

Standard Deviation  
A Fractional Fiction Novel

David Boles

2026

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# FRONT MATTER

# **Title Page**

# STANDARD DEVIATION

## A Fractional Fiction Novel

*Synthesizing*

Leonardo da Vinci's *Vitruvian Man* (c. 1490)

Jeremy Bentham's *Panopticon; or, The Inspection-House*  
(1791)

William Jennings Bryan's *Cross of Gold Speech* (1896)

**David Boles**

David Boles Books

New York

# Copyright Page

## Standard Deviation

A Fractional Fiction Novel

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## **Dedication**

For the measured.

For the sorted.

For those who kept walking.

## Epigraphs

### I.

*“The length of the outspread arms is equal to the height of a man; from the hairline to the bottom of the chin is one-tenth of the height of a man; from below the chin to the top of the head is one-eighth of the height of a man; from above the chest to the top of the head is one-sixth of the height of a man; from above the chest to the hairline is one-seventh of the height of a man.”*

— Leonardo da Vinci, notes accompanying the *Vitruvian Man* (c. 1490)

### II.

*“The more constantly the persons to be inspected are under the eyes of the persons who should inspect them, the more perfectly will the purpose of the establishment have been attained. Ideal perfection, if that were the object, would require that each person should actually be in that predicament, during every instant of time. This being impossible, the next thing to be wished for is, that, at every instant, seeing reason to believe as much, and not being able to satisfy himself to the contrary, he should conceive himself to be so.”*

— Jeremy Bentham, *Panopticon; or, The Inspection-House* (1791)

### III.

*“Having behind us the producing masses of this nation and the world, supported by the commercial interests, the laboring interests, and the*

*toilers everywhere, we will answer their demand for a gold standard by saying to them: You shall not press down upon the brow of labor this crown of thorns, you shall not crucify mankind upon a cross of gold."*

— William Jennings Bryan, "Cross of Gold" Speech, Democratic National Convention (1896)

# **THE NOVEL**

**A Fractional Fiction Novel**

# **PART ONE: INSCRIPTION**

## Chapter One: The Model

The conference room on the thirty-seventh floor of the Municipal Services Building offered a view of the city that Sloane Virta had learned to ignore. When she was younger, still new to presentations like this one, she would let her gaze drift toward the window during difficult questions, buying time by pretending to gather her thoughts while actually counting the water towers on distant rooftops, the irregular punctuation marks of a city that resisted geometric order. Now she kept her eyes on the faces around the table. The view was data she did not need.

“What we’re proposing,” she said, advancing her slide to reveal a clean visualization of intersecting data streams, “is not a surveillance system. It’s a service coordination platform.”

Fourteen city officials occupied the horseshoe arrangement of tables before her. Sloane had memorized their names and titles from the meeting invite: two deputy mayors, the directors of Housing, Human Services, Transit, and Parks, assorted policy advisors and communications staff, and a lone city council member whose presence suggested either genuine interest or calculated positioning for the next election cycle. She addressed them as a collective but tracked individual reactions. The deputy mayor for operations had leaned forward when she mentioned efficiency gains. The Human Services director had crossed her arms at “data integration.” The council member was taking notes on a legal pad, an affectation that Sloane found either charmingly anachronistic or deliberately theatrical.

“The Civic Trust Score synthesizes information the city already collects,” she continued. “Payment histories for utilities and municipal services. Housing compliance records. Transit usage patterns. Library circulation. Permit applications. Voting participation. Jury duty compliance.” She let each category land separately, giving them weight without letting the list become overwhelming. “Currently, this information sits in seventeen different databases maintained by nine different departments with no standardized communication protocols. A resident who has demonstrated consistent civic engagement in one domain receives no recognition or benefit when interacting with another domain. The system we’re proposing changes that.”

She clicked to the next slide: a hypothetical resident profile, anonymized but detailed enough to feel human. Margaret Chen, age 52, homeowner, employed, registered voter, library patron, transit pass holder, no outstanding violations or fines. The visualization showed data points converging into a single score: 724.

“Margaret Chen has been a model resident for two decades. Under current systems, that history is invisible. If she applies for a permit to renovate her home, she starts from zero. If she needs emergency housing assistance due to a fire or natural disaster, she competes for limited resources against everyone else regardless of her demonstrated reliability. The Civic Trust Score makes her history legible. It rewards civic participation and allows the city to allocate resources more intelligently.”

The Human Services director uncrossed her arms to raise a hand. “What about residents who don’t have Margaret Chen’s

history? What happens to them?"

Sloane had anticipated this question. She had written the answer herself, had tested it against focus groups and ethics review boards, had refined it until it balanced honesty with reassurance in precisely calibrated proportions.

"The score is designed to identify need, not to punish disadvantage. A resident with a low score due to financial hardship would be flagged for additional support services, not exclusion. The algorithm includes what we call fairness constraints: mathematical limits that prevent any protected characteristic from disproportionately affecting outcomes. We've tested for disparate impact across race, gender, age, disability status, and income level. The system performs within acceptable parameters."

"Acceptable to whom?" The question came from the council member with the legal pad. Her name was Patricia Calder, Sloane recalled, and her district included neighborhoods where civic trust in municipal institutions had eroded over generations of neglect.

"To federal anti-discrimination standards," Sloane said. "And to our own internal benchmarks, which are more stringent. I can share the technical documentation if you'd like to review the methodology."

Councilwoman Calder wrote something on her legal pad. Sloane could not read it from this distance but suspected it was not a compliment.

The deputy mayor for operations stepped into the silence. "Walk us through the pilot implementation. What does Phase One actually look like on the ground?"

Sloane returned to comfortable terrain: timelines, milestones, metrics. Phase One would enroll city employees and residents of municipal housing on a voluntary basis. Phase Two would extend to applicants for city services and permits, with enrollment automatic upon application. Phase Three would integrate with partner institutions: public transit, libraries, recreation centers. Full deployment, if the pilot succeeded, would occur within thirty-six months.

“The system learns as it scales,” she explained. “Early enrollment allows us to calibrate the algorithm against real behavioral data. The residents who participate first help shape the system that will eventually serve everyone.”

“What about residents who don’t want to participate?” Councilwoman Calder again, her pen still moving across the legal pad.

“Phase One participation remains voluntary. Phase Two applicants are enrolled automatically as a condition of service access, but they retain the right to withdraw their applications.”

“So if someone needs housing assistance, they have to accept the score or give up their place in line.”

“They have the choice to apply or not to apply.”

“That’s not the same as voluntary.”

Sloane met the councilwoman’s gaze directly. “Future policy decisions will be made by this body, not by Meridian Analytics. We build the tools. You decide how to use them.”

It was the answer she had been trained to give, and it was technically accurate. Sloane believed it. She believed that tools were neutral, that algorithms were only as biased as the data

and design choices embedded in them, that her job was to build the most robust and equitable system possible and then hand it over to democratic governance. What happened after that was not her responsibility.

The meeting continued for another forty minutes. Sloane fielded questions about data security, about integration with state and federal systems, about the appeals process for residents who disputed their scores. She explained that the algorithm was proprietary but that individual score components would be visible to residents through a user-friendly dashboard. She acknowledged that no system was perfect but argued that the alternative, the current fragmented approach, was demonstrably worse.

Internally, Meridian called her fairness constraints the “compliance layer,” a phrase she had always disliked. It made the equity work sound like an afterthought, a legal checkbox rather than a core design principle. But corporations had their own vocabulary, and she had learned to choose her battles.

By the time the deputy mayor for operations called for a break, Sloane felt the familiar exhaustion of sustained performance. She had been convincing because she was convinced. The Civic Trust Score was, she genuinely believed, an improvement over the chaos it would replace. If you were going to live in a world where data determined outcomes, better that the data be consolidated, transparent, and subject to fairness constraints than scattered across incompatible systems where biases could hide unexamined.

She gathered her materials while the officials dispersed for coffee and bathroom breaks. Through the window she could

not help but notice the city spread beneath her, a grid of streets and buildings that looked, from this height, like a circuit board, like a visualization of the very data flows she had just presented. Somewhere in that pattern, 2.3 million residents were generating the information that would eventually determine their scores. They did not know this yet. Most of them would never think about it, would simply experience the system as a series of small conveniences or inconveniences, approvals or denials, without understanding the architecture that shaped their lives.

Sloane found this thought reassuring. The best systems were invisible. They worked precisely because people did not have to think about them.

Councilwoman Calder approached as Sloane was packing her laptop. Up close, she was older than Sloane had estimated, with gray threading through close-cropped natural hair and lines around her eyes that suggested decades of expressions Sloane could only guess at.

"You believe in this," Calder said. It was not a question.

"I do."

"Then I hope you're right." The councilwoman tucked her legal pad under her arm. "Because if you're wrong, the people who'll pay for it won't be sitting in rooms like this one."

She walked away before Sloane could formulate a response.

Sloane turned back to the window, to the city spread beneath her like a circuit board waiting to be optimized. The coffee break would end in a few minutes. There were more slides to present, more questions to answer, more certainties

to convey.

She finished packing her laptop and went to find the coffee.

## Chapter Two: The Tower

The alert appeared on Cassian Osei's center monitor at 11:52 PM, a red pulse at the edge of the building's digital nervous system. ANOMALY DETECTED: RESIDENTIAL LOBBY. CONFIDENCE: 87%.

He pulled up the camera feed with a gesture that had become so automatic he no longer registered performing it. The lobby of Harcourt Tower materialized on his screen in high-definition grayscale, the infrared overlay giving the marble floors and brass fixtures the spectral quality of an architectural rendering. A single figure moved through the frame, approaching the biometric checkpoint that separated the public atrium from the residential elevator bank.

Cassian studied the figure. Male. Tall. Dark-skinned. Wearing surgical scrubs beneath an open overcoat, a lanyard with a hospital ID badge visible against his chest. The man's gait suggested fatigue, the heaviness of someone completing a long shift. He reached the checkpoint and pressed his thumb to the scanner without hesitation.

The system accepted the print. The turnstile released. The man passed through, summoned an elevator, and disappeared from the lobby camera's view. The alert persisted on Cassian's screen, now accompanied by a probability assessment and a decision prompt: CONFIRM THREAT / DISMISS ALERT / FLAG FOR REVIEW.

Cassian clicked FLAG FOR REVIEW and opened the resident database to cross-reference. The man was Dr. Emmanuel Okonkwo, age 52, cardiothoracic surgeon at University Medi-

cal Center, owner of unit 2814. His residency in the building extended back nine years. His biometric profile showed 3,247 building entries, a number that indicated someone who traveled frequently or worked irregular hours or both. His Civic Trust Score, newly integrated into the Harcourt Tower system as part of the pilot program, was 781.

The algorithm had flagged Dr. Okonkwo as anomalous because his entry time, nearly midnight on a Tuesday, fell outside his historical pattern. The confidence interval suggested a 13% chance this was routine behavior and an 87% chance something warranted investigation. The system could not know that surgical schedules shifted with the urgency of human hearts, that an evening of emergency cases could extend into the small hours of morning, that the anomaly in question was the irregular rhythm of medicine itself.

Cassian knew this. He had flagged dozens of similar alerts over his three years as Director of Security Systems, had learned to recognize the patterns the algorithm could not: the teacher who worked late during exam periods, the bartender whose shifts ended at 2 AM, the nurse whose overnight schedule rotated every two weeks. Each required a manual notation in the system, a human intervention that told the machine to expect the unexpected. The algorithm learned from these corrections, but slowly, and never completely.

He opened a new annotation field and began typing. RESIDENT OKONKWO: SURGEON, VARIABLE SCHEDULE DUE TO EMERGENCY ON-CALL DUTIES. LATE-NIGHT ENTRIES CONSISTENT WITH PROFESSION. NO SECURITY CONCERN.

The annotation would be reviewed by the system's learning module and incorporated into Dr. Okonkwo's behavioral profile. Future late-night entries would generate lower confidence alerts, or none at all. Cassian was making the system smarter, teaching it to see what he saw.

He did not allow himself to think about why the system had flagged Dr. Okonkwo in the first place, why a Black man returning to his own home had triggered an anomaly detection threshold while white residents exhibiting identical behavior rarely did. The algorithm did not see race. That was the official position, and Cassian had chosen to believe it. The algorithm saw patterns, correlations, statistical regularities. If it happened to correlate certain movement patterns with certain demographic characteristics, that was an artifact of the data it had been trained on, not evidence of intentional bias.

But the data had been generated by humans. And humans saw race whether they intended to or not.

Cassian minimized the alert log and turned his attention to the other monitors arrayed before him. Sixty stories of commercial and residential space rendered in overlapping feeds, heat signatures moving through corridors and lobbies and parking garages, the digital map of a building that housed three thousand people at its daily peak.

He'd figured out the principle in his first month on the job. The system worked because residents couldn't tell when he was actually watching. He'd tested it once, left his station for twenty minutes to get coffee and use the bathroom. When he came back, nothing had changed. The cameras kept recording. The alerts kept pinging. The residents kept behaving. They

regulated themselves because they assumed someone was always there.

Some of the cameras weren't even real. The ones in the stairwells, half the ones in the parking levels. Decorative housings with blinking red lights and nothing behind them. Same effect either way. People who believed they might be observed behaved as though they were.

The thing was, Cassian himself was among the observed. His station in the security office fed to a monitor in Chicago. His keystrokes were logged, his response times measured, his shift performance assessed against metrics nobody had explained to him. He watched, and someone watched him watching. The system didn't have an off switch.

His phone buzzed: a text from Tanya, his wife, asking if he would be home in time for breakfast with the kids. He glanced at the time. Another four hours remained in his shift, and then the hour commute to the neighborhood where surveillance cameras were municipal rather than private, mounted on streetlights rather than embedded in elevator panels, operated by a police department whose oversight was theoretical rather than actual.

HOME BY 7, he typed back. SAVE ME SOME COFFEE.

He returned to the monitors. In the fitness center on the fourth floor, two residents ran on adjacent treadmills, their heart rates visible in the overlay. In the parking garage on B3, a luxury sedan was backing out of a spot reserved for a resident who had left the building an hour ago. In the mailroom, the overnight delivery service was sorting packages that would be prioritized for distribution based on resident scores Cassian

had access to but rarely examined.

The Civic Trust Score integration had been the latest addition to his responsibilities. When the pilot launched two weeks ago, Cassian had been briefed on the new data layer: how scores would affect amenity access, how maintenance request priority would be weighted, how the building's concierge services would be calibrated to favor residents whose municipal profiles suggested reliability. He had nodded through the presentation, asked no questions, and implemented the required system updates without protest.

It was not his job to question policy. His job was to keep the building secure, to manage the infrastructure that made security possible, to ensure that the apparatus functioned as designed. The apparatus had been designed by people above his pay grade, people who sat in offices like the one Sloane Virta occupied forty-six floors above him, people who believed that data was neutral and that algorithms were fair.

Cassian did not believe this. He had stopped believing it somewhere around his second year, when he noticed that the anomaly detection system flagged Black and brown residents at rates that could not be explained by any factor other than the color of their skin. He had submitted reports, suggested recalibrations, pushed for bias audits that never quite made it to the top of the priority queue. Eventually he had stopped pushing. The system was larger than any individual intervention he could make. The best he could do was smooth its roughest edges, add annotations that corrected its worst judgments, protect people like Dr. Okonkwo from the consequences of being seen as anomalous in a building where anomaly meant threat.

This was what he told himself. It allowed him to return to work each night, to sit at the center of the surveillance web, to watch without feeling complicit in what watching made possible.

At 3:12 AM, another alert pulsed red on his screen. ANOMALY DETECTED: LOADING DOCK. CONFIDENCE: 91%.

Cassian pulled up the feed and began the work of deciding what the algorithm could not decide for itself: who belonged and who did not, who was a resident and who was an intruder, who deserved the benefit of the doubt and who would be denied it.

The tower hummed around him, its sixty stories generating data with every movement, every transaction, every scan.

## Chapter Three: The Score

The envelope arrived on a Tuesday, though Tamsin Cross would not remember this detail until later, when she was trying to reconstruct the exact sequence of events that had transformed her from a person waiting for housing into a person who no longer existed on any waitlist at all.

She collected the mail from the row of battered boxes in the hallway of the house she shared with four other people, sorting through the accumulation of other tenants' bills and circulars to find the single item addressed to her name. CITY MUNICIPAL SERVICES, the return address announced in bureaucratic blue ink. CIVIC TRUST SCORE NOTIFICATION: OFFICIAL.

Tamsin climbed the stairs to her room on the third floor, the former attic that had been subdivided into two rental units sometime in the last decade, and sat on the edge of her bed to read the letter. The bed was also her desk, her dining table, and her living room. The room contained a hot plate, a mini-refrigerator, a stack of plastic bins holding her remaining possessions, and a window that overlooked the back alley where the morning delivery trucks had already completed their routes.

"Dear Resident," the letter began. "The City is pleased to notify you that your Civic Trust Score has been calculated as part of the Municipal Services Integration Initiative. As a current applicant for Public Housing Authority services, you have been automatically enrolled in the pilot program pursuant to City Ordinance 2024-1892. Your score is an important tool for

accessing city services and demonstrates your standing as a member of our community.”

She scanned past the introductory paragraphs, the assurances of privacy and fairness, the invitation to view her detailed score breakdown through the city’s online portal. The number she was looking for appeared in bold text near the bottom of the first page: 412.

Tamsin read the number three times. 412. The figure landed with the force of a diagnosis, which in a sense it was. The letter explained that scores ranged from 300 to 850, that the city average was 641, that her score placed her in the twenty-third percentile. It did not explain what this meant in practical terms, but Tamsin understood. She had spent five years learning to read the numbers that determined her life.

The second page contained the implications. “Based on your current Civic Trust Score, your status on the following city service waitlists has been updated: Public Housing Authority Priority Waitlist: REMOVED - Score below minimum threshold. Municipal Job Training Program: INELIGIBLE - Score below minimum threshold. Emergency Utility Assistance: REDUCED PRIORITY - Score suggests higher risk profile.”

She read this page four times, then five, waiting for the words to rearrange themselves into something other than what they so clearly stated. She had been on the public housing waitlist for two years and seven months. Her position had gradually improved from 2,847 to 1,123. She had done everything the system asked: submitted documentation, attended mandatory orientation sessions, updated her contact informa-

tion whenever she moved from one precarious housing situation to the next. She had waited.

Now the waiting was over, and she had nothing to show for it but a three-digit number that apparently told the city everything it needed to know about her worthiness for shelter.

Tamsin set the letter on her bed and looked around the room that was not her room, the space she rented month-to-month for \$875, the attic conversion that would be illegal in any jurisdiction that still enforced housing codes. She tried to remember the home she had owned five years ago, the three-bedroom colonial in the suburbs where she had lived with Raymond, where they had planted tomatoes in the backyard and hosted Thanksgiving dinners and paid their mortgage on time for seventeen years. That home belonged to someone else now, sold at auction after the bank foreclosed, absorbed into the portfolio of an investment firm that would rent it to a family who would never know that the woman who once lived there now slept in an attic and waited for her name to rise on a list.

The number 412 contained the entire history. Tamsin did not need the online portal to understand the factors that had been weighed against her. The medical bills from Raymond's cancer treatment, \$347,000 that exceeded their insurance coverage and accumulated interest while she was trying to keep him alive. The job loss when she took family leave to care for him, the hospital administrator position she had held for twelve years terminated with a severance package that covered exactly two months of COBRA premiums. The mortgage payments she missed while Raymond was dying, then the pay-

ments she missed after he died because the collections agencies took everything, then the bankruptcy filing that was supposed to provide a fresh start but instead stamped her credit report with a mark that would follow her for seven years.

Five years ago, her FICO score had been 780. She had been a person who belonged, who participated, who demonstrated trustworthiness through the steady accumulation of positive data. Now her credit score was 512, and her Civic Trust Score was 412, and somewhere an algorithm had decided that these numbers told the truth about who she was.

The letter included instructions for disputing the score through an administrative appeal process. Tamsin had filed appeals before. She had disputed the medical debts that collectors had purchased for pennies and were now demanding at full value. She had challenged the bankruptcy record that listed her assets at a fraction of their actual worth. She had requested reconsideration of the job rejections that cited “background concerns” without specifying what concerns or providing any evidence that those concerns were legitimate. The appeals went nowhere. They were designed to go nowhere. They existed so that the system could claim to offer recourse while ensuring that recourse remained inaccessible.

Raymond would have known the right words. He’d spent twenty years writing appeals and reviewing appeals and explaining to people why their appeals had been denied. “The process isn’t there to help you,” he’d told her once, early in their marriage, when she’d been frustrated by some insurance denial. “It’s there so they can say there’s a process.”

She would file the appeal anyway. She would document

the circumstances of her score decline, attach the death certificate that proved her husband had existed, include the employment records that demonstrated her twelve years of reliable service to an institution that had discarded her the moment she became inconvenient. She would wait the ninety days the letter promised for a response. And she would not be surprised when the response arrived, if it arrived at all, informing her that her score accurately reflected available data and that no adjustment was warranted.

Tamsin folded the letter and placed it in the plastic bin where she kept important documents: Raymond's death certificate, the bankruptcy discharge, the rejection letters from the thirty-seven jobs she had applied for in the past eighteen months, the lease agreement for this room that gave her landlord the right to enter without notice and required her to vacate within thirty days if she missed a single payment. The documentation of her erasure, filed in chronological order.

Her phone buzzed with a notification from the rideshare app. A delivery request, \$4.73 estimated payout, pickup location twelve minutes away. She had two hours before her evening shift at the grocery delivery platform, which paid slightly better but required more physical labor. Between the two apps, she could make between sixty and ninety dollars on a good day, minus gas, minus vehicle depreciation, minus the self-employment taxes that came due every quarter, minus the insurance premiums that rose each year because her credit score told the actuaries she was a risk.

She accepted the delivery request and gathered her keys and bag. The room would still be here when she returned,

along with the letter and the number and the certainty that the system had measured her and found her wanting. Nothing would change between now and then except the accumulation of miles on her odometer and the slight erosion of her vehicle's resale value and the continuation of her descent into categories the algorithm had been designed to recognize: unreliable, unstable, unworthy.

Raymond had believed in working within the system. He had been a compliance officer at a regional bank, a man whose entire career had been built on the premise that rules existed for good reasons and that following them protected everyone. He had followed the rules until the cancer made rule-following irrelevant, until the system he had trusted revealed that its rules applied only to people who remained healthy and employed and productive.

Tamsin had believed this too, once. She had believed that if she did everything right, the system would protect her. She did not believe this anymore. She believed in the number 412 and what it meant, which was that she had been measured by a system designed to find people like her insufficient and that no amount of waiting or appealing or documenting would change the fundamental architecture of the judgment.

She drove to the pickup location with the letter's weight pressing against her consciousness, the number 412 flashing behind her eyes like the afterimage of a blow.

The delivery was waiting. The app was timing her. She pulled into the parking lot and went to collect the order.

## Chapter Four: The Game

Bram Watts woke at 5:23 AM to the sound of four phones chirping different tones. His lower back hurt. It had hurt for three weeks, a knot that settled into the muscle above his right hip during long drives and never fully released, not even in sleep. He swung his legs over the side of the bed, felt the cold floor, and reached for the phones.

Rideshare: acceptance rate 94%, cancellation rate 2%, rating 4.91. Food delivery: on-time 97%, rating 4.88, acceptance 89%. Grocery: accuracy 99.2%, communication 4.9. Task labor: completion 100%, rating 4.95. Good numbers. He'd spent three years learning to keep them good.

The bedroom was dark. Danai was still asleep, her breathing slow and even. He dressed quietly: jeans, polo shirt, the white sneakers he'd bought two months ago that were already wearing through at the heel. Sixty-two dollars. He'd need new ones by December or he'd start catching complaints.

By 6:30 he was in the car. The engine turned over on the second try. It had been turning over on the second try for a month now, which meant something was wrong, something that would eventually become expensive. He checked the odometer: 147,832 miles. Oil change at 148,000. Tires maybe lasting until 150,000 if he kept rotating them, which meant another two months before the \$400 he didn't have.

First request: 6:41. Financial district to the airport, surge at 1.3x. Airport runs were a trap. Forty-minute drive out, no pickups at the terminal, deadhead back into the city burning gas the whole way. But 1.3x on a \$45 base made it \$58.50 before

the platform's cut, minus \$4.20 in gas, minus wear on the tires, minus his time, which the app valued at zero.

He accepted. The businessman got in, said "Airport," and started talking into his phone.

"The projections are aggressive but achievable. We've modeled the scenarios. The algorithm identifies the strongest candidates with ninety-four percent accuracy. Human review is just a formality at this point."

Bram watched the road. His hands were steady on the wheel. The businessman was talking about hiring, probably. Or firing. Or some other thing where people like Bram became numbers in somebody's spreadsheet, got sorted and ranked and decided on without ever seeing the formula.

His jaw tightened. He loosened it deliberately, consciously. Getting angry at passengers cost money. Getting angry at anything cost money.

After the airport he switched to food delivery. The platform had figured out his patterns by now and fed him orders from the university district, where he'd logged his fastest times. He didn't like what that meant. The app was learning him, learning which routes made him most profitable, steering him toward the places where it could extract the most value per hour of his labor. But not liking it didn't pay the rent.

Seven deliveries by noon. \$43.20 after fees. Minus gas. Minus the wear.

He ran the math in his head while he drove, the constant calculation that never stopped: \$43.20 minus roughly \$8 in gas meant \$35.20. Five hours of work. Just under seven dollars an

hour, except the IRS would want their self-employment cut, so really closer to six. He'd made more working at the warehouse four years ago, before they automated his position out of existence. Benefits, too. Insurance. The warehouse had felt like exploitation at the time. Now it felt like something he'd lost.

His phone buzzed. Danai. CAN YOU COME HOME EARLY TONIGHT? NEED TO TALK ABOUT SOMETHING.

The text was short. Danai worked medical billing at the clinic, processing insurance claims, translating people's worst days into codes that decided who paid what. Steady schedule, steady pay. She rarely asked him to come home early.

EVERYTHING OK?

YEAH JUST NEED TO TALK. NOTHING BAD.

Nothing bad. People said "nothing bad" when they meant something they couldn't say in text. Something that would take time. Something that would cost.

He calculated: afternoon grocery orders peaked 3-6 PM, tips ran higher in the wealthy neighborhoods. Evening task requests, furniture assembly, moving help. Late rideshare surge after the bars closed. Maybe another sixty, seventy dollars before whatever waited for him at home.

HOME BY 8, he typed. Then he took the next order.

The afternoon went like afternoons went. Grocery runs to neighborhoods where the houses had lawns and the cars had leather seats and the people looked at him like they were trying to place where they'd seen his face before. Somebody's help. Somebody's driver. The kind of person who came to neighborhoods like this to work, not to live.

He kept his expression neutral. He learned that early, the

face you wore when you were delivering to houses worth more than you'd make in ten years. Smile too much and you seemed suspicious. Don't smile and you seemed unfriendly. Find the middle ground, the professional nothing, the face that said I'm here to drop off your groceries, ma'am, not to case your house for the burglary I'm obviously planning.

That was the kind of thought he didn't let himself think. It soured in his chest, turned into something that showed on his face, cost him ratings. Cost him money.

One elderly woman, Mrs. Finch according to the order, thanked him for finding the right brand of soup. She'd ordered Progresso Reduced Sodium Chicken Noodle, and the store had been out, and he'd called her to confirm the substitution because that's what you did if you wanted to keep your accuracy score above 99%. She'd been so grateful that he'd bothered to call. She tipped him an extra three dollars in the app.

