought two cups and sat across from him.

He told her. The Craig call first, Craig's laugh, *obviously none of our people* but that they were looking into it anyway due to management pressure. Then the journalist's profile piece, the paragraph that was the outline of him without his name. And then the site going down, and the legal firm, and the replication agent, and all of it.

He watched her face while he talked. She didn't interrupt. She held her cup in both hands and looked at the table and listened.

He finished. She didn't say anything straight away.

"How long?" she said.

"It started around six weeks ago give or take."

She nodded slowly. The kettle ticked as it cooled.

"We were selling the house, planning to leave anyway." James said. "I resigned after Craig asked me to look into it, told him it was about the family situation. I didn't want to..."

"James."

He stopped.

"Don't do that again," she said. "Don't decide what I can handle. Not with things that are happening to our family."

He didn't say anything.

She looked at him across the table. Not angry; something more considered than anger.

"I read every page of that framework," she said. "I found the attack surfaces. And then you kept things from me because you were trying to protect me." She let that sit between them. "That's not how this works."

"I know."

"Do you?"

He looked at her. "Yes."

She picked up her cup, then put it down again.

"Are we safe?" she said. "Actually safe. Not probably safe."

"Reuben thinks so. The anonymity has held. There's nothing that leads back to me directly."

"Reuben thinks so," she repeated.

"Yes."

She sat with that.

"Okay," she said eventually. It wasn't forgiveness, exactly. It was the decision to move forward from where they were.

They sat at the kitchen table for a while longer. Outside the window, the street was dark and quiet. Somewhere down the road a car started and drove away, and then there was nothing.

“Come to bed,” she said.

He turned the light off and followed her.

*

The propaganda started the following week.

Not all at once. It came gradually, the way things seep rather than flood. A comment thread on a news site where three separate accounts made the same three points in the same order within an hour of each other. A caller on Rowe’s breakfast programme who was so well briefed that Rowe himself seemed slightly surprised by the specificity of the talking points. An anonymous post on a business forum that was picked up without attribution by two financial journalists who should have known better.

The lines were consistent.

Anonymous and unaccountable. Who is really behind this?

Coordinated by union operatives using consumers as cover for industrial action they can’t legally pursue outside collective bargaining.

This campaign puts thousands of New Zealand banking jobs at risk.

Anonymous activists with no accountability, telling you where to spend your money.

Rowe ran with the employment angle on a Wednesday morning. The framework was economically reckless, he said. The Squeeze campaign specifically targeted the banking sector, which employed tens of thousands of New Zealanders, and consumer activists with no accountability and no skin in the game were playing with people’s livelihoods.

James heard the segment in the kitchen this time, the radio on while he packed boxes. He let it run to the end, turned it off, and went back to the packing.

*

He found *Follow the Money* on a Thursday evening.

It came through the clean email: a short message, no name. *I got this address from someone in the network, I hope that’s okay. Built on your foundation. Thought you should see it.* A link beneath it.

He clicked through.

The document was twenty-six pages. Professionally structured, rigorously evidenced, and more financially sophisticated than anything James had written. Someone with a serious finance background had spent considerable time on this.

The title was *Follow the Money: A Consumer Evolution Companion Document*.

It opened with a single question: *Do you know what your retirement savings are funding?*

Then it answered the question.

It named which major default KiwiSaver funds held significant positions in the banks the Squeeze campaign was targeting. It expressed those positions in plain language: not percentages, dollars. The amount the average New Zealander's default KiwiSaver balance had invested, without their knowledge or explicit consent, in the companies profiting from the payWave surcharges they pay and delaying rate pass-throughs and generating record annual profits.

Then it named the alternatives. Clarity, and several others with comparable historical returns and documented ethical investment mandates. It provided a plain-language switching guide: how to change KiwiSaver provider, how long it took, what it cost, what to ask for.

Then came the section titled *The Political Pipeline*.

James read it slowly.

Using publicly available donation disclosures, the section documented the flow of corporate money into political campaigns and the regulatory decisions that followed. Not as conspiracy; as pattern. Primary sources only. Donation registers, parliamentary voting records, regulatory decisions, and the timeline connecting them.

Large property development companies donating to the National Alliance, and the subsequent shelving of the tax working group's recommendations. Banking sector donations, and the payWave surcharge bill going nowhere, the government taking a breather on the policy while the fees kept flowing. The retail sector's relationships with ministers, and the pace of regulatory response to the Commerce Commission's findings.

Each connection documented. Each source cited. Each implication drawn from public record rather than assertion.

Then came a section on shareholder activism that James hadn't expected.

The document explained, in plain language, that every New Zealander with a KiwiSaver account was a part-owner of the companies their fund invested in. Not a consumer. An owner. And owners had rights: to vote on shareholder resolutions, to

attend AGMs, to submit questions to boards, to support resolutions on executive compensation and corporate behaviour. Most people didn't know this. The companies preferred it that way.

The document closed with a single line in bold.

Your retirement is funding the extraction. Here's how to move it.

At the bottom, a citation: *Built on the Consumer Evolution Framework*, consumerevolution.org.

James read it twice. He sat back in his chair and looked at the ceiling.

He hadn't written this. He hadn't asked anyone to write it. He had built something that was now building things he hadn't built and couldn't have built, and the framework's own principles said he didn't get to decide what people did with it.

The evidence standard was met. Every claim sourced. Every figure documented. Every implication drawn from public record.

He sat with it for a while. Then he picked up his phone and sent the link to Val, Reuben, and Margaret on Relay, with a single line.

Someone built the next thing.

Val replied within the hour.

It's already gone live and doing the rounds. A colleague forwarded it to me this morning. My phone hasn't stopped since. Members want to know how to switch their KiwiSaver. Half of them didn't know they could.

Reuben replied at midnight.

It's out there and moving fast. They can't stop this one the way they've been trying to stop ours. It's not on a single site. It's in inboxes and group chats. All they can do is come harder at us.

Margaret replied the next morning.

Good. Keep going.

*

The corporate response to *Follow the Money* was faster and sharper than anything that had come before. The companies had been watching the framework's momentum build: the Squeeze campaign spreading across four cities, the KiwiSaver companion document now circulating independently through channels they couldn't track or take down. They could see what was happening, and they couldn't stop the document itself. So they doubled their efforts against the thing they could reach, the

consumer evolution site, in the hope that dismantling the original would slow the spread of everything built on it.

Within forty-eight hours of the document appearing, the primary domain had been taken down twice. The replication agent republished it both times, to new domains, within hours. When the site came back up, James published the hosting provider's complaint notification in full; the legal firm's name, the grounds cited, the date, alongside the framework's legal threat principle and the evidence base it was trying to suppress.

The propaganda intensified. The same talking points, louder and in more places. A Sunday newspaper ran an opinion piece, written by a finance journalist James knew slightly, that described the framework as a coordinated attack on New Zealand's financial stability. The piece cited no sources for the coordination claim. James read it, thought about the advertising relationships of the paper that had published it, and filed it under Claire's fourth attack surface. *The alternative narrative. They won't defend the behaviour. They'll change the subject.*

The framework held.

The replication agent ran.

The Squeeze campaign continued in four cities. *Follow the Money* was spreading through channels James couldn't see: KiwiSaver switching guides shared in Facebook groups, in workplace messages, in the kind of private conversations that don't leave public traces but move information faster than any broadcast medium.

*

A Relay message from Val arrived on a Friday afternoon.

Clarity has seen its highest week of new applications in three years. They're not naming a cause. They don't need to.

James read the message, put his phone down, and went to help Claire pack another box.

PART FOUR: THE LANDING

CHAPTER TWELVE — The Other Side

They arrived on a Thursday in the kind of late afternoon light that makes everything look like it was designed specifically for the moment you're arriving in it. The harbour was silver and wide, and the hills on the far side were a green James hadn't seen before, not the managed green of a suburb but something older and less considered.

The house was white weatherboard, two storeys, set back from a road that didn't have much traffic and didn't miss it. The garden had been doing whatever it wanted for long enough to have established preferences. The deck needed replacing eventually; they'd known this from the inspection, had factored it in, and had agreed to do it themselves when the money was there rather than borrow to do it now. The south-facing wall needed paint. Inside, the kitchen had a window that looked onto the garden, a bench that ran the length of one wall, and a stove that was older than Lily and worked perfectly. Upstairs, James's desk would go in the room that got the afternoon light. From that window the harbour was visible, a wide silver fact at the end of the view, present every working day.

