HIDDEN FEES?

The Hidden State Framework and the Reform Prospects for Systems of Monetary Sanctions

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About the Author

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The purpose of this Essay is to consider how the "hidden state framework" prevalent in scholarship on the politics of public policy might be fruitfully applied to our understanding of the political development and politics of monetary sanctions[1], with an eye towards their reform. After briefly summarizing the context and evolution of the hidden state framework and the features of monetary sanctions systems that bear family resemblance to hidden policy arrangements, this Essay then discusses how the framework might be used to illuminate both the challenges and prospects for monetary sanctions reform. It also highlights how a focus on monetary sanctions may raise new questions about the politics of reforming hidden state institutions more broadly. To summarize, notwithstanding variation across systems, monetary sanctions systems in the United States typically share three key features with other hidden state institutions: low public visibility, attribution challenges, and the reliance on third-party delegation. These features are linked to a "quiet politics" in which powerful stakeholders tend to exercise the upper hand in negotiations that receive minimal public attention or deliberation while the general public is largely sidelined.[2] However, the literature on the hidden state also provides several lessons for when these barriers to reform might be overcome; in the realm of monetary sanctions, reformers already have engaged in activities intended to raise their visibility, change

1. Throughout this Essay I use the terms "monetary sanctions" and "fines and fees" interchangeably.
2. Pepper D. Culpepper, Quiet Politics and Business Power: Corporate Control in Europe and Japan (2010).

how the public thinks about these issues, and address some of the problems that emerge when policies generate powerful stakeholders. Yet the relative power and position of the citizens affected by monetary sanctions constitute a key departure of monetary sanctions from the types of hidden policies whose reform implications have been examined,[3] and raises additional questions about the prospects for political mobilization and coalition building, as well as questions about designing policy reforms that protect against new forms of predation. The Essay concludes with a discussion of those challenges and lays out some areas where scholars of the hidden state and scholars of monetary sanctions might productively collaborate.

I. What is the Hidden State Framework?

In 2008, the political scientist Marie Gottschalk published an essay drawing attention to the ways in which the carceral state was "hiding in plain sight" in the United States.[4] As Gottschalk observed, despite recognition in other fields about the explosive growth of the prison population and the retributive turn in penal policy in the United States, political scientists had given short shrift to the implications of these developments for democratic politics, including participation, representation, party realignment, and the adoption of neoliberal policy reforms.[5]

Gottschalk's depiction of the carceral state as "hiding in plain sight" evoked a recent and still evolving discussion by scholars of American politics, public policy, and political development over how to characterize the American state.[6] For decades, scholars often depicted the American state as weak and even nonexistent, appearing to lack a centralized Weberian bureaucracy, while the American welfare state was often depicted as relatively underdeveloped, lacking the comprehensive protections for citizens and households against the vicissitudes of modern economic life.[7]

3. *But see* Marie Gottschalk, Caught: The Prison State and the Lockdown of American Politics (2015).

4. Marie Gottschalk, *Hiding in Plain Sight: American Politics and the Carceral State*, 11 Ann. Rev. Pol. Sci. 235 (2008).

5. *Id*. at 242–51.

6. *See* Brian Balogh, A Government Out of Sight: The Mystery of National Authority in Nineteenth-Century America (2009); Christopher Howard, The Hidden Welfare State: Tax Expenditures and Social Policy in the United States (1997); Suzanne Mettler, The Submerged State: How Invisible Government Policies Undermine American Democracy (2011) [hereinafter Mettler, Submerged State]; Elisabeth Clemens, *Lineages of the Rube Goldberg State: Building and Blurring Public Programs, 1900–1940*, *in* Desmond King & Robert C. Lieberman, *Ironies of State Building: A Comparative Perspective on the Weak American State*, 61 World Pol. 547 (2009); William Novak, *The Myth of the "Weak" American State*, 113 Am. Hist. Rev. 752 (2008); Rethinking Political Institutions: The Art of the State 187 (Ian Shapiro et al. eds., 2006).

