

Citizen Legislation

*A Citizen Initiative Campaign to Save
Our Country*



Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

A Comprehensive Overview

October 1, 2026

Author: Peter Everett, Founder, Citizen Legislation

TABLE OF CONTENTS

	<u>Page</u>
<u>Introduction</u>	
Urgency	4
A Citizen Initiative Campaign to Save Our Country	5
- An Agenda: The Change We Want	
- A Strategy: How We Make That Change Happen	
An End to the Affordability, Deficit and Corruption Crises	5
Rethink Everything	7
Join the Movement, Take the Pledge and Spread the Word	7
Mission, Strategy, Culture and Values	8
<u>Citizen Legislation Overview</u>	
End the Affordability Crisis	11
End the Deficit Crisis	21
End the Corruption Crisis	26
Public Polling Support for Citizen Legislation Policies	31
<u>Rethink Everything</u>	
Citizen Legislation is the First Step, Rethink Everything is the Second	40
- A Comprehensive Suite of Transformational Policies to Address the Transition to a World Driven by AI and Robotics	
<u>Conclusion</u>	
We Do Not Need to Create that Shining City on a Hill, We Just Need to Reveal it	49
About the Author	50
<u>Appendix</u>	51
Detailed Policy Positions and Financial Calculations with Comprehensive Sourcing	

Introduction

A Citizen Initiative Campaign to Save Our Country



CITIZEN LEGISLATION

Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

Urgency

A strong majority of Americans believe our country is seriously off track and cite economic anxiety, government corruption and political polarization as the principal reasons; and our citizens are not just concerned, they are angry:

- We have a deep and worsening affordability crisis while our government doles out staggering levels of billionaire giveaways and corporate welfare in return for campaign donations;
- We are hurdling toward a debt crisis, with National Debt to GDP expected to exceed a key threshold within a few years;
- We are in the midst of a corruption crisis, with insider stock trading and other forms of graft at infuriating levels.

Perhaps worst of all, we have a crisis of trust and confidence. At a time when we most need timely and effective responses from our government, Americans are deeply skeptical those effective responses are coming with 89% believing our government is broken and corrupt. In sum, we have an affordability crisis, a deficit crisis and a corruption crisis all fueling a confidence crisis.

That's the bad news. The good news is it is all fixable. If we set aside divisive social issues, within our citizenry there is astonishingly strong consensus on the economic, healthcare and governance policies needed to end the affordability, deficit and corruption crises and restore confidence. The 2028 elections provide the leverage we need to force enactment of legislation encompassing those policies. To do so, however, will require a complete change of mindset in how we approach politics and the formation of an alliance between concerned citizens from across the ideological spectrum via a novel approach called a citizen initiative campaign.

The really good news is not only are our most immediate crises fixable, the challenges posed by the transition to a world driven by artificial intelligence and robotics are also addressable. In fact, we can not only address those challenges but also harvest the staggering opportunities AI and robotics provide. In sum, the future we can win for our children is incredible. We just have to do an end run around our broken and corrupt political system to make it happen.

So how do we do that?

A Citizen Initiative Campaign to Save Our Country

A citizen initiative campaign offers Americans an alternative to status quo politics. Instead of the traditional approach to the 2028 elections, we pursue a different approach which offers an agenda for what change we want, and a strategy for how we achieve that change. It is called a citizen initiative campaign and it involves five steps;

1. We write the legislation ourselves to end the affordability, deficit and corruption crises (referred to as Citizen Legislation) using policies that enjoy overwhelming public support across the ideological spectrum (73%/78%/82% Republican/Independent/Democrat respectively) while staying away from divisive social issues;
2. We persuade a strong majority of Americans to support the legislation;
3. We evidence that support by having Citizen Legislation become the leading contender in Republican and Democratic polls for the upcoming 2028 elections (asking our supporters to tell pollsters the candidate they support in the upcoming election is Citizen Legislation);
4. We use that very visible support, plus the threat of withholding our votes for any politician that does not support Citizen Legislation, to pressure enactment.
5. We elect a competent administration to implement Citizen Legislation, followed by a second legislative proposal called Rethink Everything that provides a suite of policies to address comprehensively the challenges and opportunities posed by the transition to a world driven by artificial intelligence and robotics.

End The Affordability Crisis – Stop Spending on this and Start Spending on That

The most pressing issue facing our country is the affordability crisis. Citizen Legislation's approach to ending it is best described as "stop spending on this and start spending on that." The enactment of Citizen Legislation would end a staggering array of corporate welfare and billionaire giveaways being doled out by our elected leaders via our tax code and healthcare industry ("stop spending on this"). It then redirects that money primarily to affordability policies ("start spending on that"). It is summarized below:

(\$ Trillions - Ten Years)

Stop Spending on This...