Three dollars. He felt something he refused to name. She was nice. She was genuinely nice. And he was calculating whether her niceness was worth the five minutes he'd spent on the phone with her, whether that three-dollar tip offset the time he could have spent grabbing another order, whether her humanity was profitable.

He hated what this made him. He couldn't afford to be anything else.

By 7:48 he was home, twelve minutes ahead of schedule. His back throbbed. His feet ached. He'd made \$127.40 before expenses, which meant maybe \$95 in actual take-home, which meant twelve hours of work for roughly eight dollars an hour,

which meant he was running as fast as he could to stay in exactly the same place.

Danai sat on the couch, hands folded in her lap. Her posture was arranged, rehearsed.

"Hey," he said. "What's going on?"

She smiled. The smile was complicated.

"Sit down," she said.

He sat.

"I'm pregnant."

The word landed and kept landing. Pregnant. Pregnant meant doctor's visits. Hospital bills. Diapers. Formula. Clothes every three months because babies grew. Childcare, if Danai went back to work, which they'd need because his income alone wouldn't cover rent plus a baby, and childcare ran a thousand a month minimum, and a thousand a month was more than he cleared most weeks.

"How far?" he heard himself ask.

"Eight weeks. I found out last week. I wanted to be sure before I told you."

Eight weeks. Thirty-two weeks left. Seven months to stop treading water and start actually getting somewhere.

"I'm going to get a real job," he said. The words came out hard, almost angry, though the anger wasn't at her. "A real job with benefits. Insurance. Paid leave. I'll apply everywhere. Every warehouse, every company, every place that's hiring. I'll make it happen."

Danai reached for his hand. Her fingers were cool against his palm.

"We'll figure it out together," she said. "We always do."

Bram nodded. He squeezed her hand. He didn't tell her about the rejection emails, the thirty-eight applications, the automated messages thanking him for his interest while wishing him success in endeavors they'd just made impossible. He didn't tell her about the screening services that saw his work history and his credit score and his address and decided he wasn't worth interviewing. He didn't tell her that he'd been trying to get out of the gig economy for two years and the gig economy kept pulling him back like quicksand, like a trap designed to look like an opportunity.

She was pregnant. She was happy. She believed they'd figure it out because they always had.

He'd let her believe that for now. He'd hold the fear somewhere she couldn't see it, somewhere it couldn't leak through his face and contaminate this moment.

Later, alone, he'd do the math again. He'd add up the costs they couldn't cover, the insurance gaps, the childcare equations that never balanced. He'd calculate how much harder he'd have to work just to stay even, just to keep them housed and fed and not sliding backward.

His kid would be born into this. Born with a number already attached, probably, same way everything else got a number now. Born owing money before it could talk. Born into the same equations Bram couldn't solve no matter how hard he worked.

He wasn't going to let that happen. He didn't know how to stop it. But he wasn't going to let it happen.

## Chapter Five: The Launch

The press conference had been scheduled for 10 AM in the Municipal Services Building atrium, a space whose soaring glass walls and polished granite floors communicated institutional competence while providing excellent natural lighting for cameras. Isolde Ashworth-Chen arrived at 8:30 to review the staging, the sight lines, the arrangement of flags and podiums that would frame the mayor's announcement. The details mattered. They always mattered.

She had spent fifteen years learning how much details mattered in municipal government, climbing from urban planning analyst to department head to deputy director through a combination of competence, strategy, and careful cultivation of relationships with people who controlled budgets and appointments. The Civic Trust Score pilot was the largest project she had ever managed, the culmination of two years of advocacy, planning, and political maneuvering. If it succeeded, she would be positioned for the director position when Harrison retired. If it failed, she would be blamed.

It was not going to fail.

"The podium height needs adjustment," she told the facilities coordinator. "The mayor is three inches shorter than the deputy mayor. We need them to appear equal in the two-shot."

The coordinator nodded and summoned a technician. Isolde moved on to the press packets, checking that each folder contained the correct fact sheets, the correctly approved graphics, the correctly sanitized talking points. Nothing in the packets mentioned the pilot's connection to Meridian

Analytics' broader commercial interests. Nothing mentioned the data integration capabilities that exceeded what the city council had officially authorized. Nothing mentioned the early results suggesting that certain demographic groups were receiving systematically lower scores.

These were implementation details, technical matters that would be refined as the pilot progressed. Isolde did not concern herself with implementation details. Her job was to communicate the vision: a city that served its residents more efficiently, more fairly, more transparently. The Civic Trust Score was a tool for achieving that vision. The tool's specifics were someone else's responsibility.

The mayor arrived at 9:45, accompanied by his communications director and two security personnel whose presence was largely ceremonial. Mayor Franklin Chen, no relation to Isolde despite the shared surname, was a second-term moderate whose governing philosophy could be summarized as "measurable outcomes and public-private partnerships." The Civic Trust Score aligned perfectly with this philosophy. It produced measurable outcomes. It represented a partnership with a private firm that had the expertise the city lacked. It would generate data demonstrating that the administration was achieving results.

"Isolde," the mayor said, offering his hand. "Are we ready to make history?"

"We're ready, Mr. Mayor."

The press corps assembled at 9:55, a mix of local television reporters, newspaper journalists, and a handful of digital outlets whose audiences Isolde had not yet learned to take seri-

ously. She scanned the faces and noted the absence of the investigative team from the Tribune, which had been asking questions about data privacy that the communications department had been deflecting for weeks. Their absence was not accidental. Someone had scheduled the announcement to conflict with a press availability at the state capital.

The mayor took the podium at 10:02 AM. Isolde stood at the edge of the stage, visible in the wide shots but not competing for attention.

“Today we are launching an initiative that will transform how our city serves its residents,” the mayor began. “The Civic Trust Score pilot represents the future of municipal government: data-driven, transparent, and fair. For too long, city services have operated in silos, unable to recognize the contributions and needs of the residents they serve. The Civic Trust Score changes that.”

He continued for eight minutes, hitting every message point Isolde had developed. Efficiency. Fairness. Transparency. Accountability. The words flowed in sequences designed to be excerpted, clipped into sound bites, shared on platforms where nuance disappeared and impression remained.

When the mayor finished, he introduced Isolde to explain the program’s details. She had rehearsed this portion until the words required no conscious thought, leaving her attention free to monitor the audience’s reactions.

“The Civic Trust Score integrates information that the city already collects,” she explained. “Payment histories, housing compliance, civic participation, public behavior. This informa-

tion currently sits in separate databases with no communication between them. A resident who has demonstrated consistent reliability in one area receives no recognition when engaging with another. The score makes that history visible and rewards it.”

A reporter raised her hand. “What about residents with low scores? What happens to them?”

“The score identifies need as well as reliability. A resident struggling financially would be flagged for additional support services, not excluded from them. The system is designed to help, not to punish.”

Another hand. “Privacy advocates have raised concerns about data aggregation. How do you respond?”

“The data we’re integrating is already collected by city departments. We’re simply making it work together instead of in isolation. Every resident will have access to their score and the factors affecting it. Transparency is built into the system from the ground up.”

The questions continued for another fifteen minutes. Isolde answered each one with the calm authority of someone who had anticipated every challenge and prepared every response. She did not lie, exactly. She described the system as it was supposed to work, as she genuinely believed it would work once the implementation details were refined. The gap between description and reality was not her fault. It was not anyone’s fault, really. It was simply the distance between vision and execution that characterized any large-scale initiative.

After the press conference, Isolde retreated to her office on

the fourteenth floor for a series of congratulatory calls. The deputy mayor expressed his satisfaction. The director of Human Services offered qualified support. The city council liaison conveyed that several members were pleased with the media coverage.

She was on her fifth call when her assistant knocked to remind her of the internal celebration the staff had organized.

“Five minutes,” Isolde said, and returned to the phone.

The celebration occupied a conference room on the twelfth floor. Twenty-three members of the Civic Innovation team had gathered around a sheet cake decorated with the pilot’s logo, a stylized graph line ascending toward a star. Someone had brought champagne, technically against city policy but overlooked for occasions like this one.

Isolde accepted a plastic cup and raised it toward the team. “Two years of work,” she said. “Thousands of hours of planning, coding, testing, revising. Every person in this room contributed something essential. Today we launched. Tomorrow we start proving what this system can do.”

The toast produced applause and the cutting of cake and the particular camaraderie of people who have accomplished something together and are now free, briefly, to acknowledge it. Isolde circulated through the room, thanking individuals, accepting congratulations, projecting the confidence that leadership required.

She did not think about the resident she had never met whose score of 412 had been calculated that morning. She did not think about the security administrator in Harcourt Tower who had flagged a Black surgeon as anomalous the

night before. She did not think about the gig worker whose algorithmic employment would be affected by a score he had not yet received. These were abstractions, data points in a system designed to serve the aggregate good. Individual outcomes would vary. That was the nature of systems.

What Isolde thought about, as she smiled and accepted a second slice of cake, was the director position that would open in eighteen months and the career trajectory that the pilot's success would make possible. She had worked hard. She had done everything right. The system she had championed would demonstrate its value, and her value would be demonstrated along with it.

This was not cynicism. Isolde genuinely believed that her interests and the public interest were aligned. A system that helped the city serve residents more effectively would also advance her career. A career advancement would allow her to do more good at a higher level. The logic was clean, self-reinforcing, requiring no examination.

She left the celebration at 4:30 to prepare for an evening news appearance. The interview would cover the same ground as the press conference, but the format allowed for more conversational tone, more opportunity to humanize the initiative. She had already selected the anecdote she would share: a hypothetical resident named Margaret Chen, age 52, whose decades of reliable civic participation would finally be recognized by a system designed to reward exactly that behavior.

The anecdote was effective because it was true, in a sense. The system did reward reliable civic participation. It did rec-

ognize positive patterns. It did produce scores that reflected the data it received.

What Isolde did not know, could not know, was that the data included sources the city had never approved. What she did not know was that the fairness constraints Sloane Virta had designed could be overridden by administrative flags that existed outside the documented parameters. What she did not know was that association with low-score individuals affected one's own score through a "social contagion" feature that had never been disclosed to anyone outside Meridian Analytics.

She knew the system she had championed. She did not know the system that existed.

The gap between these two systems would eventually become visible. When it did, Isolde would have to choose between defending what she had built and acknowledging what it had become. That choice was still months away, still invisible behind the charts and metrics and talking points that made the system legible only in its intended form.

For now, there was the celebration, the congratulations, the career that was finally moving in the direction she had always planned.

Isolde finished her cake and went to prepare for the camera.

## Chapter Six: The Pattern

The anomalies appeared in Sloane's monitoring dashboard three weeks after the pilot launch, a cluster of scores that deviated from her model's predictions by margins that could not be explained by statistical noise. She noticed them first as a graphical irregularity: a scatter plot that should have followed a predictable distribution was showing outliers in the lower-left quadrant, residents whose actual scores fell significantly below what the algorithm should have calculated based on the input variables Sloane had designed.

She pulled the records for a sample of twenty outliers and began examining them individually. The first was a woman named Tamsin Cross, age 52, former hospital administrator, current status unemployed. The input variables told a comprehensible story: medical debt, bankruptcy, credit score decline, housing instability. Based on these factors alone, Sloane's model predicted a score of approximately 510. The actual score the woman had received was 412.

The discrepancy of nearly 100 points suggested that additional variables were influencing the calculation. Sloane checked her model specifications against the system's production parameters and found no obvious differences. The weighting factors were correct. The fairness constraints were active. Everything should have been producing results within acceptable variance.

But the variance was not acceptable. Not for twenty outliers, or the fifty she identified when she expanded her sample, or the two hundred she found when she queried the full pilot

population.

Sloane saved her analysis and walked to Rafael Santos's workstation on the opposite side of the data science floor. Rafael was three years older than Sloane, had been at Meridian Analytics two years longer, and possessed the particular competence of someone who had stopped asking questions about the work a long time ago. He was useful for technical problems. He was also useful for perspective she did not always want to hear.

"I need you to look at something," she said.

Rafael minimized whatever he had been working on and turned his chair to face her. His expression was the carefully neutral mask he wore during any conversation that might require him to know things he preferred not to know.

"I'm seeing score discrepancies in the pilot data," Sloane continued. "Residents whose actual scores are significantly lower than what my model predicts. The variance isn't random. It's clustering in specific demographic patterns."

Rafael's expression did not change. "What kind of patterns?"

"Lower income. Rental housing. Employment in the gig economy. Residential addresses in certain zip codes." She did not say the word that described the patterns, the word that would transform a statistical observation into an accusation. "I need to understand what's causing it."

"Have you checked the data pipeline? Could be a processing error."

"I checked. The pipeline is clean. The inputs are what I specified. But something is adding weight to variables I didn't

design, or introducing variables I don't have visibility into."

Rafael was quiet for a moment. Then he leaned back in his chair and studied the ceiling tiles, a posture that Sloane recognized as his way of deciding how much to reveal.

"You might want to look at the enhanced insights module," he said finally.

"What enhanced insights module?"

"The one you don't have access to because you're not on the commercial implementation team."

Sloane felt the first cold pressure of understanding. "Explain."

Rafael lowered his gaze from the ceiling and met her eyes. His expression had shifted from neutral to something that might have been sympathy or might have been warning.

"Meridian doesn't make money from municipal contracts," he said. "The city's paying us cost plus ten percent, barely enough to cover development overhead. The real revenue comes from the enhanced insights we sell to commercial clients. Insurance companies, landlords, employers. They pay premium rates for data that goes beyond what's in the official model."

"What data?"

"Social media sentiment. Purchase behavior. Mobile location patterns. Network analysis. Who you associate with, where you spend time, what you buy. All of it weighted and integrated into the commercial score, which is what actually determines outcomes for most pilot residents."

Sloane heard the words but needed several seconds to process their implications. "We're collecting data the city didn't

authorize.”

“We’re not collecting it. We’re buying it from aggregators who already have it. Different legal category.”

“And we’re using it to calculate scores that affect people’s access to housing and employment and city services.”

“We’re using it to calculate scores that our commercial clients purchase. The municipal score is a separate product. The fact that they share a backend architecture is an implementation detail.”

“It’s not an implementation detail. It’s fraud.”

Rafael’s expression hardened slightly. “That’s a strong word, Sloane. I’d be careful about using it in a building where everything is logged and monitored.”

She stared at him, trying to reconcile the colleague she had worked beside for three years with the person who had just explained systematic data exploitation as though describing a weather pattern. Rafael was not a monster. He was a competent professional who had chosen not to examine what competence required.

“How long have you known about this?” she asked.

“Long enough.”

“And you didn’t think to mention it?”

“I thought you knew. Everyone at your level knows. We just don’t discuss it in meetings or put it in documentation. The system works because people at different levels have access to different information. You had access to the model. I had access to the implementation. Moreau has access to the revenue projections. Everyone knows what they need to know to do their job without knowing enough to become a problem.”

"I'm a problem now?"

"You're asking questions that suggest you might become one." Rafael leaned forward, his voice dropping. "Sloane, I'm going to give you advice that you're not going to want to hear. Stop looking. The discrepancies you found are not errors. They're features. The system is working exactly as designed, just not as you designed it. The fairness constraints you built are there so we can claim we have fairness constraints. They're not there to constrain anything."

Sloane felt the argument she wanted to make rising in her throat: that she had spent her career building systems she believed would reduce bias, that she had published papers and given testimony and genuinely tried to be one of the good ones. But the argument dissolved before she could articulate it, collapsed under the weight of what Rafael had just told her, which was that her good intentions had been used to legitimize a system designed to serve purposes she had never approved.

"I need to think about this," she said.

"Think all you want. Just think quietly. And delete the analysis you ran this morning before someone asks why you were querying data patterns that fall outside your official project scope."

She returned to her workstation and sat for several minutes without touching the keyboard. On her screen, the scatter plot still displayed its cluster of outliers, the residents whose scores had been calculated by a model she had not built using data she had not authorized. Tamsin Cross was one of them. So were Bram Watts, age 28, whose gig economy employment and

historically redlined address had apparently triggered additional penalties. So were hundreds of others whose names she had never seen, whose lives she had never considered, whose fates she had influenced without ever intending to.

Sloane had two options, and she understood both of them with perfect clarity.

She could follow Rafael's advice. She could delete the analysis, close the queries, return to the work she had been hired to do. She could continue building models that claimed fairness while serving extraction, continue publishing papers that burnished her reputation while concealing her complicity. She could tell herself that the system's failures were not her responsibility, that she had built what she was asked to build, that someone else had corrupted her work without her knowledge or consent.

Or she could document what she had found and take it to someone who might care. The risk was obvious. Meridian would retaliate, would destroy her career, would bury her under litigation and non-disclosure agreements and the professional ruin that awaited anyone who embarrassed a company with lawyers.

The choice was not really a choice. Sloane had spent her career believing that measurement could be a tool for justice, that data properly applied could reduce bias and improve lives. That belief had been naive, perhaps, or at least incomplete. But it was still hers. It was still what she had chosen to build her life around.

She did not delete the analysis. Instead, she copied it to a personal drive that Meridian's systems could not monitor.

Then she began looking for the enhanced insights module that Rafael had told her existed.

## Chapter Seven: The Meeting

The community center on Ashland Avenue had once been a union hall. Tamsin Cross noticed the plasterwork moldings as she walked in, the brass light fixtures that looked like they hadn't worked in years. The details stuck because noticing details was how she kept her mind from wandering to places it shouldn't go. Raymond had taken her to a union hall once, back when they were dating, back when his brother had gotten some kind of recognition for shop steward work. She couldn't remember the brother's name now. Couldn't remember most of the people from that life.

She'd arrived forty minutes early. That was habit now, arriving early. When you were late you missed things. Missed deliveries, missed opportunities, missed the look on a customer's face that told you whether they'd tip or not. She found a seat near the back where she could see everyone who came in.

The flyer had said "Community Discussion: Understanding the Civic Trust Score." She'd found it three days ago, taped to the laundromat window, during one of those in-between moments when she was waiting for her clothes to dry and had nothing else to do but read whatever was posted on the walls. No organization name on the flyer. Just a date, time, address. She'd photographed it with her phone and then spent two days trying to decide whether coming here was worth the lost income.

Fifty, maybe sixty dollars she was giving up tonight. That was food for three days if she was careful.

The room filled up around seven. People who looked tired. People in practical clothes, the kind you could work in. People who sat alone and watched each other like they were trying to figure out if this was real or another scam. Tamsin recognized that watchfulness. She did it herself.

At 7:15, a woman walked to the front of the room. Older, maybe sixty, with short gray hair and the kind of posture that came from years of making people listen to her. Politicians had that posture. So did hospital administrators. Tamsin had had it once.

“Good evening. My name is Patricia Calder. I represent the Twelfth District on the city council.”

Something shifted in the room. A council member. Not just some neighborhood organizer or scammer running a pitch.

“I called this meeting because I’ve been hearing from constituents with concerns about the Civic Trust Score. I wanted to create a space where those concerns could be shared.”

Calder kept talking. Explained what the meeting was and wasn’t. Said she didn’t have the power to change the program by herself, but she had a voice, she could amplify other voices. She’d asked questions about the program and gotten the runaround. She didn’t have the technical expertise to evaluate the algorithm. But she knew when she was being given bullshit.

That last part wasn’t exactly what Calder said, but it was what she meant.

“I’d like to hear from you,” Calder said. “What has the Civic Trust Score meant in your life? What’s changed since you got your number? Your experiences are data the city can’t

dismiss.”

Nobody moved. Then a man in the third row stood up, slow like his knees hurt.

“My name is William Foster. I’m sixty-four years old.” His voice was steady but his hands weren’t quite. “Worked at the transit authority thirty-one years. Retired two years ago. Full pension. Clean record. Last month I got my Civic Trust Score. 498. I don’t understand it. I paid my bills. I did jury duty. I voted in every election. But my score says I’m in the bottom third of the city.”

Calder asked if he’d contacted anyone. He said he’d tried. The portal showed numbers but didn’t explain them. He’d filed an appeal four weeks ago. Nothing back.

Others started standing. A woman whose disability benefits were being reviewed because of her score. A young man denied a city job despite meeting every qualification. A family who’d dropped three hundred spots on the housing waitlist overnight.

Tamsin listened and felt something loosen in her chest. A knot that had been there so long she’d forgotten it was a knot.

She wasn’t alone.

That was the thought. Simple, obvious, and somehow completely new. The 412 that had erased her from the housing list wasn’t just hers. It was one number among hundreds, maybe thousands, given to people who’d been measured and found wanting by the same black box she couldn’t see into.

When the testimonies paused, she stood. Her legs felt strange, like they might not hold her. She made them hold anyway.

“My name is Tamsin Cross.”

The words came out clear enough. She’d spent years running meetings, giving presentations, being the person at the front of the room. That skill didn’t go away just because everything else had.

“Five years ago I was a hospital administrator. Credit score 780. House in the suburbs with a mortgage we paid on time every month.”

Her voice caught on “we.” She pushed through it.

“Then my husband got sick. Cancer. We did everything right. We had insurance. We had savings.” She heard herself laughing, a short ugly sound. “It wasn’t enough. Nothing’s ever enough when the bills are that big.”

The room was quiet. Raymond would have called it “listening silence”—he’d had a name for every kind of silence, a compliance officer’s taxonomy of what people didn’t say. These people knew this story. They had their own versions of it.

“I lost my job when I took family leave to take care of him. Lost the house after he died.” She said “died” without her voice cracking, which was a small victory. “Filed bankruptcy because the collectors wouldn’t stop calling. Even after he was gone, they kept calling. Like they thought I was hiding him somewhere.”

She stopped. Breathed. The air in the room tasted stale.

“Last month I got my Civic Trust Score. 412. I’d been on the public housing waitlist almost three years. The score knocked me off. No real explanation. No appeal that goes anywhere. Just a number that says I don’t deserve help.”

“What happened to you,” Calder said, and her voice was

gentle in a way that Tamsin wasn't sure she wanted, "is exactly what I've been worried about. The system claims to measure civic trustworthiness. What it actually measures is whether bad things have happened to you that you couldn't prevent."

Tamsin nodded. Then she said something she hadn't planned to say, something that came from a place deeper than planning.

"The worst part isn't the score itself. The worst part is that it makes every system look at me the same way. Before this, I could have bad credit but still be a good tenant because I had references, work history, a face and a story that a landlord could see. Now there's just the number. Every system uses the same number. If I'm bad according to that number, I'm bad everywhere. There's no way to show anyone who I actually am."

The room stayed silent.

"I used to manage a department of forty people," Tamsin said. "I made decisions about who to hire, who to promote, who needed help. I looked at data, sure. But I also looked at people. I talked to them. I gave them chances to explain things that looked bad on paper. The score doesn't give anyone a chance to explain anything. It just sorts you and moves on."

Calder was watching her with an expression Tamsin couldn't quite read.

"May I ask what you do for work now?"

"I drive for the apps. Rideshare, groceries, deliveries. Whatever they let me do." She heard the bitterness in her own voice and didn't try to hide it. "The apps have their own scores. I maintain those because they're the only ones I can

affect. But even those feed into systems I can't see. Apparently having gig work instead of a regular job makes my Civic Trust Score worse. Which is funny, because I can't get a regular job because my credit makes me unhireable."

"A vicious circle," Calder said.

"A trap," Tamsin said. "Built to look like a circle so you blame yourself for not escaping."

After the meeting, Calder found her near the exit. The councilwoman's aide hovered nearby, young guy with a tablet, looking overwhelmed.

"You spoke well in there," Calder said.

"I used to do it for a living. The speaking part." Tamsin felt tired, suddenly. More tired than the lost income should have made her. "I just haven't had anyone to talk to in a while."

"Would you be willing to speak again? I'm planning to introduce a resolution for an independent audit of the Civic Trust Score. I need witnesses who can show what this system is actually doing to people."

The reflex was to say no. The reflex had been saying no to everything for years. Don't stand out. Don't draw attention. Don't give anyone a reason to look at you more closely, because they might see something that costs you the little you have left.

But the reflex felt different tonight. Weaker. The room full of people with their own numbers, their own stories, had done something to the way she calculated risk.

"Yes," she said. "I'll speak. I'll do whatever helps."

Calder smiled. "Come to my office tomorrow. We'll start building a case."

Tamsin walked out into the evening. The air was cold and

smelled like the city, exhaust and food trucks and something metallic underneath. Her phone buzzed. Rideshare notification. A delivery request, \$5.11 for thirty minutes of work.

She accepted it automatically, the way she accepted everything, because stopping meant falling and falling meant not getting back up.

But something had changed. The number 412 was still attached to her. It still meant what it meant. But she wasn't the only one carrying a number like that anymore. There were others. Enough others that they could sit in a room together and recognize each other.

That was something. She wasn't sure yet what to do with it. But it was something she hadn't had before.

## Chapter Eight: The Flag

Cassian Osei was still holding his first cup of coffee when the inbox notification flashed urgent. Chicago. Marked priority. The coffee went cold while he absorbed the memo.

EFFECTIVE IMMEDIATELY: Harcourt Tower will implement Tier Two of building-level Civic Trust Score integration. Following successful data import and biometric linking (completed October 15), building services will now incorporate tiered CTS protocols as specified in the attached document.

The attachment ran to thirty-four pages. Cassian printed it on the security office's heavy-duty printer and began reading while the morning shift assembled around him.

The Tier Two protocol was comprehensive. Maintenance requests would now be prioritized by a formula that weighted urgency, unit value, and resident Civic Trust Score. Residents with scores above 700 would receive same-day responses for non-emergency issues. Residents below 500 would be placed in a standard queue with response times of three to five business days. The justification was efficiency: limited maintenance staff could serve high-priority residents more effectively if not distracted by requests from lower-priority sources.

Similar tiering applied to package delivery, elevator access during peak hours, and reservation of common-area facilities. Residents in the top tier could book the building's conference rooms and rooftop lounge with twenty-four hours' notice. Bottom-tier residents required seventy-two hours and were subject to availability after higher-tier bookings had been accommodated.

The most troubling section addressed the anomaly detection system Cassian had managed for three years. The protocol introduced new flags tied to Civic Trust Scores. Residents below 450 would trigger automatic observation protocols when entering building areas designated as “amenity spaces” after 10 PM. Residents below 400 would generate alerts if detected in proximity to “high-value zones” including the luxury floors, the parking garage’s premium sections, and the commercial lobby that connected to the financial district skybridge. A separate subsection addressed peak-hour access: residents below 500 would generate low-priority flags when accessing amenity spaces during designated peak periods, defined as 6-10 AM and 5-8 PM on weekdays.

Cassian worked through this section slowly, translating its bureaucratic language into operational reality. The building would now treat low-scoring residents as potential concerns based on nothing more than their position on a municipal scale. Movement that would pass unnoticed from a resident with a high score would generate investigation from a resident with a low score. The algorithm would encode assumptions about who belonged in which spaces and enforce those assumptions through the building’s surveillance infrastructure.

He thought about Dr. Okonkwo, the surgeon he had manually exempted from anomaly detection two weeks ago, during the initial integration phase. The doctor’s Civic Trust Score, Cassian knew from the imported data, was 781. He would have been exempt from the new protocols anyway. But what about the residents Cassian had not noticed, the ones whose

movements had not yet triggered alerts because the old system's thresholds had been set differently? What about the shift workers and the service staff and the visiting relatives whose scores he could now see attached to their biometric profiles like labels he had not asked to read?

The morning shift assembled for briefing at 8:30. Cassian explained the new protocols without editorializing, distributing printed summaries of the relevant sections. His team listened with the attention of people whose jobs required them to implement policies they did not create and might not agree with.