7. Seymore Martin Lipset & Gary Marks, It Didn't Happen Here: Why Socialism Failed in the United States (2000).

While this view was never entirely unchallenged,[8] the late 1990s witnessed a renewal in concern that beneath a stylized weak state lay substantial forms of government involvement in regulating the social and economic life of Americans. In one area of this debate, scholarship including William Novak's *The People's Welfare* and "The Myth of the Weak American State", and Brian Balogh's *A Government Out of Sight*, challenged the idea of a laissez-faire nineteenth century state, pointing out the ways that state and local governments in the nineteenth century managed to mobilize the powers that they did have (in particular, the creative use of legal principles) in areas "as diverse as safety, economy, infrastructure, morality and health" in the project of creating a "well-regulated society."[9] Others, including David Ericson and Paul Frymer, pointed out that some of the more coercive activities of the nineteenth century American state that enabled it to expand westward as well as protect slaveholders against insurrections, belied the notion of its weakness or obscurity.[10]

A different but related body of scholarship has focused more on social policy, long presumed to be an area of particularly low state capacity when contrasted to the robust welfare states in Western European democracies. Against this earlier view, the new hidden state scholarship highlighted, how, after accounting for measures like the favorable tax treatment of employer-provided fringe benefits (most importantly for health and retirement plans), tax deductions for home mortgage interest, tax deferrals for college savings and retirement accounts, or credit programs enabling access to mortgages and student loans, the American welfare state hardly could be characterized as anemic.[11] Newly report-

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8. *See, e.g.*, Paul Starr & Gosta Esping-Andersen, *Passive Intervention*, 7 Working Papers for New Soc'y 15 (1979), https://www.princeton.edu/~starr/articles/articles68-79/Starr_Esping-Andersen_Passive_Intervention.pdf [https://perma.cc/VK42-N4FE]; Beth Stevens, *Blurring the Boundaries: How the Federal Government Has Influenced Welfare Benefits in the Private Sector*, *in* The Politics of Social Policy in the United States 123 (Margaret Weir et al. eds., 1988).

9. Balogh, *supra* note 6; William J. Novak, The People's Welfare: Law & Regulation in Nineteenth-Century America 1 (1996); Monica Prasad, *American Exceptionalism and the Welfare State: The Revisionist Literature*, 19 Ann. Rev. Pol. Sci. 187, 188 (2016).

10. Paul Frymer, Building an American Empire: The Era of Territorial and Political Expansion (2017); John Dearborn, *American Imperial Development*, 81 J. Pol. e44, e47 (2019); David Ericson, *The United States Military, State Development, and Slavery in the Early Republic*, 31 Stud. Am. Pol. Dev. (2017); Chloe Thurston, *Black Lives Matter, American Political Development, and the Politics of Visibility*, 6 Pol., Groups, & Identities 162 (2018).

11. Marie Gottschalk, The Shadow Welfare State: Labor, Business, and the Politics of Health Care in the United States (2000) [hereinafter Gottschalk, Shadow Welfare State]; Jacob Hacker, The Divided Welfare State: The Battle Over Public and Private Social Benefits in the United States (2002); Howard, *supra* note 6; Jennifer Klein, For All these Rights: Business, Labor, and the Shaping of America's Public-Private Welfare State (2003); Suzanne Mettler, Degrees of Inequality: How the Politics of Higher Education

ed data comparing tax expenditures across Organization for Economic Cooperation and Development (OECD) countries corroborated the argument that the United States did not necessarily devote fewer resources to social wellbeing, but rather used different mechanisms to accomplish these aims: the tax code, third-party providers, and other indirect routes.[12] In naming these newly-discovered uses of state power in the nineteenth and twentieth century, many scholars stressed their obscurity, labeling the government as "out-of-sight" (Balogh), "hidden" (Howard), "shadow" (Gottschalk) or "submerged" (Mettler), or likening the state to a complex Rube-Goldberg contraption (Clemens).[13]

The identification of these indirect and generally hidden channels of policy provision have given rise to two major insights involving the prospects of such policies to generate feedback effects and the potential for future reform efforts. First, scholars have found that when policies are transmitted to citizens indirectly, their beneficiaries tend not to attribute their receipt of these policies to specific government policies or programs. Instead, they believe themselves to have accessed their benefits on the market or through pure personal effort. This means that in contrast with policies that have direct lines between the government and beneficiaries, indirectly provided policies do not produce the same types of feedback effects, making it difficult for citizens to hold governments accountable (positively or negatively) for developments, and reducing the common basis for collective action.[14] As Kimberly Morgan and Andrea Campbell, among others, point out, it operates to reconcile a dilemma in American public opinion—namely that Americans are philosophically conservative, opposing governmental intervention in the abstract, but operationally liberal, enjoying the benefits provided to them by the state.[15]