End Tax Loopholes for the Wealthy (The Buffet Rule)	\$ 1.87
Reduce Tax Cheating by the Wealthy	1.05
Restructure Healthcare	17.74
Save Social Security (The Wealthy Put in More and Take Out Less)	1.15
Total	<u>\$ 21.81</u>

...And Start Spending on That

Fund Affordability Initiatives	\$ 20.21
Reduce Deficit	1.60
Total	<u>\$ 21.81</u>

Affordability Initiatives

Working Family Tax Relief	\$ 1.20
Universal Healthcare	10.44
Universal Eldercare	0.77
Universal Child Care	1.90
Avoid Social Security Benefit Cut	2.65
Address Climate Change	1.90
Provide Relief to State and Local Governments	1.34
Total	<u>\$ 20.21</u>

Affordability/Capita

\$ 49,598

Average Family of Four Affordability Improvement \$ 198,391

The affordability policies are particularly impactful, with total funding of \$20.21 trillion equal to \$49,598 per capita, meaning an average family of four would receive roughly \$200,000 of affordability improvements over the ten years following enactment of Citizen Legislation.

End The Deficit Crisis

The remaining \$1.60 trillion is used for deficit reduction. Citizen Legislation also triggers a Blue-Ribbon Commission to review defense, ICE and other spending post enactment; This will result in significant additional deficit reductions and a near balanced budget within ten years.

End The Corruption Crisis

Citizen Legislation also has governance policies to end our corruption crisis including an enforceable code of ethics (which among other measures bans stock trading by

politicians), lobbying reforms, and policies to reduce the influence of money in politics among other measures. It also has other policies to reduce the strong hold narrow bands of more extremist voters have on our government, for example the end of Congressional district gerrymandering

Rethink Everything

The enactment of Citizen Legislation would be followed one to two years later by a second legislative package called Rethink Everything. This legislation is a suite of domestic legislative proposals and enhancements to international treaties done in concert with our allies to address comprehensively the transition to a world driven by AI and robotics. Rethink Everything would fundamentally transform current legacy policies that are completely unsuited for this transition. For example, our current tax code would be modified substantially to reduce taxes on human labor while increasing taxes on artificial intelligence, robots and autonomous vehicles, all done in close cooperation with our allies. Other policies would include a rethink of our current retirement, housing, savings, education, mental health wellness, transportation, urban planning, power generation, social safety net, child achievement, environmental, labor, manufacturing and national defense policies among others.

The Bottom Line

Citizen Legislation would end the affordability, deficit and corruption crises gripping our nation and get our country “back on the rails.” Rethink Everything would deliver a transformational impact to our citizens and win a future for our children that is nothing short of incredible. In sum, this citizen initiative campaign is the best opportunity we have to save our country and hand to our children a country better than the one handed to us.

Join the Movement, Take the Pledge, Spread the Word and Accept the 3rd Challenge

Given the deep and justified skepticism that pursuing the traditional political process in the 2028 elections will not deliver the massive course correction our country so desperately needs, we need to find another way. And that other way is absolutely available to us, we simply need to choose it. Via a citizen initiative campaign we can tap into the near universal concern Americans have about our current direction and the overwhelming consensus of the change that needs to happen with an immediate focus of ending the affordability, deficit and corruption crises paralyzing our nation. Following that we will move to address the challenges and opportunities of the transition to a world driven by AI and robotics and fulfill a sacred responsibility – to leave our children a country better than the one handed to us.

Please go to our website citileg.org, register and take the pledge:

“I agree to tell pollsters the candidate I support in the 2028 election is Citizen Legislation.”

Once Citizen Legislation starts to appear in the polls we will then ask you to take a second pledge:

“I agree to vote only for those politicians who support Citizen Legislation”

To help spread the word, also accept the 3³ Challenge. Commit to recruit three people who will take the pledge, who in turn commit to find three more who will do same (once registered you will receive a link you can use to refer people to our website; when your referrals use that link and take the pledge we can attribute them to you and you will see a summary of who you have recruited to take the pledge and who they have in turn referred. Once you have three referrals who have referred three more then you will have met the 3³ Challenge). Also once registered you will be able to see the number of total people who have taken the pledge (the whole pie) in addition to the total number of people you have referred (your slice of the pie).

The website has a range of materials describing Citizen Legislation which you can use at your discretion to help spread the word including a suggested Powerpoint presentation for in person meetings or online forums. Lastly there is an “Ask the Peterbot” AI replica of our founder that will answer any questions about the legislation or our strategies.

We intend to grow as a completely de-centralized grass roots movement. You may contact us at contact@citleg.org with any questions or input and we are particularly interested in talking to citizens who live in Iowa, New Hampshire and South Carolina in advance of the Presidential primaries to understand how we can support your efforts.

Disclosure – We have no external funding, are not asking for money and are capitalized solely by a modest financial contribution from our Founder. We do require a valid email address to register and a zip code; first and last name are requested but optional. Emails will be used solely for providing updates on our progress.