"Questions?" Cassian asked.

One of the younger guards, a woman named Priya who had joined six months ago, raised her hand. "What if we think a flag is wrong? What if a low-score resident is just... living their life, and the system interprets it as suspicious?"

"Document your observation and note any relevant context. I'll review flags daily and adjust the system's learning parameters as appropriate." It was the answer he had given for the previous system's false positives. He was not confident it would be adequate for a system that generated positives based on numerical categories rather than behavioral patterns.

The first flag appeared at 9:31 AM. ANOMALY DETECTED: PEAK AMENITY ACCESS. A resident named James Proctor, Civic Trust Score 423, had entered the fourth-floor fitness center. The system had flagged the entry because Proctor's score fell below the threshold for unrestricted amenity access during peak hours.

Cassian pulled up Proctor's file. Age 67. Retired postal

worker. Resident since 2019. No security incidents, no complaints, no flags in the previous system. His low score appeared to derive primarily from a bankruptcy filing eight years ago, related to medical expenses according to the public records the system could access.

A retired postal worker who had gone bankrupt due to medical bills was now flagged as a potential security concern for using the gym in his own building.

Cassian added a note to Proctor's profile exempting him from amenity-access flags. He did not know whether such exemptions were permitted under the new protocols. He did not check before adding it.

By noon, he had exempted seven residents and flagged two anomalies for genuine investigation. The ratio of false positives to legitimate concerns was running approximately eight to one. The system was learning, as it always learned, from the data it received. But the data it received now included a number that told it nothing about behavior and everything about category.

His phone buzzed with a text from Tanya. CAN YOU TALK?

He stepped into the corridor outside the security office and called her back.

"Something happened at school," she said without preamble. "The district is implementing a new monitoring system. Cameras in every classroom. Software that tracks student attention and flags behavioral concerns. They told us at a faculty meeting this morning."

Cassian leaned against the corridor wall. "What kind of

behavioral concerns?”

“They didn’t specify. The presentation used words like ‘engagement metrics’ and ‘early intervention.’ But you know what that means. It means the system will decide which kids are problems and which kids are not, and the decision will be based on whatever the algorithm thinks problem behavior looks like.”

“Can you push back?”

“We can file objections. We can attend school board meetings. But the contract’s already signed. The implementation starts next month.” Tanya’s voice carried the exhaustion of someone who had spent a career advocating within institutions that occasionally listened but never changed. “I’m just... I’m tired, Cassian. I’m tired of watching systems that claim to help people actually sort and label and exclude them. I’m tired of being part of it.”

“I know,” he said. “I know exactly what you mean.”

They talked for another few minutes, the conversation of two people who shared the same fears and could not solve them for each other. When he returned to the security office, another flag was waiting: a delivery driver whose brief entry into the building’s commercial lobby had been flagged because his Civic Trust Score, accessed through a commercial database that the building subscribed to, fell below the threshold for “trusted service providers.”

The driver was delivering packages to residents who had ordered them. His presence in the building was not only legitimate but necessary for the building to function. The system had flagged him anyway because a number told it he was a

risk.

Cassian added another exemption, feeling the inadequacy of the gesture. He could not exempt everyone. He could not manually review every flag the system generated. The apparatus was too large, too automated, too integrated with systems he did not control and barely understood.

Forty-six floors above him, Sloane Virta was discovering the same thing from a different angle. A few miles away, Tamsin Cross was comparing numbers with other residents at a community meeting. Across the city, Bram Watts was opening an envelope that contained his rejection from the first traditional job he had applied for in three years, a position he was qualified for, a company that had reviewed his application through an algorithmic screening system that had concluded he was not worth interviewing.

The rejection letter was brief and formulaic, offering no explanation beyond a reference to “competitive consideration” and “employment stability assessment criteria.” Bram would not learn until much later that his Civic Trust Score had been one of the factors, integrated without his knowledge into a commercial hiring database that employers used to screen applicants before human reviewers ever saw their names.

The system was working. The system was working exactly as designed, sorting and labeling and excluding with efficiency that no human workforce could match.

Cassian watched the flags accumulate on his monitor and understood, with a clarity he had been avoiding for months, that his job was no longer to keep the building secure. His job was to operate the machinery of sorting while telling himself

he was smoothing its edges.

He added another exemption for James Proctor. The fourth one this month. Somewhere in the building, Proctor was finishing his workout, unaware that a security guard was running out of ways to protect him.

*End of Part One: Inscription*

# **PART TWO: OBSERVATION**

## Chapter Nine: The Rejection

The rejection letter offered no explanation, only the phrase “employment stability assessment criteria” embedded in a paragraph of corporate language. Bram Watts kept looking at it, waiting for the words to say something different. He had applied for a warehouse position at a logistics company, a job that required lifting, sorting, and operating forklifts. He had experience with all three. The application had asked for work history, references, and consent to a background check. Bram had provided everything requested.

The letter did not say his background check had revealed problems. It did not say his references had failed to respond. It said only that he had been evaluated against criteria and found insufficiently stable.

He called the number listed at the bottom of the letter and navigated through an automated phone tree until he reached a human in the company’s HR department. The human, who identified herself as Carla, spoke with the weary patience of someone whose job consisted primarily of explaining to rejected applicants why she could not explain their rejections.

“I’m sorry, Mr. Watts, but I don’t have access to the specific factors that influenced your application decision. The screening process is handled by our vendor partner.”

“What vendor partner?”

“We use an employment verification and assessment service. They provide recommendations based on the information in your application and publicly available data.”

“What publicly available data?”

"I don't have visibility into their methodology. I can give you their contact information if you'd like to follow up directly."

Bram took down the number and name: TalentScreen Solutions. He ended the call and immediately dialed the new number, prepared to navigate another phone tree, but was surprised when a human answered after two rings.

"TalentScreen Solutions, this is Derek, how can I help you?"

Bram explained his situation: the rejection, the phrase "employment stability assessment," the desire to understand what had happened to his application.

"I can look that up for you," Derek said. "What's your Social Security number?"

Bram hesitated. Giving his Social Security number to a stranger on the phone violated every instinct he had developed during years of protecting himself from scams. But he had already given it to the logistics company, which had apparently given it to TalentScreen, which meant the number was already circulating through systems he could not see.

He provided the number. Derek typed. The pause stretched long enough that Bram began to suspect the call had disconnected.

"Okay, I have your file," Derek said. "Your application received an Employment Stability Rating of 3.2 on a scale of 10. The client's threshold for this position was 5.0. That's why your application wasn't forwarded for interview consideration."

"What factors went into the 3.2?"

“Let me see what I can share.” More typing. “Your employment history shows gaps and non-traditional work patterns. You listed several concurrent part-time positions over the past three years. Our model interprets that as indicating instability in work attachment.”

“I’ve been working continuously for three years. Multiple jobs at once. That’s not a gap.”

“I understand, but the model is calibrated for traditional employment patterns. Sequential full-time positions with increasing tenure score higher than concurrent part-time positions regardless of total hours worked.”

“So I’m being penalized for working too many jobs?”

“You’re being scored based on how your work history compares to the model’s training data. The model was trained on successful employees at similar companies. Those employees tended to have traditional employment histories.”

Bram felt the familiar frustration of arguing with a system that did not have the capacity to understand why it was wrong. Derek was not the system. Derek was a customer service representative whose job was to explain the system’s outputs, not to change them.

“Is there anything else that affected my score?”

“Let me check.” More typing. “Your residential address is associated with a geographic risk factor. And your credit profile includes derogatory marks that contribute to overall stability assessment.”

“My credit? This is a warehouse job. Why does my credit matter?”

“Our research indicates that credit responsibility correlates

with workplace reliability. Clients value comprehensive assessment.”

“What about my actual work performance? I have ratings above 4.8 on every platform I work for. I have references who will confirm I’m reliable.”

“Platform ratings aren’t currently integrated into our model. And references are weighted less heavily than objective data sources.”

Bram ended the call without thanking Derek for his help, which had not been helpful, only clarifying. He now understood the mechanism of his rejection. He did not understand how to defeat it.

Three years of gig work. That’s what made him “unstable.” Never mind that he’d worked eighty hours a week some months. Never mind that he’d kept four apps running because one app didn’t pay enough. The screening system looked at his resume and saw chaos where Bram saw survival.

And the credit score. The student loans he’d stopped paying when his mother got sick. That was irresponsible. And his address, the neighborhood he could afford. That was a risk factor too. Everything he’d done to stay afloat was evidence against him.

Danai found him sitting on their bed that evening, the rejection letter and his notes from the phone calls spread around him like evidence of a crime.

“What happened?” she asked.

He explained. The screening service. The employment stability rating. The factors he had not known existed and could not have controlled even if he had known.

“So what do we do?” she asked.

“I don’t know. I apply for more jobs, I guess. Maybe some of them don’t use screening services. Maybe some of them have lower thresholds. Maybe I get lucky.”

“That’s not a plan. That’s just... hoping.”

“You have a better idea?”

She sat beside him on the bed, close enough that their shoulders touched. Her pregnancy was not yet visible, but Bram was acutely aware of it, the presence of a future that required more than hoping.

“There was a meeting,” Danai said. “My coworker mentioned it. People who’ve been affected by the Civic Trust Score, organizing, trying to push back. Maybe they know something about this employment screening stuff too.”

“A meeting isn’t going to change my credit score.”

“No. But it might connect you with people who understand how these systems work. People who’ve figured out ways around them.” She placed her hand on his. “You’ve been trying to beat the algorithm by yourself. Maybe that’s not possible. Maybe you need help.”

Bram looked at the papers spread around him, the documentation of his exclusion. He had spent three years optimizing his performance on platforms designed to extract maximum labor for minimum compensation. He had become expert at reading the systems, predicting their behaviors, adjusting his own behavior to produce the numbers the systems wanted to see. He had believed this expertise gave him power.

The rejection letter proved otherwise. He’d spent three

years learning to game four apps. But there were other systems out there, systems he'd never heard of, making decisions about his life based on data he couldn't see or change. All that expertise, and it didn't matter. The people who built the big systems didn't care what he'd figured out about the little ones.

"When's the meeting?" he asked.

"This Thursday. Seven o'clock. Community center on Ashland."

He had a delivery shift scheduled for Thursday evening, one of the profitable periods when dinner orders surged and tips increased. Attending the meeting would cost him forty or fifty dollars in lost income.

He calculated the tradeoff: immediate income versus uncertain future benefit. The calculation had always favored immediate income. That was how he had survived.

But survival was not enough anymore. There was Danai, and there was the child they were expecting, and there was the growing certainty that his current strategies would not produce the stability they needed.

"I'll be there," he said.

Danai squeezed his hand. "Good. Because I don't think we can do this alone."

Bram gathered the papers and placed them in a folder: the rejection letter, the notes from his calls, the documentation of a system that had decided he was not worth interviewing. He would bring the folder to the meeting on Thursday. He would share what he had learned.

Maybe the people there would know something he didn't.

## Chapter Ten: The Source

Sloane Virta spent eleven days searching for the enhanced insights module that Rafael had told her existed. The search required methods she had never used before: probing network directories she was not supposed to access, examining database schemas that fell outside her project authorization, tracing data flows backward from outputs to inputs she had not designed. She worked late, after the data science floor emptied, when the queries she ran would be less likely to draw attention from the system administrators who monitored network traffic.

On the twelfth day, she found it.

The module was not hidden, exactly. It was compartmentalized, filed under a project code she had never encountered, maintained by a team she had not known existed. The documentation was sparse but sufficient: a technical specification describing how commercial client data could be integrated with municipal score calculations through what the document called “enhancement protocols.”

She read the specification three times before the architecture became clear. There were two scores. Two distinct numbers attached to each resident, generated from overlapping but different data sources.

The first was the Compliance Score: what Sloane’s fairness model actually produced, what she had designed and tested and certified as equitable. This score existed in the audit logs, appeared in the contract deliverables, and was shown to regulators when they asked how the system worked. For Tamsin

Cross, that score would have been approximately 510. This was the product Sloane had built.

The second was the Civic Trust Score: what residents actually received on their notification letters, what the city actually used for housing waitlists and utility assistance prioritization, what commercial clients paid premium rates to access. This score incorporated everything the Compliance Score contained plus additional data sources the city had never authorized: social media sentiment, purchase behavior, location tracking, network mapping. For Tamsin Cross, that score was 412.

The gap between the two scores was the product. The Compliance Score provided cover; it let Meridian show regulators a system that worked as promised. The Civic Trust Score provided profit; it sold the discrimination that Sloane's model was supposed to prevent, disguised as the legitimate output of a fair system. Residents saw 412 on their letters and assumed that number came from the algorithm Meridian had publicly described. They had no way to know that the number they received had been calculated by a different system entirely.

She stared at the specification for a long time. The architecture was elegant. She could appreciate the elegance even as she recognized what it accomplished. Someone had designed this deliberately, had anticipated the regulatory requirements and built around them, had created a system that was technically compliant and functionally predatory.

She wondered if that person had felt the same professional satisfaction she had felt when her fairness model produced the results she intended. Building systems that worked as de-

signed was satisfying regardless of what the design accomplished. This was uncomfortable to admit, but Sloane had always preferred uncomfortable truths to comfortable evasions.

She documented everything. She captured screenshots of the specifications, exported database schemas, traced the data flows through anonymized diagrams that would be intelligible to regulators without revealing the specific queries she had run. She stored the documentation on the personal drive she had acquired for this purpose, a device that lived in her bag rather than connected to Meridian's network.

When she had enough to prove what she suspected, she went to find Rafael.

He was in the break room, alone, eating a sandwich that looked like it had been packed that morning and forgotten until hunger became unavoidable. Sloane sat across from him and placed her phone on the table between them, displaying one of the schemas she had captured.

"I found it," she said.

Rafael looked at the screen, then at Sloane's face, then back at the screen. His expression did not change.

"You were supposed to stop looking."

"I know."

"Sloane." He set down the sandwich. "What do you think is going to happen now? You found what I told you existed. You've confirmed that our employer does things that would upset you if you knew about them. Now you know. The question is what you're going to do with the knowledge."

"Report it."

"To whom?"

“The city. They contracted for a specific system. They’re not getting that system.”

“The city is getting exactly what they contracted for. The Compliance Scores we show auditors meet every requirement in the contract. The Civic Trust Scores that residents actually receive are a production implementation detail.”

“That’s a legal fiction.”

“All contracts are legal fictions. The question is whether the fiction holds up in court.” Rafael picked up his sandwich again. “Meridian has lawyers who have reviewed every word of every document. They’ve structured this specifically to survive scrutiny. You’re not going to bring them down with some screenshots and righteous indignation.”

“I’m not trying to bring them down. I’m trying to stop them from harming people.”

“People are being harmed whether you report this or not. The system exists. Other systems like it exist. If Meridian stopped tomorrow, TalentScreen would fill the gap. Or Equifax. Or a startup that hasn’t been founded yet. The demand for algorithmic sorting is not going away because one data scientist has moral objections.”

Sloane had anticipated this argument. She had made it to herself, during the eleven days of searching, during the hours when she questioned whether finding the truth would accomplish anything other than destroying her career. The argument was valid.

It was also, she had decided, beside the point. The fact that other people would do harmful things did not absolve her of responsibility for the harmful things she had enabled.

"I built the legitimacy layer," she said. "The Compliance model, the fairness constraints, the equity testing. I designed it and I presented it to the city and I testified that it would reduce bias and improve outcomes. I told them it would be different from the discriminatory systems that came before. They believed me because I believed myself."

"So?"

"So my work is being used to legitimize exactly what I promised it would prevent. The scores residents receive discriminate. The Compliance Scores hide the discrimination. I built the hiding mechanism."

"You built a tool. Tools don't have intentions."

"I have intentions. And I had them when I built the tool. I just didn't ask enough questions about what the tool would be used for."

Rafael finished his sandwich and crumpled the wrapper. "Sloane, I'm not your enemy. I'm just someone who calculated the costs and made a different decision than you're making. I hope you're right. I hope exposing this matters. But I'm not going to bet my career on your hope."

She left him in the break room and returned to her desk. The documentation was secure on her personal drive. The evidence was sufficient to prove what she had found.

She could not report to the city directly. Isolde Ashworth-Chen controlled the pilot from the municipal side, and Isolde had every incentive to dismiss allegations that would destroy her program along with her reputation. The city council had already voted to continue the pilot; they would not welcome evidence that their vote had been based on incomplete infor-

mation.

The media was an option. Journalists had been asking questions about the Civic Trust Score since its launch. But Rafael was right that Meridian's legal team had prepared for this scenario. A story without corroboration would be characterized as the grievances of a disgruntled employee. She could already hear the counter-narrative: data scientist who didn't get promoted makes accusations she can't prove.

There was one other option. Councilwoman Patricia Calder had been publicly critical of the pilot. She had introduced a resolution calling for an independent audit. She did not have the votes to pass it, but she had a platform and a willingness to use it.

Sloane searched for the councilwoman's contact information and found a form for constituent inquiries on the city council website. She drafted a message, deleted it, drafted another.

Councilwoman Calder, I have information about the Civic Trust Score that I believe you need to see. I work for Meridian Analytics. I designed the fairness model the city approved. I have discovered that the model is being bypassed through parallel systems that the city was never told about. I am willing to share documentation but need assurance that my identity will be protected. Please advise how to proceed.

She checked the message one last time. Then she pressed send.

The action felt inadequate. She was one person sending one message about a system that touched thousands of lives. The proportions were wrong.

But she had done something. And doing something, even something small, was different from doing nothing.

## Chapter Eleven: The Testimony

The city council chamber was designed to intimidate, and it succeeded. Tamsin Cross sat in the gallery waiting for her turn to speak, studying the arrangement of power that the room's architecture made visible. The council members occupied an elevated platform behind a curved desk that resembled a judicial bench. Speakers approached a podium at floor level, looking up at their elected representatives from a position of structural subordination. The public seating filled the remaining space, rows of chairs that faced the council like pews facing an altar.

Raymond had testified in rooms like this. Compliance hearings, regulatory reviews. He'd told her once that the architecture was the point. "They put you below them so you feel like you're asking for something instead of demanding what's yours."

Councilwoman Calder had scheduled the public comment session for 3:30 PM, when attendance typically thinned and fewer journalists remained to cover the proceedings. The timing was strategic. Calder wanted testimony on the record without the spectacle that media coverage would create. She wanted documentation, not confrontation.

Tamsin had spent three days preparing her remarks with Calder's staff. They had helped her condense her story into five minutes, the maximum allotted for public comment. They had coached her on tone: factual, specific, restrained. "The council responds better to evidence than emotion," the aide had explained. "Give them something they can cite when

they're defending their votes to constituents."

The session began with procedural matters that Tamsin did not follow. Budget amendments, zoning variances, the administrative business that constituted most of municipal governance. She watched the council members' faces and tried to read their predispositions. Calder sat at the left end of the curved desk, her attention focused and her posture alert. The council president, a man named Morrison whose district encompassed the financial center, appeared bored. The others fell somewhere between engagement and indifference.

At 3:34 PM, the council president called for public comment on the Civic Trust Score pilot. Four speakers had signed up. Tamsin was third.

The first speaker was a privacy advocate who delivered a prepared statement about data collection and civil liberties. His arguments were sound but abstract, lacking the specificity that Calder had told Tamsin the council needed. The second speaker was a man whose son had been denied a city job despite high qualifications; his emotion was evident but his documentation was thin. The council members listened politely and asked no questions.

"Tamsin Cross," the president called.

She walked to the podium and adjusted the microphone. The chamber felt larger from this position, the council members more distant, the silence more complete.

"Good afternoon. My name is Tamsin Cross. Five years ago, I was a hospital administrator with a house, a pension, and a credit score of 780. Today I live in a rented room, work multiple gig jobs to survive, and have a Civic Trust Score of 412.

I'm here to explain what happened between then and now, and why it matters for everyone in this city."

She delivered the facts without editorializing. Raymond's cancer diagnosis. The medical bills that exceeded insurance coverage. The job loss during family leave. The foreclosure. The bankruptcy. Each event led logically to the next, a cascade that had been set in motion by circumstances beyond her control and accelerated by systems designed to punish those who could not recover.

"When I received my Civic Trust Score, I had been on the public housing waitlist for two years and seven months. My position had improved from 2,847 to 1,123. I had attended every required session, submitted every document, done everything the system asked. The score removed me from the list. A single number erased nearly three years of compliance and waiting."

She paused. The council members were watching her, their expressions ranging from sympathy to skepticism. Calder was nodding slightly. Morrison was making notes.

"I'm not asking for special treatment. I'm asking for the council to understand what this system actually does. It claims to measure civic trustworthiness, but what it measures is financial stability. It claims to identify residents who deserve priority for services, but what it identifies is residents who have already been failed by other systems. It claims to be objective, but its objectivity consists of treating every misfortune as evidence of moral deficiency."

"My husband's cancer was not a moral deficiency. Losing my job to care for him was not irresponsibility. Being unable to

pay bills that exceeded my savings was not untrustworthiness. But the algorithm cannot distinguish between a deadbeat who won't pay and a widow who can't. It sees only the numbers. And the numbers say I am not worthy of housing."

She concluded with the specific ask that Calder had helped her formulate: an independent audit of the scoring methodology, transparency about the factors affecting individual scores, and a meaningful appeals process for residents who believed their scores did not reflect their actual circumstances.

"Thank you for your time," she said, and stepped back from the podium.

Council President Morrison called on Isolde Ashworth-Chen, who had been waiting in the front row of the gallery, to respond on behalf of the administration.

Isolde took the podium with the practiced ease of someone who had spoken in this chamber many times. Her remarks were prepared but delivered with enough variation to suggest spontaneity.

"Thank you, Mr. President, and thank you to the speakers who have shared their concerns. The administration takes seriously the experiences described today, and we appreciate the opportunity to address them."

She acknowledged Tamsin's testimony without engaging its substance directly. The Civic Trust Score, she explained, was a tool for improving service delivery, not a judgment of moral worth. The system included fairness constraints that prevented discrimination. The methodology had been reviewed by internal ethics boards. The appeals process, while admittedly slower than ideal, was being expanded to

address the backlog.

“The pilot is designed to learn and improve,” Isolde said. “We welcome feedback from residents, and we are committed to addressing concerns as they arise. What we cannot do is abandon data-driven approaches to service delivery simply because the data sometimes reflects difficult circumstances. The alternative is a system with no accountability at all.”

She concluded with statistics: the number of residents successfully enrolled, the efficiency gains in service allocation, the reduction in processing times for priority applicants. The numbers were impressive in isolation. They did not mention the residents who had been excluded, the waitlists that had been reorganized, the lives that had been reclassified.

The council president opened the floor for questions. Councilwoman Calder spoke first.

“Ms. Ashworth-Chen, can you explain how a resident with nearly three years of compliance on the public housing waitlist could be removed based on a score that measures factors unrelated to housing need?”

“The Civic Trust Score is one of several factors in determining housing priority. Residents with low scores are not excluded from housing; they are placed in a standard queue that reflects available resources.”

“A standard queue that moved Ms. Cross from position 1,123 to, as I understand it, no position at all.”

“The housing authority has its own methodology for translating scores into queue positions. I would defer to their expertise on specific cases.”

“But the score your office administers is the input that de-

termines the output. You cannot claim credit for efficiency gains while disclaiming responsibility for efficiency's costs."

The exchange continued for several minutes, Calder pressing on specifics and Isolde deflecting to methodology and process. The other council members listened without intervening. When the time for questions expired, Morrison called for a motion.

"I move that we extend the Civic Trust Score pilot for an additional six months, with quarterly reporting to this council on implementation and outcomes."

The motion was seconded. Discussion was brief and procedural. The vote was 8-3 in favor, with Calder and two allies in opposition.

Tamsin remained in the gallery as the session concluded and the chamber emptied. She had known the vote would go this way. Calder had told her as much during their preparation sessions. The purpose of the testimony was not to change the outcome but to create a record, to force the council to hear evidence they would otherwise ignore, to make the system's costs visible even if visibility did not produce change.

Calder approached her after the last council member had departed.

"You did well," the councilwoman said. "You gave them facts they'll have to address when constituents ask questions. That matters, even if it doesn't feel like it matters today."

"They voted to continue anyway."

"They voted to continue with reporting requirements they didn't have before. It's not nothing."

"It feels like nothing."

Calder placed a hand on Tamsin's shoulder, a gesture of solidarity that carried the weight of decades of similar fights.

"Individual testimony doesn't defeat institutional momentum. What it does is document what the institution would prefer to leave undocumented. The record you created today will exist when someone with more power asks what the council knew and when they knew it. That's the long game. It's the only game that works."

Tamsin nodded. She understood the logic. She did not feel consoled by it.

She left the chamber and walked to her car, which was parked in a municipal lot that charged \$4 per hour and would add another cost to a day that had produced no income. Her phone showed notifications from the delivery app: missed opportunities, declining acceptance rate, the system's quiet punishment for taking an afternoon away from the work it demanded.

The testimony had mattered to someone, she told herself. It had mattered to the record. It had mattered to Calder, who would use it in ways Tamsin could not yet see.

But the score was still 412. The housing list was still closed. The system was still measuring her, still finding her insufficient.

She drove home to the room that was not hers and prepared for the evening shift that would recover some fraction of the income she had sacrificed.

## Chapter Twelve: The Override

The pattern emerged gradually, the way patterns always emerged for Cassian Osei: through accumulated observations that eventually cohered into recognition. He noticed it first in the anomaly detection logs, which he reviewed daily as part of his routine. Certain residents generated no flags regardless of their behavior. Others generated flags constantly, regardless of whether their behavior deviated from any reasonable definition of normal.

The first category, he discovered, corresponded to residents with administrative override codes in their profiles. The codes had appeared after the Civic Trust Score integration, tagged with authorization levels he could view but not modify. He queried the building's management database and found twelve residents with override status, each identified only by unit number and a string of alphanumeric characters that meant nothing to him.

The twelve units were all on floors 45 and above, the luxury condominiums and penthouse residences that commanded views of the city and prices that Cassian would need a decade's salary to afford. The residents were, presumably, the kind of people who expected their movements to go unmonitored, who would object if the same surveillance applied to everyone else were applied to them.

He compiled the data into a spreadsheet: unit numbers, override codes, authorization timestamps. The overrides had been implemented on the same day as the Civic Trust Score integration, which suggested they were part of the rollout rather

than individual accommodations added later. Someone had decided, at the planning stage, that certain residents would be exempt from the measurement that would be applied to everyone else.

The second category, the residents who generated constant flags, corresponded to the lowest Civic Trust Scores in the building. Cassian already knew this in a general sense; the integration protocol had made it explicit that low-scoring residents would receive heightened scrutiny. What he had not known, until he traced the patterns, was how comprehensive the scrutiny was.

A resident named Maria Santos, Civic Trust Score 389, had been flagged seventeen times in the past week. The flags documented her entry into the building's lobby during non-business hours (she worked nights as a nursing aide), her use of the gym during peak periods (the system classified her as a non-priority user), her receipt of packages from addresses associated with commercial vendors (the system flagged frequent deliveries as potential commercial activity in violation of residential lease terms), and her presence in the elevator with residents whose scores exceeded hers by more than 300 points (the system classified this as anomalous proximity).

Maria Santos was being surveilled for living her life in a building that had decided her life was suspicious.

Cassian pulled her file and found a woman of 34 years, a ten-year resident of unit 712, employed continuously since she moved in. Her low score derived from a combination of factors: credit issues related to student loan debt, an address his-

tory that included several moves between low-income neighborhoods, and what the system classified as “irregular employment patterns” because nursing aide positions often involved per diem shifts rather than fixed schedules.