Second, while invisible to many of their citizen beneficiaries, hidden state programs often involve a host of private, profit-seeking interests for whom the role of the government is quite visible. The home mortgage interest deduction is often offered as a quintessential example of this dynamic. Because people must first purchase a house in order to benefit from the deduction, they tend not to see this as a public policy inducement. Home builders, lenders, and real estate agents, on the other hand, recognize the stakes of the government's involvement in this area

Sabotaged the American Dream (2014) [hereinafter Mettler, Degrees of Inequality]; Mettler, Submerged State, *supra* note 6; Sarah Quinn, American Bonds: How Credit Markets Shaped a Nation (2019); Stevens, *supra* note 8.

12. Jacob Hacker, *America's Welfare Parastate*, 14 Persp. on Pol. 777 (2016).
13. Balogh, *supra* note 6; Gottschalk, Shadow Welfare State, *supra* note 11; Howard, *supra* note 6; Mettler, Submerged State, *supra* note 6; Clemens, *supra* note 6.
14. Suzanne Mettler, *Making What Government Does Apparent to Citizens: Policy Feedback Effects, Their Limitations, and How They Might Be Facilitated*, 685 Annals Am. Acad. Pol. & Soc. Sci 30, 33–35 (2019) [hereinafter Mettler, *Apparent to Citizens*].
15. Kimberly J. Morgan & Andrea Louise Campbell, The Delegated Welfare State: Medicare, Markets, and the Governance of Social Policy (2011).

and often mobilize against the threat of changes to the tax code that involve these issues.[16] Beyond mobilizing against specific threats to policy retrenchment, they routinely donate to politicians and are active in politics as a way of preempting future possible threats to their industries.[17] In this sense, the politics of the hidden state is not just a politics, but also a political economy, whereby government policies and regulations create financial incentives for private actions, which then feedback into the political system in multiple ways.

Returning to the issue of monetary sanctions, one can see why they might be classified as part of the hidden state, an observation also noted by Mary Fainsod Katzenstein and Maureen Waller in 2015.[18] First, monetary sanctions systems share some of the structural attributes of hidden state programs in that they are complex, opaque, and indirect. Scholars and advocates in this field have explicitly likened monetary sanctions to a hidden tax, albeit one that falls mainly on the poor. Those with the means may be able to quickly dispense of their legal financial obligations, while the inability of poorer citizens to pay an initial fee can have cascading effects, leading to new fees, prolonged contact with the criminal justice system, and punishments including jail time, driver's license suspension, or loss of voting rights.[19] Yet as with several archetypal tax policies considered to be a part of the hidden state, this tax is largely invisible, potentially attributable to the individual actions that led to one's entanglement in the criminal justice system in the first place, and less to the underlying fiscal and institutional conditions that also operated to produce these outcomes. Finally, as with other institutions of the hidden state, monetary sanctions systems exist alongside and give rise to a plethora of stakeholders, from private profit-seeking probation companies and debt collectors, to state and local governments facing mounting expenses and declining fiscal capacity.[20] As with other hidden state policies, threats to the status quo may activate such stakeholders who have come to rely on the revenue streams generated by monetary sanctions systems. April Fernandes, Michele Cadigan, Frank Edwards, and Alexes

16. Dennis J. Ventry, Jr., *The Accidental Deduction: A History and Critique of the Tax Subsidy for Mortgage Interest*, 73 L. & Contemp. Probs. 233 (2010).

17. Mettler, *supra* note 11; Mettler, Submerged State, *supra* note 6.

18. Mary Fainsod Katzenstein & Maureen Waller, *Taxing the Poor: Incarceration, Poverty Governance, and the Seizure of Family Resources*, 13 Persp. on Pol. 638 (2015).

19. Criminal Justice Policy Program at Harvard Law School, Confronting Criminal Justice Debt: A Guide for Policy Reform (2016), http://cjpp.law.harvard.edu/assets/Confronting-Crim-Justice-Debt-Guide-to-Policy-Reform-FINAL.pdf [https://perma.cc/5G6S-HS2T].