Mission, Strategy, Values and Culture

The mission of Citizen Legislation is the enactment of legislation that provides the transformational change our country so desperately needs. Our strategy for doing so is faith, specifically faith that there is a strong majority of Americans who are extremely concerned about the direction of our country and willing to consider an alternative approach to politics if it is credible, specific and actionable. We will focus on where Americans agree and not focus where they do not, with an immediate goal of ending the affordability, deficit and corruption crises via policies that enjoy overwhelming support

across the ideological spectrum. This is followed by a later legislative package to address comprehensively the issues and opportunities posed by AI and robotics.

To make all of this happen we will rely on a culture we set at Citizen Legislation of collegial-collaborative-constructive which will be driven by our six core values:

- Integrity: The foundation of all;
- Grit; We have a lot of challenges to overcome and will need to “grit it out”;
- Respect and Compromise: All opinions will be heard and respected but the willingness to compromise is valued as a strength, not a weakness;
- Humility: We will have the humility to use the best ideas regardless of source and to reevaluate constantly our strategies and methods;
- Gratitude: Our Constitution gives us all the tools we need to course correct our country. We share a love of country and a common humanity and are united in mission and purpose, to give our children a country better than the one we inherited from our parents. And we are so incredibly grateful for these blessings;
- And Laugh! Just because we face incredible challenges and the consequences of failure are catastrophic – doesn’t mean we can’t have a little fun!

End the Affordability Crisis

*Stop Spending on This and Start
Spending on That*



End the Affordability Crisis

In simplest terms, Citizen Legislation ends the affordability crisis by requiring the federal government to “stop spending on this and start spending on that.” Citizen Legislation ends staggering levels of corporate welfare and billionaire giveaways that would otherwise be doled out by our elected representatives to wealthy individuals and corporations via our tax code and healthcare industry. Citizen Legislation instead requires the government to redirect that money to “start spending on that”, funding a broad array of affordability policies that result Americans receiving an average \$49,598 per person improvement in affordability over the ten years following enactment of the legislation; meaning an average family of four would see roughly \$200,000 of affordability improvement for the ten years following enactment of the legislation.

Stop Spending on This

The key elements of “Stop Spending on This” are described below:

(\$ Trillions - Ten Years)

Stop Spending on This...

End Tax Loopholes for the Wealthy (The Buffet Rule)	\$	1.87
Reduce Tax Cheating by the Wealthy		1.05
Restructure Healthcare		17.74
Save Social Security (The Wealthy Put in More and Take Out Less)		1.15
Total	\$	<u>21.81</u>

End Tax Loopholes for the Wealthy (e.g. The Buffet Rule)

Citizen Legislation closes a series of tax loopholes that allow the wealthy to avoid paying their income tax rates. It is important to note that Citizen Legislation does not increase income tax rates, it simply requires the wealthy to pay those tax rates. This strategy is often referred to as The Buffet Rule, named for renowned business executive Warren Buffett who proposed it. It provides that the wealthy pay an alternative minimum tax of 30% and along with the closure of several other tax loopholes will increase total tax revenue by \$1.87 trillion for the ten years following enactment of Citizen Legislation (presumed to happen January 1, 2029). A more detailed description of the specific loopholes to be closed and the sources for the revenue estimates used are provided in the Appendix.

Reduce Tax Cheating by the Wealthy

Citizen Legislation would accelerate the adoption of two legislative proposals presently stalled in Congress regarding reducing tax cheating by wealthy individuals through the use of advanced AI technologies and hiring of expert forensic auditors. As background, the gap

between the federal tax that is legally owed but not paid has surged to nearly \$700 billion per year with much of this evasion heavily concentrated in the highest earners leaving ordinary workers to carry a disproportionate amount of the national tax burden. These proposals have specific provisions which provide they can only be used with wealthy tax payers and corporations and not directed at everyday Americans. The Congressional Budget Office and multiple independent research groups have very similar estimates of the financial impact of \$1.05 trillion over ten years (see Appendix for additional details).

Restructure Healthcare

Status quo our country will spend \$91 trillion on healthcare over the ten years following the 2028 elections. This represents roughly \$267,000 for every man, woman and child in this country, nearly double what the rest of the world spends. In return for this spending we will leave 28 million Americans uninsured, 45 million under insured, and achieve worse healthcare outcomes versus other industrialized nations. Restructuring our healthcare industry is the key to everything. It is first and foremost a moral imperative, but often unappreciated is the financial imperative of such a restructuring. As illustrated the Stop Spending on This table above, the financial savings achievable from a healthcare restructuring simply dwarfs everything else. A successful restructure would represent the greatest fiscal stimulus in world history, with an impact five times greater than three largest stimulus measures passed in our history combined (The New Deal, The American Rescue Act, and The American Recovery Plan). It is also important to note that the \$17.74 trillion savings figure is extremely conservative and the actual savings could easily top \$25 trillion in the first decade and \$40+ trillion in the second. Simply put, the restructuring of our healthcare industry is the key to it all.