Nothing in Maria Santos’s record suggested she was a security risk. Everything in her record suggested she was a working-class resident in a building that had been built for wealthy ones, tolerated in the middle floors because someone had to service the upper floors, flagged by a system that could not distinguish between suspicious behavior and the behavior of people who could not afford to be inconspicuous.

Cassian added exemptions to Maria Santos’s profile, as he had added exemptions to dozens of profiles over the past weeks. The exemptions were temporary patches on a system designed to produce exactly the outcomes he was patching. He could not exempt everyone. He could not reprogram the algorithm that generated the flags. He could only intervene case by case, a human corrective to an automated judgment, working against a machine that processed data far faster than he could review it.

That evening, he brought the spreadsheet home and showed it to Tanya.

“Twelve residents are completely exempt,” he said, pointing to the highlighted rows. “No surveillance at all. They could walk through the building carrying bags of stolen goods and the system wouldn’t generate a flag.”

“Who are they?”

“I don’t have names, just unit numbers. But look at the floors. 45 and above. The most expensive units in the build-

ing.”

Tanya studied the spreadsheet with the careful attention of someone who evaluated data for a living, even if her data involved student performance rather than surveillance exemptions.

“And the people being flagged the most?”

“The lowest scores in the building. People whose crime is being poor in a rich person’s space.”

“So the system watches the people who have the least and ignores the people who have the most.”

“The system does exactly what it was designed to do. The design is the problem.”

Tanya set down the spreadsheet. “What are you going to do about it?”

Cassian had been asking himself the same question since he compiled the data. The answer was not obvious. He could continue adding exemptions, fighting the system from inside, smoothing its roughest edges while leaving its architecture intact. He could report his findings to corporate, which would almost certainly result in his termination for unauthorized access to management databases. He could leak the data to journalists or activists, which would result in the same termination plus potential legal consequences.

Or he could do nothing. He could accept that the system was larger than his capacity to change it, that his exemptions were merely performative gestures in a structure designed to produce inequality, that his continued employment required complicity he could no longer justify.

“I don’t know,” he said. “I know I can’t keep doing what

I'm doing. I know I can't pretend that making the system slightly less terrible makes it acceptable. But I don't know what the alternative is."

"The alternative might be walking away."

"And then what? Someone else takes my job. Someone who doesn't add exemptions. Someone who doesn't notice the patterns. The system continues with one less person trying to make it better."

"Is that what you're doing? Making it better?"

The question landed with the weight of every conversation they had avoided over three years, every evening when Cassian came home from work and did not discuss what work required, every tacit agreement that his competence was valuable even if the purpose it served was not.

"I thought I was," he said. "I'm not sure anymore."

They sat in silence. From the other room came the sounds of their children, arguing over a video game in the way children argued when the argument was itself a form of play. The ordinary noise of a household that Cassian supported through work that was becoming increasingly impossible to justify.

"There's a protest scheduled," Tanya said. "At that building you work in. Next Saturday. The group that's been organizing against the Civic Trust Score. They're going to demonstrate outside Harcourt Tower because the tower is a pilot site for the integration."

"How do you know this?"

"One of the teachers at my school is involved. She's been telling people. Trying to build turnout."

Cassian thought about the protest, about the security pro-

ocols that would be activated, about the facial recognition systems that would capture every participant, about the Civic Trust Score adjustments that would likely follow for anyone flagged as a “known agitator.”

“They don’t understand what they’re walking into,” he said. “The building has systems they’ve never seen. The protest will be documented, analyzed, used against everyone who participates.”

“Then maybe someone should warn them.”

He looked at Tanya, whose expression combined challenge and compassion in proportions he could not quite parse. She was asking him to choose. She was asking him to decide whether the exemptions and the patches and the small interventions were enough, or whether something larger was required.

“I can’t contact activists while I’m employed by the company they’re protesting. That’s the kind of thing that ends careers.”

“Your career is ending anyway, Cassian. You said yourself you can’t keep doing this. The question is whether it ends on their terms or yours.”

She was right. She was almost always right about the things Cassian did not want to acknowledge. The job that had once seemed like stability was becoming a trap, a position that required him to operate machinery he could no longer pretend was neutral. He could not stay and remain who he wanted to be. He could only choose how to leave.

“I need to think about it,” he said.

“Think fast. The protest is Saturday. And the longer you

wait, the more data you're helping them collect."

She returned to the other room, to the children and the ordinary evening that would continue regardless of what Casian decided. He remained at the table with the spreadsheet open on his screen, the evidence of a system designed to sort people into categories of worthy and unworthy, watched and unwatched.

Saturday was four days away.

## Chapter Thirteen: The Network

The community center on Ashland Avenue was more crowded than Bram Watts had expected. He arrived at 6:45, hoping to find a seat near the exit in case the meeting proved useless, but the folding chairs were already filling and he had to settle for a position in the third row. The crowd was different from what he had imagined: not the ragged assembly of people defeated by the system, but a diverse mix of ages, races, and apparent economic circumstances, unified by how closely they watched a podium that was still empty.

A woman approached the microphone at precisely 7:00. She was middle-aged, with the posture of someone who had learned to command rooms without raising her voice.

“Good evening. For those who are new, my name is Tamsin Cross. Welcome to the Civic Trust Score Impact Coalition. We’re here tonight to share information, build connections, and discuss strategies for challenging a system that affects all of us.”

Bram recognized the name. Tamsin Cross had testified before the city council; someone had shared the video in a group chat, and Bram had watched it on his phone between delivery runs. Her testimony had been precise and damning. The council had voted to continue the pilot anyway.

The meeting followed a structure that suggested practice: updates on legal challenges, reports from working groups focused on different aspects of the system, and time for new attendees to introduce themselves and share their experiences. Bram listened without speaking, absorbing the informa-

tion, mapping the network that had formed around shared grievances.

The legal working group reported that they had identified three potential challenges: a procedural claim that the city had failed to provide adequate notice before implementing the pilot, a constitutional claim about due process in the appeals system, and a civil rights claim about disparate impact on protected classes. None of the challenges were likely to produce quick results. The attorneys involved were working pro bono, stretched across multiple cases, limited by resources and precedent.

The documentation working group had compiled over two hundred testimonies from residents affected by the score, organized by impact category: housing, employment, services, credit, insurance. The testimonies formed a pattern that the data confirmed: the system disproportionately affected low-income residents, residents of color, residents with medical debt, residents whose circumstances had been destabilized by events beyond their control. The pattern was not surprising. The documentation made it undeniable.

The technical working group presented findings that caught Bram's attention. A volunteer with a background in data science had been analyzing the score calculation, reverse-engineering its logic from the outcomes it produced. She stood at the podium with a laptop, projecting slides that showed correlation matrices and statistical distributions.

"The municipal model claims to measure civic trust," she explained. "But our analysis suggests that at least 40% of the score variance is explained by a single variable: credit history.

Another 25% correlates with residential address, which is itself a proxy for income and race. The ‘civic participation’ factors that the city emphasizes in its public communications account for less than 10% of the total.”

Bram raised his hand. “What about employment?”

The presenter nodded. “Employment history contributes to the credit component and to a separate ‘stability’ factor. But here’s where it gets interesting. Traditional employment, defined as continuous full-time work for a single employer, is weighted positively. Non-traditional employment, including gig work, is weighted negatively, even when total hours and income are comparable.”

“So working multiple jobs hurts your score?”

“Working multiple jobs indicates instability to the model. Basically, it hates gig work. Sees three jobs as ‘unstable’ even if you’re working eighty hours a week. The model was trained on office workers with salary jobs. If you don’t look like them, you’re a risk factor.”

This confirmed what Bram had learned from TalentScreen Solutions, but hearing it laid out with data made something click. He’d spent three years working harder than anyone he knew, juggling four apps, never missing a delivery, and the whole time the scoring system had been looking at him the same way a landlord looked at his credit report. Like he was the problem.

After the presentation, Bram approached the data scientist. Her name was Amara, she told him, and she had spent ten years building models for insurance companies before quitting to work on algorithmic accountability.

“You mentioned that gig work is weighted negatively,” Bram said. “What about the internal metrics that gig platforms use? The acceptance rates, the customer ratings, the completion percentages. Does the Civic Trust Score incorporate any of that?”

“Not officially. The municipal model doesn’t have access to platform data. But we’ve been hearing from people whose Civic Trust Scores dropped after they were deactivated from platforms. There might be a commercial component that integrates platform status as a proxy for reliability.”

“So if my rideshare account gets deactivated, my score goes down?”

“Possibly. We don’t have confirmation. The commercial scoring systems are proprietary, and we don’t have visibility into their methodologies.”

Bram processed this information. He had spent three years learning to game the gig platforms, to maintain the metrics that determined his access to work. Now he understood that those metrics might be flowing into larger systems, systems he could not see and could not influence, systems that would use his platform performance to make judgments about his worthiness as a resident, an employee, a citizen.

“I know how the platforms work,” he said. “I know their algorithms better than most people. What they optimize for, what triggers flags, how to maintain metrics while minimizing effort. If that information is useful to the coalition, I’m willing to share it.”

Amara’s expression shifted from polite interest to genuine engagement. “That would be extremely useful. We’ve been

trying to understand the gig platforms from the outside. Having someone who's operated inside them would fill significant gaps in our knowledge."

They exchanged contact information. Bram promised to write up his understanding of the platform algorithms, the strategies he had developed, the patterns he had observed. It was not the kind of contribution he had expected to make. He had come to the meeting looking for help. He was leaving with something different: the recognition that his expertise, the knowledge he had acquired through years of survival, had value beyond his own situation.

Tamsin Cross approached him as the meeting dispersed.

"You're Bram Watts," she said. "Danai mentioned you might come."

"You know Danai?"

"She works with someone in our network. She told us about your situation. The job rejection, the employment stability assessment."

Bram felt the disorientation of discovering that his private struggles had been discussed among strangers, that his name circulated in networks he did not control. It was a smaller, more benign version of what the algorithmic systems did: making him visible, reducing him to a profile, discussing him in terms he had not chosen.

"I'm still figuring out what to do about it," he said.

"That's why we're here. To figure it out together." Tamsin's expression was simultaneously warm and weary, the combination of someone who had been fighting for a long time and was genuinely glad to have company. "My husband used to

say that about his compliance work. People think their problems are their own fault, that they're the only ones struggling. That's how the people in charge keep everyone quiet. Get enough of us in the same room and we start comparing notes."

Bram nodded. He had believed, for three years, that his success depended on individual optimization, on outperforming the algorithms through cleverness and effort. The belief had not been entirely wrong; his strategies had kept him employed, fed, housed. But they had not defeated the system. They had merely allowed him to survive within it.

The coalition offered something different. He was done trying to survive alone. Done gaming the system to get crumbs. These people wanted to fight back, wanted to make the people in charge explain themselves for once. That was worth more than another workaround.

"I'm in," he said. "Whatever you need. I'm in."

Tamsin smiled, and the smile carried satisfaction. She had just acquired a new ally.

"Good. Because we have a lot of work to do, and we don't have much time to do it."

She outlined what was coming: a public demonstration at Harcourt Tower, the luxury building that served as a pilot site for Civic Trust Score integration. The protest would make visible the class dimensions of the system, the way it protected the wealthy while surveilling the poor. The protest would also generate data, Bram understood. The building's systems would record every participant. The participants would become visible to the very apparatus they were challenging.

"You should know the risks," Tamsin said. "Being associ-

ated with this coalition might affect your platform accounts. It might affect your score. The system punishes resistance.”

“The system is already punishing me for surviving. At least this way I’m fighting back.”

Tamsin nodded. “Saturday. Harcourt Tower. Ten in the morning. Bring whoever you can.”

Bram left the community center and walked to his car, which was parked two blocks away in a spot he hoped would not generate a parking ticket. The evening air was cool, the city’s lights reflecting off low clouds, the ordinary atmosphere of a place where systems operated invisibly, sorting and measuring and judging while most residents went about their lives unaware.

He was aware now. He had become visible to the resistance as he had become visible to the system. The question was which visibility would define him going forward.

He texted Danai. GOOD MEETING. I’M IN. SATURDAY WE PROTEST.

Her reply came quickly: ABOUT TIME. PROUD OF YOU.

Bram started his car and drove home through streets the GPS wanted to optimize, through neighborhoods where nobody was paying him to deliver anything tonight.

He’d been fighting this alone for three years. Turns out there were other people fighting it too. That was something. Maybe that was enough.

## Chapter Fourteen: The Leak

Sloane Virta met the journalist at a coffee shop in a neighborhood she did not usually visit, far from Meridian Analytics and far from the municipal offices where the Civic Trust Score pilot was administered. The journalist's name was Rebecca Torres, and she had been covering algorithmic governance for the Tribune for three years. Her byline appeared on stories about hiring bias, credit scoring disparities, and facial recognition deployments. She was, according to Sloane's research, the kind of reporter who understood technical complexity and would not simplify findings into inaccuracy.

They sat at a corner table with laptops open, their screens angled away from other customers. Sloane had brought a USB drive containing the documentation she had compiled: specifications for the enhanced insights module, database schemas showing unauthorized data integration, correlation analyses demonstrating that commercial scores deviated systematically from municipal scores.

"Before I give you this," Sloane said, "I need to understand what you can and cannot protect."

Rebecca nodded. "I can protect your identity as a source. I will not reveal your name, your position, or any information that would allow Meridian to identify you through process of elimination. But I cannot guarantee that they won't figure it out anyway. These documents come from inside the company. There's a limited number of people with access to this information. If they're determined to find the leak, they probably can."

"I know."

“And you’re prepared for the consequences?”

Sloane considered the question. She had spent weeks preparing for this conversation, running scenarios, calculating risks, imagining the various ways her career and her life could unravel. The calculations had not produced clarity. They had produced only the recognition that no outcome was certain and that inaction was itself a choice with consequences.

“I’m prepared to try,” she said. “I’m not sure anyone can be prepared for consequences they can’t predict.”

She handed over the USB drive. Rebecca plugged it into her laptop and began reviewing the files, her expression shifting from professional attention to something more focused as she absorbed what the documentation contained.

“This is significant,” Rebecca said after several minutes. “If I’m reading this correctly, Meridian is running two parallel systems: one that complies with the city’s requirements, and one that doesn’t.”

“Correct. The municipal scores meet the fairness standards I designed. The commercial scores incorporate data sources the city never authorized, and they’re what actually determines outcomes for most residents. Insurance rates, rental applications, employment screening. The municipal score is a legitimacy shield. The commercial score is the product that generates revenue.”

“Can you walk me through the technical details? I need to understand the mechanism well enough to explain it to readers.”

Sloane explained. The data pipeline architecture. The

enhancement protocols that allowed commercial clients to request additional variables. The administrative override flags that could adjust individual scores without documentation. The “social contagion” feature that penalized residents for associating with low-score individuals. Each element was designed to be defensible in isolation but combined into a system that bore little resemblance to what the city had approved.

“Do you have evidence of specific harms?” Rebecca asked. “Residents whose lives were affected by the commercial scores rather than the municipal scores?”

“I can show you the statistical patterns. The commercial scores produce systematically worse outcomes for low-income residents, residents of color, residents with non-traditional employment. But I don’t have individual case files. The documentation I have access to is technical, not personal.”

“That’s a limitation. Technical evidence is important, but readers connect with individual stories. Is there anyone in the affected communities who might be willing to speak on the record?”

Sloane thought of Councilwoman Calder, who had responded to her anonymous message and arranged this introduction. Calder had mentioned that she was working with residents who had been harmed by the system. “There’s a coalition organizing against the Civic Trust Score. They might have testimonies you could use.”

“I’ll reach out to them.” Rebecca closed her laptop. “Here’s what I think I can do. I can write a story about Meridian’s dual-system architecture, supported by your documentation

and corroborated by affected residents. The story will raise questions about whether the city knew what it was contracting for. It won't bring down the system by itself, but it might create pressure for investigation."

"What about the risk that Meridian just denies everything?"

"They will deny everything. Their lawyers will send letters challenging my characterization of the documents. They'll argue that the commercial system is legally separate from the municipal system, that clients who purchase enhanced insights are not the city's responsibility, that the documentation is incomplete or taken out of context." Rebecca's expression suggested she had been through this process before. "The question is whether the story survives their pushback. If the documentation is solid and the affected residents are credible, we have a chance. If not, the story gets buried and nothing changes."

"What do you need from me?"

"Be available for follow-up questions. Help me interpret technical details I don't understand. And be prepared for the possibility that this doesn't work, that the story runs and nothing happens, that Meridian's lawyers are better at their job than we are at ours."

Sloane nodded. She had known this was likely from the beginning. The system was larger than any individual intervention. Exposing it was necessary but not sufficient. Exposure could create opportunities for change without guaranteeing that those opportunities would be seized.

"One more thing," Rebecca said. "Have you considered

what you'll do if Meridian identifies you as the source?"

"I've considered it."

"And?"

"And I don't have a good answer. I've documented what I can. I've consulted with an employment attorney about my rights. I've started looking at other positions in case I need to leave quickly. But mostly I've accepted that I can't control what happens next. I can only control whether I did the right thing with the information I had."

Rebecca gathered her materials and stood. "I'll be in touch within a week. The story should run within two weeks after that, assuming my editors approve. Thank you for doing this. I know it's not easy."

"It wasn't a choice. Not really. Once I knew what the system was doing, I couldn't pretend I didn't know."

They parted outside the coffee shop, Rebecca heading toward the transit station and Sloane toward her car. The exchange had taken forty-three minutes. In less than an hour, Sloane had handed over documentation that could end her career, expose her to litigation, and make her unemployable in an industry she had spent a decade building expertise in.

She did not feel heroic. She felt anxious and uncertain and vaguely nauseated, the physical manifestations of a decision that could not be undone. The story would run or it would not. The documentation would survive legal challenge or it would not. The system would be reformed or it would continue, adapting to the exposure the way systems always adapted, adjusting its surface while preserving its architecture.

Truth was not enough. Sloane had learned this from Rafael,

from the council vote that ignored Tamsin Cross's testimony, from every example of documented abuse that failed to produce change. Truth was a necessary condition, not a sufficient one. It created possibilities. It did not determine outcomes.

But without truth, outcomes were determined by those who controlled information. Without documentation, the system's defenders could claim ignorance. Without exposure, complicity could hide behind confidentiality agreements and proprietary methodologies and the professional silence of people who knew better but said nothing.

Sloane had said something. She had acted, inadequately, imperfectly, without confidence that action would accomplish anything. But she had refused the comfort of silence.

The story ran seventeen days later. The headline was measured: "City's Civic Trust Score Partner Operates Parallel Commercial System, Documents Show." The subhead was more pointed: "Residents' lives affected by scores they were never told about."

Meridian's response came within hours. A statement denying wrongdoing. A letter from lawyers threatening legal action. A public relations campaign emphasizing the company's commitment to fairness and transparency.

The story generated attention for three days. Then another scandal displaced it, something involving a celebrity and a failed business venture, and the Civic Trust Score faded from the news cycle before any independent investigation could be launched, before the federal oversight bodies had time to respond, before the pressure could build into momentum.

Sloane watched the attention dissipate and felt the frus-

tration of someone who had done everything right and still lost. The documentation was solid. The reporting was accurate. The celebrity scandal ran for two weeks.

She kept a copy of the article in a folder on her desktop. Sometimes she opened it and read it again, looking for something she might have done differently.

The folder was still there when the coalition called, three weeks later, asking if she wanted to testify.

## Chapter Fifteen: The Investigation

Isolde Ashworth-Chen had not finished her first cup of coffee when the subject line appeared: “Tribune Story - Response Required.” The mayor’s chief of staff. Marked urgent. The message was equally brief: “The mayor has requested a full review of the allegations in yesterday’s article. Please report findings by end of week. Coordination with city attorney’s office required.”

Isolde opened the Tribune story again, parsing its claims against what she knew about the Civic Trust Score implementation. The article alleged that Meridian Analytics operated two parallel scoring systems: one that complied with the city’s requirements, and one that incorporated unauthorized data sources and produced different outcomes. The allegation was based on documents obtained from an anonymous source, which the reporter described as a “current Meridian employee with direct knowledge of the systems in question.”

The documents were reproduced in redacted form within the article. Isolde studied them, looking for indicators that they were genuine or fabricated. They appeared authentic. The formatting was consistent with Meridian’s documentation standards. The technical language was precise. The database schemas matched what Isolde had seen during the pilot’s development phase.

But matching what she had seen was not the same as documenting what existed. Isolde had never been given full access to Meridian’s technical architecture. Her role was administrative, not technical. She approved invoices, reviewed compli-

ance reports, coordinated with the mayor's office and the city council. The actual system was a black box whose outputs she could observe but whose internals she could not inspect.

She called David Moreau, Meridian's CEO, at 8:15.

"Isolde," Moreau said. "I expected to hear from you. I assume this is about the Tribune story."

"The mayor has requested an investigation. I need to understand your response to the allegations."

"Our response is that the allegations are inaccurate and the documents have been mischaracterized. The systems described in the article are commercially licensed products that operate independently from the municipal contract. They share technical infrastructure but serve different purposes and different clients. There's no overlap in how the city's data is used."

"The article suggests that residents' Civic Trust Scores are affected by the commercial system."

"The article suggests many things. We've provided the city with documentation demonstrating compliance with every contractual requirement. Our municipal model meets the fairness standards your office specified. What our commercial clients purchase is their business, not the city's."

"The distinction might not satisfy the mayor's office."

"Then we'll be happy to meet with whoever needs to be satisfied. Isolde, I've spent twenty years in this industry. I've seen allegations like this before. They generate headlines, they create temporary pressure, and then they fade because the documentation doesn't support the claims. This will fade too."

The confidence in his voice was either genuine or per-

formed with sufficient skill that Isolde could not distinguish between them. She had worked with Moreau for two years. She had found him competent, professional, and occasionally charming in the way that executives learned to be charming with the people who controlled their contracts. She had never suspected him of dishonesty.

She did not know what she suspected now.

“I’ll need to review the compliance documentation again,” she said. “And I’ll need access to the technical systems, not just the summary reports.”

“We can arrange a demonstration. Our CTO can walk your team through the architecture and show you how data flows between components. You’ll see that the municipal and commercial systems are properly segregated.”

“Thank you. I’ll have my office coordinate the timing.”

She ended the call and sat with the discomfort that had been accumulating since she first read the Tribune story. The discomfort was not evidence of wrongdoing. It was the natural response to public allegations that threatened a program she had championed. But beneath the discomfort was something else, something that felt less like professional concern and more like the first stirring of doubt.

The investigation proceeded according to protocol. Isolde’s team reviewed the compliance reports that Meridian had submitted quarterly. They examined the audit trails for data processing. They interviewed the technical staff who maintained the interface between city databases and Meridian’s systems. Everything checked out. The municipal system operated as designed, producing scores that met the

equity standards Isolde had helped define.

The investigation did not examine the commercial system. The commercial system was outside the scope of the city's contract, a separate product that Meridian sold to private clients under separate agreements. Isolde had no authority to demand access to it. She had no legal basis for investigating products that did not involve city data.

But the Tribune story alleged that the commercial system did involve city data, that residents' municipal profiles were being enriched with unauthorized information, that the scores affecting people's lives were not the scores the city had approved. If this was true, the investigation's scope was inadequate. If this was true, Isolde was looking where she had been told to look and missing what she had not been told to seek.

She drafted her report on Friday afternoon, summarizing the findings: no evidence of non-compliance, no indication of unauthorized data use, no basis for the Tribune's allegations as far as the municipal contract was concerned. The report was technically accurate. It documented what the investigation had examined and concluded that the examination produced no adverse findings.

The report did not mention what the investigation had not examined. It did not mention that the scope was defined in a way that excluded the very systems the Tribune had alleged were problematic. It did not mention Isolde's growing suspicion that the scope had been defined this way intentionally.

She submitted the report to the mayor's chief of staff and received a brief acknowledgment: "Thank you. The mayor will reference this in his statement Monday."

The mayor's statement characterized the Tribune story as "irresponsible journalism" and cited the city's "thorough investigation" as evidence that the Civic Trust Score pilot was operating as designed. The statement praised Meridian's cooperation and commitment to fairness. It did not mention that the investigation had examined only what Meridian had chosen to show.

Isolde watched the press conference on her office television and felt the cracks forming in something she had believed was solid. She had championed this system. She had testified to its fairness. She had built her career on the premise that data-driven governance was better than the alternative. The premise had not changed, but her confidence in it was eroding.

That evening, she retrieved her original contract documents from the file where she kept materials too important to trust to digital storage. She read through the specifications again, looking for language she might have missed, clauses that defined the relationship between municipal and commercial systems.

The contract was silent on commercial applications. It specified what the municipal system would do without specifying what Meridian could not do beyond the municipal scope. The silence had seemed unremarkable when the contract was signed. Now it seemed like a gap through which an entirely separate system could operate without city oversight.

She made a note to contact the city attorney's office. She wanted to understand the legal implications of what the contract did not say. She wanted to know whether the silence was

an oversight or a feature.

But she did not make the call that night. She told herself she needed to review the documents more carefully, to prepare her questions, to avoid raising concerns that might prove unfounded.

She put the contract back in the file and closed the drawer.

## Chapter Sixteen: The Convergence

The morning of the protest arrived bright and cold. Bram Watts woke at 6:30, two hours before he needed to leave for Harcourt Tower, and spent the time preparing in ways that felt inadequate to the occasion. He dressed in clothes that balanced visibility with respectability: a clean shirt, dark jeans, comfortable shoes in case the protest involved walking or standing for extended periods. Danai made eggs while he checked the coalition's group chat for last-minute updates.

The chat was active with logistics: where to meet, what to bring, what to expect. Someone had posted a reminder about legal observers who would be documenting the protest. Someone else had shared contact information for the ACLU in case of arrests. The practical preparations underscored what Bram already knew: this was not a casual gathering. This was an action that the system would notice and record.

"You sure about this?" Danai asked as she set the plate in front of him.

"I'm sure I have to try something different. The old strategies aren't working."

"Just be careful. Come home to me."

He promised he would.

At 9:30, Bram parked four blocks from Harcourt Tower and walked toward the designated meeting point, a small plaza across the street from the building's main entrance. The plaza was already filling with protesters, perhaps seventy or eighty people carrying signs and wearing the red buttons that the coalition had distributed as identification. Tamsin Cross stood

near the center, conferring with organizers and scanning the crowd as it assembled.

Bram found a position near the edge where he could observe both the protest and the building. Harcourt Tower rose sixty stories above the street, its glass facades reflecting the morning sky with the kind of architectural confidence that announced serious money. The ground floor was set back from the street, creating a covered portico where residents and workers could enter without exposure to weather or, today, to protesters. Security personnel were visible inside the glass, watching the gathering crowd with expressions of professional alertness.

At 10:00, Tamsin approached a portable amplifier and addressed the crowd.

“Thank you for being here. We are gathered at Harcourt Tower because this building is a pilot site for the Civic Trust Score integration. The residents of this building are being measured, sorted, and treated differently based on numbers they have no control over. The wealthy residents on the upper floors are exempt from the surveillance that monitors everyone else. The working-class residents in the lower units are flagged for scrutiny every time they move through their own building.”

She spoke for several minutes, laying out the coalition’s analysis: that the Civic Trust Score was not a neutral tool but a mechanism of class enforcement, that its fairness claims were marketing rather than reality, that its expansion should be halted and its methodology subjected to independent review.