20. *Id.*; Traci R. Burch, *Fixing the Broken System of Financial Sanctions*, 10 Criminology & Pub. Pol'y 539, 539–40 (2011); Joshua Page & Joe Soss, *Criminal Justice Predation and Neoliberal Governance*, *in* Rethinking Neoliberalism: Resisting the Disciplinary Regime 141 (Sanford F. Schram & Marianna Pavlovskaya eds., 2017).

Harris highlight the degree of some municipalities' dependence on these arrangements in a 2019 review article:

> In 2012, 355 municipalities (with populations of more than 500 residents) collected at least $100 in fines and forfeitures revenues per capita, and 208 municipalities generated at least 20% of their own-source revenues from fines and forfeitures.[21]

A paper by the Criminal Justice Policy Program at Harvard Law School reports that in states that allow for private debt collectors to be assigned to collect criminal justice debt:

> These agencies often derive income directly from the fees that they charge to defendants. Florida and Tennessee, for example, allow private debt collection firms to add up to a 40 percent surcharge on unpaid criminal justice debt . . . . The consequences of these perverse incentives are exacerbated when private debt collectors are delegated decision-making powers with little government oversight.[22]

These observations only barely unearth the scope of stakeholders in these systems, the financial stakes, and the challenges for oversight and accountability.

A. *The Politics of Reforming Hidden State Policies and their Application to Monetary Sanctions*

To the extent that systems of monetary sanctions can be viewed within the framework of the hidden state—an exercise that naturally will highlight some aspects of these systems while obscuring others—it illuminates several challenges of and prospects for reform. The core challenges recognized by much of the literature pertain to two of the core features mentioned above: first, the lack of public visibility and salience, and second, the ability for such arrangements to generate powerful stakeholders ready to mobilize in the threat of changes to the status quo. Taken together, these make it difficult to generate much mass political appetite for reform, given the low attention and salience of such programs, and can allow such programs to persist (if not expand) with little accountability. Earlier efforts to reform tax expenditures and the American healthcare system present two important examples of the difficulty of altering systems even when the costs and inefficiencies of the status quo are recognized by experts inside and outside of the government.[23]

Yet research over the past decade has also provided insight into conditions which might be conductive to building political support for reform that may overcome the objections of entrenched stakeholders and the general inattention from mass publics. Recent policy developments, including the capping of the State and Local Tax Deduction at

21. April D. Fernandes et al., *Monetary Sanctions: A Review of Revenue Generation, Legal Challenges, and Reform*, 15 Ann. Rev. L. & Soc. Sci. 397, 399 (2019).
22. Criminal Justice Policy Program at Harvard Law School, *supra* note 19, at 11.
23. Starr & Esping-Andersen, *supra* note 8; Ventry, *supra* note 16.

$10,000 as part of the 2016 Tax Cut and Jobs Act, and the r 2010eform of the federal student loan program to replace private with direct lending, show that even hidden state institutions with entrenched constituencies of public and private stakeholders are not fully insulated from reform pressures. In some cases policymakers have managed to secure sufficient stakeholder cooperation to make reform plausible, or even to sideline recalcitrant stakeholders.[24] In addition, experimental work by Suzanne Mettler and Matt Guardino show that providing citizens with more information about a policy and its beneficiaries can shift their opinions. In the case of the home mortgage interest deduction, they found that providing information about the upward distributional tilt led to decreased support of the program. Providing information about the downward distributional tilt of the Earned Income Tax Credit increased net support.[25] Finally, there is a role for organizations to play in helping to raise the visibility of the government in people's lives as a way of bringing reform issues onto the agenda.[26] As scholars both within and outside of the hidden state framework have shown, organizations including advocacy groups, unions, and other types of nonprofits, may play a crucial role in mediating how citizens attribute their circumstances to the state or how they make demands on it.[27] By educating their constituents and the broader public about the causes, costs, and consequences of these otherwise hidden government policies, organizations can help to render otherwise hidden policies not only visible but also fundamentally changeable.