He stood at that window after they'd carried the last box in. Below him Claire was directing Joe and a cardboard box that Joe had decided was a vehicle of some kind. Lily was in her room, the door open, standing at her window looking at something in the garden.

He went downstairs and helped with dinner.

The house found its sounds inside a week.

The click of the hall door whenever the wind came off the harbour. The way the kitchen window caught the morning light at a specific angle that moved across the bench as the day progressed. The neighbour's dog, three properties down, invisible, audible every morning at seven-fifteen without apparent cause and silent for the rest of the day. Joe named the dog Clarence. This was not the dog's name, but it was how the dog was referred to from that point forward.

Claire set up her office in the room off the kitchen. A small room, a window onto the garden, a desk she'd had since university. She had three Auckland clients who'd stayed and two new ones: a small tourism operator she'd met at the Rawene Four Square who'd mentioned his accountant had retired, and a Northland building company

whose books had apparently been a source of ongoing surprise. She worked mostly from home. Occasionally she drove to Whangārei to meet someone in person, and she came back from those trips with more energy than she'd left with. She felt 'useful', she said, in a way that felt direct rather than mediated.

She was earning less than she'd earned at the firm. The overhead of their life was so much lower that it didn't register the way it would have registered in Auckland.

The offer had come through Margaret, who had known the Trust's director for years and had mentioned James's name before the boxes were even packed. He said yes before he'd finished reading the letter. The Economic Resilience Trust was a small NGO based in an office in Whangārei: a director named Bridget who had spent fifteen years in community development and had a directness James found immediately comfortable, a researcher named Pita who was twenty-four, had grown up in Kaikohe, and understood the region from the inside in ways James was only beginning to learn, and an administrator named Grace, who ran the office quietly and completely, on the understanding that the work only happened because the systems held. James would be the fourth member of the small, devoted team.

Two days a week in Whangārei. Three days at his desk at home, with the harbour visible and the notebook open beside the laptop.

The work was different from anything he'd done before, in ways he was still finding the edges of. He'd spent eleven years translating complex systems into language ordinary people could read and feel. He was doing the same thing now, except that instead of filing it with Craig and watching it get shared on the internet and change nothing, he was sitting across a table from someone specific and watching the numbers reorganise their understanding of their own situation in real time.

The first month he spent mostly listening. Bridget sent him to communities across Northland with a notebook and instructions to understand before he documented. He drove roads he didn't know to places he hadn't been. He sat in community halls and on farm verandahs and at kitchen tables and heard versions of the same account: the costs rising faster than the income, the services getting thinner, the distance between what people had been told they could expect and what was actually available to them. Eleven years of this sat in his archive, filed under different headings. Here it was in the room with him.

He drove home from these days differently than he'd driven home from interviews. It wasn't the low discomfort of having written something carefully that would change nothing. It was something else, the sense that the work and the place where it landed were finally in the same room.

*

They had decided before they left Auckland that Lily wouldn't start school until the new year. There were only a few weeks left of the term, and then the long summer; starting now would have meant arriving twice, once as the new girl in November and again as the new girl in February. Better, Claire said, to give her the summer. Time for the place to become home before it had to become school as well.

Lily took to the summer the way the garden had taken to neglect, by establishing preferences. The beach at low tide. A particular climbing tree she reported on but declined to disclose the location of. The window seat in her room, with a book, with the door open.

Her hair was growing back. Not fully, but enough that she'd stopped wearing the hat she'd worn through most of the winter. James noticed and didn't mention it. Claire noticed and didn't mention it. Lily ran her hand over it sometimes, checking something that still surprised her.

Joe had been asking about getting a rabbit since the first week.

*

Margaret and Reuben came on a Saturday morning in mid-December.

Margaret brought eggs and a bottle of something from a small Hokianga producer whose label James didn't recognise. Reuben brought a thermos of his own coffee and a potted lemon tree grown from a cutting, which he handed to Claire at the door with the explanation that it would fruit within two years if they didn't put it somewhere stupid.

Claire said she'd try not to put it somewhere stupid. She put it on the deck railing in the sun.

James made tea that nobody except Claire drank. They sat on the deck in the late morning with the harbour spread below them, and for a while nobody said anything about any of it. Just the harbour, and the lemon tree in the sun, and the easy quality of a Saturday morning in a place that was still new enough to feel like something given rather than earned.

It was the first time Claire and Margaret had properly met. James watched them find each other quickly. They had been heading toward the same conclusions from different directions for years, and they recognised each other on arrival.

Reuben set down his thermos.

"The site," he said. He didn't bother with preamble.

"Tell me."

"They stopped. About three weeks ago. The replication agent triggered fourteen times in six weeks, and every time it did, the content was live again in multiple new locations

within hours. The cost-benefit calculation stopped making sense.” He turned his cup a half-turn. “You can’t take down something that replicates faster than you can issue complaints.”

James looked at the harbour.

“And the anonymity?”

“Holding. Whatever traces existed in the email metadata, if they found anything, it wasn’t enough. There’s no public connection between you and the framework.” He paused. “I think you’re clear. I can’t guarantee it permanently. But I think you’re clear for now.”

Claire reached across and put her hand on his arm briefly. Then she picked up her tea.

“The propaganda?” James said.

“Still running at a low level. Rowe mentions it occasionally. But the volume has dropped since the takedown strategy failed. The counter-narrative only works if there’s something to counter. The framework keeps replicating, the campaigns keep producing results, and at some point the propaganda becomes more visible than the thing it’s trying to suppress.”

Margaret picked up her cup.

“It’s working, James,” she said. She said it simply, without triumph. She had been watching things work and not work for long enough to know the difference.

“It’s working,” he said.

Nobody needed to add anything to that. Below them the harbour moved in its slow silver way. The lemon tree on the railing caught the light. Somewhere behind the house, Clarence barked once and was quiet.

★

The framework had gone places James hadn’t designed it for and couldn’t have anticipated.

A message from Val arrived on Relay on a Tuesday morning while James was at his desk.

Have you seen what’s happening in the US?

He searched that evening. A coalition of patient advocacy groups had used the framework’s evidence standard to run a campaign against the three largest health insurance companies, using the companies’ own annual reports to document the gap between premiums collected and claims honoured. The evidence standard was met

from the companies' own filings. The ask was specific and verifiable. Two of the three had announced disclosure reviews within three weeks. The third had hired a crisis communications firm.

He read the piece twice. Then he closed the browser and looked at the harbour.

Someone in America had picked up a document written in a house in Parnell and applied it to a problem he hadn't designed it for. The evidence standard held. The methodology held. The framework was doing what ungovernable things do: finding its own way into the spaces where it was needed.

He let it settle.

Then he went back to work.

CHAPTER THIRTEEN — The Spread

By February James knew the roads.

Not all of them. Northland is large and varied, and there are roads that go a long way before arriving somewhere, and roads that don't arrive anywhere in the way a city person means arriving. But he knew the roads he drove regularly. The turn past the kauri reserve. The long straight through the scrub that opened suddenly onto the harbour view. The farm gate that looked like it was always shut but wasn't. The point on the drive to Kaikohe where the radio stopped and didn't come back for twenty minutes.

He drove these roads with a notebook on the passenger seat and the windows down when the weather allowed, his mind on whoever he was going to see or had just left. Pita had given him a map of the region in his first week, not digital but paper, hand-annotated with communities and organisations and the names of people worth talking to. James had added to it. The map was getting crowded.

The work had its own rhythm now. Mornings at his desk above the harbour. Two days a week in Whangārei with Bridget and Pita and Grace. The rest on the roads.

He was building evidence the way he'd always built evidence: sourcing, documenting, translating. The difference was what happened to it afterwards. It didn't go to Craig. It didn't get filed and shared and read and forgotten. It went to the people it was about, in language they could use, in a form that could be acted on. The distance between the research and the consequence had collapsed from eleven years to, sometimes, a single meeting.

He was still getting used to that.