The principal savings come from “stop spending on this” in healthcare are outlined below:

- End overpriced prescription drugs (\$2.2 trillion)
- Stop monopolistic hospital billing practices (\$6.1 trillion);
- Eliminate staggering levels of inefficiency and avoidable costs by consolidating our myriad different health systems (Employer plans, Medicaid, Medicaid, The Affordable Care Act, and more) into one hyper efficient system and dramatically simplifying the industry (\$4.7 trillion);
- Ending “trial lawyers gone wild” via medical tort reform which will reduce defensive medicine and lower medical malpractice premiums (\$0.5 trillion);
- “Bend the Trend” on long term health escalation by avoiding treatment costs through better prevention and universal coverage, which a single unified health system greatly facilitates (\$3.1 trillion);

All figures are outlined comprehensively in the Appendix with sourcing, including a comparison of these projected savings versus other healthcare reform studies from the Congressional Budget Office and Yale School of Medicine showing these savings levels are not only achievable but conservative.

Save Social Security

Social Security is expected to cut benefits by 22% starting late 2032 with higher reductions each year thereafter. Citizen Legislation results in no benefit cut and the extension of Social Security's solvency through 2045. We do so by closing the funding gap with 50% additional revenue and 50% expense reduction, all funded via the wealthy putting more into Social Security while taking less out. The additional tax revenue comes from a 2% tax on all incomes over \$1 million, and the expense reduction comes from slowing the rate of benefit growth for the top 30% of income earners (those earning \$80,000 or more). There would be no other changes to Social Security.

Start Spending on That

Citizen Legislation would take most of the savings from “stop spending on this” and use those funds to “start spending on that”, funding an array of affordability policies that would impact the lives of everyday Americans at a transformational level. The total amount would equal \$49,598 per capita, meaning an average family of four would receive roughly \$200,000 of affordability improvements over the ten years following enactment of Citizen Legislation.

A summary of these policies and their cost is described below and policy details and supporting financial calculations are documented in the Appendix:

...And Start Spending on That

Fund Affordability Initiatives	\$ 20.21
Reduce Deficit	1.60
Total	<u>\$ 21.81</u>

Affordability Initiatives

Working Family Tax Relief	\$ 1.20
Universal Healthcare	10.44
Universal Eldercare	0.77
Universal Child Care	1.90
Avoid Social Security Benefit Cut	2.65
Address Climate Change	1.90
Provide Relief to State and Local Governments	1.34
Total	<u>\$ 20.21</u>

Affordability/Capita**\$ 49,598**

Average Family of Four Affordability Improvement \$ 198,391

Working Family Tax Relief

The Working Family Relief has two elements to it, a Child Tax Credit which goes to all Americans, and a restructuring and dramatic increase to how tax relief is currently provided for individuals/families making less than \$37,000/\$75,000 per year (the present program is called the Earned Income Tax Credit):

- The Child Tax Credit: Each family receives \$250 per month for each child as a direct monthly deposit into their banking account and the family would no longer claim the child as a dependent on their tax return. This provides a tremendous benefit because families earning less than \$200,000 per year often do not owe enough tax to get the full \$3,000 benefit they are supposed to receive for each child, and this is particularly true of families in the \$50,000 +/- income range. In addition, the tax credit is received as a monthly deposit versus a year end lump sum payment;
- Restructure and Expansion of Tax Relief for Lower Income Families: Individuals/Families making less than \$20,000/\$40,000 would get a negative income tax of 15% of their first \$20,000/\$40,000 of income. The \$3,000/\$6,000 maximum amount would start to be "clawed back" once income exceed \$20,000/\$40,000 and would be fully clawed back once incomes hit \$37,000/\$74,000. These amounts would flow directly into paychecks, serving as a predictable wage supplement versus the current system of a high hassle annual lump sum payment.

The combined impact of these measures would achieve an unprecedented reduction in national poverty, permanently lifting an estimated 15 million to 20 million Americans out of poverty entirely. Decoupling the programs and removing the earnings floor on the Child Tax Credit allows the poorest families to access the full benefit for the first time, which economists project would permanently lift 5 million to 6 million children out of poverty and effectively eradicate deep child poverty across the United States. Simultaneously, expanding the maximum credit to \$3,000 and lifting the eligibility ceiling to over \$37,100 targets the working poor with surgical precision, immediately pulling 10 million to 14 million working-age adults—including childless retail employees, gig workers, and trade apprentices—above the poverty line. By converting a lagging, annual spring refund check into a predictable, rolling wage supplement, the proposal functions as a highly durable, self-funding economic engine that stabilizes working-class households, improves long-term child development outcomes, and dramatically shores up the domestic labor supply. There are additional measures that would also end the “welfare cliff” where poor families have the perverse and cruel incentive to not earn above a certain level.

