



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 — and the approach extends to nine more pillars in the full platform.



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

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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.

Beyond the three primary pillars

Adjacent pillars apply the same architecture to other current consumption needs



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



Universal Mental Health

Voluntary access at no cost. 60M Americans need care; 30M currently untreated. Workforce capacity adequate at 40% utilization.

Distribution is the problem — not raw supply



Civic Infrastructure

Universal broadband (federal ownership), cellular gap coverage, NG911 modernization, identity theft reduction, journalism, civic education, voter access.

Universal broadband + cellular + 911 modernization. Federal infrastructure fee recovers cost from companies.

Four more pillars added in 2026

Pillar Eight (Universal Paid Family Time) joined the adjacent pillars previously. The architecture continues to extend.



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



Federal Housing Investment

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



Climate Architecture

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

~\$2,000/yr dividend for family of four at maturity



Immigration Architecture

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.

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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>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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