*

The India story came through Sarah: a link in a message with no explanation, because none was needed. A network of self-help groups in rural Andhra Pradesh had used the connector layer to run a campaign against microfinance companies charging interest rates that compounded faster than borrowers could service them. The campaign had spread through networks that had been talking to each other out of necessity for decades. The framework citation was in Telugu first, then in Hindi and Marathi as the campaign spread to neighbouring states.

James read it at his desk on a Tuesday evening with the harbour going dark outside the window. He thought about the clean email address and the prepaid card and the

Iceland hosting and the replication agent running quietly in the background of everything.

He hadn't built this. He'd built the methodology. The thing itself had been built by people he would never meet, in places he had never been, for problems he hadn't anticipated, in languages he couldn't read.

He closed the laptop and went down to set the table.

*

Kai covered Meridian AI on Downstream the following week.

James listened on the drive to Whangārei, the harbour dropping away behind him as the road turned inland.

Meridian AI had announced a government services contract. Aaron Vance's company: the Singapore keynote, the watch that cost more than most cars. The contract gave the government access to Meridian's user data for what the press release called enhanced public service delivery, and what the contract summary called behavioural pattern analysis and identity verification across integrated platforms.

In plain language, Kai said, the people who used Meridian's products had become the product.

The campaign that followed had no name. The evidence standard was met by the contract summary itself: a primary source, publicly available, specific and verifiable. The ask was simple. Withdraw from the contract. The redirect was a smaller competitor with a documented ethical framework and a board that had twice declined government data-sharing requests on principle.

The cancellations began within forty-eight hours. A sustained wave, documented in the competitor's own account opening data, in Meridian's subscriber numbers, and in the share price movement that followed the quarterly report. The strategic communications team issued three statements in five days. None of them addressed the contract. All of them changed the subject.

The contract was quietly renegotiated a few weeks later. The campaign assessed the renegotiated terms against the specific ask and found them substantially met.

Kai ended the episode with a single observation.

"Aaron Vance said there is no third position. It turns out there is. It's just not the one he was expecting."

James pulled into the Whangārei car park and sat for a moment with the engine off.

It was the same architecture turned on different targets, and the same essential recognition underneath it: the status quo is a choice, and the choice can be made deliberately.

He went inside.

*

The Countworth campaign was the biggest thing the framework had carried.

It had been running since the spring: a campaign against the two big grocery groups, Countworth and Foodlands, built on the Commerce Commission's grocery study and the duopoly's own reported margins. The redirect layer was thin, because that is what duopoly means, and the campaign had been honest about it: farmers' markets where they existed, independent grocers where they survived, buying collectives where people had built them. But thin was not the same as nothing, and the campaign had turned the duopoly's own form into its method. Instead of a diffuse call to shop anywhere else, it had concentrated everything on one of the two chains at a time. For a month, the ask was simple: move your weekly shop to the other one until Countworth meets the wage demand. With only two players, switching was easy, reversible, and impossible for the target to ignore, and the movement showed up where a supermarket feels it fastest, in the weekly comparison of same-store sales. The voice layer was not thin. The voice layer was enormous. And the ask had been chosen with care, a behaviour rather than an abstraction: pay the people on the registers and in the aisles the living wage.

In November the two groups announced it together, jointly, with photographs of smiling front-of-store staff and language about valuing the people who serve New Zealand every day. It was the largest concession any campaign under the framework had produced. The campaign assessed the announcement against the ask, found it met, declared the win, and closed, exactly as the framework said it should. Kai ran an episode about scale. Val sent a single line on Relay: *Eighty thousand people just got a pay rise off the back of what you started. Let yourself feel that one.*

James let himself feel it.

It lasted five weeks.

The documents arrived at the paper from somewhere inside one of the groups, and the byline on the story was Megan Cho, who had sat across the desk from James for six years and was thorough in the old way, the kind that did not file until it was finished. The leak was an internal programme with a name out of a consultancy deck: Front of Store Transformation. Automated checkouts, automated inventory, automated ordering. Roughly half the front-of-store workforce gone within three years. The papers showed that the living wage decision had gone to the board in the same meeting as the transformation timeline, costed against a workforce that would have shrunk by half

before the rise was fully paid. One slide, the slide everyone quoted, described the wage announcement as reputational headroom for the transition period.

The concession had been real. It had also been a down payment on a quieter exit.

Kai's episode that week opened with a clip of a woman who had spent twelve years on the registers at a Countworth in Porirua.

"They gave us another two dollars eighty an hour," she said. "Turns out it was the redundancy, paid in advance."

Countworth's statement arrived the same day, and Kai read it in full, in the flat voice he kept for documents that deserved it.

The commercial reality of the New Zealand grocery sector is that we must continually explore ways to operate more efficiently in order to remain competitive and keep prices down for our customers. That work is entirely separate from our genuine commitment to showing our people how much they are valued. We were proud to lead the market on frontline wages, and we make no apology for the fact that anticipated efficiency gains helped make that leadership possible. We are sharing the benefits of modernisation directly with our valued team members. While we regret that commercially sensitive planning material has been released without context, we reject any suggestion of bad faith.

Kai let the statement finish before he said anything.

"Every sentence in that is true," he said. "That's what makes it worth reading twice. Hold all of it in your hand at once and look at what you're holding. The efficiency gains are the people. The benefits being shared are funded by the colleagues who won't be there to share them. They led the market on a wage they had already decided half their workforce would never collect. None of that is a lie. All of it together is."

James listened to the whole episode at his desk and then sat looking at the harbour without seeing it. After a while he picked up his phone and sent Val a line on Relay, telling her he'd heard it, that he didn't know what to do with the size of what was underneath it.

The campaign had not failed. That was the thing he kept arriving back at, and the thing that would not let him alone. By every standard he had written, it had won. The evidence was met, the ask was specific, the behaviour changed, the win was verified in eighty thousand pay packets. The framework had worked, and the thing that mattered most had been decided anyway, in a room nobody was pressing on, because nobody could see it.

Val wrote back that night, more than her usual few lines.

We spent a century building the lever for wages, and they automated the workers out from under it. The thing you helped build is a lever for customers, and they cannot automate the customers away. That matters. Hold on to it.

He read it twice. It was true. It was also no answer to the woman in Porirua.

He opened the campaign notebook and wrote, under the Countworth entry, beneath the evidence and the ask and the closed-out win:

The lever moves behaviour. The limit is sight. The campaign demanded the behaviour it could see. The behaviour that mattered was already decided, behind glass, out of view.

He looked at it. Then he wrote one more line.

The framework can press on whatever people can see. Someone has to keep making things visible.

*

The headline arrived on a Tuesday morning, at the worst possible moment a headline can arrive.

He was twenty minutes out of Kaikohe, on his way to a session with a community trust, when the phone buzzed on the passenger seat. A message from Val on Relay. He looked at it for the length of a glance: a screenshot, a headline, nothing else.

WHO ARE THE CONSUMER EVOLUTION?

Then the road dropped into the stretch where the signal died, and the phone went to no service and stayed there.

He drove the next twenty minutes with the headline and nothing else. He knew the masthead. He knew the byline. It was Megan, and Megan had just spent a month demonstrating exactly what she could do with documents somebody did not want read. She was also exactly who Craig would have handed the assignment to after James walked out the door. The parting gift had simply gone to the next name on the list.

He thought about everything that could be sitting under that headline. The emails from publish day. The metadata Reuben had called surface area. The profile paragraph from months ago that had been the shadow of him without his name: economics and the law, union contacts, the workings of a regulator. He thought about Claire at the kitchen bench, and Lily two weeks into a school where she was just the new girl, and the phone said no service, and the road kept going.

The session ran two hours. He gave it everything he had spare, which was not everything.

In the car park afterwards the signal came back, one bar at a time. He sat in the car with the engine off and read the piece.

It was the article Craig had commissioned, written by someone better than the commission. Megan had done what the bosses would have wanted, though not in the order they would have chosen. She stress-tested the evidence first, and the piece conceded, high up and in plain terms, that the evidence held. The Commerce Commission findings were the Commerce Commission findings.

Then she turned to the question in the headline, and James read the next section with his heart somewhere behind his teeth.