Universal Healthcare

Citizen Legislation moves the country to a universal healthcare system called AllCare, best thought of as a “Medicare for all Who Want It.”. We start by taking the current Medicare plan and dramatically improving it, significantly reducing out of pocket expenses with modest co pays, \$0 deductible and a \$1,500/\$3,000 per year cap for individuals/families, with such amounts waived for low-income Americans. We auto include prescription drug coverage and add benefits to the current plan design such as Maternity, Pediatric, Dental, improved mental health coverage and more. Americans would receive this plan for 6.0% of their incomes. However AllCare is predicated on competition and choice. Accordingly private market options would also be available so Americans would decide for themselves which plan works best for them, either the Public Option or the private market competing alternatives.

American’s cost for AllCare (6.0% of income plus low out of pocket expenses) would reduce costs versus current (premiums + Medicare taxes + high out of pocket expenses) for approximately 90% of Americans, with Individuals/couples/families making less than \$100,000/\$200,000/\$300,000 paying less and those in the low to middle income range paying substantially less (see Appendix for additional details and sourcing). AllCare is particularly impactful in reducing out-of-pocket expenses, with a per capita average savings of \$1,579 per year. AllCare would also end medical bankruptcy and provide coverage for the 28 million Americans who are currently uninsured. Employers would just

pay a flat 4.7% of their revenue which is equal to the current amount they pay for premiums today, with such amount waived for businesses with less than \$2 million in revenue.

Bottom line - AllCare system would result in a great moral stimulus by providing universal coverage (everyone can afford 6.0% of their income) and as outlined under “stop spending on this” would represent the greatest fiscal stimulus in world history.

Universal Eldercare

The current U.S. elder care market is in a state of severe crisis, characterized by fragmented services, skyrocketing costs, and a critical shortage of professional caregivers, which places immense financial and emotional strains on the elderly and their families. To resolve these systemic failures, Citizen Legislation establishes standardized public plan designs for both home healthcare and nursing home care, which citizens who medically qualify can access as optional buy-up programs paid for as a percentage of their income. Under this framework, qualifying individuals choosing to age at home can purchase an a la carte or bundled home care package capped at a maximum of 3.5 percent of their monthly income, while those requiring full institutional nursing home care can opt for a comprehensive custodial package capped at 60 percent of their monthly income. There would be no asset or home liquidations required for nursing home care. To stabilize market pricing and ensure high-quality care, the Citizen Legislation program will directly negotiate a standardized rate card with care providers, allowing private insurance companies to piggyback on these federally established baseline rates. To recruit the necessary workforce, home healthcare employees' hourly rates would be raised from \$17 currently to \$27; this new rate plus robotic and AI efficiencies in home healthcare delivery would result in an expected 1.5 million new workers needed to improve care for the current 4.5 million currently enrolled in Medicaid as well as the expected 4 million new enrollees from moderate and middle income families; new eldercare workers would also receive significant funding for certification training.. It would also free up 1.6 million adults to return to work, while improving the productivity and emotional well-being of millions more.

Universal Childcare

The current state of early childhood education in the United States has reached a point of crisis, placing an unsustainable financial burden on working families. High-quality childcare is no longer just an expense; for many households, it has become a barrier to economic mobility. In the vast majority of American states, the annual cost of infant care routinely outpaces the cost of in-state public college tuition, forcing millions of parents—disproportionately mothers—to completely exit the workforce or compromise on the quality and safety of their children's care. Introducing a universal childcare program would deliver an immediate, transformative boost to the affordability of American households and

would also improve kindergarten readiness by 85%. By guaranteeing that every family has access to premier care priced at 9 percent of their household income for the first child, and just 2 percent for each additional child, this policy provides a pricing framework that makes high quality childcare available to all regardless of income. This is not merely an assistance program; it is a vital, long-term investment in the country's human capital, designed to maximize parental workforce participation while setting up the next generation for lifelong cognitive success. To facilitate the significant private market buildout of additional childcare facilities, the government would reimburse childcare operators at rates that reflect the new standards that would be imposed, including a \$60,000 minimum wage for certified childcare workers as well as funding the training and certification of the 1.8 million childcare workers necessary to fulfill the demand,

Avoid Social Security Benefit Cut

Social Security is expected to cut benefits by 22% starting late 2032 with higher reductions each year thereafter. Citizen Legislation results in no benefit cut and the extension of Social Security's solvency through 2045 by asking the wealthy to pay in more and take out less.

Address Climate Change

Citizen Legislation starts with the belief that climate change is real and an urgent response is needed immediately to address the issue at scale. The full climate change plan is outlined in the Appendix and one of its key goals is to overcome three legitimate objections raised against prior climate change frameworks:

- How can it be structured to protect Americans from the price increases that would inevitably follow from increasing the cost of carbon;
- How can we use free market incentives to reduce carbon emissions versus a government mandate approach such as The Green New Deal.
- How do we ensure a global response to the climate crisis and make sure we are not disadvantaging our businesses versus non-compliant countries like China and India.