Bram listened while watching the building. On the forty-

sixth floor, according to the coalition's research, Meridian Analytics occupied corporate offices. The company that had built the system was physically present in the building that demonstrated the system's effects. The irony was not lost on anyone.

Forty-six floors above, Sloane Virta stood at her office window and watched the protest assemble. She had known it was coming; Rebecca Torres had mentioned the coalition's plans during their follow-up conversations, and the group chat she had been added to, under a pseudonym, had been discussing the action for weeks. She had not known how it would feel to observe from this height, to see the people whose lives she had affected gathering to challenge the system she had helped build.

The protest looked small from forty-six stories. The signs were illegible, the faces indistinguishable, the crowd reduced to a pattern of movement that the building's external cameras were certainly capturing. Sloane wondered how many of the protesters knew they were being recorded, their biometric profiles being matched against databases, their presence at this location being noted in files that would follow them.

She turned from the window and returned to her workstation. The documentation she had leaked had not produced the change she hoped for. The Tribune story had generated headlines but not investigation. The mayor's statement had cited the city's "thorough review" as evidence that the allegations were unfounded. The system continued.

But the protest was evidence that something was still moving, that the documentation had reached people who were using it, that the truth she had shared was being amplified through channels she did not control. This was what resistance looked like: not a single decisive action but an accumulation of efforts, each one insufficient by itself, each one contributing to a pressure that might eventually produce change.

Cassian Osei occupied his station in the security office on the sixth floor, monitoring the feeds that documented the protest from multiple angles. The building's perimeter cameras captured the crowd in high resolution. The facial recognition system was running in real-time, matching faces against databases of known individuals. The system had already identified several participants as "persons of interest," a category that encompassed anyone who had previously been flagged for political activity or arrested at protests.

One of the identified individuals was Bram Watts. Cassian pulled up his profile: age 28, resident of the city's east side, gig worker across multiple platforms, Civic Trust Score 471. The system noted that Watts had recently applied for traditional employment and been rejected, that his platform accounts showed declining acceptance rates, that his profile suggested increasing economic instability. None of this information explained why he was standing outside Harcourt Tower holding a sign that read "WE ARE NOT YOUR DATA."

Cassian watched Bram's face on the screen and felt the weight of his position. He was the observer in the Panopticon, the guard in the tower who saw without being seen. But he was also a Black man who understood what it meant to be flagged, profiled, made suspicious by systems that claimed neutrality while producing discrimination. The crowd outside included people who looked like his neighbors, his family, his community. The system he operated would use today's data against them.

He could not stop the recording. He could not disable the facial recognition. He could not prevent the files from being

created or the flags from being assigned. But he could document what the system was doing, create records that might be useful later, bear witness to the machinery of surveillance even as he operated it.

He began saving copies of the feeds to his personal access account, a practice that violated company policy but did not trigger automatic alerts. If the time came when someone needed to know what the building had captured today, Cassian would be able to show them.

Isolde Ashworth-Chen learned about the protest from a text message that arrived while she was reviewing budget documents at home. Her communications director: “FYI - protest happening at Harcourt Tower re: CTS. Media presence. May need statement.”

She found a livestream on social media and watched the crowd through a shaky phone camera. The protesters were peaceful, organized, more numerous than she had expected. Their signs carried messages that accused the system she had championed of discrimination, surveillance, and class warfare. Their chants were audible through the phone’s speaker: “People over profits! Data is not destiny!”

Isolde watched for fifteen minutes, feeling the discomfort of someone whose name was associated with what the crowd was challenging. She had not designed the system. She had not implemented its worst features. But she had presented it, defended it, conducted an investigation that found nothing because it looked only where the system wanted her to look.

The cracks in her confidence widened as she watched the crowd. These were not abstract opponents or political adversaries. These were residents of the city she served, people whose lives had been affected by a program she had championed, people who had organized and traveled and sacrificed time to make their objection visible. They deserved better than the investigation she had conducted. They deserved answers she was not sure she could provide.

She texted her communications director: “Hold on statement. Need more information before responding.”

The protest lasted three hours. Speakers took turns at the amplifier, sharing testimonies about how the Civic Trust Score had affected their lives. Bram spoke briefly about his rejection from traditional employment, about the algorithmic assessment that had decided he was unstable, about the impossibility of escaping a judgment made by systems he could not see or influence. Other speakers shared similar stories: housing denied, insurance raised, benefits delayed, opportunities foreclosed.

At 1:00 PM, Tamsin announced that the protest would conclude with a march around the block, a final circuit that would demonstrate the crowd's presence before dispersing. The march proceeded without incident, passing the building's main entrance where security personnel watched from inside the glass, circling the tower that symbolized everything the coalition was fighting.

Bram completed the march and returned to the plaza to collect his materials. As he gathered his sign and checked his phone for messages from Danai, he noticed something odd: his rideshare app was taking longer than usual to load. When it finally opened, a notification banner appeared at the top of the screen, red and unavoidable.

"Account Status: Under Review. You cannot accept rides at this time."

He tapped the notification and was directed to a help page that offered nothing but bureaucratic vagueness. "Your account has been flagged for review due to potential Community Guidelines violations. This process typically takes 3-5 business days."

No specification of which guidelines. No indication of what he had done wrong. Just the banner and the help page and the sudden restriction on one of his four income streams.

He checked the other apps. They were still functional, still showing available orders and tasks. Maybe it was just the rideshare platform. Maybe it was a coincidence, a random audit that happened to occur during the protest. Maybe it was nothing.

But his stomach told him otherwise. The timing was too precise, the notification arriving minutes after he had been documented standing in front of Harcourt Tower holding a sign that challenged the systems these platforms fed data into.

Tamsin approached as she saw his expression change. "Something wrong?"

"My rideshare account got flagged. Put under review. Right now, while we're standing here."

Her face hardened. "It's starting. We warned people this might happen."

"The other apps are still working. Maybe it's just—"

"It won't stay that way. If one platform flags you, the others follow. They share data, even when they claim they don't." She put a hand on his arm. "Come to the debrief meeting tomorrow. We're collecting reports from everyone who gets flagged. Documentation matters."

Bram nodded, but his mind was racing through calculations: how much the rideshare income represented, how quickly the other platforms might follow, how long he could survive on reduced earnings with Danai's pregnancy advancing week by week.

He drove home with one app restricted and three still functioning, telling himself that maybe it would stay that way, maybe the review would clear him, maybe the system would decide he was not worth the trouble of crushing completely.

By morning, he would learn otherwise.

*End of Part Two: Observation*

# **PART THREE: RECOGNITION**

## Chapter Seventeen: The Deactivation

The cascade began the morning after the protest, while the rideshare suspension from the day before still glowed red on Bram Watts's phone. He had hoped overnight that it was an isolated incident, a random audit, something that would resolve itself. The second notification, arriving at 6:23 AM while he was still in bed, erased that hope.

His task labor app displayed the same red banner: "Account Status: Under Review. You cannot accept tasks at this time."

The help page offered the same vague language about Community Guidelines and review processes. Two platforms down now. Two income streams severed within sixteen hours of each other.

He rose and dressed quickly, telling himself he could still salvage the day. The food delivery and grocery shopping apps remained functional. He could work those, maintain those metrics, prove through continued performance that whatever had triggered the flags was a mistake.

The third notification arrived at 8:23 AM, while he was completing a breakfast delivery. His food delivery app displayed the red banner, the same language, the same absence of explanation. He completed the delivery anyway, left the food at the customer's door, watched his rating update one final time before the account locked.

Only the grocery shopping platform remained active, and Bram understood that its survival was temporary. The platforms claimed they did not share data directly, but they drew

from common pools: background check services, credit bureaus, municipal databases. Whatever had flagged him on one platform was working its way through the others.

He sat in his car outside the grocery store where his next order waited and tried to calculate the mathematics of his new situation. Four platforms had provided, on a good week, between \$800 and \$1,100 in gross income. After expenses, after the self-employment taxes he was perpetually behind on, after gas and maintenance and the phone plans required to run four apps simultaneously, he had been clearing perhaps \$600 in an average week. Enough to pay his share of rent, to contribute to Danai's medical expenses, to maintain the precarious equilibrium that passed for stability in the gig economy.

One platform would provide perhaps \$200 per week. Rent was \$1,100 a month. The math didn't work. The math hadn't worked in years, but now it really didn't work.

Danai was seven months pregnant. The baby was due in twelve weeks. They had been planning, in the vague way that people plan when planning requires resources they do not have, for Bram to increase his hours in the final months, to build a small reserve that would cover the gap when Danai's income dropped during maternity leave. The plan had assumed that his income would remain stable, that the platforms would continue to provide work, that the algorithms would continue to find him acceptable.

The algorithms had changed their minds.

He completed the grocery order because completing it maintained his metrics on the one platform that still accepted him. He drove home because there was nowhere else to drive.

No deliveries to make. No passengers to pick up. No strategy left.

Three years of learning the apps. Three years of gaming the algorithms. And now the algorithms had decided they were done with him.

Danai was at work when he arrived, which was both a relief and a postponement. He would have to tell her. He would have to explain that the income they had been counting on had evaporated, that the future they had been planning had been recalculated by systems neither of them could see or appeal. But not yet. For a few more hours, he could sit with the knowledge alone, could feel its weight without having to perform composure for someone else's benefit.

He opened his laptop and began searching for explanations. The forums he had consulted before were full of similar stories: accounts deactivated without warning, appeals denied without explanation, workers discovering that their livelihoods depended on algorithmic judgments they could not contest. Some posters blamed specific incidents, a customer complaint or a late delivery or a cancellation rate that had crept above acceptable thresholds. Others reported losing access despite perfect metrics, their accounts flagged for reasons the platforms refused to disclose.

A thread from two days ago caught his attention. A user named GigWorkerJustice had posted about coordinated deactivations following a protest at Harcourt Tower. "If you were there," the post read, "check your accounts. Multiple people reporting flags. The platforms are sharing data with the city's surveillance system."

Bram had been there. He had attended Tamsin's protest because it felt like doing something, because the community meeting had made him believe that collective action might produce results that individual optimization could not. He had stood in the plaza outside Harcourt Tower and held a sign and chanted slogans and felt, briefly, like part of something larger than his own algorithmic survival.

The facial recognition cameras had recorded his presence. The Civic Trust Score system had noted his participation. The platforms had received the data and drawn their conclusions.

He was not being deactivated for poor performance or customer complaints or Community Guidelines violations. He was being deactivated for being visible, for stepping outside the narrow channel of acceptable behavior, for believing that resistance was possible without consequences.

The grocery shopping app sent its notification at 3:52 PM: his account was now under review. All four platforms had flagged him. Only grocery still let him work, technically, but with the review pending he knew it was borrowed time. Bram was, as of that Tuesday afternoon, effectively unemployed in a way that traditional unemployment systems were not designed to recognize. He had no employer to file a claim against, no wrongful termination to contest, no union to advocate on his behalf. He was an independent contractor whose contracts had been unilaterally voided by algorithms that owed him no explanation.

Danai came home at 6:30, tired from a day of processing insurance claims for patients whose medical bills would reshape their financial lives the way Bram and Danai's bills had

reshaped theirs. She set down her bag and looked at him, reading something in his posture that he had not intended to display.

“What happened?”

He told her. The words came out in a flat tone, a dissociation that he recognized as shock but could not overcome. Danai listened without interrupting, her hand moving to her belly, to the child who would be born into the aftermath of this moment.

“Can you appeal?” she asked when he finished.

“I can submit forms. Fill out tickets. Wait for responses that might never come. The platforms don’t have to explain. They don’t have to justify. They can just decide that I’m not allowed to work anymore, and there’s nothing I can do about it.”

“There has to be something.”

“There’s the resistance. Tamsin’s network. They’re collecting stories, documenting impacts, building a case. But that’s long-term. That’s months or years of organizing for changes that might never happen. We don’t have months. We have weeks.”

Danai was quiet for a long moment. When she spoke again, her voice carried steadiness, a decision to be practical rather than afraid.

“I can ask for more hours at the clinic. My supervisor has been trying to get me to take on additional shifts. I’ve been saying no because of the pregnancy, but I can say yes for a while. It’s desk work. It won’t hurt the baby.”

“You’re already working full-time. You’re already ex-

hausted.”

“I’m also already pregnant, and the baby is coming whether we’re ready or not. We do what we have to do.”

Bram felt the shame settle into his chest like something physical. His father had worked the same factory for thirty-one years. Never made much, but never got fired, never had to explain to his wife why the money had stopped coming. And here was Bram, twenty-eight years old, about to be a father, and he couldn’t even keep a gig job. Couldn’t even deliver groceries without getting flagged by some algorithm that had never met him and didn’t care if his kid had diapers or not.

“I’ll find something,” he said. “Cash work. Day labor. Something the algorithms can’t touch.”

“The underground economy.”

“If that’s what’s available.”

Danai reached for his hand. Her fingers were warm, her grip firm, her presence the one constant in a landscape that had shifted beneath his feet.

“We’re not alone,” she said. “Tamsin’s network. The people at the protest. They’re going through the same thing. Maybe that matters.”

Bram nodded, though he was not certain it mattered enough. Solidarity did not pay rent. Community did not cover medical bills. The resistance might eventually change the system, but the system was changing his life right now, and the timeline of justice did not align with the timeline of survival.

That night, he lay awake while Danai slept beside him, her

breathing slow and even, her body doing the work of creating a life that would inherit all of this: the scores, the algorithms, the measurement that began before consciousness and continued until death. His child would be born with a Civic Trust Score derived from parental data and neighborhood statistics. His child would enter the world already categorized, already assessed, already subject to judgments made by systems that claimed objectivity while encoding the biases of their creators.

Bram had believed he could game the system. Work the angles. Keep his numbers up and his head down and carve out enough space to breathe.

Stupid. The space was never his. They'd let him have it for a while, and now they'd taken it back, and there was nothing he could do except watch the bills pile up and wait for the next thing to break.

The baby kicked, a movement Danai had described to him but that he could not feel from his position beside her. New life, preparing to enter a world that had already decided what people like them were worth.

His back throbbed where the knot had settled in again. His eyes burned from staring at screens. Twelve weeks until the baby came. Rent due in nine days. Savings that might cover two months if nothing else went wrong, and something always went wrong.

He did not sleep. He lay in the darkness and ran the numbers over and over, looking for an answer that wasn't there.

## Chapter Eighteen: The Archive

Sloane Virta had been building the archive for six weeks before the Tribune story ran, working in fragments stolen from her official duties, documenting what she had discovered in files that existed outside Meridian Analytics' surveillance systems. The work had required discipline, paranoia, and a willingness to believe that documentation would eventually matter even when the documented abuses continued without interruption.

Now she was on administrative leave, suspended in the days after the protest at Harcourt Tower. The email from Human Resources had been brief and bureaucratic: "pending investigation into potential policy violations," with instructions not to access company systems, return to the office, or contact colleagues. The suspension was not technically a termination, but it accomplished the same purpose. She was cut off from the data, cut off from the evidence, cut off from anything she might have continued to document. Only the archive she had already built remained, stored on encrypted drives in locations Meridian's security team could not access.

The archive contained over 800 files organized into seventeen directories. There were screenshots of the enhanced insights module that Rafael had told her about, the interface that allowed commercial clients to access data the city had never authorized. There were audit logs showing which administrators had overridden the fairness constraints she had designed, and when, and for which accounts. There were statistical analyses demonstrating disparate impact across race, income, and geography, patterns that could not be explained by any factor

other than bias encoded in the algorithm's design or its training data.

There were also the human stories, the case files she had assembled by cross-referencing public records with the system's internal data. Tamsin Cross, whose score of 412 had removed her from the housing waitlist. Bram Watts, whose gig platform deactivations correlated with his participation in the Harcourt Tower protest. James Proctor, the retired postal worker whose bankruptcy had transformed him from a building resident into a security concern. Each case demonstrated what the aggregate statistics suggested: the system was functioning as designed, and its design was to sort, exclude, and punish.

Sloane saved the latest additions to her encrypted drive and closed the laptop. She was sitting in a coffee shop three blocks from her apartment, a location she rotated through a circuit of six establishments to avoid establishing patterns that might be noticed. The paranoia was probably excessive. Meridian did not, as far as she knew, track employees' locations outside work hours. But the archive had made her aware of how much data she generated simply by existing, how many signals her movements and purchases and communications produced for systems she had helped build.

The coffee shop was crowded with the late-afternoon population of freelancers and students who colonized such spaces during working hours. Sloane watched them typing on laptops, scrolling through phones, conducting the digital activities that produced the data streams flowing into aggregators that sold to companies like Meridian. They did not know they were being measured. Most of them would never know, would

experience the consequences of measurement as a series of small conveniences or frustrations without understanding the architecture that shaped their lives.

She had been one of them, not long ago. She had believed that her expertise protected her, that understanding the system meant standing outside it. The belief had been naive in a way that now embarrassed her. No one stood outside. The measured and the measurers were all inscribed within the same apparatus, differentiated only by their position within it, their access to its mechanisms, their complicity in its operations.

Her phone buzzed with a text from an unknown number. "Councilwoman Calder would like to meet. Tomorrow, 2 PM, her district office. Come alone and leave your work devices at home."

Sloane read the message and felt something shift. Since the Tribune story ran, she had been trying to reach Calder again, leaving voicemails and sending emails that had gone unanswered. The councilwoman who had arranged the journalist introduction had gone silent once the story broke, her staff polite but noncommittal, suggesting that the councilwoman's schedule was full and that Sloane's concerns had been noted. Sloane had assumed she was being distanced from, a source who had become too radioactive for a politician to be seen with.

But Calder had been watching. Calder had been waiting. Calder had decided, for reasons Sloane could not yet determine, that the time for meeting had arrived.

She typed a reply: "I'll be there."

The response came immediately: "Bring documentation. Hard copies only."

Sloane spent the evening selecting files from the archive, printing them on the personal printer she had purchased specifically for this purpose, assembling a portfolio that could demonstrate her claims without overwhelming a non-technical audience. The selection process required judgment calls she was not confident she was making correctly. What would convince a politician who had already shown skepticism about the Civic Trust Score? What would provide grounds for action rather than merely confirming suspicions that could not be acted upon?

She chose the disparate impact analysis, the audit logs showing override patterns, the case studies that put human faces on statistical abstractions, and the technical specifications that proved the enhanced insights module existed and operated outside city authorization. Forty-one pages, organized into tabbed sections, annotated with summaries that a reader without data science training could understand.

The next afternoon, she took the subway to Calder's district office, a storefront operation in a commercial strip that had seen better decades. The office was staffed by a single aide, the young man with the tablet whom Sloane remembered from the community meeting. He led her to a back room where Calder waited at a table covered with papers that suggested Sloane was not the only person bringing documentation.

"Dr. Virta," Calder said, not rising. "Thank you for coming."

"Thank you for agreeing to meet."

"I've been following your attempts to reach me. I apologize for the delay. I needed to determine whether you were genuine or whether Meridian had sent you to find out what I know."

"How did you determine?"

Calder smiled slightly. "I have sources inside city government who confirmed that you've been asking questions that have made your employers uncomfortable. People who are running damage control don't usually generate internal concern."

Sloane sat in the chair Calder indicated and placed her portfolio on the table. "I've brought documentation. The system has features that were never disclosed to the city council. Data integration from commercial sources. Administrative overrides that bypass the fairness constraints. Correlation between protest participation and platform deactivations."

Calder did not reach for the portfolio immediately. Instead, she studied Sloane with the evaluative gaze of someone who had learned to assess witnesses before accepting their testimony.

"Why are you doing this?"

"Because I helped build a system that's harming people. Because I believed I was building something that would reduce bias and improve lives. Because I was wrong, and continuing to be wrong would make me complicit in what the system is actually doing."

"Your career will be destroyed. Meridian will sue you, blacklist you, make sure no one in the industry will touch you. You understand this?"

"I understand it."

“And you’re willing to accept it?”

Sloane had asked herself this question many times over the past six weeks. The answer had not become easier, but it had become clearer.

“I don’t know if I’m willing. I know that I can’t not do this. The alternative is to keep quiet and let the system continue and tell myself that it’s not my responsibility. I’ve tried that. I can’t make it work anymore.”

Calder nodded slowly and reached for the portfolio. She spent the next forty minutes reviewing the documentation, asking questions that revealed a sharper understanding of technical systems than Sloane had expected. The councilwoman had done her homework. She had prepared for this meeting as carefully as Sloane had.

“This is sufficient,” Calder said finally. “Combined with what I’ve gathered from other sources, this could support a formal investigation. But I need to be honest with you about the obstacles.”

“Tell me.”

“The mayor’s office is invested in the pilot’s success. The city council is divided, with a majority willing to defer to administration expertise. Meridian has lawyers who will challenge any attempt to force disclosure, and they have relationships with council members who receive campaign contributions from the tech sector. A frontal assault will be defeated.”

“Then what’s the alternative?”

“Federal attention. There are oversight committees in Washington that have been asking questions about algorithmic governance. If I can bring them evidence of civil rights

violations occurring in a federally funded pilot program, they have subpoena power that city government doesn't. The investigation moves to a venue where Meridian's local influence doesn't control the outcome."

"You want me to testify before Congress."

"I want you to consider it. You'd be the most credible witness available. A data scientist who helped design the system, who can explain both what was promised and what was delivered, who has documentation proving that the gap between promise and delivery was intentional rather than accidental."

Sloane felt the weight of the request settling onto her. Congressional testimony was public. Congressional testimony was permanent. Congressional testimony would end any possibility of returning to her career as though none of this had happened.

But that possibility had already ended. It had ended the moment she began building the archive, the moment she decided that documentation mattered more than complicity, the moment she chose to see what the system was actually doing rather than what she had designed it to do.

"I'll testify," she said. "Tell me what you need."

Calder's expression shifted into something that might have been satisfaction or might have been sympathy. "I need you to connect with the people your system has harmed. There's a woman named Tamsin Cross who's been organizing affected residents. Her testimony will carry weight that yours cannot. The data scientist and the victim, presenting the same evidence from different positions within the apparatus."

"I know who Tamsin Cross is. I've read her file."

"Then you know what the system did to her. She knows what it felt like. Together, you might be able to make people understand both."

Sloane gathered her portfolio and prepared to leave. At the door, she turned back.

"The people who built this system, the people who designed the features I didn't know about, they're not monsters. They're professionals who convinced themselves that what they were doing served a legitimate purpose. I was one of them. I believed in measurement. I believed that data could make things fairer."

"Do you still believe that?"

"I believe it's possible. I believe it's not what Meridian built. I believe the difference between possibility and reality is the difference between intention and implementation, and implementation is where power operates."

Calder nodded. "That's a more sophisticated answer than most people would give."

"I've had time to think about it."

"You'll have more time. This process will be slow, and it will be painful, and it will not end the way any of us hope. Systems like this don't fall because someone exposes them. They adapt, rename themselves, continue under different auspices. The best we can do is make the cost of continuation higher than it was before."

"Is that enough?"

"It's what's available. Whether it's enough is a question for philosophers. I'm a politician. I work with what I have."

Sloane left the district office and walked back to the sub-

way through streets that looked different than they had two hours ago. The architecture had not changed, but her position within it had shifted. She was no longer an observer documenting abuses from a position of professional distance. She was a participant in a conflict whose outcome she could not predict and whose costs she was only beginning to understand.

The archive existed. The alliance was forming. The testimony would come.

What came after that was beyond her capacity to calculate.

## Chapter Nineteen: The Alliance

The meeting took place in the back room of a church basement, a location chosen because it had no cameras, no digital sign-in systems, no data streams flowing outward to aggregators who might sell the information to companies like Meridian Analytics. Councilwoman Calder had arranged it, had provided the neutral ground where two women who had every reason to distrust each other might find common cause.

Tamsin Cross arrived first, as she always arrived first, the habit of someone who had learned that early arrival was one of the few variables she could still control. She sat at a folding table beneath fluorescent lights that hummed with a frequency she could feel in her teeth, and she waited for the woman who had designed the system that had reshaped her life.

She had prepared for this meeting by reading everything she could find about Sloane Virta: the academic papers on algorithmic fairness, the conference presentations, the LinkedIn profile that listed credentials Tamsin would never have. The reading had produced a complicated reaction. Sloane Virta appeared to be someone who had genuinely tried to build ethical systems, who had published papers arguing for the very safeguards that Meridian had apparently circumvented. But she had also taken Meridian's money, had lent her expertise to a project that was now being used to exclude people from housing and employment and civic participation.

The door opened. Sloane Virta entered, smaller than Tamsin had expected, carrying a leather portfolio that probably contained documentation of the harm her work had enabled.

She scanned the room with the particular alertness of someone who had recently learned to notice surveillance, then approached the table.

“Ms. Cross,” she said. “Thank you for agreeing to meet.”

“I agreed because Councilwoman Calder asked me to. I haven’t agreed to anything else.”

Sloane nodded and sat in the chair opposite. For a moment, neither woman spoke. The fluorescent lights hummed. Somewhere above them, the church was hosting an evening Bible study, voices muffled by the basement ceiling.

“I know what my system did to you,” Sloane said finally. “I’ve read your file. I’ve seen your score, the factors that produced it, the waitlist removal that resulted. I built the architecture that made that possible.”

“You built the architecture. Did you build the outcome?”

“No. But I built something that others used to produce that outcome. I told myself I was building a tool for fairness. I was wrong about what it would be used for.”

Tamsin studied the woman across from her. Sloane Virta did not look like a villain. She looked tired and stressed and possibly afraid, which was how Tamsin herself had looked for the past five years. The resemblance did not generate sympathy, but it generated something, a recognition that both of them were caught in systems they had not chosen and could not fully control.

“Tell me what you know,” Tamsin said. “Tell me what Councilwoman Calder thinks I need to understand.”

Sloane opened her portfolio and spread documents across the table. Charts showing disparate impact by race and in-

come. Audit logs showing administrative overrides. Technical specifications for data integrations that had never been disclosed to the city council. She explained each document in language that was precise without being condescending, the language of someone who had learned to translate between technical and human registers.

The explanation took twenty minutes. When it was complete, Tamsin sat back in her chair and absorbed what she had learned.

“So the fairness constraints you designed were never actually constraining anything.”

“They were constraining the outputs I could see. But the system had layers I didn’t have access to, commercial features that operated underneath the municipal interface. The fairness constraints applied to one layer while the discrimination happened in another.”

“And you didn’t know.”

“I didn’t know until six weeks ago. I should have asked more questions. I should have demanded full system access. I should have refused to work on something I couldn’t fully audit. But I believed I was one of the good ones, and that belief made me incurious about what I couldn’t see.”

Tamsin heard the self-criticism and did not find it sufficient. “Your belief didn’t cost you anything. It cost me my place on a housing waitlist I’d been on for almost three years. It cost Bram Watts his ability to work. It cost hundreds of people their access to services they qualified for.”

“I know.”

“Do you? Do you know what it’s like to receive a letter that

reduces your entire life to a three-digit number? Do you know what it's like to watch that number close doors you didn't even know existed until they slammed in your face?"

"No." Sloane's voice was steady but not defensive. "I know what I built. I don't know what it felt like to be built upon."

The honesty disarmed something in Tamsin, some readiness for combat that had been preparing her for this encounter. Sloane Virta was not making excuses. She was not claiming ignorance as absolution. She was acknowledging the gap between her position and Tamsin's without pretending she could bridge it.

"Why are you here?" Tamsin asked. "What do you actually want from this meeting?"