The hosting in Iceland. The replication agent. The clean registration, the untraceable payment, the identity separation executed, she wrote, with professional discipline. Her conclusion ran for three careful paragraphs and arrived where the infrastructure pointed: this was almost certainly not one person. It read as a small collective. Young, technically fluent, deeply literate in systems and platforms, possibly with offshore members. The kind of group, she wrote, that had grown up inside the machinery it was now turning against.

It was, James understood, exactly the answer the people who had made the phone calls had been hoping for. The evidence could not be argued with, so the arithmetic became: who is telling you this. Not economists. Not people who had worked in the sector or sat across a table from a regulator. A handful of anonymous technologists in their twenties, sophisticated about servers and unqualified about everything else, running a campaign against institutions that employed thousands of New Zealanders. That was a story head office could work with. It did not require refuting a single number.

The profile from months ago, the one that had been the shape of him without his name, the economics background and the policy contacts and the long memory for how a regulator worked, had no place in this version at all. The outline of a middle-aged journalist had been painted over completely, displaced by the signature of Reuben's engineering.

He read it twice.

Reuben had not only protected him. He had rewritten the question.

He told Claire that evening before he had finished taking his coat off. She read it standing at the kitchen bench, all the way through, and handed the phone back.

"A young activist collective," she said. "With good technological skills."

"Apparently."

"Don't ever tell Reuben. He'll be impossible."

A Relay message arrived from Reuben at nine that night.

Seen the piece. Wrong in exactly the right ways.

*

He'd first heard about Mere through Pita.

There's a woman up near Kaikohe you should talk to, Pita had said. Market gardener. Been there twenty years. Knows everyone. Worth a conversation.

James drove up on a Wednesday in late February. The road north was one he was beginning to know: the turn past the community hall, the long straight, a property on the left with a stand of macrocarpa that blocked the morning sun.

Mere's place was set back from the road at the end of an unsealed drive. The garden was large and serious, with raised beds, a glasshouse, and silverbeet and pumpkin and kūmara in rows laid out with the unthinking sureness of twenty years' practice. A ute stood beside the shed. A dog appeared from somewhere, assessed him, and went back to wherever it had come from.

Mere was in the garden. She straightened when she saw him, pulled off a glove, and shook his hand.

"Pita said you might come," she said. "Come inside."

Her kitchen table was a surface that had clearly been used for every kind of work: food preparation, paperwork, community meetings, homework, arguments, reconciliations. She made tea without asking, put a plate of biscuits on the table, and sat across from him.

"So," she said. "What are you building?"

He told her about the cooperative, the idea of it, what it would mean for someone in her situation specifically.

She listened with complete attention and without committing to anything. She had been presented with ideas before. She was waiting for the part where this one fell apart.

"Show me the numbers," she said when he'd finished.

He opened his laptop.

He showed her what she currently received per kilogram of kūmara from the distributor. She nodded. She knew the number; she had been living with it for years. But seeing it on a screen, in a column beside other numbers, did something to it. It became a data point rather than just the going rate.

He showed her what the same kūmara sold for at the supermarket forty kilometres south.

She looked at the gap between those two numbers for a long time.

“That’s what they take,” he said.

“I knew it was something like that,” she said. “I didn’t know it was quite that.”

He showed her the cooperative model. What she would receive per kilogram. What members would pay. What the operating costs would be. What would be left, and where it would go.

She studied it.

“Who else?” she said.

“There are three other growers in the area Pita thinks would be interested. A family with chickens on the Kaikohe road. Someone with a glasshouse who does tomatoes and capsicums. And there’s a woman in Rawene who’s been running an informal buying group for dry goods for two years. She’s been doing this already, loosely, without the structure.”

Mere looked at the screen. Then out the window at her garden.

“I’ve seen things like this before,” she said. “They start well. Then someone stops pulling their weight, and nobody says anything, and it falls apart.”

“Yes,” James said. “That happens.”

She looked at him, waiting for the part where he told her why it wouldn’t happen this time.

He didn’t.

“The governance structure is the hard part,” he said. “Not the numbers. The numbers work. The question is whether the people involved trust each other enough to have the hard conversations when they need to have them.”

She was quiet.

“I’ve been selling to the same distributor for eleven years,” she said. “He sets the price. I take it, or I find someone else, which I’ve tried twice, and both times I came back because there was no one else.” She picked up her tea. “I’m not loyal to that arrangement. I’m just stuck in it.”

“Yes,” James said.

She looked at the numbers again. At the gap.

“What do you need from me?” she said.

“Nothing yet. I need to know if you’re willing to have a conversation with the other growers. That’s all. One conversation. See if there’s enough interest to take it further.”

She thought about it.

“I’ll talk to them,” she said. “I’m not promising anything else.”

“That’s enough,” James said.

He drove home through the late afternoon with the window down and the notebook on the passenger seat. He didn’t know if Mere would make the calls. He didn’t know if the other growers would be interested. He didn’t know if the woman in Rawene with her informal buying group would want to formalise something that had been working precisely because it was informal.

He drove south with all of it unresolved, and found that the unresolved feeling was different from the unresolved feeling of filing a piece and waiting to see if it landed. This was closer. More contingent. More dependent on people he could actually call.

He turned onto the Hokianga road. The harbour appeared at the end of the view, wide and pale in the late light, the hills on the far side that green he still had no city name for.

He drove home.

*

Six weeks later James was driving back from Whangārei on a Thursday afternoon when he passed the community hall in Kaikohe.

There were cars outside. More than usual for a Thursday. Through the open door he could see tables set up and people moving between them, and there was a handwritten sign on the gatepost that he didn’t stop to read.

He drove on. He pulled over a hundred metres past the hall.

Then he turned around, drove back, stopped, and read the sign.

The Far North Food Collective. Open Thursdays 3pm to 6pm. Members and new members welcome.

Through the door he could see Mere at one of the tables, talking to a woman James didn’t recognise. On the tables: kūmara, pumpkin, silverbeet, tomatoes, eggs, a box of something in brown paper bags. On another table sat bulk rice, flour, oats, and lentils in labelled containers with small scoops, and a handwritten price list on a whiteboard behind them.

A man James had met once, one of the other growers, the one with the glasshouse on the Kaikohe road, was carrying a box in from a ute parked on the grass.

There were perhaps fifteen people inside, collecting orders, paying, talking.

James sat in his car and watched.

Then he drove home.

That evening he sat at his desk with the harbour dark outside the window and thought about the framework spreading through Andhra Pradesh in languages he couldn't read, and a community hall in Kaikohe on a Thursday afternoon with fifteen people and a whiteboard price list and a handwritten sign at the gate.

It was the same logic at different scales, with the same recognition at the centre of both: the status quo is a choice, and when enough people make a different one, something shifts.

He opened his notebook.

He wrote: *The Far North Food Collective*.

He looked at it.

Then he closed the notebook and went to find Claire.

CHAPTER FOURTEEN — The Ground

Lily's last monitoring appointment fell on a Thursday at the height of summer.

They drove down to Auckland the night before, the four of them, to a motel in Grafton. Joe ate chips in bed with focused pleasure; motel nights, he understood, were a different category of experience from ordinary nights and should be treated accordingly. Lily was quiet in the way she'd been quiet before appointments throughout the previous year, not frightened exactly, just gathered, saving something.

James lay in the dark after the kids were asleep and listened to Claire's breathing and the distant sound of the city, and thought about the drive down: the Brynderwyn Hills, the familiar motorway, Auckland arriving around them like something that used to be home and was now just a place they were passing through. The house was someone else's house now. The suburb was still there. The pōhutukawa at the end of the section was still there. None of it had anything to do with them anymore.

He fell asleep before he'd finished the thought.

Dr Anand was already smiling when she came into the room.

She sat down across from them, opened the file, and talked them through the results with the same careful thoroughness she brought to everything: what the numbers showed, what they meant, what the ongoing monitoring would look like, how they'd manage the transition from active treatment to surveillance. She was precise, and she took her time, and at the end of it she said the word she had been careful with for the better part of two years.

Clear.

Then she closed the file and looked at Lily directly.

"You have been," she said, "an extraordinary patient. I mean that." She stood and shook Lily's hand with a formality that somehow made it more rather than less. "I hope never to see you again in a professional capacity."