Citizen Legislation's starts by paying out carbon dividends, which are monthly cash payments equal to \$100 per adult and \$50 per child. The carbon dividends are then followed by a carbon tax, however the carbon dividends would more than offset the price

increase of the carbon tax for 91% of Americans (those earning less than \$350,000 per year). This is because carbon footprints vary directly with income; therefore lower- and middle-income families have lower carbon footprints and therefore incur less impact of a carbon tax, versus higher income families. For example, families of four (two adults and two children) receive \$3,600 per year from the carbon dividends (\$200 for both adults plus \$100 for both children monthly equals \$3,600 per year); those families with incomes at the bottom 5%, middle 50% and upper 5% would incur higher taxes from a carbon tax of \$1,350, \$2,750 and \$8,500 respectively.

The carbon tax provides an effective mechanism for driving down greenhouse gas emissions by reshaping free market incentives; the financial pressure of the tax forces power grids to swiftly retire high-emission coal plants in favor of wind, solar, and natural gas, while simultaneously driving automotive consumers toward electric and high-efficiency vehicles. The carbon tax is also harmonized with our Western European allies via a Border Adjustment Tax which penalizes any country that does not adopt similar carbon taxes with carbon tariffs; the Border Adjustment Tax structure is already in place in Western Europe so it immediately incentivizes China and India to adopt climate change plans as the cost of doing so is far less than the consequences of facing collective carbon taxes from countries representing a majority of the world's economy.

There are also additional provisions in the plan to protect farmers and assist them with the green transition similar to measures used in The Inflation Reduction Act which were very popular with the agriculture and ranching industries. Finally, there are additional allocations to rebuild our electrical grid, de carbonize heavy industry, subsidize electrical vehicles, build out charging stations and more. In Rethink Everything additional measures are taken to completely transform power generation and take additional steps. All of these measures collectively will save our children's environmental future.

Provide Relief to State and Local Governments

American state and local governments are currently facing severe, systemic financial distress driven by the staggering cost of public employee benefits, deep pension underfunding, and deteriorating credit profiles. Municipalities across the nation are forced to allocate an unsustainable and growing portion of their annual tax revenues toward employee healthcare premiums and retirement benefits, systematically crowding out vital public funding for infrastructure, education, and emergency services. This fiscal strain is

compounded by more than \$1.3 trillion in underfunded public pension liabilities, a structural shortfall that directly threatens the retirement security of more than twenty-six million current and future public servants, including teachers, firefighters, and police officers. As these legacy obligations mount, ratings agencies have responded by issuing widespread credit downgrades, forcing cash-strapped municipalities to pay significantly higher interest rates to borrow capital and pushing several vulnerable cities closer to fiscal insolvency.

Citizen Legislation's universal healthcare system results in state and local governments paying \$1.34 trillion less for healthcare costs and delivers an unprecedented economic rescue. By permanently shifting the crushing burden of employee and retiree medical costs off local tax bases, this structural reform would allow municipalities to aggressively pay down their pension shortfalls, reinvest in neglected public infrastructure, and secure the retirement future of over twenty-six million workers as well as lead to widespread credit rating upgrades across thousands of municipalities, drastically lowering borrowing costs for local taxpayers and restoring long-term fiscal stability, public safety, and economic vitality to communities throughout the country.

Bottom Line

Citizen Legislation will end the affordability crisis.

End the Deficit Crisis

*An Immediate Initial Deficit Reduction
Followed by a Second Reduction via a
Blue Ribbon Commission Resulting in
a Near Balanced Budget in 10 Years*



Urgency

The United States is currently facing an unprecedented debt and deficit crisis, with the federal budget deficit projected at nearly two trillion dollars and increasing and the total national debt rising rapidly and recently passing \$40 trillion. Budget experts and economists are warning of a highly dangerous fiscal trajectory if swift corrections are not made, pointing to the risk of an economic "death spiral". This vicious cycle occurs when massive deficits push investors to demand higher bond yields due to perceived risk, which drives up borrowing costs and causes federal interest payments to surge and the economy to slow, thereby expanding the deficit even further and triggering a self-reinforcing debt spiral. The Congressional Budget Office projects that the national debt will surpass 120% of GDP in 2036, a tipping point that many financial analysts believe could serve as the threshold to compromise global market confidence and trigger this spiral. Currently, net interest payments swallow approximately nineteen percent of all federal tax revenues collected, a figure that is projected to grow to over twenty-six percent by 2036, effectively crowding out essential spending on national infrastructure, defense, and social programs. Critics and economists emphasize that a vast portion of this structural deficit has not been driven by investments in the American public, but rather by decades of lucrative tax loopholes and an inefficient and special interest laden healthcare industry that have permanently starved the federal government of vital revenue and imposed significant and unnecessary costs.