"Councilwoman Calder wants us to testify together at a federal oversight hearing. She thinks the combination of technical expertise and lived experience will be more persuasive than either alone. I'm here to ask if you're willing to do that."

"Testify in Washington?"

"Yes."

"About what this system did to me and to people like me?"

"Yes. And about what the system actually is, how it works, what its designers intended and what they concealed. Your testimony would be about impact. Mine would be about architecture. Together, we could show that the harm wasn't accidental."

Tamsin considered the proposal. She had testified before, at community meetings and city council sessions, had learned to tell her story in ways that moved some audiences and left others unmoved. Congressional testimony was different. Con-

gressional testimony was permanent, public, part of a record that would outlast whatever immediate impact it might have.

“What happens after we testify?”

“I don’t know. Calder thinks the hearing could trigger an investigation, could force disclosure of documents Meridian has been protecting, could build pressure for regulatory action. Or it could produce headlines that fade in a week while the system continues operating under a different name. She’s honest about the uncertainty.”

“And what happens to you?”

“I’ll be fired, certainly. Probably sued. Definitely black-listed from the industry. The documentation I’m planning to provide will be treated as theft of trade secrets regardless of its content.”

“But you’re doing it anyway.”

“I’m doing it anyway. Not because I’m brave or righteous. Because I can’t not do it. Because the alternative is to spend the rest of my career pretending I didn’t see what I saw.”

Tamsin understood this logic. She had felt it herself when she attended her first community meeting, when she testified at city council, when she began organizing others who had been measured and found wanting. The choice to resist was not really a choice. It was a recognition that the alternative, silence and complicity, had become intolerable.

“I’ll testify,” she said. “But I have conditions.”

“Tell me.”

“I’m not a prop for your redemption arc. I’m not here to make you feel better about what you built by showing that you’re trying to fix it. If we do this together, we do it as equals,

each bringing what we know, neither of us using the other to manage our own guilt or fear.”

“That’s fair.”

“And I want access to the documentation you’re providing. Not to share publicly, but to understand. I want to know exactly how the system that harmed me was designed to work.”

“I can arrange that. Some of it is technical, but I can explain the parts that matter.”

“I decide what matters. I’ve been living inside this system for months. You’ve been studying it from outside. Both perspectives are necessary, but don’t assume yours is the one that sees clearly.”

Sloane nodded. “You’re right. I’ve been thinking about this as a technical problem with human impacts. You’ve been living it as a human problem with technical architecture. The architecture is my expertise. The humanity is yours.”

“The humanity is everyone’s. Including yours. That’s the point the system misses. That’s what we’re trying to make people see.”

They spent another hour working through logistics: schedules, documentation sharing, preparation for testimony, coordination with Calder’s staff. The conversation was practical, focused, stripped of the emotional weight that had charged its opening minutes. By the time they finished, something had shifted between them. Tamsin wouldn’t have called it trust. But it was a working relationship, the kind Raymond used to describe from his compliance work: two people who needed what the other one had.

As they prepared to leave, Sloane paused at the door.

"I'm sorry," she said. "For what my work contributed to. For what happened to you."

Tamsin considered the apology. It was genuine, she thought. It was also insufficient, as apologies for systemic harm always were. But it was what Sloane had to offer, and refusing it would serve no purpose.

"I believe you're sorry," Tamsin said. "I don't forgive you, because what happened to me wasn't personal enough to forgive. You didn't target me. You built something that targeted people like me, and I happened to be one of them. Forgiveness isn't the right frame."

"What is the right frame?"

"Accountability. You're trying to hold the system accountable for what it did. I'm trying to do the same thing. Our reasons are different, but our goal is the same. That's enough for now."

They walked out of the church basement into the evening air, two women whose lives had intersected through an architecture of measurement neither had fully understood. Behind them, the Bible study continued, voices rising in prayer or song. Above them, the cameras watched, recording their movements, feeding data to systems that would interpret their meeting however the algorithms decided to interpret it.

The alliance was formed. The testimony would come.

Whether it would be enough remained to be determined.

## Chapter Twenty: The Choice

The request from Chicago came marked urgent. Legal department. Cassian Osei let the implications settle before he finished the first paragraph.

“Per city request, please compile and transmit all security footage from the November 14th public demonstration at Harcourt Tower plaza. Include biometric identification data for all individuals captured by building cameras during the hours of 9:30 AM to 2:00 PM. Additionally, provide access logs and movement tracking for any identified individuals who subsequently entered building premises. This request is authorized under Paragraph 7.3 of the Municipal Security Cooperation Agreement and carries legal obligation.”

The attachment contained a list of names. Twelve individuals whom the city had identified as “persons of interest” in connection with the protest that had disrupted traffic and commerce in the financial district three weeks earlier. The list included Tamsin Cross, Bram Watts, and ten others whose names Cassian did not recognize but whose faces he had probably seen, had probably flagged, had probably added to the building’s database of anomalies that required monitoring.

The city wanted him to help build criminal cases against people whose crime was objecting to being measured.

He closed the email and walked to the window of his office, looking out at the plaza where the protest had occurred. The space was empty now, returned to its usual function as a pedestrian thoroughfare connecting the financial district to

the transit hub. No evidence remained of the signs and chants and bodies that had occupied it, the brief assertion of collective presence that had temporarily disrupted the smooth flow of commerce and surveillance.

Cassian had watched the protest from this window, had monitored the cameras that recorded it, had noted which faces belonged to building residents and which to outsiders. He had not, at the time, considered what that monitoring might be used for. He had assumed it was routine security documentation, the kind of coverage that every large building maintained as a matter of course. He had not anticipated that routine documentation would become evidence in criminal proceedings.

But he should have anticipated it. The Civic Trust Score integration had made it clear that data collected for one purpose could be repurposed for others, that the walls between surveillance functions were permeable when power decided to dissolve them. The building's cameras did not distinguish between security threats and civic participation. They recorded everything, stored everything, made everything available to whoever had the authority to request it.

He returned to his desk and opened the footage archive from November 14th. The cameras had captured the protest in high definition from multiple angles, a comprehensive record that could identify every participant, track their movements, place them in specific locations at specific times. The facial recognition system had already matched most faces to names, drawing on public databases, social media profiles, and the building's own biometric records. The individuals on the city's list were already tagged, their presence documented,

their identities confirmed.

Bram Watts appeared in seventeen separate frames, holding a sign that read “WE ARE NOT YOUR DATA.” His face was clearly visible in each frame, his movements traceable across the plaza as the protest evolved from 10 AM through its conclusion around 1 PM. The system had calculated a 98.7% confidence match to his identity, corroborated by his presence in the grocery delivery platform’s facial recognition database, which Harcourt Tower had access to through a commercial data-sharing agreement.

Tamsin Cross appeared in twenty-three frames, often near the center of the crowd, sometimes speaking to others in postures that suggested leadership. Her face matched her Civic Trust Score profile image at 99.2% confidence. The system noted that she had entered Harcourt Tower’s commercial lobby twice in the weeks before the protest, triggering low-level anomaly flags that Cassian had reviewed and dismissed.

He was looking at the raw material for their prosecution. Movement records, biometric identification, timestamped presence at a location where disruptive activity had occurred. A prosecutor could use this data to place specific individuals at specific points in a narrative of civil disorder. A defense attorney would struggle to challenge evidence that was simultaneously so precise and so comprehensive.

Cassian closed the footage archive and sat in silence for several minutes. The email required a response. The legal department expected compliance.

He opened a new email and typed “Thank you for your

request” and then stopped. His hands hovered over the keyboard.

Dr. Okonkwo. The surgeon he’d protected from algorithmic suspicion. James Proctor, the retired postal worker whose bankruptcy had made him a flag. All the small overrides, the quiet deletions, the anomalies he’d dismissed before anyone else saw them.

Those had been invisible. Small enough to fit inside the system’s tolerance for discretion. This wouldn’t be. This request made the architecture’s purpose explicit: hand over footage so they can prosecute people for holding signs.

He deleted the sentence and started again.

“Thank you for your request regarding the November 14th demonstration footage. Before I can comply, I need clarification on several points. First, the Municipal Security Cooperation Agreement specifies that data sharing is limited to ‘legitimate security purposes.’ Can you provide documentation that the city’s request meets this threshold? Second, our data retention policies indicate that footage involving public assemblies may be subject to enhanced privacy protections under state law. Has legal counsel reviewed this request for compliance? Third, several individuals on the provided list are Harcourt Tower residents or authorized visitors. Sharing their biometric data with external law enforcement may violate the privacy commitments in our residential agreements. Can you confirm that resident notification has occurred as required?”

The questions were not unreasonable. They were, in fact, the questions that should have been asked before any such request was fulfilled. But Cassian knew they would be inter-

preted as resistance, as obstruction, as evidence that he had become a problem that needed to be managed.

He sent the email and waited.

The response came ninety minutes later, not from the legal department but from his direct supervisor in Chicago. "Cassian, I've reviewed your questions and understand your concerns. However, this request comes with time sensitivity and executive authorization. Please compile the requested materials and transmit them by end of business today. We can discuss procedural concerns in our regular call next week."

The message was clear. The questions had been noted and dismissed. Compliance was expected. Failure to comply would have consequences.

Cassian stared at the response. He knew what it meant. Three years of small workarounds, quiet deletions, flags he'd dismissed before anyone else saw them. None of it mattered now. The system wanted what the system wanted, and the system wanted him to hand over footage that would put people in jail for holding signs.

He thought about Tanya. The cameras going into her school. The conversations they'd had at the kitchen table after the kids were asleep, about what kind of work was worth doing and what kind made you complicit in things you couldn't undo.

He thought about his kids. What he'd tell them someday when they asked what he did for a living. "I watched people on screens. I made sure the right people got flagged."

Not the kind of answer that sat well at 3 AM.

He typed his response: "I am unable to compile the re-

quested materials in good conscience. The use of building security footage to support criminal prosecution of civic demonstrators is inconsistent with the purposes for which the surveillance system was implemented and with my professional obligations as a security administrator. I am willing to discuss this decision with appropriate parties, but I will not transmit data that I believe will be misused to punish lawful assembly.”

He studied the message, considering each phrase, imagining how it would be received, calculating the consequences of sending it. Then he hit send.

The phone rang four minutes later. His supervisor’s voice was carefully neutral, the tone of someone managing a personnel situation. “Cassian, I received your email. I need to understand what you’re telling me.”

“I’m telling you I won’t provide data to help prosecute protesters.”

“This isn’t optional. The legal obligation is clear.”

“Then you’ll need to find someone else to fulfill it. Or fire me for refusing. But I won’t do it myself.”

The conversation continued for another twenty minutes, escalating through layers of corporate hierarchy, each layer more insistent that compliance was required and refusal would have consequences. Cassian listened to the arguments, the threats, the attempts at persuasion. None of them changed his position.

When he hung up, he knew his employment at Harcourt Tower was effectively over. The formal termination would come later, wrapped in language about policy violations and failure to perform duties as assigned. But the decision had

been made, by him, in this moment, in this office that he would soon be required to vacate.

He began gathering personal items, not many, into a box that seemed too small to represent four years of work. As he packed, he composed a message to Tamsin Cross, using contact information he had obtained through channels that would have flagged him if anyone had been watching.

“This is Cassian Osei. I work security at Harcourt Tower. The city requested your biometric data from our surveillance archives. I refused to provide it. I thought you should know.”

He sent the message and continued packing.

Four years of night shifts. Four years of watching sixty floors of people move through their lives, flagged and unflagged, anomalous and normal. Four years of telling himself the small corrections added up to something.

Maybe they had. Maybe they hadn't. Either way, that part was over now.

He had about three hours before security came to escort him out. Enough time to finish packing, wipe his personal files, text Tanya to tell her he'd be home early.

She'd have questions. He'd have answers. Some of them might even be good ones.

## Chapter Twenty-One: The Discovery

Isolde Ashworth-Chen found the documents because she finally decided to look for them. After months of asking questions that received non-answers, of reviewing reports that omitted the details she needed, of trusting that the system she had championed was operating as designed, she broke into her own files and found what she had been trying not to see.

The access came through a clause in the city's contract with Meridian Analytics, buried in the audit provisions she'd helped negotiate two years earlier. The clause granted city oversight personnel temporary administrative access for compliance verification purposes. Isolde had never invoked it before. She'd never wanted to know badly enough.

She submitted the access request at 4:47 PM, when approvals were perfunctory and questions unlikely. The credentials arrived seventeen minutes later. They lasted twelve hours. Isolde used most of that window.

The first thing she found was the override log, a record of every instance in which the Civic Trust Score's fairness constraints had been bypassed by administrative action. The log contained 4,847 entries spanning the pilot's five-month operation. Most overrides had increased scores, applying what the system called "reliability bonuses" to accounts flagged as high-value by criteria that were not documented in any public specification. But 312 overrides had decreased scores, applying penalties for "civic concern indicators" that included participation in public demonstrations, social media posts critical

of city government, and association with individuals already flagged for concern.

The system was not just failing to be fair. It was actively being used to reward allies and punish critics.

The second thing she found was the data integration report, a technical document describing the sources that fed the Civic Trust Score algorithm. The report listed inputs that had never been disclosed to the city council or to the public: social media sentiment analysis, mobile location tracking, purchase behavior patterns, network mapping that assessed individuals based on the scores of people they associated with. The data came from commercial aggregators who had contracts with Meridian Analytics, not with the city. The city had never authorized its collection. The city had never been informed it was being used.

Isolde sat with the report, her coffee growing cold beside her, the office around her emptying as colleagues left for the evening. The implications were clear. The pilot program she had championed, the system she had defended in press conferences and council meetings, was operating outside the legal and ethical boundaries she had believed it respected. She had been telling the public that the Civic Trust Score integrated only data the city already collected. She had been wrong.

Not wrong because she had misunderstood. Wrong because she had been lied to, and wrong because she had not worked hard enough to verify what she was being told.

The third thing she found was the disparate impact analysis, an internal Meridian document that had never been shared with city officials. The analysis showed that Black residents

received scores an average of 67 points lower than white residents with comparable financial and civic profiles. Latino residents received scores 43 points lower. Residents of historically redlined neighborhoods received scores 52 points lower than residents of affluent areas with identical individual characteristics.

The system was not neutral. The system was encoding bias so systematically that it had to be intentional, had to be something that Meridian's data scientists had noticed and chosen not to address. Sloane Virta's fairness constraints had been designed to prevent exactly this pattern. The constraints had been overridden, bypassed, rendered decorative while the discrimination continued beneath them.

Isolde closed the database connection and sat in her darkened office, watching the city lights through the window, trying to reconcile what she had learned with the career she had built. She had spent two years advocating for this system. She had testified before the council. She had given interviews. She had celebrated the launch with cake and champagne and the particular pride of someone who believed she was building something good.

The belief had been wrong. The pride had been misplaced. The career she had been building had been building something else, something she was only now seeing clearly.

She could close the files. Delete the access logs. The credentials would expire by morning. Nobody would know she'd looked.

This was the responsible approach, wasn't it? Reform from within. Work through institutional channels. Everything her

career had taught her. Disclosure would end her ability to change anything from the inside. Disclosure would make her the story instead of the system.

She pulled up the override log again. 312 entries. Penalties for “civic concern indicators.”

Tamsin Cross was in there. The woman who had testified at the council meeting, whose story had been affecting, whose motion to pause the pilot Isolde had helped defeat with her rebuttal. Bram Watts. Flagged after the protest.

Isolde had promised the system was fair. She had said the words “objective assessment” in an interview, smiling at the camera, believing it because she hadn’t done the work to know otherwise.

The lies hadn’t been intentional. But she knew now. And knowing changed what staying meant.

At 11:23 PM, Isolde began copying files to a personal device. She worked systematically, selecting documents that demonstrated each component of what she had discovered: the overrides, the unauthorized data, the disparate impacts. She annotated each file with context that would help someone unfamiliar with the system’s architecture understand what they were looking at.

By 2:30 AM, she had assembled a comprehensive package of evidence. She encrypted it with a key she committed to memory, stored copies in three separate locations, and composed an email to Councilwoman Patricia Calder.

“I have documentation that the Civic Trust Score pilot is operating outside its authorized parameters. I would like to share this documentation with you and discuss options for dis-

closure. Please contact me through secure channels.”

She sent the email and then sat in the silence of her office, feeling the weight of what she had done settling onto her shoulders. The documents were sent. The decision was made. The career she had built was over, replaced by whatever would come next.

She did not regret the choice. She regretted that the choice had been necessary, that she had spent months defending something that deserved exposure rather than defense. But the regret was retrospective, a recognition of what she should have done earlier rather than an uncertainty about what she was doing now.

The city lights continued to glow through her window. Somewhere in that grid of illumination, the people affected by her system were living their lives, making decisions shaped by scores they did not fully understand, adapting to constraints imposed by an architecture that claimed objectivity while encoding bias.

Isolde could not undo what she had helped build. But she could testify to what it actually was. She could join the archive that Sloane Virta was compiling, the coalition that Tamsin Cross was organizing, the growing network of people who had decided that the system’s continuation was more costly than its exposure.

She gathered her things and prepared to leave the office she would probably never return to. The cleaning crew would arrive in a few hours. The workday would begin. The Civic Trust Score would continue calculating, measuring, sorting.

Isolde walked out into the night. She carried copies of the

documents on a drive in her coat pocket. The weight was nothing. The weight was everything.

## Chapter Twenty-Two: The Birth

Three months had passed since the Harcourt Tower protest. December brought snow and reduced hours at the day labor lots, the cold keeping contractors home and the holiday season shifting demand away from construction work. January was worse: temperatures that made outdoor work dangerous, heating bills that devoured the savings they had been trying to build, the grinding awareness that the baby's arrival was approaching and the math still did not work. Bram took whatever jobs he could find. Restaurant kitchen work during the holiday rush. Moving furniture for people whose lives were stable enough to rearrange. Loading trucks at a warehouse that paid cash and asked no questions about platform deactivations or Civic Trust Scores. The work was irregular, the income unpredictable, the exhaustion constant. But they made it to February with enough to cover rent, enough to keep the lights on, enough to maintain the precarious stability that had become their new normal.

The contractions began at 3:12 AM, two weeks before the due date, while Bram Watts was sleeping the shallow sleep of someone whose mind could not fully release its anxieties. Danai's hand on his shoulder brought him awake, and her voice, tight with controlled pain, told him that the future he had been trying to prepare for had arrived without waiting for his preparation.

"It's time," she said. "We need to go."

Bram moved through the dark apartment with the efficiency of crisis, gathering the bag they had packed weeks ago,

the documents the hospital would require, the phone charger and the snacks and the change of clothes that the prenatal classes had recommended. His movements were automatic, trained by hours of mental rehearsal, while his mind raced through calculations that refused to resolve into solutions.

They had \$847 in their checking account. The hospital bill, even with the insurance Danai's job provided, would exceed that amount before they reached the delivery room. The insurance covered 80% after a \$2,000 deductible they had not met. The math did not work. The math had not worked since Bram's platforms had deactivated, since the income they had been counting on had evaporated, since the Civic Trust Score had measured them and found them wanting.

He helped Danai to the car and drove through empty streets toward University Medical Center, the hospital where her insurance was accepted, where the debt they were about to accumulate would at least be processed through familiar bureaucratic channels. The city passed outside the windows, dark except for streetlights and the occasional lit window where someone else was awake at this hour, dealing with their own emergencies.

"We're going to be okay," Danai said between contractions. "The baby is healthy. The pregnancy has been normal. This is going to be fine."

Bram nodded without speaking. He was not worried about the birth itself, not primarily. The prenatal appointments had confirmed that the baby was developing normally, that Danai's health was good, that there were no complications to anticipate. What he was worried about was everything that

would come after: the bills, the time off work, the accumulated costs of raising a child in a system that had already decided his family was a risk.

They reached the hospital at 4:23 AM. The emergency room intake required insurance cards, identification, and the completion of forms that asked questions whose answers would flow into databases that would assess and categorize and score. Bram filled out the forms while Danai was taken to a bed in the labor and delivery unit. He provided their address, their employer information, their emergency contact details. He declined to answer the questions about household income, knowing that the answer would trigger additional scrutiny.

The waiting room was populated by the anxiety of people whose loved ones were receiving care they could not witness. Bram sat among them and tried to calculate the trajectory of debt they were about to enter. The delivery itself, if uncomplicated, would cost approximately \$13,000 before insurance adjustments. After the 80% coverage kicked in beyond the deductible, they would owe roughly \$4,200. They had \$847.

He had been working in the cash economy since his platforms deactivated, taking day labor jobs and informal gigs that paid unreported income in unreported ways. The work was physically harder than gig driving, less predictable, worse paid. But it was invisible to the systems that had decided he was untrustworthy. It existed in the spaces the algorithms could not see.

The cash economy would not cover \$4,200. The cash economy would not cover the pediatrician visits, the vaccinations, the diapers and formula and endless small expenses that ac-

accompanied new life. The cash economy was survival, not provision.

A nurse appeared at 5:38 AM and led him to Danai's room. She was in active labor now, the contractions coming faster, her face set in determination, doing work that no one else could do for her. He took her hand and stood beside her as the medical choreography unfolded around them, the monitors and the nurses and the steady transformation of anticipation into arrival.

The baby was born at 8:13 AM, a girl, seven pounds two ounces, crying immediately with the healthy indignation of someone who had been comfortable and was now cold and bright-lit and handling the transition with appropriate complaint. The nurse placed her on Danai's chest, and for a moment the calculations stopped, the anxieties receded, and there was only this: new life, their daughter, the person they had been waiting for.

"She's beautiful," Danai whispered.

"She's perfect," Bram agreed.

They named her Zora, a name they had chosen months ago, a name Danai had found on a website that claimed it meant "dawn" in Slavic languages. Whether that etymology was accurate mattered less than what they wanted the name to carry: beginning, light, the possibility that something new could emerge from darkness.

The hospital stay lasted two days. During those days, Bram and Danai took turns holding Zora, learning to feed her, watching her sleep with the vigilance of new parents who could not quite believe their child would continue

breathing without supervision. During those days, the billing department processed their insurance information, generated invoices, prepared the documentation that would follow them home.

On the morning of discharge, a hospital administrator appeared with a tablet and a practiced smile. "Before you leave, we need to discuss your payment arrangements."

The conversation was familiar to Bram, a variation on conversations he had had with credit card companies and medical collectors and landlords over the years since his life had begun generating more obligations than resources. The administrator explained the total due, the payment plan options, the consequences of non-payment. Bram negotiated from a position of weakness, agreeing to monthly installments he was not confident he could make, buying time rather than solving problems.

As they were leaving, the administrator mentioned one additional item. "For your records, your daughter has been registered with the city's Civic Trust Score system as required for all new births. Her initial score, derived from household and neighborhood data, is 628. You'll receive the full documentation by mail."

Bram stopped walking. "She has a score already?"

"All newborns are enrolled automatically. It's part of the birth registration process now. The score will adjust as she develops her own civic history."

"She's two days old. She doesn't have a civic history."

"The initial score is derived from family factors and geographic data. It's a starting point, not a final assessment. Many

families see their children's scores improve significantly over time."

Bram stared at the administrator, trying to process what he was hearing. His daughter, who had been alive for fifty-one hours, who had done nothing but eat and sleep and cry and be held, had already been measured. Her score of 628 was below the city average of 641. Better than his 471, at least, because the household calculation included Danai's stable employment, her benefits, her history of showing up to the same place every day. But the algorithm had still pulled in Bram's deactivated platforms, his damaged credit, their address in a historically redlined neighborhood. Zora had inherited her father's algorithmic profile before she had inherited his features.

He took the paperwork and walked out of the hospital carrying his daughter in a car seat, his partner beside him, his family complete and already categorized.

The car ride home was quiet. Zora slept in her seat, unaware of the number that had been assigned to her, unaware of the systems that would shape her opportunities based on that number and its descendants. Danai watched her through the gap between seats, her expression unreadable.

"628 is close to average," she said finally. "It's not great, but it's not terrible. She can improve it."

"She's two days old. She shouldn't have to improve anything. She shouldn't have a score at all."

"But she does. And we have to work with what exists, not with what should exist."

Bram did not argue. Danai was right, in the practical sense that had always governed their lives. The system existed. The

score existed. Their daughter would grow up inside the measurement apparatus whether they approved of it or not. The question was not whether to accept this reality but how to navigate it, how to prepare Zora to understand what the numbers meant and how to resist them.

He thought about Tamsin Cross and the coalition, about the federal testimony being prepared. People were fighting the system. Maybe it would matter. Maybe Zora would grow up in a world where 628 didn't follow her around like a shadow.

Maybe. A lot of maybes between here and there.

He carried his daughter into their apartment and laid her in the crib they had assembled from secondhand parts. The crib had cost \$40 at a church sale. The mattress was new because you couldn't trust used mattresses, so that was another \$85. The sheets were from Danai's mother. Everything they owned was borrowed or secondhand or bought on credit they couldn't cover.

Zora slept through it all, her fists curled beside her face, her breathing steady, her score of 628 already attached to her name in some database she would never see.

Two days old and already in the hole.

He watched her breathe. He thought about the bills waiting on the kitchen table, the \$4,200 they owed, the day labor job he had lined up for Monday that would pay sixty dollars if he showed up at 5 AM and worked until his back gave out.

Sixty dollars. Diapers cost forty a month. Formula cost more. The math never stopped.

But his daughter was here. She was healthy. She was theirs. He'd figure out the rest. He always had. He didn't have a

choice.

## Chapter Twenty-Three: The Testimony

The hearing room in the Rayburn House Office Building was designed to intimidate, and it succeeded. Sloane Virta sat at the witness table, facing a curved dais where seven members of the House Committee on Oversight and Accountability waited with expressions carefully calibrated between interest and skepticism. Behind her, the gallery held reporters, advocacy group representatives, and a row of attorneys from Meridian Analytics whose presence was meant to remind her of the legal consequences awaiting her testimony.

She had prepared for three weeks. Councilwoman Calder had connected her with committee staff who had helped shape her presentation, identifying which technical details would resonate with lawmakers and which would lose them. The archive she had built was now organized into exhibits, each one telling part of the story: the unauthorized data integration, the overridden fairness constraints, the disparate impacts that could not be explained by any factor other than encoded bias.

“Dr. Virta,” the committee chairman began, “you designed significant portions of the algorithm that powers the Civic Trust Score in your city’s pilot program. Is that correct?”

“Yes, Chairman. I was the senior data scientist responsible for the core scoring model and the fairness constraints intended to prevent discriminatory outcomes.”

“And you’re here today to testify that those constraints did not function as intended?”

“I’m here to testify that they were deliberately circum-

vented by features I was not informed about. The system I designed would have produced equitable outcomes within acceptable variance. The system Meridian Analytics actually deployed included additional components that introduced bias I never authorized.”

She walked the committee through the technical details, using visualizations her team had prepared to make abstract concepts concrete. The fairness constraints she had built. The enhanced insights module that operated beneath them. The administrative override function that allowed manual adjustment of individual scores. The data integration from commercial sources the city had never approved.

The committee members asked questions that revealed varying levels of technical literacy. Some understood the implications immediately. Others needed explanations that Sloane had practiced delivering in multiple registers, each calibrated to a different audience. The Meridian attorneys took notes, their faces professionally impassive, preparing rebuttals they would deploy in the media and the courts.

When Sloane finished, the chairman called the next witness.

Isolde Ashworth-Chen approached the table with the measured pace of someone who had spent her career navigating institutional corridors. She had resigned her position two weeks ago, the day after she transmitted her documentation to Councilwoman Calder. The resignation letter had been brief and professional, offering no explanation beyond the standard language of pursuing other opportunities. The real explanation was sitting in exhibits on the table before her.