Lily said she hoped so too.

James watched his daughter's face. The word landed in her without drama, the way something arrives when you have been waiting for it long enough that the waiting has become its own kind of normal, and the end of the waiting takes a moment to recognise.

Claire put her hand over her mouth, just briefly, and then took it away.

They drove north through the summer Northland light, the four of them, windows down, the radio on something nobody had chosen and nobody turned off.

Joe asked how old the kauri were when they went through Waipoua Forest.

James told him.

“That’s a long time,” Joe said. He looked at the trees for a while. He was working on something. “Were they there when the dinosaurs were?”

“No. The dinosaurs were much earlier.”

“But they’re really old.”

“They’re really old.”

Joe looked at the trees a while longer and then went back to whatever he’d been doing with his hands in his lap, apparently satisfied.

Lily looked out at the kauri from the back seat. James watched her face in the mirror: considering, filing, processing the word the way she processed most things, privately and thoroughly, in a way that would emerge later as something considered rather than reactive.

Claire had her hand on James’s on the centre console.

He drove north through the forest with the word sitting somewhere in his chest, where it had landed that morning and hadn’t moved.

*

School had gone back at the end of January, the week before the appointment. By then Lily’s hair had grown long enough that she arrived as the new girl rather than the sick girl, which had been the whole quiet point of the waiting. She came home that first afternoon and said it was fine and went to her room, and James and Claire exchanged a look and decided, between them and without a word, not to push. By the end of the second week she was eating lunch with a girl called Hana, who had introduced herself on the first day and shown her where the library was. Lily reported this with careful neutrality, trying not to make too much of something she was quietly pleased about.

*

Joe got his rabbit on a Saturday a few weeks later.

They drove to a breeder in Maungaturoto; Claire had found her through a notice at the Rawene Four Square. The rabbit campaign had been running since their first week in the Hokianga, and James had conceded it in the kitchen two weeks earlier, not dramatically, just the plain acknowledgement of a parent who had looked at the arithmetic of the situation and understood that some arguments were already settled.

The breeder had six rabbits. Joe moved through them slowly, treating it as the significant decision it was. He held three. He put two back. He held the third for a long time.

"This one," he said.

"What are you going to call it?" Claire said.

Joe looked at the rabbit. The rabbit looked at Joe.

"Mower," Joe said. "Because it's going to eat the grass."

"It's a good name," Claire said, with a chuckle.

Mower came home in a cardboard box on Joe's lap, was introduced to the garden, and immediately sat under the deck and refused to move for forty minutes, which Joe observed patiently. His new lawn mower, he explained, needed time to adjust.

*

On a Sunday evening in early autumn, after the kids were in bed and Claire was reading and the house was quiet, James sat at his desk.

The harbour was dark beyond the window. The Hokianga at night had a different quality than he had expected: not the absence of light so much as the presence of a kind of dark that still had the sky mostly to itself. On clear nights the stars were extraordinary. Tonight there was cloud, and the harbour was invisible except as a darker dark at the end of the view.

He had come up here to finish a case study for Helen. Two thousand words on a family in Kaitiāia whose weekly food spend had risen by a third in two years while their income had not moved at all. He had the numbers. He had the interview transcript. He had the contours of the thing in his head the way he always did, and he had been sitting in front of it for forty minutes without writing a sentence.

He got up and made tea he did not want and came back and sat down again.

He thought about everything he knew.

About the families in cars, and the graduates training the systems replacing them, and the Pharmac queues, and the fees and the margins and the tax structures designed by the people who benefited from them. About the governments that had the mandate and the numbers and the will, and retreated anyway, because the system punished governments that threatened it. About his daughter's bear on the top shelf, and the number on the back of a piece of paper, and the equity going backwards month by month to pay for something that should have been paid for already.

About all the families facing what his family had faced without the equity to absorb it, which was most of them.

About a system so carefully and invisibly built to move money upward that the people it moved money away from had been persuaded to describe the process as the weather.

About Mere at her kitchen table, looking at the gap between two numbers for a long time.

About a community hall in Kaikohe on a Thursday afternoon.

About a document spreading through Andhra Pradesh in languages he could not read.

The anger arrived the way it always did now, which was quietly and from underneath. He had spent eleven years reporting on the problem before he had understood any of it. He had sat across tables from people whose lives had been taken apart by a mechanism he could describe accurately and had not, until it came for his own daughter, actually seen. He had believed the same story everyone believed, the one about markets and effort and outcomes, because he had been on the right side of it and it had never occurred to him to check.

And when he finally understood, he had done what he had been trained to do. He had written it down carefully. He had sourced it, caveated it, submitted it to editors, and watched it be read by the people who already knew and ignored by everyone else. Eleven years of measured language, and the direction of travel had not altered by a degree.

He looked at the case study on the screen. It was accurate. It was well sourced. Helen would use it and it would go into a submission and the submission would be received and acknowledged.

He closed the document without finishing it.

That was not what the anger wanted, and he had stopped pretending otherwise some months ago. The anger did not want to be reasonable. It had been reasonable for eleven years. What had changed him was not a report or a data set or a select committee finding. What had changed him was sitting in a hospital car park with a number on a piece of paper in his pocket and understanding, in his body rather than his notes, that the net he had spent his adult life assuming was there had a hole in it exactly the shape of his family.

You could not put that in a submission. It did not survive the translation. Nobody had ever changed their mind about a system because of a footnote.

But they might if they had to sit in the car park.

He thought about that for a while, and about how long it had taken him to see something he had been looking directly at, and about the fact that the only thing that had finally moved him was having it happen to someone he loved. Then he thought about how many people were currently living inside the same story he had been living inside, believing it was working, one diagnosis, one bad event away from finding out.

He opened a new document.

He looked at the blank page for a long moment, and then at the dark where the harbour was, and then back at the page.

Then he put his hands on the keyboard and started to type.

The Last Lever

Chapter One

The GPS gave up somewhere between the second cattle grid and a stand of old kauri that had no business growing this close to a road.

He looked at it.

He kept going.

EPILOGUE

You know something is wrong.

You've known for a long time. You feel it every time the bill arrives, every time the rent goes up, every time you look at what you earn and what it covers and what it used to cover and what it doesn't anymore. You feel it every time you're told to work harder, budget better, make smarter choices, as if the problem is your choices and not the system your choices are made inside.

You're not wrong. The system is extracting from you. At every point of contact. In every transaction. Through every fee, every margin, every structure designed to move money from your pocket to theirs as efficiently and invisibly as possible. It was designed to do exactly this. The people designing it are not going to stop because they were asked. They are not going to stop because a journalist wrote a careful measured piece. They are not going to stop because you voted for someone who promised they would.

They are not going to stop by choice.

They are going to stop when it costs them more to continue than to change. And the only people who can make it cost them more are you.

Get angry. Stay angry. And then do something with it.

Every purchase is a vote. Every subscription is a choice. Every unconsidered habit is a decision you didn't make but can.

The window is closing. The lever is in your hands.

Use it.

APPENDIX A: THE WORKED EXAMPLE

A Consumer Evolution Campaign Brief

Banking sector — New Zealand

PROTECT COMMUNITIES FIRST

This campaign is directed at the four major Australian-owned banks that between them control the substantial majority of New Zealand retail banking. It is not directed at community banks, credit unions, building societies, or any locally-owned or member-owned financial institution. It is not directed at bank employees, tellers, branch staff, or customer service workers. It is not directed at small businesses or independent operators who use banking services.

Small operators — cafés, barbers, restaurants, pharmacies, clothing stores, markets — who pass on payWave and contactless payment surcharges to customers are themselves victims of the same interchange fee structures this campaign targets. They cannot absorb merchant fees the way large chains can. When they pass those fees on, they do so because the margin does not exist to absorb them. This makes their prices less competitive against larger operators who can absorb the cost, eroding their market share and their viability. They are redirect destinations. They are not targets.

The targets of this campaign are the four major banks whose documented behaviour is described below.