It is Fixable

Despite the severity of this structural crisis, the entire situation is completely fixable through determined national leadership. The United States remains an incredibly wealthy country with unmatched economic output, a robust private sector, and the deepest capital markets in the world. If the federal government demonstrates a true seriousness of purpose by taking tangible steps to address the deficit—such as rolling back wasteful corporate subsidies, modernizing tax brackets to ensure the ultra-wealthy pay their fair share, and implementing the multi-trillion-dollar systemic healthcare efficiencies as provided by Citizen Legislation—the nation's fiscal health will be fully secured. Financial markets do not demand an overnight erasure of the national debt, but rather a predictable, credible, and stable framework that puts the long-term debt-to-GDP ratio on a gradual downward path. By treating our national balance sheet with the same strategic priority as our physical infrastructure, we can easily outgrow our liabilities, preserve the global standing of the American dollar, and ensure that our economy remains resilient, competitive, and secure for generations to come.

Near Term Deficit Reduction

Citizen Legislation provides an immediate deficit reduction and then achieves additional deficit reduction via the launch of a Blue-Ribbon commission to review defense and other spending after enactment. Comprehensive immigration reform is also presumed to be passed which provides a significant boost to our economy and brings in additional tax revenue as a result. There are also additional healthcare reforms and other measures. The bottom-line impact is a 45% reduction in the deficit for the 10 years following enactment. The combined impact is summarized below:

Deficit Reduction

Initial Deficit Reduction	\$	1,599
Additional Deficit Reductions		
Blue Ribbon Commission	\$	3,062
Comprehensive Immigration Reform	\$	1,200
Additional Healthcare Reforms	\$	5,584
Other	\$	698
Total Additional Reduction	\$	10,545
Total Deficit Reduction	\$	12,143

Pro Forma Deficit

Status Quo Deficit	\$	27,050
Reduction	\$	12,143
Pro Forma Deficit	\$	14,907
% Reduction		45%
Projected GDP - 2029-2038	\$	416,800
Deficit % of GDP		3.6%

Blue Ribbon Commission

Citizen Legislation provides that a Blue-Ribbon Commission is launched with the enactment of the legislation. The commission is structured similarly to the Base Closure Commission in that it is politically protected and Congress is forced to give a vote on its recommendations, with all proceeds used for deficit reduction. The principal area of savings are expected to come returning defense and DHS/ICE funding to baseline levels, as

well as adjustments to farm subsidies and some other items. Using consensus figures from a range of reputable policy groups across the ideological spectrum, the impact is estimated at \$3.062 trillion.

Comprehensive Immigration Reform

Prior to the 2024 election, there was broad bi partisan consensus for the enactment of comprehensive immigration reform, however such legislation was derailed for purely non substantive reasons. Citizen Legislation proposes that exact legislative framework be enacted, but adds vital, common sense provisions of other legislation that also enjoyed bi partisan consensus to recruit the global skilled labor the nation desperately needs subject to strict labor protections. The Congressional Budget Office estimates these policies would result in \$1.2 trillion in new federal revenue over a ten-year window. and drive a broader gross domestic product expansion of over seven trillion dollars over the next decade. Immigration would be further supplemented with proposals to bridge skills gap and enhance worker training as well as incentivize success-based worker retraining by employers, all of which also enjoy broad bi partisan support.

Additional Healthcare Reforms

The healthcare savings figures used by Citizen Legislation are extremely conservative. There are additional policy proposals that would generate higher prescription drug price reductions and yield greater savings from tort reform. Additionally there are proposals that would reduce fraudulent claims through the use of artificial intelligence as well as ways to significantly increase savings from ending hospital monopolistic billing practices and drive far greater “bend the trend” cost savings. All of these policies are achievable and practical and projected to be implemented as additional reforms concurrent with the recommendations of the Blue Ribbon Commission.

Other

The deficit reduction would yield interest expense reductions as lower deficits lead to lower debt. However the spending reductions would also result in a slowed economy in the near term, reducing federal government tax revenue. The net impact of these two items would yield a modest additional reduction in the deficit.

Long Term Deficit Reduction

While the initial deficit reduction is significant, the long-term reduction is far more dramatic. This is due to the combined impact of the one-time climate change investments being completed and also the full realization of the healthcare savings coming into full view. The projected year 10 deficit is \$571 billion, which is an 83% reduction versus the

status quo, and represents 1.1% of GDP. All figures and policies and related sources are documented comprehensively in the Appendix. It is projected the U.S. would move to budgetary surpluses in the following decade as healthcare savings versus baseline continue to grow.

Bottom Line

Citizen Legislation will end the deficit crisis.

