



WE THE PEOPLE

An Architecture for Shared Prosperity

When I do well, we all do well.

Jason Robertson · Ohio · 2026

The country is rich. Most Americans don't feel it.

#1

GDP per capita
in the world

Bottom

median household wealth
among developed nations

20+ yrs

since real wages tracked
worker productivity

This is a structural problem. Structures can be redesigned.

Three problems share one underlying solution

Retirement security • Wage stagnation • Educational debt



**Retirement
Reform**



**Wage
Floors**



**Education
Fund**

Foundation: Pooled Contribution • Empirical Anchoring • Transparent Governance

Each pillar applies the same architecture to a different problem — see how this same approach maps across the life cycle and beyond.



Pillar One

Community Contribution Plan

THE PROBLEM

Social Security cannot pay full benefits past 2033. The median household approaches retirement with ~6 years of savings.

THE SOLUTION

Hybrid system: phase out current SS while building a Sovereign Investment Fund. Honors every existing commitment while constructing what comes next.

\$63T → \$82B

peak transition borrowing reduced 99.9%

\$1.23M

personal account at retirement (age 25 entrant, \$50K salary)

\$122T

Sovereign Fund balance, year 60

The retirement engine that funds the rest of the platform.

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Pillar Two

Empirical Wage Floors

Different jobs deserve different floors. The data already exists.



HOW IT WORKS

Every occupation has BLS wage data.

Set the floor at the 25th percentile of actual wages currently paid.

Floor adjusts with inflation. Recalibrates every 3 years.

The market sets the floor — not politics.

81 occupations analyzed · 82M workers covered

3

Pillar Three

Sovereign Education Fund

\$5K

Birth-Seed

Every newborn pooled into the Education Fund



18 yrs

Compound Growth

Sovereign Fund disburses 1.2% annually starting Year 18



Free

Education for All

Cost-based pricing. No credential cap. Doctoral stipends.

Funding belongs to the student. Coverage through doctorate.

Every American can pursue education through age 30 — vocational, college, master's, doctorate. No cap on fields or credentials. Doctoral students receive living stipends. Carry it where you choose to learn.

Free education through doctorate achievable at maturity · \$18T fund balance by year 60

The pillars reinforce each other

This is what makes the architecture more than the sum of its parts



...and educated workers earn the floor wages that fund the cycle.

Workers earning floor wages fund the retirement system at meaningful scale. **Mature retirement fund** supports education for the next generation. **Educated workers** command the floor wages that close the loop.

Pillars across the life cycle

All twelve pillars are active at some point in every American's life. The same architecture, applied where it's needed.



Childhood (0-18)

Healthcare from day one. Childcare from infancy. Mental health when needed. Education seed grows from \$5K at birth to free college at 18.

P3, P4, P5, P6 • ~6.4% combined payroll



Working age (18-65)

Empirical wage floors. Healthcare. Childcare for working parents. Mental health. Paid family time. Long-term care for aging parents. Housing assistance.

P2, P4, P5, P6, P8, P9, P10 • ~9.5% combined payroll



Retirement and aging (65+)

Community Contribution Plan retirement income. Healthcare without spending down assets. Long-term care without Medicaid spend-down.

P1, P4, P9 • builds dignity at end of working life



Cross-cutting (all stages)

Civic infrastructure (broadband, 911, identity theft). Climate dividend reaches every household. Immigration policy supports workforce supply.

P7, P11, P12 • active across every life stage

From the first year of life through college

The pillars that determine whether children grow up secure, healthy, and educated.



Universal Healthcare

Pediatric care, vaccinations, dental, vision from day one. Children covered without family financial stress. 4% employer + 2% worker payroll.

Pillar Four: every child covered, every year



Universal Childcare

\$10/day parent cap from infancy through pre-K. 12M children covered. Workforce of trained early childhood educators.

Pillar Five: family with 2 kids saves ~\$22K/yr



Universal Mental Health

Mental health support for children, teens, families. School-based and community access. No financial barrier.