THE TARGET

New Zealand's retail banking sector is dominated by four Australian-owned banks — ZNA, BSA, BZN, and Eastpac — which together hold approximately eighty-five percent of the home lending market and approximately ninety percent of retail banking deposits. The remaining market is served by a small number of New Zealand-owned and community-owned institutions, including NZBank, CommonGround Bank, and a network of credit unions.

This concentration is not accidental. It has been built and maintained over decades through acquisition, network effects, and the high switching costs that make changing banks feel harder than it is. Most New Zealanders have had the same bank for most of their adult lives. The bank the money goes into is the bank it stays in. This is not loyalty. It is inertia. The banks know this. They have built their revenue models on it.

This campaign asks you to notice the inertia. And then to choose deliberately.

THE EVIDENCE

One — Record profits during a cost-of-living crisis.

The four major banks collectively reported billions of dollars in annual profit during the period in which New Zealand households experienced the sharpest cost-of-living increases in a generation. These figures are drawn from the banks' own published annual reports and audited financial statements. They are not disputed by the banks. They are presented in those reports as evidence of financial strength.

During the same period, existing mortgage holders who did not actively renegotiate were rolled onto standard rates measurably higher than those offered to new customers or to customers actively switching banks. Comparison-site and public rate-card data has repeatedly shown gaps of two to three weeks in processing time and a persistent rate premium disadvantaging the passive existing customer against the actively negotiating one. This is not a pricing accident. It is the same inertia the Commerce Commission identified as protecting the big four from genuine competition, converted directly into a worse deal for anyone who does not pay attention.

Two — The payWave surcharge and who actually pays it.

When you tap your card at a small café, a local restaurant, a barber, or an independent pharmacy, you may be charged a surcharge of between one and two percent of the transaction value. This surcharge is not charged by the small business because the small business wants to charge it. It is passed on because the merchant service fee — the fee the business pays to accept Visa and Mastercard payments, most of it interchange set by the card networks and collected by the banks — is a cost the small business cannot absorb.

Large supermarket chains, petrol station networks, and major retailers do not charge this surcharge. Not because they are more generous. Because they have the scale to negotiate lower merchant fees and the margin to absorb those fees entirely, presenting contactless payment as frictionless to the customer.

The cumulative effect is around a hundred and fifty million dollars per year in surcharges flowing from New Zealand households through the Visa and Mastercard interchange system, most of it landing with the banks, through transactions so small that no individual payment registers as a meaningful cost. The Commerce Commission documented this in its work on the retail payment system and estimated that between forty-five and sixty-five million dollars of the charges each year are excessive: more than the actual cost of accepting the payment. A bill to ban the surcharges was introduced to Parliament. The government, in its own words, took a breather on the policy. The fees continued.

Three — The gap between what is available and what is signposted.

The four major banks collectively spend hundreds of millions of dollars annually on marketing designed to present themselves as community institutions — familiar, trustworthy, local. They sponsor sports teams, community events, and charitable programmes. This spending is real. It is also a fraction of the profit generated by the fee structures and margin decisions described above.

The alternatives — NZBank, CommonGround Bank, the credit unions — do not have comparable marketing budgets. Most New Zealanders do not know how easy it is to switch. Most New Zealanders have never been told, by the institution holding their money, that a comparable institution exists and that switching takes less than a week. This information asymmetry is not accidental. It is maintained by the institutions that benefit from it.

Four — Political access and regulatory pace.

The major banks have had documented access to senior ministers and government officials that is not available to the households paying the fees described above. This access has been exercised during periods when regulatory action on banking fees and market concentration has been considered, slowed, and in some cases shelved. The correlation between political access and regulatory pace is documented in donation registers, ministerial diary disclosures, and the parliamentary record. Each source is publicly available.

This campaign does not claim corruption. It documents access. Access shapes outcomes. The evidence of that shaping is in the public record.

WHY BANKING FIRST?

A fair question is why this campaign begins with banking rather than with the sectors where New Zealanders are squeezed hardest: the supermarket duopoly, the power companies, the insurers. The answer is the logic of the whole framework in miniature.

Those sectors extract the most precisely because you cannot leave them. You have to eat, so you cannot walk away from the two chains that control almost all grocery supply. You cannot opt out of electricity, and it is the same power whichever gentailer bills you. This is not an accident. The extractive economy works by removing the exits, until competition becomes meaningless and customers pay whatever is asked for things they cannot refuse to buy.

Banking is the exception that makes it a starting point. It is a captive sector like the others, dominated by four Australian-owned majors, but it is the one where a real exit still exists. You can move your money to a member-owned or publicly-owned institution, and it still functions fully as a bank. That makes banking the place to prove the method: the one locked room the extractors left a key to. A win here is not the end of the

campaign. It is the proof of concept for every sector where the exit is harder, demonstrating that coordinated, documented withdrawal can move an institution that presented itself as immovable. You take the ground you can hold. Then you show the rest of the country it can be done.

THE SPECIFIC ASK

This campaign has one primary ask.

Cut the merchant service fees the four major banks charge New Zealand businesses to accept card payments, removing the excess the Commerce Commission has identified, so that the surcharges those fees force onto customers at the till can come off.

This ask is specific and it is verifiable, because the fee schedules are published and the Commerce Commission has already quantified the excess. It does not ask the banks to be different kinds of institutions. It asks them to stop charging small businesses a fee those businesses have no choice but to pass on to customers who have no choice but to pay it. The surcharge at the till is the symptom everyone can feel. The merchant fee the banks set is the cause, and the cause is what this campaign asks them to fix.

The ask is unconditional. It is not contingent on the campaign reaching a threshold first, because a campaign that makes its demand conditional hands the target a number to argue about instead of a fee to cut. The demand is the same whether the campaign is a thousand people or a hundred thousand: **cut the fee**.

What grows is the pressure behind it, and that pressure is measured by the campaign itself, from data the campaign holds and publishes. Every participant does two things and records both through the campaign: they publicly pledge, and they move their banking to a redirect institution. The running total of pledged switchers is the campaign's scoreboard, and it does not depend on the major banks disclosing anything. Where the redirect institutions choose to report their own account growth, that corroborates the total, but the campaign never waits on the targets to admit what is happening to them.

If the banks cut the fees only partially, for some merchants, or subject to conditions that do not address the excess the Commerce Commission documented, the campaign assesses the partial change honestly and continues toward the primary ask.

THE REDIRECT

Be clear about what switching does and does not do. The interchange fees that force the surcharge are set by the Visa and Mastercard networks and run through the whole banking system, so moving your account to a smaller institution will not personally

exempt you from being surcharged at the till, and this campaign does not pretend otherwise. The redirect matters for two reasons that have nothing to do with escaping the fee. The first is where your money goes. When one of the four Australian-owned majors collects its share of the payment system's profits, that money leaves the country. When a member-owned or locally-owned institution collects the equivalent, the surplus returns to members or stays in New Zealand. Same activity, different destination, and the destination is the whole point. The second reason is proof. A visible, documented migration of accounts away from the majors is the thing they cannot explain away and cannot ignore, and it demonstrates something more important than any single fee: that ordinary people, withdrawing together, can move an institution that presented itself as immovable. The surcharge is where that lever is being tested. What is really being proven is that the lever works.

First option — CommonGround Bank.

CommonGround Bank is the most philosophically consistent redirect destination for this campaign. It is genuinely member-owned — every account holder is a member-owner with voting rights. It operates on a not-for-profit basis, distributing surplus back to members rather than to overseas shareholders. It is a full-service bank. Anyone can open an account. Switching takes less than a week.

This is the redirect the framework points toward first, because it is not merely a less extractive version of the same institution. It is a structurally different institution.

Second option — NZBank.

NZBank is publicly owned — owned by the New Zealand government on behalf of New Zealanders. Its profits, to the extent they are generated, stay in New Zealand rather than flowing to Australian shareholders. It is a full-service bank with nationwide coverage. It is accessible to people who need physical branch access. It does not offer the member-ownership structure of CommonGround Bank, but it represents a genuine alternative to the four major banks in terms of ownership and profit destination.

For people who need the most accessible possible switching option — particularly those in areas with limited physical banking infrastructure, or those whose credit situation limits their options with CommonGround Bank — NZBank is the redirect.

Third option — Credit unions.