Recent developments within the area of monetary sanctions also suggests that the low visibility, attribution problems, and stakeholder buy-in prevalent in hidden state institutions does not necessarily present an insurmountable barrier to reform. In 2015, the Department of Justice's report of its Ferguson, Missouri investigation drew national attention to these issues when it was discovered how heavily the city relied on fines and fees as a part of its budget.[28] Other well-publicized reports in recent years helped to reframe longstanding problems of debt as rooted not in criminality but rather, in the design and implementation of policies that disproportionately burden the poor.[29] Moreover, recent work, including

24. Suzanne Mettler, *Reconstituting the Submerged State: The Challenges of Social Policy Reform in the Obama Era*, 8 Persp. on Pol. 803, 819 (2010).
25. Mettler, Submerged State, *supra* note 6, at 64.
26. Mettler, *Apparent to Citizens*, *supra* note 14.
27. *E.g.*, Heath Brown, *How Do Policy Organizations Frame Issues and Shape Identity? Exploring the Case of School Choice*, Admin. & Soc'y 1 (2019); Kristin A. Goss et al., *Bringing Organizations Back In: Multilevel Feedback Effects on Individual Civic Inclusion*, 47 Pol'y Stud. J. 451 (2019); Jamila Michener, *Power from the Margins: Grassroots Mobilization and Urban Expansions of Civil Legal Rights*, Urb. Aff. Rev. 1 (2019).
28. Page & Soss, *supra* note 20.
29. *See*, *e.g.*, *Profiting from Probation: America's "Offender-Funded" Probation Industry*, Hum. Rts. Watch, (Feb. 5, 2014), https://www.hrw.org/report/2014/02/05/profiting-probation/americas-offender-funded-probation-industry [https://perma.cc/4Z4Q-QLP4].

a November 2019 report by the Brennan Center for Justice, has sought to account for the total costs of systems of monetary sanctions. While many municipalities rely on these for revenue, they do not necessarily consider the broader costs of having systems of monetary sanctions in place, against those revenues. The Brennan Center report challenged the long-assumed but generally untested assumption that these practices are net revenue generators, findings that might be used to dampen opposition from governments relying on this revenue.[30] Finally, as the issue has gained increasing traction, it has been the target of both legal challenges and state-level policy reform efforts.[31]

Other challenges remain. The idea that offenders "should help pay for the cost of their punishment" is popular among voters, such that drawing attention to these costs void of additional context might actually increase support for maintaining the status quo and undermine reform efforts.[32] The existence of private stakeholders and the fiscal needs of local and state government suggests these dynamics may be reinforcing, especially if viewed as an alternative to electorally unpopular tax increases. Each of these speak to a fundamental difference between the types of policies and focus on the political consequences and reform politics so far by those in the hidden state agenda, and monetary sanctions. Monetary sanctions have been characterized as a "poverty tax" that negatively affects the poorest citizens, a key divergence from many of the types of programs typically considered to be a part of the hidden state, which tend to distribute beneficiaries. Even those who are negatively affected by such policies, whether because they are outright excluded from their benefits, or included in a coercive manner, may internalize mainstream narratives about their position, or fail to understand their individual problems as broader collective problems linked to public policy. As such, though monetary sanctions share many features of the hidden state policy, there is some reason for caution when extending lessons about hidden state reform prospects to reforming monetary sanctions systems. Those who tend to be affected by monetary sanctions tend to be those who are already politically marginalized, and experience with the criminal justice system can further dampen political participation and engagement.

In situations involving marginalized groups' negative experiences of hidden state institutions, there is some role for advocacy organizations to help overcome some of these challenges. They can help to render the role of government policy and administrative practices legible and visible to the public as well as to those who experience these issues but do not necessarily think of them as broader collective challenges, creating

30. Matthew Menendez et al., Brennan Ctr. for Justice, The Steep Costs of Criminal Justice Fees and Fines: A Fiscal Analysis of Three States and Ten Counties (2019), https://www.brennancenter.org/sites/default/files/2019-11/2019_10_Fees%26Fines_Final5.pdf [https://perma.cc/T7N3-JCXS].

31. Fernandes et al., *supra* note 21.

32. Burch, *supra* note 20.

conditions for collective mobilization, coalition building, and policy change. Such organizations, which I term "boundary groups" in previous work on organizational mobilization against discriminatory mortgage policies, can also play a role of brokers with private sector stakeholders, working to gain their cooperation or to expose their negative practices.[33] Given the relative lack of power of marginalized groups, boundary groups can play an informational role, filling gaps where official statistics are lacking, or disseminating evidence that has been collected by public and private sector actors but is not widely known. Finally, through working with public and private sector actors, and through their role in trying to educate the public and their own constituents, they can play a demonstrative role, modeling new practices with hopes of demonstrating their effectiveness to a public or set of stakeholders concerned about the political, economic, or social ramifications of changes to the status quo.