Pillar Six: youth mental health crisis addressed



Sovereign Education Fund

\$5,000 seed at birth. Compounds in the Sovereign Fund for 18 years. Free college achievable at maturity. Funding belongs to the student.

Pillar Three: \$1.23M life impact for every newborn

From first job through career

Income, family, health, housing — through the long working middle of life.



Income foundation

Empirical wage floors set at 25th percentile of actual wages by occupation. Sovereign Education Fund covers college costs. No student loan debt.

Pillars Two and Three • dignified earnings, no debt drag



Family care during work years

Universal childcare for working parents. Paid family time for new parents and family caregivers. Caring for family without leaving the workforce.

Pillars Five and Eight • 1.7% combined payroll



Health through working years

Continuous healthcare and mental health access. No employer-tied insurance. Switching jobs or starting a business doesn't affect coverage.

Pillars Four and Six • 6.8% combined payroll



Housing and aging parents

Federal Housing Investment for first-time renters and buyers. Long-Term Care available for aging parents without Medicaid spend-down.

Pillars Nine and Ten • housing security and family caregiving without financial ruin

From retirement through end of life

Dignity, security, care — at the stage of life when you've earned it.



Retirement income

Community Contribution Plan delivers retirement income from a Sovereign Investment Fund. The system that replaces Social Security. Inheritable.

Pillar One • ~\$1.23M personal account at retirement



Healthcare without spending down

Universal Healthcare continues into retirement. No Medicare gap. No prescription drug coverage tier shopping. Same architecture as working years.

Pillar Four • healthcare continuity into retirement



Long-Term Care

Functional-need eligibility. No Medicaid spend-down. Home and community-based services preferred. Family wealth protected from care costs.

Pillar Nine • ~15M aging Americans no longer impoverished by care



Climate dividend continues

Carbon dividend reaches retirees as it does every other household. ~\$2,000/yr for a couple at maturity. Climate policy that actively supports retirees on fixed income.

Pillar Eleven • net positive for households on fixed income

How twelve pillars are funded

Six different funding mechanisms. Each fits the policy substance. No general revenue redirected, no hidden taxes.



Sovereign fund + high-earner

P1 Community Contribution Plan. P3 Sovereign Education Fund. P10 Federal Housing Investment (general revenue from same source).

Three pillars on the architecture's primary engine



Five payroll contributions

P4 Healthcare 6%. P5 Childcare 1.3%. P6 Mental Health 0.8%. P8 Paid Family Time 0.4%. P9 Long-Term Care 1.0%.

~9.5% combined payroll across the five pillars



Tax architecture and fees

P2 Wage Floors (revenue-neutral within tax architecture). P7 Civic Infrastructure (Federal Infrastructure Fee on companies).

Two pillars where individuals pay nothing new



Corrective pricing and general revenue

P11 Climate Architecture (carbon price; revenue fully recycled). P12 Immigration Architecture (general revenue + user fees; positive net fiscal impact).

Two pillars that pay for themselves over the long horizon

Built for what's coming.

This platform is also AI workforce transition infrastructure.

20-40%

of jobs face substantial
automation pressure over the
next two decades

Care Work

resists AI displacement and is
exactly what we've been
undervaluing

Build Now

the infrastructure to absorb the
transition must exist before it
arrives

The same platform. A different audience. The same conclusion: build the infrastructure now.

What the architecture also produces

Benefits that emerge beyond what the platform was designed for

FRAUD AND SCAM REDUCTION

\$25-35B

annually in direct fraud losses prevented

Universal healthcare eliminates medical identity theft (~\$30B). Sovereign Education Fund eliminates student loan fraud. Federal infrastructure ownership enables uniform STIR/SHAKEN, DMARC, and DNS-level threat blocking that today varies wildly across carriers.