New Zealand's credit unions operate on a member-owned, community-based model. They vary in accessibility and product range. Where a credit union is accessible and appropriate, it represents a redirect destination consistent with the framework's principles. The national credit union association maintains a current directory.

For people whose credit history or financial situation limits their options:

CommonGround Bank and NZBank both offer basic transaction accounts with lower barriers to entry than the major banks' standard products. If you have had difficulties with credit and are unsure whether you can switch, contact the institution directly and ask about their basic account options.

If none of the above is accessible to you, the voice option is the equal contribution. Redirect one automatic payment. Move your benefit or salary deposit to a new account, even if the new account is the only thing that moves. Tell one person why you are considering switching. Each of these actions is participation. None of them requires a clean credit record or discretionary income.

HOW TO PARTICIPATE

The voice option — equal to any other.

Share this brief. Tell someone the evidence in your own words. Name what you find unacceptable about it. Ask them what they think. This is participation. The framework spreads through people who tell other people. The connector is as essential as the redirector.

The redirect option.

Open an account with CommonGround Bank, NZBank, or a credit union. You do not need to close your existing account immediately — move your salary or benefit deposit first, then your automatic payments, then assess whether you need the major bank account at all. Document what you did. Share it if you are comfortable doing so.

The withdrawal option.

If switching is not accessible to you, reduce your business with the major banks wherever you can. Move one payment. Redirect one deposit. Each deliberate decision is a withdrawal from the default.

The documentation option.

Note what you do and when. Share it in community groups, in conversations, in newsletters. The aggregate of individual documented decisions is the evidence of movement that makes this campaign legible to the companies it is targeting.

WHAT THE BANKS COULD DO

When this campaign achieves visible traction, the banks will respond. The responses are predictable. They are documented in the Consumer Evolution Framework under The Alternative Narrative. For this campaign specifically, expect any of the following.

The community investment announcement. One or more of the four major banks may announce a community fund, a financial literacy programme, a sponsorship commitment, or a grant round. These announcements are designed to occupy the same emotional space as the campaign — community, care, local connection — without addressing the specific documented harm.

Response: Acknowledge the announcement. Assess it against the primary ask. Has the bank cut the merchant service fees that force the surcharges? If not, hold the campaign.

The jobs announcement. One or more banks may announce new roles, increased hiring, or a new facility. The announcement will be framed as evidence of the bank's commitment to New Zealand and to the communities where it operates.

Response: Acknowledge the announcement. Assess it against the primary ask. Has the bank cut the merchant service fees that force the surcharges? If not, hold the campaign.

The financial hardship statement. One or more banks may publish material about their hardship programmes, their support for customers in difficulty, their commitment to financial inclusion. This material may be genuine. It does not address the primary ask.

Response: Acknowledge the material. Assess it against the primary ask. Has the bank cut the merchant service fees that force the surcharges? If not, hold the campaign.

The legal threat. If the campaign achieves significant traction, one or more banks may instruct legal representatives to contact campaign participants, community groups distributing the brief, or the framework's domain registrar. This possibility is addressed directly in the framework's legal threats section.

Response: Publish any legal threat in full alongside the evidence it is trying to suppress. A bank that moves to suppress rather than address the evidence has confirmed that the evidence is accurate enough to threaten. The legal threat becomes part of the campaign.

WHAT WINNING LOOKS LIKE

A sustained shift of customer accounts away from the four major banks is detectable in their quarterly results. They do not need to see a collapse. They need to see movement in a direction they cannot explain away as market noise.

When that movement is visible — when the quarterly reports show account attrition that correlates with the campaign’s activity, when CommonGround Bank and NZBank report account growth that cannot be explained by normal market dynamics — the conversation about fee structures and rate pass-throughs becomes one the major banks initiate rather than resist. That is the moment at which the primary ask becomes achievable without legislative action.

Winning does not require every New Zealander to switch. It requires enough New Zealanders to switch, and enough of those switches to be documented and visible, that the cost-benefit calculation in the boardrooms of the four major banks changes.

The campaign stands on its own published number: the count of people who have pledged and switched, held and reported by the campaign itself. That number does not wait on the banks to confirm it. When it grows large enough that the corresponding movement surfaces in the majors' quarterly results as attrition they cannot explain away as market noise, the pressure has landed. A shift on the order of a few percent of the majors' combined retail base, sustained and documented over six to twelve months, is a number no quarterly report can dismiss, and it is achievable by distributed participation without a single bank disclosure the campaign has to beg for. And even if the fee proves stubborn, a migration the banks have to explain to their shareholders has already won the deeper point, which is that withdrawal, coordinated and documented, is a lever ordinary people can pull.

That is the target. That is what winning looks like.

THE EVIDENCE BEHIND THIS BRIEF

All claims in this campaign brief are drawn from primary sources.

Key primary sources include:

The Commerce Commission’s market study on personal banking services in New Zealand, and associated recommendations.

The published annual reports and audited financial statements of the four major banks.

The Reserve Bank of New Zealand’s published data on retail interest rates and OCR pass-through analysis.

Parliamentary records, including Hansard debates on the Retail Payment System Amendment Bill and related select committee transcripts.

The New Zealand Companies Register and Electoral Commission donation disclosures.

APPENDIX B: THE SEVEN-STAGE CAMPAIGN BRIEF

A Consumer Evolution Framework resource

For use by any individual, group, or organisation

No permission required

* * *

OVERVIEW

This template provides a structure for running a consumer campaign from initial target identification through to campaign closure. It is not prescriptive. Adapt it for your context. The evidence standard is non-negotiable. Everything else can be modified.

A campaign run under this framework has a single objective: to produce a specific, verifiable change in a specific, documented behaviour by a specific company through the coordinated withdrawal or redirection of consumer spending and voice.

A campaign is not a protest. A campaign is not an outrage cycle. A campaign is not a petition. A campaign is a sustained, evidenced, goal-directed movement of economic behaviour that ends when a specific ask is met or when the campaign group decides to withdraw.

* * *

STAGE ONE: TARGET IDENTIFICATION

What you are doing: Identifying a potential campaign target and assessing whether it meets the evidence standard.

Who does this: Any person or group that has identified a potential target. No permission required. No coordination required.

The questions:

Does the potential target operate in a market where consumers have limited or no practical alternatives within the existing arrangement?

Is there a documented pattern of extraction from consumers, workers, or suppliers?

Is the extraction evidenced by primary sources — not opinion, not media reports, but annual reports, regulatory findings, audited disclosures, or peer-reviewed research?

Is the harm specific and measurable?

Is there an accessible redirect destination or viable withdrawal option?

Would a campaign against this target benefit the communities it operates in, or would it harm people who depend on it?

If the answer to all six questions is yes, proceed to Stage Two. If the answer to any question is no, the target does not yet meet the evidence standard. Either gather more evidence or identify a different target.

The output: A target identification document that summarises the evidence for each question, with sources cited. This document is the foundation of everything that follows. Keep it. Update it. It is the campaign's anchor.

* * *

STAGE TWO: EVIDENCE ASSEMBLY

What you are doing: Building the evidence base that the campaign will stand on.

Who does this: Anyone with research skills, access to public documents, or relevant sector knowledge. Evidence assembly is collaborative work. Different people bring different capabilities — a trades union member may have access to wage data. A community accountant may be able to read annual reports. A tenant organiser may have documented complaints. A journalist may have published investigations. All of it can feed the evidence base.

The sources:

Annual reports and financial disclosures — the most powerful primary sources. A company's own numbers, in its own documents, are the hardest evidence to dispute.

Regulatory findings and market studies — Commerce Commission reports, MBIE publications, parliamentary select committee transcripts, OIA responses. These are public documents produced by institutions with investigative powers.

Academic research on the relevant market — peer-reviewed papers, university reports, independent economic analysis. Cite the institution and the author.

Parliamentary submissions and Hansard records — what the company and its lobbyists have said on the record about the behaviour being documented.

The standard: Each piece of evidence must be primary or properly attributed secondary. The evidence must support a specific claim. The claim must be falsifiable — that is, it must be possible to prove it wrong. If it is not falsifiable it is not evidence, it is assertion.

The output: An evidence document. This is a living document. It begins with what you have and grows as the campaign develops. It is the source document for the campaign

brief. Every claim in the campaign brief must trace back to a specific item in the evidence document.

