

How the Unaccountable Run Our Lives and
What to Do About It

ACCOUNTABILITY THIEVES

LINDA GALINDO

AN EXCERPT

Accountability Thieves

*How the Unaccountable Run Our Lives
and What To Do About It*

LINDA GALINDO

FROM CHAPTER 11

The Death of Personal Accountability

The Death of Personal Accountability

Jessica sits in her therapist's office, explaining why she hasn't pursued the career change she's been talking about for three years.

"The system is rigged," she says. "There's no point trying. The game is fixed. People like me don't get those opportunities."

Her therapist asks: "Have you applied anywhere?"

"No," Jessica admits. "But I know what would happen."

Jessica is intelligent, capable, and articulate. She has clear goals. And she's convinced herself that action is futile before attempting it.

But here's what her therapist doesn't ask: Where did Jessica learn this?

She learned it from every insurance claim that disappeared into a bureaucratic maze. From every customer service call that transferred her in circles until she gave up. From every HR complaint that went nowhere. From every elected official who promised change and delivered nothing. From every corporation that said "your call is important to us" while designing systems to make her hang up.

Jessica didn't decide action was pointless in a vacuum. She was taught—by repeated encounters with systems designed to exhaust her into surrender.

The accountability thieves didn't just steal accountability from institutions. They stole her belief that her own accountability matters.

The Thieves' Greatest Victory

Every tool we examined in Chapter 3 serves the same purpose: to make you give up.

Complexity as camouflage? It's not just hiding wrongdoing—it's exhausting anyone who tries to untangle it. By the time you understand the hospital bill, you've spent twenty hours you'll never get back. Most people quit before that. That's the point.

The bureaucratic maze? It's not inefficiency—it's strategy. Transfer you seven times. Require forms that reference other forms. Create circular processes that lead nowhere. Eventually, you stop calling. Victory.

Process over results? When you complain and they say "we followed our procedures," they're not explaining—they're exhausting you. You can fight the outcome, but you'll be fighting the process, and the process is designed to outlast you.

Data manipulation? When the metrics say everything is fine while your experience says otherwise, you start doubting yourself. Maybe you're the problem. Maybe you're not navigating the system correctly. The lie isn't just hiding the truth—it's making you question your own perception.

These aren't bugs. They're features. Every accountability theft tool doubles as a personal accountability destruction tool. The system isn't failing to respond to you. It's succeeding at teaching you not to try.

Learned Helplessness by Design

In 1967, psychologist Martin Seligman discovered that dogs exposed to inescapable shocks eventually stopped trying to escape—even when escape became possible. They'd learned that their actions didn't matter.

Now consider this: accountability thieves have engineered the human equivalent.

Fight a wrongful charge on your medical bill. Spend hours on hold. Get transferred. Explain your situation repeatedly. Get promised a callback that never comes. Finally reach someone who says they'll "look into it." Hear nothing. Call back. Start over. Eventually, you pay the bill just to make it stop.

What did you learn? That fighting doesn't work. That the system wins. That your time and energy are better spent accepting the loss than pursuing justice.

Now multiply that by every institution in your life. The insurance company that denies claims until you give up. The employer that makes HR complaints disappear. The bank that hides fees in complexity. The phone company that makes cancellation intentionally difficult. The government agency that responds to inquiries with form letters.

Each encounter teaches the same lesson: Your actions don't affect outcomes. Resistance is exhausting. Surrender is easier.

This isn't accidental. The thieves designed it this way.

Jessica hasn't tried to change careers because she's been trained, through hundreds of encounters with unresponsive systems, that trying doesn't work. Her helplessness isn't a character flaw. It's a conditioned response to an environment engineered to produce it.

The Accomplice Returns

Remember Chapter 4? The accomplice inside you who participates in accountability theft?

Here's where that accomplice does the thieves' work for them: by accepting helplessness as "being realistic."

The accomplice says: "The system is too big to fight." The accomplice says: "Nothing ever changes." The accomplice says: "What difference can one person make?"

These statements contain truth—which makes them effective. But they're also exactly what the thieves need you to believe.

When you accept that the system is too big to fight, you stop fighting. When you accept that nothing ever changes, you stop pushing for change. When you accept that one person can't make a difference, you become one more person who doesn't try.

Your resignation is their victory.

The accomplice inside you has learned the lessons the thieves taught. And now the accomplice enforces those lessons without the thieves having to lift a finger. You police yourself. You talk yourself out of action. You surrender your personal accountability before anyone has to take it from you.