RETROACTIVE DEBT RETIREMENT

\$2T

in past debt retired across 20 years

\$1.78T student loans across 46M borrowers retired from Sovereign Fund surplus. **\$220B medical debt** across 100M Americans retired from healthcare pillar surplus.

When good architecture produces benefits the designer didn't intend, the architecture is sound.

How it gets built

Each pillar has its own funding mechanism. None compete with the others.

Pillar	Funding Mechanism	Notes
Retirement Reform	12% combined payroll (current FICA level)	Investment fund, not pay-as-you-go
Wage Floors	No federal cost	Floors derived from existing BLS data
Education Fund	\$5K birth-seed + 1.2% from Sovereign Fund	Fund pays itself by Year 30
Healthcare	4% empl + 2% wkr (canonical OPEN-1) + graduated 5/10/15 surcharge above \$250K/\$500K/\$1M	Replaces current premium structure
Childcare	0.8% empl + 0.5% wkr + state match	Tax recovery from new workers
Mental Health	0.5% empl + 0.3% wkr	Existing \$104B federal continues

Every contribution under transparent governance. No hidden taxes. No general revenue redirected.

The Founding Stake

Two dollars from every American at platform launch

\$680M

340 million Americans × \$2 each

WHAT THE MATH SAYS

The \$680M is mathematical rounding error within five years. The platform's funding doesn't depend on it.

WHAT HISTORY SAYS

People defend institutions they helped build. The Founding Stake makes this everyone's project.

Every American becomes a founding stakeholder. Names recorded permanently. Legacy across generations.

Why this can endure

Structural mechanisms outlast political coalitions



Pooled Contribution

Universal participation creates universal ownership.
Everyone contributes; everyone has standing to defend it.



Empirical Anchoring

Decisions tied to existing federal data, not political negotiation. Harder to attack as ideological.



Transparent Governance

Quarterly public reports. Independent boards. Statutory firewalls against political direction.



Structural Defense

Fraud prevention built into design, not enforcement. Rule-following is easier than rule-breaking.

What it takes to move forward

100K

Founding Supporters

Demonstrates the platform deserves
serious institutional attention

1M

Movement Scale

Demonstrates the platform deserves
serious political action

\$50M

Proof-of-Concept Fund

Demonstrates the platform's principles
work in real time

THE WORK FROM HERE IS HUMAN

The technical foundation is built: 81 items, 19 mathematical models, ~12,000 formulas, complete analytical defense, plus 16 iterations of process hardening (item 80 documents the methodology).

What remains is the work of getting these documents in front of people who can move them — sustained over years, refined through engagement.

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*When I do well,
we all do well.*

The principle is what makes a community a community.

The architecture is what turns the principle into a system.

The country has not had that system. The country could.

Going deeper

This deck is the high-level view. The full platform package contains the detailed analysis.

Vision	Analytical Framing	Technical / Models	Navigation
<p>Platform Manifesto</p> <p>Built For What's Coming</p> <p>The Founding Stake</p> <p>Civic Infrastructure (broadband + cellular + 911)</p> <p>Future Capacity Fund</p> <p>Twelve Pillars (P1 through P12)</p>	<p>Does This Raise Taxes?</p> <p>What Changes — Milestones</p> <p>Identity Theft Reduction</p> <p>Repairing the Past + Emergency Services + Infrastructure Fee (incl. Transition Mechanics) + Open Issues Registry</p> <p>How This Was Built + Hardening Process + Income Tax Architecture (OPEN-3)</p>	<p>Community Contribution Plan</p> <p>Wage Floor Analysis v0.2</p> <p>Sovereign Fund (3 models)</p> <p>Wage Floor (BLS data)</p> <p>Education Fund + Pricing</p> <p>Healthcare, Childcare, MH, LTC, Housing, Climate, Immigration</p>	<p>Reader's Guide / TOC</p> <p>Package Version Manifest</p> <p>Slideshow (PDF / PPTX)</p> <p>We The People Calculator</p>

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