* * *

STAGE THREE: CAMPAIGN BRIEF

What you are doing: Translating the evidence into a campaign document that ordinary people can read and act on.

Who does this: Writers, communicators, people who are good at plain language. The campaign brief is not a policy document. It is not an academic paper. It is a document that a working parent with fifteen minutes can pick up, understand, and decide what to do about.

The structure of a campaign brief:

Protect communities first. The opening paragraph of every campaign brief names who is not the target and why. The local café. The independent operator. The small business passing on costs it cannot absorb. These are victims of the same extraction the campaign is targeting. They are not the campaign's target. Say this first. Say it plainly.

The target. Name the company. Name the market. Name the market concentration or limited-alternatives problem in plain language.

The evidence. Three to five specific, sourced claims. Not a list of grievances. A list of documented facts. Each one cited. Each one verifiable. Each one specific enough to be falsifiable.

The specific ask. One primary ask. Specific. Verifiable. Time-bounded where possible. A named outcome that both the campaign and the company can identify when it has been met.

The redirect. One or more specific alternatives. Named. Accessible. With a brief explanation of what makes them a redirect destination rather than a target. If no redirect exists, say so plainly and name withdrawal as the appropriate response.

How to participate. The voice option first. Share the brief. Tell someone why you're participating. Describe the evidence in your own words. This is the equal option, not the lesser option. Then the redirect or withdrawal option. Then the documentation option — record what you do, share it, add it to the evidence base.

The documentation prompt. Ask people to document their participation and share it. This information feeds subsequent stages.

The output: A campaign brief of no more than two pages of plain text. Shorter is almost always better. The evidence document behind it can be as long as necessary. The brief that people read needs to fit on a phone screen.

* * *

STAGE FOUR: DISTRIBUTION AND SEEDING

What you are doing: Getting the campaign brief to the people and organisations most likely to act on it and amplify it further.

Who does this: Everyone in the campaign group, and everyone they know who cares about this issue.

The principles of distribution:

Start with connectors. The people who matter most in distribution are not the people with the most followers. They are the people who are trusted in the communities the campaign is trying to reach.

Distribute through existing networks, not new ones. The campaign does not need to build an audience. It needs to find the audiences that already exist and are already talking about the problem the campaign is naming. Union newsletters. Community Facebook groups. School parent networks. Tenants' associations. Sports clubs. Church groups.

The citation is the permission. Every distribution of the campaign brief should include the URL — consumerevolution.org — and a clear statement that the framework belongs to no one, that adaptation is authorised, that the campaign can be run in any form that meets the evidence standard.

No central coordinator is needed. The campaign can spread through distribution without anyone directing it.

The output: A distributed campaign brief, cited and attributed, in as many channels as the campaign group can reach.

* * *

STAGE FIVE: RESPONSE MANAGEMENT

What you are doing: Monitoring and responding to the company's reaction to the campaign.

What to watch for:

The alternative narrative. Community investment announcements. Supplier fairness statements. Jobs announcements. Sustainability initiatives. These are expected. When they arrive, assess them against the specific ask and publish the assessment. Do not

engage with the alternative narrative as an argument. Acknowledge it, assess it, hold the campaign.

The legal threat. When this arrives — and if the campaign is working, it may arrive — publish it in full alongside the evidence it is trying to suppress.

The targeted concession. The company makes a change to one specific item the campaign has named while maintaining the overall behaviour through other mechanisms. Assess it against the specific primary ask. If the primary ask has been met, proceed to Stage Seven. If it has not, document the concession, acknowledge it publicly, and hold the campaign.

The divide and conquer approach. The company or its representatives attempt to fracture the campaign coalition. Return to the evidence. Is the evidence what it is? Is the ask specific and verifiable? If yes, the coalition holds.

The output: A response log. Every communication from the company, every media piece about the campaign, every legal threat, every alternative narrative — logged, dated, assessed, and where appropriate published.

* * *

STAGE SIX: SUSTAINING PRESSURE

What you are doing: Keeping the campaign alive past the point where outrage cycles would have burned out.

Who does this: Everyone. This is the hardest stage and the most important. Most campaigns fail here.

The tools of sustained pressure:

The milestone update. Regular, brief communications to campaign participants about what has changed since the last update. New account applications at the redirect destination. Published quarterly results from the target company. New groups adopting the campaign brief.

The personal documentation prompt. Ask campaign participants regularly to document and share what they have done. Each person who has switched their bank account and documented it is a data point. A thousand data points is a story the target company cannot ignore.

The connector network. The people who spread the campaign initially are the same people who sustain it. Regular brief updates to connectors keep the campaign visible in the communities where it is already present.

The evidence refresh. When new evidence becomes available — a new regulatory finding, a new quarterly report, a new OIA response — add it to the evidence document and distribute a brief update.

The output: A campaign that is still running six weeks after it started. This is the output. It is not a document. It is a sustained state of deliberate economic behaviour by a community of people who have decided not to return to their old habits until the specific ask is met.

* * *

STAGE SEVEN: CAMPAIGN CLOSURE

What you are doing: Assessing whether the campaign goal has been met and documenting the outcome.

The assessment:

Has the specific primary ask been met? Not partially. Not approximately. Specifically. If yes: the campaign closes. Document the win. Publish the outcome. Share it with every channel that carried the campaign brief. Archive the evidence document. This archive is a resource for the next campaign.

If no: the campaign continues. Assess whether the ask remains achievable. Assess whether the evidence base needs to be refreshed. Assess whether the coalition needs to be rebuilt.

On declaring victory:

Be precise. A company's announcement that it is *reviewing its fee structures* is not the end condition. A change in the specific, documented behaviour is the end condition.

On closing a campaign that has not achieved its ask:

Sometimes campaigns do not achieve their specific ask. This is not failure if the evidence was sound, the ask was reasonable, and the pressure was sustained. Document what happened. Publish what the company did and did not do. This documentation is valuable. It tells the next campaign group what they are dealing with. It adds to the evidence base for future campaigns.

The output: A campaign closure document. Two to three paragraphs. What was the ask. What happened. What the outcome was. Whether the ask was met. What future campaigns targeting this company or this sector should know. Publish it. Archive it. Add it to the record.

* * *

This template belongs to no one. Adapt it. Use it. Cite it.

consumerevolution.org

APPENDIX C: THE CAMPAIGN TEMPLATE

Use this template as a starting point. Fill it in. Publish it alongside your evidence base. This is your campaign foundation.

Campaign Name

[What is this campaign called? Make it specific and memorable.]

The Target

[Which company or entity is the campaign targeting? Be specific.]

The Extraction Method

[What specifically is the company doing that constitutes extraction? Describe it precisely. Reference your primary sources.]

The Evidence

[List your primary sources. Document name. Date. Page number or section. What does each source prove?]

The Specific Harm

[Who is harmed? How? By how much? Make it specific and measurable.]

The Specific Ask

[What specifically do you want the company to do? By when? How will you know when it has been done?]

The Revenue Mechanism

[Which part of the company's revenue does the extraction come from? Subscriptions? A specific product category? A surcharge? A pricing policy? This is your leverage point.]

The Participation Strategy

[How will people participate? Redirect (where?), withdraw (from what?), voice (how?), or a combination? Be specific about the call to action.]

The Redirect Destination

[If redirecting, where should people take their spending? Named. Specific. Accessible. Why is it a better choice?]

The Campaign Timeline

[How long will the initial campaign run? What are the assessment milestones? What is the end condition?]

The Escalation Plan

[If the company does not respond to the initial ask, what is the next step? Escalate the goal? Expand the coalition? Apply pressure to advertisers or suppliers? Know this before you launch.]

The Campaign Record Location

[Where will the campaign record be published and backed up? Name at least two locations.]

THE WORKED EXAMPLE

A framework tells you what to believe. A worked example shows you what to do. A complete campaign, built end to end under this framework, with the target named, the evidence laid out, the ask made specific, the redirect identified, and the win condition defined, is available in Appendix A: The Squeeze, a campaign brief on retail banking in New Zealand. Read the framework for the principles. Read the brief to see them used. Then build your own using the campaign brief and template available in the appendices.