“Ms. Ashworth-Chen, you served as Deputy Director of the city’s Office of Civic Innovation, with direct responsibility for the Civic Trust Score pilot. Is that correct?”

“Yes, Congressman. I was the senior city official responsible for implementation and public communication.”

“And you’re here today to corroborate the testimony we just heard from Dr. Virta?”

“I’m here to testify about what I observed from the administrative side. Dr. Virta has described the technical architecture. I can describe how that architecture was deployed, how decisions were made about its use, and how information was managed to prevent oversight.”

Isolde detailed the meetings where Meridian representatives had described features she now knew were incomplete descriptions. The assurances she had received about data sources that turned out to be false. The internal emails that showed city officials asking questions and Meridian providing answers that were technically accurate but deliberately misleading.

“I want to be clear,” she said, “that I am not claiming innocence. I should have demanded more information. I should

have insisted on independent audits. I should have been more skeptical of a system that claimed to measure fairness while providing no independent verification of its claims. My failure to ask harder questions is part of how this system was able to operate outside its authorized parameters.”

A committee member leaned forward. “Are you suggesting that city officials were complicit in the deployment of discriminatory technology?”

“I’m suggesting that city officials, including myself, accepted claims about the technology’s fairness without adequate verification. Whether that constitutes complicity is a judgment I’ll leave to others. What I can tell you is that the information needed to question those claims was available, and we did not access it.”

Tamsin Cross had never spoken into a microphone that broadcast to C-SPAN cameras, had never sat at a table in a room where the architecture itself communicated power and consequence. She had spoken at community meetings and city council sessions, had learned to tell her story in ways that moved some audiences, but this was different. This was permanent. This was part of a record that would outlast the hearing itself.

“Ms. Cross, you’ve been identified as one of the residents most directly affected by the Civic Trust Score pilot. Can you describe what happened to you?”

She told the story she had told many times now, but with details she had not shared publicly before. The husband she had lost. The bills that had accumulated. The credit score that had collapsed. The Civic Trust Score that had consolidated all of these factors into a single number, 412, that had removed her from a housing waitlist she had been on for nearly three years.

“I want the committee to understand what a number like that means,” she said. “It means every door you approach is already closed before you knock. It means employers who might have hired you won’t even see your application. It means landlords who might have rented to you will never know you exist. It means the system has decided, based on factors you can’t see and can’t appeal, that you don’t belong in the spaces where opportunity exists.”

A committee member asked about her current situation.

“I still live in a single room. I still work gig jobs in the cash economy because the platforms that used to employ me de-

activated my accounts after I participated in a protest against the system. I'm here today not because my situation has improved but because I believe the system that created my situation should be visible to the people who have the power to change it."

"What would you want to see happen as a result of these hearings?"

Tamsin considered the question. She had been asked versions of it by journalists and organizers and well-meaning supporters, and she had never been fully satisfied with her answers. The truth was that she did not know what would be enough. She did not know if anything would be enough.

"I want the system to be held accountable for what it did. Not just paused for review, not just reformed around the edges, but actually held accountable. I want the people who designed it to explain why they thought it was acceptable to build something that would harm people like me. I want the people who approved it to explain why they didn't ask the questions that would have revealed what it actually was. And I want future systems to be built with the understanding that the people they measure have the right to understand and contest the measurements."

Cassian Osei testified via video link, his face appearing on screens throughout the hearing room, his location undisclosed to protect him from potential retaliation. He had lost his job at Harcourt Tower, as expected, and was now working with a community organization that advised residents on surveillance technologies.

“Mr. Osei, you refused a direct order to provide security footage and biometric data to support criminal prosecution of protest participants. Can you explain why?”

“The footage was collected for building security purposes. Using it to prosecute people for exercising their First Amendment rights was not a legitimate security purpose. I could not, in conscience, become an instrument of that prosecution.”

“Were you aware when you made that decision that it would cost you your job?”

“I was aware it was likely. I made the decision anyway because the alternative was to participate in something I believed was wrong.”

He described the Civic Trust Score integration at Harcourt Tower, how the system had changed the building’s social dynamics, how residents with low scores had been subjected to heightened surveillance while residents with high scores had received preferential treatment. He provided documentation of the anomaly detection patterns, the override requests, the systematic targeting of certain demographic groups.

“The system was not malfunctioning,” he said. “It was functioning exactly as designed. The design was to identify certain people as threats and certain people as assets, and to treat them accordingly. The criteria for that identification cor-

related with race, with income, with neighborhood of origin. The technology was new, but the discrimination was old.”

Bram Watts did not testify in person. His story was presented through documentation: the platform deactivation notices, the job rejection that cited algorithmic assessment, the medical bills that continued to arrive, the Civic Trust Score of 628 that had been assigned to his daughter at birth. His was the emblematic case, the narrative that illustrated what all the technical details and policy analyses meant for actual people living actual lives.

The chairman read excerpts from Bram's written statement into the record.

"I spent three years learning to work within the gig economy, maintaining the metrics the platforms required, believing that if I played the game well enough, I would eventually win. But the game was designed so that people like me could not win. We could survive, temporarily, as long as we remained invisible and compliant. The moment we became visible, the moment we spoke up about the system's impacts, we were removed. Not fired, because we were never employees. Just deactivated, erased, made to disappear from the platforms that had become our only access to income."

"My daughter was assigned a Civic Trust Score of 628 when she was two days old. She had done nothing to earn that score. It was calculated from data about me, about her mother, about the neighborhood we live in. She was measured before she could speak, before she could choose, before she could do anything that might justify measuring her. This is what the system does. It decides what people are worth based on who they are and where they come from, and then it calls that decision objective."

The hearing continued for seven hours. Meridian Analytics' representatives testified in defense of the system, describing its beneficial impacts on city services and questioning the methodology of the critics' analyses. City officials testified about the approval process, each one careful to position themselves as supporters of oversight while defending decisions they had made. Committee members made statements for the cameras, some calling for federal regulation and some defending the role of technology in improving government efficiency.

By the time the hearing adjourned, the transcripts would fill hundreds of pages, the exhibits would be archived in committee records, and the media would have extracted the quotes that would circulate through news coverage and social media commentary.

What would happen next remained uncertain. The committee could recommend legislation, could request Justice Department investigation, could hold additional hearings, or could do nothing. The process of institutional accountability moved slowly when it moved at all, and often it did not move.

But the testimony existed now. The archive was public. The stories had been told under oath, in a forum whose proceedings would be preserved indefinitely. Whatever the system's defenders claimed, whatever adaptations the technology made, the record would show what the Civic Trust Score had actually done to the people it claimed to serve.

Sloane gathered her materials and prepared to leave the hearing room. Isolde caught her eye and nodded slightly, a gesture of recognition between two people who had crossed to the same side from different positions. Tamsin was speaking

to reporters in the hallway, her voice carrying the particular authority of someone who had stopped waiting for permission to be heard.

The measurement had been measured. The outcome remained to be determined.

## Chapter Twenty-Four: The Response

The counterattack began within hours of the hearing's adjournment. Meridian Analytics issued a press release describing the testimony as "misleading and technically inaccurate," announcing that the company would "vigorously defend its reputation and intellectual property against unfounded attacks." The release did not address specific claims; it simply asserted that the witnesses had mischaracterized the system's architecture and impacts.

The city's communications office released a statement expressing "concern about the allegations raised during today's hearing" and announcing that the Civic Trust Score pilot would be "temporarily paused for independent review." The statement was carefully crafted to express responsiveness without admitting fault, to suggest action while deferring substance. The mayor, reached by reporters, described himself as "committed to transparency and accountability" while declining to answer specific questions about what he had known and when.

Media coverage split along predictable lines. Some outlets led with the testimonies, highlighting the human impacts and the documented disparities. Others led with Meridian's denial, framing the story as a dispute between critics and defenders rather than an exposure of documented misconduct. The coverage generated engagement, which generated more coverage, which generated noise that accompanied any story intersecting technology, government, and civil rights.

Sloane Virta watched the coverage from her apartment.

She had been formally terminated two weeks before the hearing, the administrative leave converted to dismissal once Meridian's legal team confirmed she was the Tribune's source. The termination letter cited "violation of confidentiality agreements and misappropriation of proprietary information." Her attorneys had advised that the firing itself might be legally protected as retaliation, but that protection would take years of litigation to establish.

The new consequence arrived at 8:19 AM the morning after the hearing: formal notice that Meridian Analytics was initiating legal proceedings seeking damages for trade secret theft, breach of contract, and tortious interference with business relationships. The preliminary damages claim exceeded three million dollars. The lawsuit was the expected escalation, the company's signal that anyone else considering similar disclosures should understand the cost.

Sloane read both emails with the calm of someone who had prepared for exactly this outcome. She had consulted attorneys before testifying. She understood that whistleblower protections might or might not apply to her situation, depending on legal interpretations that would take years to resolve. She had accepted that her career in the technology industry was effectively over regardless of how the litigation proceeded.

She forwarded the emails to her attorney and began drafting a statement for the media organizations that had already requested interviews.

Isolde Ashworth-Chen received different consequences. She had resigned before testifying, limiting Meridian's legal exposure and creating a more complex situation for her former colleagues. The city could not fire someone who had already resigned. But it could make her unemployable in government, and it did.

The calls from former colleagues began two days after the hearing. Each one followed a similar pattern: expressions of personal sympathy followed by professional warnings. Isolde's name was being mentioned in conversations about political reliability. Her testimony had made her toxic to any agency or elected official who might need to work with the industries she had criticized. The informal network that had supported her career advancement was now being used to ensure her career had nowhere to advance to.

"You did the right thing," one colleague told her. "But there are consequences for doing the right thing in this town, and you're going to experience them."

Isolde had anticipated this. She had made peace with it before she began copying files from the database. But anticipation did not fully prepare her for the reality of watching doors close, of watching relationships redefine themselves around her new status as someone who could not be trusted to maintain institutional loyalty.

She began exploring other options: nonprofit work, academic positions, consulting for organizations that might value her insider knowledge rather than fear it. The options were fewer than she had hoped and different than she had expected. But they existed. Her testimony had made certain careers im-

possible; it had also made certain connections possible that would not have existed before.

Tamsin Cross received consequences of a different kind. The threats began appearing in her email inbox and social media mentions within hours of the hearing, anonymous messages from accounts that existed only to deliver them.

“You think you’re safe because you testified? You’re not safe. We know where you live.”

“Race-baiting fraud. You got what you deserved. Your score should be zero.”

“People like you are what’s wrong with this country. The system works fine for people who work hard. You just want handouts.”

She documented the threats and reported them to the platforms where they appeared, receiving automated responses that the messages did not violate community guidelines or that the accounts had been suspended after already delivering their payload. She contacted local police, who took her report and explained that anonymous online threats were difficult to investigate without evidence linking them to specific individuals.

The threats were exhausting but not surprising. Tamsin had been visible before the hearing, had already experienced the hatred that accrued to people who spoke publicly about systemic injustice. The hearing had simply increased her visibility, making her a target for a larger audience of people who had decided she was their enemy.

She continued her organizing work, taking additional security precautions but not retreating from public engagement. The coalition she had helped build was larger now than it had been before the hearing, energized by the national attention

and the concrete documentation that had entered the public record. New members were reaching out, people whose scores had affected their lives in ways they were only now understanding.

Bram Watts received the final consequence three weeks after the congressional hearing. His Civic Trust Score had been adjusted downward due to “economic instability indicators.” The new score was 389, down from the 471 he had carried at the pilot’s launch.

He read the notification while Zora slept in the next room. Eight months old now. Already her score would be affected by the changes to his. The system was designed to inherit, to pass consequences from parents to children through data that followed families across generations.

The system continued to measure even as it was being investigated. The scores continued to be assigned even as hearings examined whether they should exist. The apparatus adapted to scrutiny by becoming more aggressive, encoding the resistance against it as additional evidence of the risk it had always claimed to assess.

The “independent review” announced by the city produced its findings eight weeks after the hearing. The review concluded that “certain aspects of the Civic Trust Score pilot were implemented in ways that departed from authorized specifications” but that “no evidence of intentional discrimination was found.” The review recommended “enhanced oversight mechanisms” and “additional transparency requirements” and the resumption of the pilot with “appropriate modifications.”

The modifications were not specified. The oversight mechanisms were not defined. The pilot resumed under a new name, the Civic Services Assessment Program, with modifications that its administrators described as responsive to concerns while its critics described as cosmetic.

Meridian Analytics issued a press release celebrating the review’s findings and announcing that it had “always been committed to fairness and transparency.” The company’s valuation, which had been questioned by investors after the hearing, stabilized within two weeks.

Sloane’s lawsuit remained pending. Isolde’s job search continued. Tamsin’s coalition expanded. Cassian trained community groups in surveillance awareness. Bram worked in the cash economy and watched his daughter grow, measured by systems that had not yet learned her name but had already assigned her a number.

The pilot resumed three weeks after the review. New name, same architecture.

*End of Part Three: Recognition*

# **PART FOUR: RESISTANCE**

## Chapter Twenty-Five: The Resistance

Three months had passed since the congressional hearing. December brought cold mornings to the day labor lot behind the building supply warehouse, and Bram Watts arrived at 5:15 AM with his hands already aching from yesterday's demolition work.

The parking lot held maybe thirty men, breath visible in the predawn dark, faces lit intermittently by phones checking nothing in particular. Nobody talked much this early. They stamped their feet and waited for the contractors' trucks to arrive.

Bram had learned which trucks to approach and which to avoid. The white F-250 with the dented fender belonged to Martinez, who paid straight and didn't shortchange. The black Ram with the landscaping logo was trouble. Bram had watched that driver count out bills to Miguel last week, watched Miguel's face go still when the count came up ten dollars short, watched Miguel say nothing because saying something meant not getting picked tomorrow.

The white F-250 pulled in at 5:32. Bram moved toward it with three other men, not rushing, not hanging back. Martinez rolled down his window and looked them over.

"Demolition. Interior walls, old plaster. Eighty for the day. Need two."

Bram raised his hand. So did Darnell, who'd worked warehouses for twenty years before the robots came. Martinez pointed at both of them.

They climbed into the truck bed with their lunch bags and

thermoses. The morning was cold enough that Bram's fingers went numb before they reached the job site, a Victorian being gutted for renovation in a neighborhood where houses cost more than he'd earn in a decade.

The work was straightforward. Sledgehammer through lath and plaster, careful around the wiring the electrician had marked with orange tape, wheelbarrow loads to the dumpster in the side yard. By noon his shoulders burned and his lungs were full of century-old dust.

Darnell worked beside him without much talk, the rhythm of their sledgehammers finding a sync that made the walls come down faster. During the lunch break they sat on overturned buckets in what had once been a dining room, eating sandwiches while plaster dust settled on everything.

"My daughter turned ten months yesterday," Bram said. He didn't know why he said it. Darnell hadn't asked.

"Yeah?" Darnell looked at him with something like interest. "She sleeping through the night yet?"

"Some nights. Danai says we got lucky."

"My youngest didn't sleep through till she was two. Thought I was going to lose my mind." Darnell finished his sandwich and brushed dust off his hands. "They worth it, though. The not sleeping. All of it."

They went back to work. By four o'clock the interior walls were down and the debris was hauled. Martinez counted out bills from the roll in his truck cab.

"Eighty for you." He handed Bram three twenties. "And eighty for you." He handed Darnell four.

But Bram had been watching Martinez's hands. He'd seen

the count. Four twenties pulled from the roll, then one put back.

“That was four,” Bram said. His voice came out flat. Tired. Martinez looked at him. “What?”

“You pulled four twenties. Put one back.”

The moment stretched. Darnell was watching now, very still. In the cab of the truck, Martinez’s face went through something that wasn’t quite anger and wasn’t quite embarrassment.

“I miscounted,” Martinez said. He pulled another twenty from the roll and handed it to Bram without looking at him. “Eighty. Like I said.”

Bram took the money. He nodded once. He climbed down from the truck and walked to his car without looking back, feeling Martinez’s eyes on him the whole way.

In the car, alone, his hands were shaking. Twenty dollars. He’d risked tomorrow’s work, risked his reputation at the lot, risked everything for twenty dollars.

But twenty dollars was diapers for a week. Twenty dollars was the difference between making rent and not making rent. Twenty dollars mattered, and Martinez had tried to take it, and Bram had not let him.

He drove home through streets the algorithm used to map for him, routes he’d learned to navigate by different calculations now. The jar on the kitchen shelf held \$847. Not enough, never enough, but more than nothing.

Zora was awake when he got home, held in Danai’s arms, her eyes tracking movement she didn’t yet understand. Bram took her and felt the weight of her, the realness of her, the

twenty dollars in his pocket that would help keep her fed for another week.

Tomorrow he'd go back to the lot. Martinez would either pick him or not pick him. Either way, Bram would show up. Either way, he'd work.

The number 389 sat in a database somewhere, measuring him by criteria he'd never agreed to. But the twenty dollars was in his pocket, counted correctly, earned with his hands.

He held his daughter and let that be enough.

Across the city, in a converted warehouse that housed three nonprofits and a dance studio, Sloane Virta sat across a folding table from a woman named Patricia Odom who did not trust her.

“So this is different how?” Patricia asked. She was fifty-three, had worked as a hotel housekeeper for nineteen years, and had been rejected for housing assistance six times by systems she couldn’t see and couldn’t appeal. “You build another computer thing that decides if I’m good enough. How is that different from what they already got?”

Sloane had her laptop open, the alternative assessment tool she’d spent five months building displayed on the screen. The interface was deliberately simple: categories, weights, explanations.

“The difference is you can see everything,” Sloane said. “Look. These are the factors. Income stability. Rental history. References. Each one has a weight, a number that says how much it matters. You can see the weights. You can see how your information affects your score. And if you think a weight is wrong, you can challenge it.”

“Challenge it to who?”

“To the organization using the tool. They have to explain why they weighted things the way they did. And if they can’t explain it, they have to change it.”

Patricia leaned forward and looked at the screen. Her expression didn’t soften exactly, but something shifted in it. “Show me. With my information.”

Sloane had been testing the tool with real applicants for two weeks now, with permission, with full transparency about

what she was doing and why. She entered Patricia's information as Patricia provided it: income from housekeeping, \$2,340 per month. Rental history that included one eviction three years ago, during her husband's illness. Two references from supervisors at the hotel.

The tool calculated. The score appeared: 614.

"That's below the threshold for priority assistance," Sloane said. "The cutoff is 625. But look at what's pulling your score down."

She clicked on the breakdown. The eviction weighed heavily, reducing the score by 47 points.

"You got evicted because your husband was sick," Sloane said. "Under this system, you can document that. You can provide context. And the organization reviewing your application has to consider it."

"Has to?"

"Has to document that they considered it. Has to explain if they didn't change the weight based on your context. It's not perfect. They might still say no. But they can't just hide behind a number anymore."

Patricia was quiet for a long moment. Then she said: "The system that rejected me six times. You built that too, didn't you. You or people like you."

Sloane didn't look away. "I built parts of it. I designed fairness constraints that were supposed to prevent exactly what happened to you. The constraints were bypassed by features I didn't know about. That's not an excuse. It's what happened."

"And now you're building this."

"Yes."

“Because you feel bad.”

“Because feeling bad doesn’t help anyone. Building something better might.”

Patricia looked at the screen again. At the number, 614. At the breakdown that showed exactly why the number was what it was.

“The eviction,” she said. “My husband died six months after. Cancer. I was taking care of him and I missed work and we couldn’t make rent. That’s why we got evicted.”

“I know.”

“You know because you looked me up in your database.”

“I know because you told me, just now. I don’t have access to the old system anymore. I don’t know what their records say about you. I only know what you tell me.”

Something shifted again in Patricia’s face. She was still wary, but the wariness had thinned. A crack in the door, maybe. Not open, but not locked anymore.

“Show me again,” Patricia said. “Show me how I challenge the weight.”

The coalition meeting ran late, as it always did. Tamsin Cross stood at the front of the community center's multipurpose room, watching fifty-three people argue about tactics while her spreadsheet sat open on the laptop beside her.

The spreadsheet tracked everything: membership numbers (now 4,847 across twelve cities), pending legislation (algorithmic impact assessments in three states), media mentions (down 34% since the congressional hearing), and the column she checked most often, labeled simply "Raymond." It contained dates. The date he'd been diagnosed. The date he'd died. The date she'd been evicted. The dates of every setback and every small victory since.

Raymond would have found this meeting funny, in his dark way. Fifty-three people who agreed the system was broken, arguing for two hours about whether to endorse a state bill that would require disclosure of algorithmic decision factors.

"The bill is too weak," said Marcus, who'd joined the coalition after his unemployment benefits were denied by an automated system. "Disclosure without enforcement is just transparency theater. They show us the factors, we can't do anything about it, they get to claim they're being accountable."

"The bill is what we can get," said Yolanda, who'd been organizing three years longer than anyone else in the room. "Perfect legislation doesn't pass. Incremental progress does. We build on this, we push for enforcement in the next session."

"By the time the next session comes around, they'll have renamed the program again. Moved the goalposts. Said the problems were fixed when the problems were just hidden better."

Tamsin let them argue. The argument was real, the stakes were real, and the disagreement wasn't going to resolve tonight. But she'd learned that letting people argue sometimes mattered more than reaching consensus. The arguing meant they cared. The arguing meant they hadn't given up.

She looked at her spreadsheet. Item 4.2 on every agenda now: lessons from the hearing. Raymond would have called it "post-mortem theater." He'd been a compliance officer, spent his whole career watching organizations learn nothing from their mistakes, documenting the same failures over and over.

"We did everything they asked," Marcus was saying, his voice rising. "We testified. We documented. We made the case. And what did we get? Voluntary industry standards. A study. The system continues."

Tamsin spoke for the first time in twenty minutes. "The system does continue. That's what systems do."

The room went quiet. They were used to her speaking last, summing up, finding the path forward. This didn't sound like summing up.

"Raymond used to say that about compliance reports," she continued. "He'd review some company, find violations, write them up, and six months later they'd have the same violations under different codes. He asked his supervisor once why they bothered. You know what his supervisor said?"

Nobody answered. They were waiting.

"He said: 'Because the next time they violate, we have a record. And the time after that, we have a bigger record. And eventually the record gets big enough that someone has to do something about it.' Raymond didn't believe that, not really.

But he kept writing the reports anyway. Because maybe the supervisor was right. Or maybe the record mattered for reasons nobody could see yet.”

She looked at the spreadsheet again. The column labeled Raymond.

“The bill is too weak,” she said. “That’s true. And incremental progress is what we can get. That’s also true. The question isn’t which truth we believe. The question is whether we keep building the record while we fight about what the record should say.”

The vote passed, 41-12, to endorse the bill with a public statement noting its limitations and demanding enforcement provisions in future legislation. It wasn’t consensus. It wasn’t victory.

But when the meeting ended and people filed out into the cold December night, Tamsin stayed behind to update her spreadsheet. Membership: 4,847. Legislation endorsed: 4. Coalition meetings held: 127.

Raymond would have called it post-mortem theater. But Raymond wasn’t here, and the work continued, and somewhere in the record there was a story that might matter to someone who hadn’t been born yet.

She closed the laptop, turned off the lights, and walked out into the night where the cameras watched and the data flowed and the systems continued measuring.

The community center in Fairview Heights had been a bank once. Cassian Osei could see the bones of it in the ceiling height, the way the light fell through windows designed to make money feel important. Now it held folding chairs, a whiteboard, and seventeen people who wanted to understand the systems watching them.

“Most surveillance isn’t hidden,” Cassian said. He was standing at the front of the room without notes. Three months since Harcourt Tower had escorted him out. Three months of unemployment checks and job applications that went nowhere and conversations with Tanya at 2 AM about what came next. “People think surveillance is about secret cameras and spy agencies. It’s not. It’s about systems you agreed to without reading the terms.”

He’d started doing these workshops after Tamsin connected him with the coalition. First one was eight people in a church basement. Word spread. Now he did three a week, sometimes four, in community centers and libraries and the back rooms of organizations that wanted their members to understand what they’d signed up for.

“Your phone,” he said. “Your car, if it was made after 2015. Your thermostat if it connects to wifi. Your doorbell if it has a camera. Every app that asked for location access and you clicked yes because you wanted to see the weather. All of that data goes somewhere. Usually multiple somewheres.”

A woman in the second row raised her hand. “My building just installed those new entry systems. Fingerprint scanners. They said it was for security.”

“It is for security. It’s also for data collection. The question

is: whose security, and who gets the data?"

He'd learned things at Harcourt Tower that he couldn't unlearn. The fake cameras. The behavioral predictions. The way the system sorted people into threat levels based on patterns they never chose. He'd spent three years inside that architecture, making small corrections, telling himself the corrections mattered.

Maybe they had. Dr. Okonkwo was still a resident, still coming home late from surgeries, still not being flagged anymore because of the exception Cassian had filed. Small victories. Individual exemptions. The architecture continued regardless.

"I'm not telling you to throw away your phone," he said. "I'm telling you to understand what you're carrying. To make choices about what you share and with whom. To know the difference between convenience and surveillance, even when they're packaged the same way."

After the workshop, a man approached him. Young, maybe twenty-five, wearing a delivery driver's uniform.

"I got deactivated last month," the man said. "From two apps. They said I violated community guidelines but they wouldn't tell me what I did. Is there anything I can do?"

Cassian had heard this story a hundred times now. The algorithm decided, the algorithm didn't explain, the algorithm moved on.

"Document everything," he said. "Every notification you received, every appeal you filed, every response you got or didn't get. There's a coalition—" He pulled out a card with Tamsin's contact information. "They're building a legal strat-

egy. They're building a record. It might not help you get your accounts back. But it might help the next person."

The man took the card. "You really think that matters? Building a record?"

Cassian thought about the flags he'd dismissed, the exemptions he'd filed, the years of small interventions that hadn't changed anything fundamental.

"I don't know," he said. "But I know that not building one doesn't matter either."

The man nodded and left. Cassian packed up the whiteboard markers and folding chairs, turning off lights as he went. Outside, the December cold was settling in, the kind of cold that made you hurry toward warmth and shelter.

He texted Tanya: WORKSHOP DONE. SEVENTEEN PEOPLE. HOME BY 9.

Her reply came quick: THE KIDS WANT TO SHOW YOU THEIR CHRISTMAS LISTS. BRACE YOURSELF.

He walked to his car through a parking lot that probably had cameras he couldn't see, feeding data to systems he couldn't access, measuring him by criteria nobody had explained. He'd spent four years watching. Now he was being watched, same as everyone else.

The difference was he knew what to look for. That wasn't much. But it was what he had.

## Chapter Twenty-Six: The Confession

The conference room at Hartwell Municipal Consulting smelled like new carpet and old coffee. Isolde Ashworth-Chen sat across from three partners who had read her resume and wanted to discuss “leveraging her unique experience.”

“Your background in civic technology implementation is exactly what our clients need,” said the senior partner, a man named Davidson whose smile had not reached his eyes once during the forty-minute conversation. “Municipalities are under tremendous pressure to modernize. Your expertise in managing stakeholder relationships during the Civic Trust Score rollout would be invaluable.”

Isolde heard what he was actually saying. Her expertise in getting controversial programs approved. Her expertise in managing public relations during criticism. Her expertise in providing cover.

“We have a client in Ohio,” Davidson continued. “Mid-sized city, wants to implement a citizen engagement scoring system for permit prioritization. They’ve seen some negative press about similar programs and they want someone who can help them avoid those pitfalls.”