Your own mirror: What have you not attempted because you decided in advance it wouldn't work? Where did you learn that belief? Was it from actual failed attempts—or from watching systems designed to make you give up?

The 85/15 Principle

Here's what I've taught throughout my career: You control about 85% of your outcomes through your own choices, attitudes, and actions. The other 15% is genuinely outside your control.

The accountability thieves want you to believe the ratio is reversed—that 85% is outside your control and only 15% is up to you. Better yet, they want you to believe it's 0/100. You have 0%, they have 100%. That you're entirely at the mercy of systems, circumstances, and forces beyond your influence.

Why? Because a person focused on the 85% is dangerous. They take action. They find workarounds. They build alternatives. They don't accept "that's just how it works." They hold people accountable because they experience that accountability is possible.

A person focused on the 15% is harmless. They complain but don't act. They see problems but don't solve them. They know the system is broken but accept that breakage as immutable reality. They're perfect targets for accountability thieves—aware enough to be cynical, passive enough to be controllable.

Jessica is focused entirely on the 15%. The system is rigged (true). The game is fixed (true). People like her don't get opportunities (sometimes true). These are real constraints.

But what about her 85%? Has she applied anyway, even to places likely to reject her? Has she built skills that make her valuable despite the rigged system? Has she found the cracks in the game and exploited them? Has she connected with others who've navigated similar obstacles?

She hasn't. Because she's been taught that the 15% is everything—and she's believed it.

Two things are true at the same time: The system is rigged. And you still have choices. The thieves need you to think you have to pick one. The path forward requires holding both: clear-eyed about the rigging, committed to action anyway.

Outsourcing Accountability to the Thieves

Here's another way the thieves win: We've handed them our judgment along with our accountability.

"Ask your doctor." "Consult your financial advisor." "Check with HR." "Review the terms and conditions."

The message underneath: You can't figure this out yourself. You need an expert. Defer to the credentialed authority.

Sometimes this makes sense. Expertise is real. But notice who the experts often work for.

The financial advisor (unless they are a fiduciary) is paid by commission on products they recommend to you. The doctor is pressured by hospital metrics and pharmaceutical relationships. HR exists to protect the company, not you. The terms and conditions were written by lawyers whose job is to advantage the company at your expense.

When you defer judgment completely to experts embedded in the systems that exploit you, you're not getting guidance—you're getting managed.

The thieves have positioned themselves as the authorities you must consult. They've made their systems so complex that you feel you need their interpretation. They've created credentialing systems that make you distrust your own perception. "The billing department says the charge is correct"—and you believe them, even though your own math says otherwise, because they're the experts.

This is outsourcing accountability to the thieves themselves. You've made them responsible for your outcomes—which means you're no longer responsible. Which means you won't act. Which means they win.

Your own mirror: Where have you deferred to "experts" who work for institutions that benefit from your confusion? Where have you doubted your own perception because someone with credentials contradicted it? Where have you accepted complexity you could have untangled if you'd trusted yourself to try?

Victimhood as Surrender

The thieves also win when you make powerlessness your identity.

Let me be careful here. Genuine victimization exists. The systems we've examined genuinely harm people. The laid-off worker, the patient with the surprise bill, the graduate drowning in debt, the voter whose representative ignores them—these are real victims of accountability theft.

But there's a difference between being harmed by the thieves and defining yourself by that harm.

Victimhood as identity surrenders your 85%.

If your core story is "the system is designed to crush people like me," then owning your outcomes becomes a threat—not to the system, but to your identity. Because if you succeed, what happens to the story? If you fight and win, yo're no longer who you've told yourself you are.

The thieves understand this. They didn't create learned helplessness by accident. A population focused on its own powerlessness is a population that may never look up. Not because of the lack of capability, but because using that capability would mean becoming someone new. The accomplice inside you whispers: "You're a victim. The system is against you. Fighting is pointless. Your job is to witness and grieve, not to act and change."

This is the final surrender of personal accountability. Not because someone took it—but because you've woven powerlessness so deeply into who you are that reclaiming ownership of your life would feel like self-betrayal.

The accountability thieves don't just steal from you. They convince you that being stolen from is who you are.

I want to emphasize again that this is not about silencing the genuine victim. The survivor who stands in court or the public square and names what was done to them—who refuses to let the powerful bury the truth—is demonstrating the highest form of accountability. That is not victimhood as identity. That is victim as evidence, wielded with courage. The difference is this: one uses the experience to demand accountability from the perpetrator. The other uses the experience to avoid accountability for oneself. The first is an act of power. The second surrenders it.