Conclusion

Many of the negative consequences of monetary sanctions for the citizens who bear their burdens stem from the incentives such systems can create for predation, and the lack of accountability due to their relative obscurity from public view and their link to criminality in the eyes of many voters. But though obscure, they are often created and sustained through political processes. This is why it may be useful to engage with the hidden state framework in considering the prospects for reform. For scholars and practitioners, considering monetary sanctions systems as part of the hidden state may help illuminate common political challenges as well as their potential for reform.

At the same time, some features of monetary sanctions systems reveal blind spots in the hidden state reform literature, or at least raise questions for future researchers. Two particularly important ones revolve around the disproportionate burdens that monetary sanctions systems place on marginalized groups.[34] First, thinking about the reform prospects for monetary sanctions systems as a case of hidden state reform more broadly requires moving from the paradigm whose main challenge is defined as helping citizens draw better connections to the often positive role of the government in their lives and livelihoods, to a policy area defined not by benefits, but by coercion, punishment, and extraction. The latter places these issues not only in the realm of distributive politics; mass political attitudes towards criminal justice, policing, taxes, and their relationship to each other, may also influence the efficacy of the reform

33. Chloe N. Thurston, At the Boundaries of Homeownership: Credit, Discrimination, and the American State 10 (2018) [hereinafter Thurston, Boundaries of Homeownership].
34. Gwen Prose et al., *The State from Below: Distorted Responsiveness in Policed Communities*, Urb. Aff. Rev. 1 (2019); Joe Soss & Vesla Weaver, *Police Are Our Government: Politics, Political Science, and the Policing of Race-Class Subjugated Communities*, 20 Ann. Rev. Pol. Sci. 565 (2017).

strategies that have seen success (albeit limited) in the context of more beneficial programs. These considerations might complicate, for example, the task of increasing the visibility of the state's role in monetary sanctions, as it is plausible that providing more information could in some instances reduce public support for reform. Questions about the consequences of making some types of demands public were also at the heart of midcentury mobilization against mortgage redlining, as organizational leaders deliberated about the potential costs of public attention (especially in an election year) to issues that could also be resolved through the bureaucracy and courts.[35] In short, while it may be possible to render the role of the government more visible, it may not always be desirable or necessary. More needs to be known about the types of information likely to generate support versus backlash, as well as whether certain types of policy design might win more public support.

Second, to the extent that monetary sanctions are viewed as a regressive tax on the poor, it is necessary to consider the problem of predation and its relation to hidden state institutions. A lesson from scholars of other areas of the hidden state, including homeownership and student loan programs, is that it is possible to "successfully" include previously marginalized groups in such programs in ways that expose them to new forms of risk, for example asset stripping or devalued credentials and overwhelming debt.[36] To the extent that monetary sanctions should be viewed as a means of criminal justice predation more than punishment, as Joshua Page and Joe Soss have suggested, there is the real potential that solving the problem of excessive fines and fees might simply move the problem of predation to new and unregulated areas.[37] Framed as a problem of predation, with marginalized communities bearing the brunt across multiple realms,[38] then even reforming systems of fines and fees may not be enough to change the experience of predation for some groups of citizens. Municipalities and states will still struggle to maintain their finances, while other actors operating within the existing private criminal justice debt ecosystem may seek out new sources of revenue in less regulated areas. Solving these bigger challenges requires not only reforming monetary sanctions, but also addressing the fiscal challenges faced by states and localities as well as regulatory gaps that may be conducive to financial predation against vulnerable groups. Scholars of the hidden state would do well to consider the politics of reform in these circumstances.

35. Thurston, Boundaries of Homeownership, *supra* note 33, at 99.

36. *See*, *e.g.*, Keeanga-Yamahtta Taylor, Race for Profit: How Banks and the Real Estate Industry Undermined Black Homeownership (2019); Louise Seamster & Raphaël Charron-Chénier, *Predatory Inclusion and Education Debt: Rethinking the Racial Wealth Gap*, 4 Soc. Currents 199 (2017).

37. Page & Soss, *supra* note 20.

38. *See* Devin Fergus, Land of the Fee: Hidden Costs and the Decline of the American Middle Class (2017).