“Avoid the pitfalls,” Isolde repeated.

“Exactly. Someone who understands both the technical requirements and the political landscape. Someone who can anticipate objections and address them proactively.”

She looked at the portfolio they had provided. The Ohio program was called CivicFirst. The documentation described “efficiency optimization” and “resource allocation enhance-

ment” and “trust-based service delivery.” The language was different. The architecture was identical.

“What fairness constraints does the system include?” she asked.

Davidson glanced at one of the junior partners. “That’s more of a technical question. Our role would be stakeholder management and implementation strategy.”

“But you’ve reviewed the technical specifications.”

“We’ve reviewed the client’s requirements. They want a system that prioritizes engaged citizens for municipal services. The technical implementation is handled by the vendor.”

“Which vendor?”

A pause. “Meridian Analytics has submitted a competitive bid.”

Isolde set down the portfolio. The room was quiet except for the ventilation system cycling processed air through ducts that probably contained sensors she couldn’t see.

“I testified before Congress about Meridian’s practices,” she said. “I provided documentation showing that their systems operate outside authorized parameters. I explained how they deceived the city I worked for.”

“We’re aware of your testimony.” Davidson’s smile remained fixed. “That’s part of what makes you valuable. You understand the risks. You can help clients avoid them.”

“The risks aren’t avoidable. They’re features.”

“Ms. Ashworth-Chen, with respect, the market for civic technology is expanding regardless of individual concerns. Cities will implement these systems. The question is whether they do so with experienced guidance or without it. Your in-

volvement could ensure better outcomes than your absence.”

She had used this argument herself, once. Reform from within. Work through institutional channels. The responsible approach.

“What happened to the people in my city whose scores were manipulated?” she asked. “What happened to the woman who lost her housing eligibility because she attended a protest? What happened to the gig worker whose platforms deactivated him because he became visible?”

“Those are implementation issues. With proper oversight—”

“There is no proper oversight. The systems are designed to resist oversight. That’s what makes them valuable to your clients.”

Davidson’s smile finally faded. “I think perhaps this isn’t the right fit.”

“No,” Isolde said. “It isn’t.”

She gathered her bag and stood. The junior partners looked relieved. Davidson looked like he was already calculating how to position the meeting in his records: candidate withdrew, philosophical differences, no further action required.

“For what it’s worth,” Isolde said at the door, “I hope your Ohio client finds someone with fewer reservations. Someone who can help them implement the system smoothly. Someone who won’t ask about fairness constraints or vendor histories. You’ll find someone. There are a lot of people who need jobs.”

She walked out through the lobby where a receptionist was logging visitor badges into a system that probably fed data to

somewhere. The elevator took her down seventeen floors. The building's directory listed fourteen consulting firms, two law practices, and a venture capital fund specializing in "civic technology innovation."

Outside, the January wind cut through her coat. She had been unemployed for four months. The severance was running out. The lawsuit against Meridian was proceeding slowly, and her legal costs were accumulating faster than any potential settlement.

She found a coffee shop three blocks away and sat at a corner table with her laptop. The article she had been writing for weeks was open on the screen, fifteen pages analyzing her own complicity, titled "The Administrator's Blindness: A Case Study in Complicity."

The final paragraph was still blank.

She had tried six versions. Each one claimed lessons she wasn't sure she had learned. Each one offered hope she wasn't sure existed.

She typed:

*I chose not to seek the information that would have complicated my success. This is not an excuse. It is not even, properly speaking, a lesson. It is simply what happened, and what I chose, and what I cannot unchoose now that the choosing is done.*

It wasn't hopeful. It wasn't redemptive. It was what she had.

She saved the document and closed the laptop. The coffee shop was filled with people working on laptops, generating data, feeding systems they couldn't see. In Ohio, a mid-sized city was about to implement CivicFirst with proper stake-

holder management and experienced guidance from someone who needed a job.

The confession was written. Whether it mattered was not hers to determine.

## Chapter Twenty-Seven: The Inheritance

Zora turned one year old on a Tuesday. Bram Watts sat at the kitchen table that morning reading the document from the city's Department of Civic Services, the annual notification that his daughter's Civic Trust Score had been recalculated and updated in the municipal database.

The letter was bland typography. Bureaucratic formatting. The kind of document that made consequential things look routine. Zora slept in the next room, her breathing audible through the monitor, her existence continuing without awareness of the number that had been attached to her.

628.

Below average. Forty-third percentile. Built on data that included Bram's deactivated platform accounts, his damaged credit history, his address in a historically redlined neighborhood. Zora had inherited her father's algorithmic profile before she had inherited his features.

Danai came home from her clinic shift and found him still sitting at the table, the notification in his hands.

"We knew this was coming," she said.

"Knowing doesn't make it easier."

"No. It doesn't."

She sat across from him and took the letter, reading it with the practiced neutrality of someone who processed consequential documents professionally. Her expression gave nothing away.

"I want her to understand that the number isn't who she is," Bram said. "I want her to know that someone decided to measure her before she could decide anything for herself."

"That's a lot for a kid to understand."

"She'll have time to learn. We'll have time to teach her."

He thought about his own education. The lessons his parents had given him about navigating systems designed to exclude people who looked like him. Those lessons hadn't mentioned algorithms or data integration. But they had covered the essential principle: the system would judge him by criteria he didn't control, and his response was to understand the judgment while refusing to accept it as truth.

The lessons hadn't protected him from the judgment. They had given him a framework for interpreting it.

Zora would need updated lessons. The surveillance that had been episodic in Bram's childhood was now continuous. The discrimination that had required human decision-makers now operated through automated processes that claimed objectivity.

But the basics were the same. They'd measure her and call it objective. She'd have to fight back anyway.

"I'm going to fight this," he said. "Not just for me. For her. The coalition. The hearings. The organizing. Whatever helps."

"I know."

"It might not work."

"I know that too."

He stood and went to the nursery where Zora was beginning to stir, her eyes opening to the morning light, her hands

reaching for things she could not yet name. He lifted her from the crib and held her against his chest, feeling the weight of her, the realness of her.

“You are more than they measure,” he told her, speaking words she could not understand. “You will always be more than they measure.”

She looked up at him with the unfocused gaze of an infant, seeing shapes and light and the face that had become familiar through repetition. She did not understand the score. She did not understand the systems.

But she would. And when she did, she would have parents who had fought, who had documented, who had refused to accept the numbers as destiny.

The score was 628. The score would follow her through childhood, through adolescence, through the transitions into adulthood.

But the score was not the only inheritance. There was also this: a father holding his daughter in the morning light, promising her something the systems could not measure or predict.

## Chapter Twenty-Eight: The Remainder

One year after the first congressional hearing, they gathered at a restaurant chosen for its lack of visible cameras and its reputation for not tracking reservations electronically. The paranoia had become habitual, a shared understanding that the systems they had challenged were still watching.

Sloane arrived first, finding the back table Tamsin had reserved. Cassian came next, then Isolde, then Tamsin herself. Bram arrived last, apologizing for the late bus, sliding into the booth with the particular exhaustion of someone who had worked a full day before this.

They ordered. They ate. The conversation was quiet at first, the comfortable silence of people who had been through something together and did not need to perform connection.

Then Sloane said what she had been thinking for months.

"I used to believe we could win. That if we documented enough, testified enough, built enough alternatives, the system would collapse and something better would replace it."

Tamsin looked at her across the table. "And now?"

"Now I think the system doesn't collapse. It adapts. Our exposure becomes their reform. Our alternatives become their competitors. Our resistance becomes evidence of their responsiveness."

The assessment was bleak. But Sloane's voice carried recognition rather than defeat.

"So what's left?" Bram asked. His hands were rough from demolition work, his shoulders still aching from the day's labor. "If we can't win, what are we doing?"

“Changing the terms,” Isolde said. “Making certain practices more costly, certain outcomes more visible, certain assumptions more questionable. The system continues, but it continues differently because we’re here.”

“Is that enough? For your children, for my daughter, for all the kids growing up with scores assigned before they can speak?”

Tamsin answered. “Whether it’s enough depends on what others do after us. We can’t know the outcome. We can only know our contribution.”

The conversation continued through dinner. The arguments were familiar now, rehearsed through months of meetings and hearings and late-night calls when the work felt pointless. But the familiarity did not diminish the necessity of having them, of sitting together and acknowledging that the struggle continued.

Near the end of the meal, Bram pulled out his phone.

“Danai sent this today,” he said. He turned the screen toward the others.

The video showed Zora, nineteen months old now, toddling across their living room. Three steps, then four, then a wobble and a fall and a laugh as Danai caught her. The video was twelve seconds long.

They watched it twice. Nobody said anything about the number 628 that still sat in a database somewhere, attached to a child who could not yet understand what numbers meant. Nobody needed to.

Zora walked. Unsteadily, reaching for furniture and hands, learning to navigate a world that had measured her before she

could measure anything herself.

The video ended. Bram put his phone away.

Outside the restaurant, the city continued generating data. The apparatus operated. The scores were calculated. The systems persisted.

But in the video, saved on Bram's phone, a child kept walking. And somewhere in that movement was everything the systems could not capture: the laughter, the reaching, the particular grace of someone learning to navigate a world that had already decided what she was worth.

The measured kept walking. That was what they had. That was what remained.

*End of Part Four: Resistance*

*End of Standard Deviation*

# END MATTER

## Author's Note

I wrote *Standard Deviation* during a period when algorithmic decision-making systems were expanding into nearly every domain of civic life. Credit scores had long determined who could borrow money and at what rates. Now similar systems were being deployed to determine who could rent apartments, who would be interviewed for jobs, who would receive government benefits, and who would be flagged for additional scrutiny by law enforcement.

The premise of the novel, a municipal “Civic Trust Score” that aggregates data from multiple sources to produce a single number representing a resident’s trustworthiness, is fiction. But every component of that fictional system exists in some form today. Tenant screening services already use algorithmic risk assessments. Employers already use automated hiring tools that screen candidates based on data profiles. Insurance companies already adjust premiums based on behavioral data. Government agencies already use predictive algorithms to allocate resources and flag potential fraud.

What interested me was not the technology itself but the human experience of being measured. What does it feel like to be reduced to a number? What does it mean when that number follows you from context to context, when decisions you never see are made by systems you cannot access, when the logic of your own life becomes illegible to you because it has been translated into variables you cannot read?

The Fractional Fiction methodology provided a framework for exploring these questions. By synthesizing three public do-

main texts, each addressing measurement from a different historical moment, I found a thematic architecture that could support a contemporary narrative. Da Vinci's *Vitruvian Man* gave me the ideal of the human as measure of all things. Bentham's *Panopticon* gave me the inversion: the human as object of measurement, observed without knowing when observation occurs. Bryan's *Cross of Gold* gave me the economic dimension: systems of measurement that claim objectivity while serving particular interests.

The characters in this novel occupy different positions within the measurement apparatus. Sloane built the system believing it would reduce bias. Cassian operates the surveillance infrastructure that feeds it data. Tamsin experiences its consequences directly, her life constrained by a number she did not choose and cannot change. Bram navigates the gig economy's algorithmic management while his score deteriorates. Isolde championed the system publicly and must decide what to do when she discovers it operates differently than she claimed.

None of them is purely victim or perpetrator. All of them are caught within structures larger than their individual choices. This felt true to the way algorithmic systems actually function: not as external impositions but as environments we inhabit, systems we participate in even as they constrain us, architectures that shape our possibilities in ways we often cannot see.

The novel does not offer a solution. I do not believe fiction's purpose is to solve problems. But I hope it makes visible what often remains invisible: the human cost of being measured,

the particular texture of life lived under algorithmic assessment, the small resistances that become possible when people recognize their shared condition.

The measured keep walking. That is not a solution. But it is something.

David Boles New York City 2026

## About the Fractional Fiction Series

The Fractional Fiction series synthesizes public domain texts with contemporary research to create novels that are simultaneously new and rooted in literary history. Each book in the series begins with two or more source texts, works whose copyright has expired and which have entered the commons of human culture. These texts provide thematic architecture, character dynamics, and dramatic structure. Contemporary research provides the domain knowledge, the specific details, the texture of present-day life.

The methodology emerged from a simple observation: the best stories have already been told, but they need to be told again in each generation's language. Public domain texts offer proven dramatic architectures. They have survived because they address something persistent in human experience. By synthesizing these architectures with contemporary concerns, Fractional Fiction creates works that feel both timeless and timely.

*Standard Deviation* is the eighth book in the series. It synthesizes Leonardo da Vinci's *Vitruvian Man* (c. 1490), Jeremy Bentham's *Panopticon; or, The Inspection-House* (1791), and William Jennings Bryan's "Cross of Gold" speech (1896). The resulting novel explores algorithmic measurement systems, surveillance capitalism, and the human experience of being reduced to data.

Previous books in the Fractional Fiction series have synthesized works ranging from classical mythology to nineteenth-century novels to early twentieth-century journalism. Each

book acknowledges its source texts and provides readers with resources for exploring those texts independently.

The series takes its name from the mathematical concept of fractions: parts that together compose a whole. Each Fractional Fiction novel is composed of parts, source texts and research domains, that combine to create something new. The fraction is not a diminishment but a multiplication. Two texts combined produce not the sum of their parts but something greater: a new story that could not have existed without both sources.

For more information about the Fractional Fiction methodology and other books in the series, visit [www.BolesBooks.com](http://www.BolesBooks.com).

## The Source Texts: A Deeper Investigation

### Leonardo da Vinci's *Vitruvian Man* (c. 1490)

The drawing known as the *Vitruvian Man* depicts a nude male figure in two superimposed positions with his arms and legs apart, inscribed within both a circle and a square. The accompanying notes, written in da Vinci's characteristic mirror script, describe the proportions of the ideal human body as derived from the Roman architect Vitruvius, who wrote in the first century BCE that the human body exhibits perfect proportional relationships that should serve as the basis for architectural design.

Da Vinci's notes specify these proportions with mathematical precision: the length of the outspread arms equals the height of a man; the distance from the hairline to the chin is one-tenth of the height; the foot is one-seventh of the height; and so on. The human body becomes a system of ratios, a template from which other measurements can be derived.

The drawing represents a pinnacle of Renaissance humanism: the human being as the measure of all things, the microcosm that reflects the macrocosm, the template for understanding universal order. But it also represents something else: the beginning of a project to reduce human complexity to measurable dimensions. Once the body can be specified in ratios, it can be compared to a standard. Bodies that deviate from the standard become, by definition, deviant.

The statistical concept of the "normal" body, developed by Adolphe Quetelet in the 1830s, replaced the Renaissance

ideal of divine proportion with the concept of statistical average. But the underlying logic remained: there exists a standard human form, deviations from which can be measured and categorized. Modern ergonomics, design anthropometry, and biometric systems all inherit this logic. The measurements that determine airplane seats, clothing sizes, and facial recognition thresholds descend from the project da Vinci's drawing inaugurated.

In *Standard Deviation*, the *Vitruvian Man* provides the novel's opening position: the human as measurer, the subject who inscribes the world within comprehensible dimensions. Sloane Virta begins the novel believing she is a measurer, a data scientist who uses measurement to reduce bias and increase fairness. Her arc traces the discovery that she has always also been measured, that the position of measurer is itself a position within a system that encompasses her.

### **Jeremy Bentham's *Panopticon; or, The Inspection-House* (1791)**

In 1787, Jeremy Bentham visited his brother Samuel in Russia, where Samuel was managing industrial workers. Observing the difficulty of supervising large numbers of laborers, Bentham conceived an architectural design that would solve the problem of surveillance: a circular building with cells arranged around the perimeter, all facing a central inspection tower. From the tower, a single guard could observe any cell at any time. Crucially, the prisoners in the cells could not see whether they were being observed at any given moment.

They had to assume they might always be watched.

Bentham called this design the Panopticon, from the Greek for “all-seeing.” He spent decades promoting it as a solution for prisons, workhouses, schools, hospitals, and any institution requiring surveillance. The design was never fully implemented in his lifetime, but its influence extended far beyond architecture.

The philosopher Michel Foucault, in his 1975 book *Discipline and Punish*, argued that the Panopticon represented a fundamental shift in the nature of power. Pre-modern power was spectacular: it displayed itself through public executions, royal ceremonies, and visible force. Modern power, Foucault argued, operates through surveillance: it watches without being seen, it disciplines through the internalization of observation, it produces subjects who monitor themselves because they never know when external monitoring might occur.

Bentham’s key insight was that actual observation is unnecessary if subjects believe observation is possible. The Panopticon produces self-disciplining subjects. The guard in the tower need not actually watch; the architecture itself accomplishes the work of control.

In *Standard Deviation*, the Panopticon provides the novel’s middle position: the human as object of measurement, observed without knowing when observation occurs. Casian Osei, the security director, operates from within the inspection tower. He watches without being seen, but he is also watched: his keystrokes are logged, his response times measured, his performance assessed by systems he cannot access. The observer is always also observed. The Panopticon

has no outside.

## **William Jennings Bryan's "Cross of Gold" Speech (1896)**

On July 9, 1896, William Jennings Bryan, a thirty-six-year-old congressman from Nebraska, delivered a speech at the Democratic National Convention that transformed American politics. The speech addressed the monetary policy debate between advocates of the gold standard (which limited the money supply to the amount of gold reserves) and advocates of "free silver" (which would expand the money supply by minting silver coins alongside gold).

The gold standard debate was, at its core, a debate about measurement. Gold standard advocates argued that tying currency to a fixed metal standard provided stability and prevented inflation. Free silver advocates argued that the gold standard benefited creditors and Eastern financial interests at the expense of farmers, workers, and debtors in the South and West. By limiting the money supply, the gold standard increased the real burden of debt and concentrated economic power among those who controlled gold reserves.

Bryan's speech framed this technical monetary policy debate in moral and religious terms. His peroration, which gave the speech its name, declared: "You shall not press down upon the brow of labor this crown of thorns, you shall not crucify mankind upon a cross of gold." The gold standard became a cross of crucifixion, a system of measurement that tortured the producing classes for the benefit of the financial elite.

Bryan lost the 1896 election to William McKinley. The United States remained on the gold standard until 1933. But his speech articulated a persistent critique: systems of measurement that claim objectivity and neutrality often serve particular interests. The “standard” is not neutral; it is a choice about what to value and whom to serve.

In *Standard Deviation*, the “Cross of Gold” provides the novel’s terminal position: the human sacrificed to measurement. The Civic Trust Score, like the gold standard, claims objectivity while encoding particular values. It measures creditworthiness, employment stability, residential history, and dozens of other variables, but the choice of what to measure and how to weight each variable reflects decisions made by people with interests. The score crucifies those who deviate from its standards: the gig workers, the medically indebted, the residents of historically redlined neighborhoods.

## The Synthesis

These three texts articulate a trajectory:

The *Vitruvian Man*: Man measures. The *Panopticon*: Man is measured. The “Cross of Gold”: Man is sacrificed to measurement.

*Standard Deviation* traces this trajectory in the lives of five characters who occupy different positions within a contemporary measurement system. The novel asks: What happens when systems of measurement that claim universality serve particular interests? What happens when the human body is inscribed within digital circles and squares, not as the measure

of all things but as the thing to be measured? What happens when we build Bentham's inspection-house at planetary scale and crucify human attention, labor, and worth upon crosses of algorithmic gold?

## Glossary of Terms

**Algorithmic Assessment:** An automated evaluation process using computational methods to analyze data and produce scores, recommendations, or decisions. In the novel, algorithmic assessments determine employment eligibility, housing access, and service prioritization.

**Biometric Data:** Measurements of physical characteristics used for identification or assessment, including fingerprints, facial geometry, gait patterns, and voice prints. Harcourt Tower's security system captures biometric data from all residents and visitors.

**Civic Trust Score:** The fictional municipal scoring system at the center of the novel. The Civic Trust Score aggregates data from multiple sources to produce a single number representing a resident's "trustworthiness" for purposes of service allocation and risk assessment.

**Compliance Layer:** In the novel, the internal Meridian Analytics term for the fairness constraints Sloane Virta designed to ensure the scoring system meets legal and ethical requirements. The compliance layer is revealed to function separately from the actual decision-making system.

**Credit Score:** A numerical expression of creditworthiness based on analysis of credit files. The FICO score, developed in 1989, is the most widely used credit score in the United States. Credit scores influence not only lending decisions but increasingly housing, employment, and insurance.

**Data Broker:** A company that collects personal information from various sources and sells it to other organizations.

Data brokers aggregate information from public records, commercial transactions, and online activity to create detailed consumer profiles.

**Disparate Impact:** A legal concept referring to practices that adversely affect members of protected classes at higher rates than others, even if the practices appear neutral on their face. Sloane's analysis reveals disparate impact in the Civic Trust Score system.

**Enhanced Insights Module:** In the novel, a Meridian Analytics product that provides commercial clients with access to data and analysis beyond what the city authorized. The enhanced insights module represents the gap between the system's public presentation and its actual operation.

**Fairness Constraints:** Technical limitations built into algorithmic systems intended to prevent discriminatory outcomes. Sloane's fairness constraints were designed to ensure the Civic Trust Score did not produce disparate impacts across protected categories.

**Gig Economy:** An economic system characterized by short-term, flexible, freelance, or independent work arrangements rather than traditional permanent employment. Bram Watts works in the gig economy, managing multiple platform-based jobs simultaneously.

**Historical Redlining:** The discriminatory practice, beginning in the 1930s, of denying or limiting financial services to residents of certain neighborhoods based on racial or ethnic composition. The effects of historical redlining persist in contemporary data systems that use geographic location as a variable.

**Panopticon:** An architectural design conceived by Jeremy Bentham in which a central observer can monitor all inmates without them knowing whether they are being watched. The term is now used more broadly to describe surveillance systems that produce self-disciplining subjects.

**Platform Deactivation:** The termination of a worker's access to a gig economy platform, typically without explanation or appeal. Platform deactivation effectively constitutes firing in the gig economy, but without the legal protections associated with traditional employment.

**Predictive Analytics:** The use of data, statistical algorithms, and machine learning techniques to identify the likelihood of future outcomes based on historical data. The Civic Trust Score uses predictive analytics to assess residents' future behavior.

**Risk Assessment:** An evaluation of potential negative outcomes associated with an individual, transaction, or situation. Algorithmic risk assessments are used in criminal justice, lending, insurance, and numerous other domains.

**Surveillance Capitalism:** A term coined by Shoshana Zuboff to describe an economic system built on the extraction and commodification of personal data for profit. Surveillance capitalism treats human experience as raw material for behavioral prediction products.

**Tenant Screening:** The process by which landlords evaluate prospective renters. Tenant screening services increasingly use algorithmic assessment tools that incorporate credit scores, eviction records, and other data to produce risk scores.

**Two-Score System:** In the novel, the discovery that Merid-

ian Analytics operates two parallel scoring systems: one that complies with the city's requirements (the compliance layer) and one that incorporates unauthorized data sources and produces different outcomes (the actual decision-making system).

## Questions for Discussion

1. The novel presents five characters who occupy different positions within the measurement apparatus: Sloane (system designer), Cassian (surveillance operator), Tamsin (system subject), Bram (gig worker), and Isolde (public champion). How does each character's position shape their understanding of the system? How does their understanding change over the course of the novel?
2. Sloane designs fairness constraints intended to prevent discriminatory outcomes, but the system produces discriminatory outcomes anyway. What does this suggest about the relationship between intention and outcome in algorithmic systems? Is it possible to design a "fair" measurement system?
3. Cassian discovers that he cannot occupy a position outside the surveillance system he operates. "The system didn't have an off switch," he realizes. What are the implications of a surveillance architecture with no outside? How does this relate to Bentham's Panopticon concept?
4. Tamsin's late husband Raymond appears in her thoughts throughout the novel, providing a framework for understanding bureaucratic systems. How does Raymond's compliance work background shape Tamsin's response to her own measurement? What does his presence suggest about the relationship between grief and resistance?

5. Bram's expertise in gaming gig economy algorithms proves useless against larger systems that measure him without his knowledge. What does this suggest about the relationship between individual adaptation and systemic power? Is "gaming the system" a form of resistance or accommodation?
6. Isolde's arc moves from public defender of the Civic Trust Score to whistleblower who exposes its operation. What factors contribute to her transformation? How does the novel present the costs and possibilities of institutional betrayal?
7. The novel draws on three historical source texts: da Vinci's *Vitruvian Man*, Bentham's *Panopticon*, and Bryan's "Cross of Gold" speech. How do these texts inform the novel's themes? Can you identify specific moments where each source text's influence is visible?
8. The Civic Trust Score assigns Zora, Bram's newborn daughter, a number based on her parents' data before she has taken any actions of her own. What does this inherited score suggest about the nature of algorithmic systems? How does the score relate to other forms of inherited disadvantage?
9. Part Four of the novel is titled "Resistance" and depicts various forms of opposition to the scoring system: Sloane builds alternative tools, Tamsin organizes politically, Cassian teaches surveillance literacy, Bram works in the cash economy. How does the novel evaluate

these different forms of resistance? Are any presented as more effective than others?

10. The novel ends with Zora walking and the statement: "The measured kept walking. That was what they had. That was what remained." How do you interpret this ending? Is it hopeful, resigned, or something else? What does "keeping walking" mean as a response to algorithmic measurement?
11. The novel presents measurement systems as simultaneously oppressive and invisible. Characters often cannot see the systems that constrain them or understand the logic by which decisions are made about their lives. How does this invisibility affect their ability to resist? What would it mean to make these systems visible?
12. Several characters in the novel believe they are "gaming the system" or "standing outside" the measurement apparatus, only to discover they are more deeply embedded than they realized. What does this pattern suggest about the nature of contemporary surveillance and scoring systems? Is it possible to opt out?

## About the Author

David Boles is a multidisciplinary creative professional based in New York City. He holds an MFA from Columbia University and has worked as an author, dramatist, editor, publisher, and educator for over forty years.

His teaching career has included positions at Columbia University, New York University, Rutgers University, New Jersey Institute of Technology, and Fordham University, where he has taught courses in dramatic writing, publishing, and American Sign Language. He co-authored the widely-used ASL textbook series with Janna Sweenie and founded the CUNY School of Professional Studies ASL Program.

Boles founded David Boles Books Writing & Publishing in 1975 and maintains an extensive digital presence including Boles.com, BolesBooks.com, BolesBlogs.com, PrairieVoice.com, HumanMeme.com, and UnitedStage.com. The Human Meme podcast, which he launched in 2016, explores questions of consciousness, technology, and human existence.

His background spans medicine, law, and dramatic literature, bringing interdisciplinary perspective to his creative work. He is a member of the Dramatists Guild, the Authors Guild, and PEN America.

*Standard Deviation* is his eighth book in the Fractional Fiction series.

For more information, visit [www.DavidBoles.com](http://www.DavidBoles.com).

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The source texts synthesized in this work, Leonardo da Vinci's *Vitruvian Man*, Jeremy Bentham's *Panopticon; or, The Inspection-House*, and William Jennings Bryan's "Cross of Gold" speech, are in the public domain.

Quotations from these source texts are used in accordance with their public domain status.

This is a work of fiction. While the novel draws on contemporary research regarding algorithmic systems, surveillance technology, credit scoring, and related topics, all characters, institutions, and events depicted are fictional. The "Civic Trust Score" system described in the novel does not exist, though the component technologies and practices it synthesizes are based on real-world systems.

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Finally, the author acknowledges the measured: the people whose lives are shaped by scoring systems they did not choose, who navigate algorithmic assessments they cannot see, who keep walking despite the numbers attached to them.

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*A Fractional Fiction Novel*

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