Your own mirror: Where have you experienced genuine harm from unaccountable systems? Have you processed it and moved toward action—or have you made it the foundation of your identity? What would you have to give up to stop defining yourself by unfairness or misuse of authority??

The Transmission to the Next Generation

Unaccountable cultures reproduce themselves.

Children watch adults navigate the world. When they see their parents give up on fighting the insurance company, they learn that fighting doesn't work. When they see their parents accept mistreatment from employers, they learn that mistreatment is normal. When they see their parents disengage from community action, or don't vote, because "nothing changes," they learn that citizenship is pointless.

The thieves don't have to teach the next generation helplessness. We do it for them.

This transmission isn't always passive. Children don't just watch adults evade accountability: they absorb it. Some children have their agency dismantled before it ever forms. A child who learns, "Don't bother asking, the answer is always no" isn't learning accountability theft. They're learning helplessness—the belief that their choices don't matter, that their voice has no power, that the world is something that happens to them. By the time they enter adulthood, they don't need institutions to engineer their helplessness. Their parents already did.

These are the easiest recruits for every accountability thief in every system they'll ever encounter. They arrive pre-trained to accept that their actions don't matter.

And this compounds. A parent who's been beaten down by unaccountable systems has less energy to fight battles on behalf of their children. A parent who has learned helplessness models helplessness. A

parent focused on the 15% raises children who focus on the 15%.

Each generation inherits the learned helplessness of the previous one—plus their own fresh encounters with systems designed to produce more. The baseline shifts. What seemed like cynicism to one generation becomes obvious reality to the next.

The accountability thieves' greatest long-term victory isn't any single theft. It's creating a self-perpetuating culture of surrender that reproduces itself without their ongoing effort.

Why This Matters to You

The death of personal accountability isn't abstract. It's your life.

Your paralysis. The career you haven't pursued, the wrong you haven't fought, the change you haven't made—how much of that is genuine impossibility and how much is trained helplessness? The thieves win every time you don't try.

Your complicity. Every time the accomplice inside you says "why bother," you're doing the thieves' enforcement for them. You've internalized their lesson so thoroughly that they don't need to stop you anymore—you stop yourself.

Your children. The helplessness you model, they inherit. Your surrender becomes their baseline. The thieves' victory extends another generation without them lifting a finger.

Your society. A population that's given up can't hold anyone accountable. The thieves win by default—not because they're strong, but because we've convinced ourselves we're weak.

Mirror Moment: Your Personal Accountability Inventory

- What have you not attempted because you decided in advance it wouldn't work? Where did you learn that belief?

- What percentage of your energy goes to the 15% you can't control versus the 85% you can?
- Where has the accomplice inside you enforced the thieves' lessons without them having to act?
- Where have you made powerlessness part of your identity rather than a circumstance to overcome?
- What would you do differently if you genuinely believed your actions mattered?

The Trap and the Exit

Here's the trap: The thieves created systems that teach helplessness. Helpless people don't fight back. So the systems continue. So the helplessness deepens. The trap reinforces itself.

Here's the exit: The 85% is real.

Yes, the system is rigged. And there are choices within the rigging. Yes, the game is fixed. And there are moves the fixers didn't anticipate. Yes, they've designed exhaustion. And you can outlast them strategically, fighting battles that matter instead of every battle.

The thieves need you to believe the 15% is everything. Your freedom begins when you stop believing that lie.

Jessica can keep telling herself that trying is pointless—and prove herself right by never trying. Or she can acknowledge the rigged game and play anyway, finding the cracks, exploiting the exceptions, building the relationships and skills that create options even in a broken system.

The thieves stole institutional accountability. They can't steal your personal accountability unless you let them.

There's one more cost to examine. We've seen what the thieves stole: trust, then personal accountability. But there's a deeper theft—what

happens to your integrity when you live inside systems that reward dishonesty and punish truth-telling? What happens to your character when accountability is optional and evasion is normal?

The next chapter examines the moral bankruptcy that follows when a culture abandons accountability—and what it costs you to live out of alignment with your own values.

Chapter 12: The Moral Bankruptcy

Keep going.

If this chapter put a name to something you've been carrying, the rest of *Accountability Thieves* hands you the tools to do something about it — in your own life, and in the systems that have been counting on your surrender.

*“The thieves stole institutional accountability.
They can’t steal your personal accountability unless
you let them.”*

Read the full book — and find more from Linda — at

lindagalindo.com