



# 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 extends across nine more pillars.*



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.*

## 2

## 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.

# The same architecture, extended

*Twelve pillars across four funding architectures. The original three are the analytical seed; the rest extend the same approach.*



## Three primary pillars

P1 Community Contribution Plan. P2 Empirical Wage Floors. P3 Sovereign Education Fund.

*Sovereign fund + high-earner architecture + tax architecture*



## Five payroll-funded pillars

P4 Healthcare. P5 Childcare. P6 Mental Health. P8 Paid Family Time. P9 Long-Term Care.

*~9.5% combined payroll across the five pillars*



## Federal Infrastructure Fee

P7 Civic Infrastructure (broadband + cellular + 911 + identity theft + civic education).

*Federal infrastructure fee + sovereign fund returns*



## Three non-payroll mechanisms

P10 Federal Housing Investment (general revenue from high-earner). P11 Climate Architecture (carbon price). P12 Immigration Architecture (general revenue + user fees).

*Different funding fits different policy substance*



# Five payroll-funded adjacent pillars

*Each addresses a current consumption need insurance markets serve poorly. Total ~9.5% combined payroll across all five.*



## Universal Healthcare

German multi-payer system; includes basic dental + vision. Target \$9,500 per capita matches peer nations. Median family saves ~\$8K/yr on healthcare alone.

*\$2.6T surplus by Year 10*



## Universal Childcare

Quebec model with \$10/day parent cap. 12M children covered. Funded by 0.8% employer + 0.5% worker payroll.

*Median family with 2 kids saves ~\$22K/yr on childcare alone*



## Mental Health + Paid Family Time

Universal voluntary mental health access (P6, 0.8% payroll). 12 weeks paid family leave for new parents and family caregiving (P8, 0.4% payroll).

*1.2% combined payroll for both pillars together*



## Universal Long-Term Care

Functional-need eligibility (no Medicaid spend-down). Home and community-based services preferred. Funded by 0.6% employer + 0.4% worker payroll.

*Eliminates Medicaid spend-down for ~15M aging Americans*

# Beyond payroll: four different funding mechanisms

*Pillars where the funding mechanism fits the policy substance differently from a payroll contribution.*



## Civic Infrastructure (P7)

Universal broadband + cellular + 911 modernization + identity theft reduction + civic infrastructure. Funded by Federal Infrastructure Fee + sovereign fund returns.

*Federal infrastructure fee recovers cost from companies, not from individual workers*



## Federal Housing Investment (P10)

Universal rental assistance + federal-state conditional grants for supply expansion. Funded by general revenue from high-earner architecture.

*Eliminates Section 8 waitlist; reaches ~20M households (up from current ~5M)*



## Climate Architecture (P11)

Upstream carbon price (\$50/ton rising to \$100/ton). 50% returned as per-capita dividend, 50% invested in clean energy + just transition.

*Fiscally independent (revenue fully recycled); ~\$2,000/yr family-of-four dividend at maturity*



## Immigration Architecture (P12)

Pathway to status for 11M long-resident undocumented + legal immigration modernization + asylum capacity expansion + integration support.

*Net positive fiscal impact ~\$1T over 20 years per CBO scoring of comparable proposals*

# 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.



“

*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>Adjacent Pillars (P4 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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