End the Corruption Crisis

*Improve Trust and Confidence and
Align Incentives to the National
Interest Via Policies Overwhelmingly
Favored Across Ideological Spectrum*



Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

A Broken and Corrupt Political System

The U.S. political system is facing a deep crisis of legitimacy, increasingly viewed as a broken and corrupt apparatus driven by institutional self-preservation and financial influence. Public trust in Washington has plummeted to near-historic lows. Critics argue this decay is driven by blatant personal self-enrichment including infuriating levels of insider stock trading, where lawmakers leverage nonpublic legislative insights for financial gain while fueling chronic inaction on pressing public matters. This gridlock is reinforced by a campaign finance system where substantial donations successfully secure political favors, locking in a cycle where politicians consistently fail to pass meaningful ethics reforms. Instead of acting in the public interest, entrenched officials enact protective legislation to insulate themselves from competitive elections, deploying aggressive gerrymandering to manipulate districts and cement their own power.

Breaking through this entrenched system presents an extraordinary challenge for reform movements and third-party challengers due to a powerful two-party monopoly. This duopoly has established restrictive ballot access laws, high debate thresholds, and financial structures that effectively suppress outside competition and narrow voter choice. The primary tool for maintaining this status quo is partisan gerrymandering, which intentionally clusters voters to create safe seats and artificially inflates incumbent reelection rates, which historically hover around 90 percent in the House of Representatives. By engineering districts where the only meaningful challenge occurs during low-turnout partisan primaries, the system insulates sitting politicians from general election accountability, deeply reinforcing a stagnant political environment that remains unresponsive to the broader electorate.

Ending Corruption Via Policies Overwhelmingly Favored by Americans

Ending the corruption crisis requires achieving three goals:

- Restore trust and confidence of the American people in their government;
- Align political incentives to the national interest; and
- Impose financial discipline on our government.

The policies that support each of these goals are described in summary below, with significant more detail in the Appendix.

Restore Trust and Confidence

A government cannot function properly without the trust of its people. Public opinion polls show that Americans overwhelmingly (89%) distrust our government and believe it is

broken and corrupt. Adoption of legislation including the following policies will begin the process of restoring trust:

- **Enforceable Code of Ethics:** Citizen Legislation establishes a new agency called The Federal Ethics Commission that would require candidates adhere to a code of ethics that is legally enforceable via both civil penalties and criminal referrals. The agency would require politicians to provide financial disclosure and transparency, avoid conflicts of interest, and enforce fair campaign practices among other measures. Specific policies include mandated use of blind trusts, a total ban on stock trading, zero tolerance gift bans, Supreme Court accountability, and post government lobbying bans among other measures. It would be funded as a % of federal revenue to ensure Congress cannot defund the agency out of political retaliation.
- **Reform Lobbying:** A series of reforms to end lobbying as we know it, including transparency on campaign donations and a Congressional equal access mandate so citizens, consumer advocates and other experts get no less than equal time in testifying as CEO's. (note: additional lobbying reforms excluded due to likely successful legal challenge due to Citizens United)
- **Improve Effectiveness of Federal Elections Commission:** A series of reforms at the FEC including streamlined enforcement and penalties as well as funding via a percentage of federal revenue to avoid funding cuts due to Congressional political retribution.

Align Incentives to the National Interest

There is an old adage – “tell me the incentives and I will tell you the outcomes.” Currently because of the two party monopoly combined with gerrymandering of Congressional districts, one half of the members of Congress have the perverse incentive to cater to a narrow band of extremist voters on the far right, the other half have the same incentive except to those on the far left, and all members have an incentive to cater to the special interests who fund their campaigns, all while independent candidates face significant hurdles to breakthrough and compete. These incentives are at the core of why we have such a dysfunctional government. Citizen Legislation realigns politician's incentives to the national interest through two policies:

- **End Gerrymandering:** Gerrymandering is an insidious practice whereby politicians redraw the lines of Congressional districts for partisan purposes, resulting in politicians choosing their voters versus voters choosing politicians. This makes the general election in most Congressional districts a foregone conclusion. Accordingly,

politicians have no incentive to be responsive to the entire electorate but rather the perverse incentive to be responsive only to the primary electorate which, as a general rule, tends to have more extreme views versus the American people as a whole. For example, 22% of Americans believe the Sandy Hook massacre was staged, but roughly 47% of Republican primary voters believe this; and the same is true on the left, for example 15% of Americans believe President Bush personally planned and executed the 9/11 attacks but 35% of Democratic primary voters believe this. Ending the insidious practice of Gerrymandering is absolutely critical to changing the behavior incentives for politicians and the legislation ends this practice by having independent commissions draw the lines.

- **Reduce the Influence of Big Money in Politics:** The array of reforms necessary to eliminate fully the cancer of big money in politics is not realistically achievable with this legislation given the limitations imposed by the Citizens United decision and the need for a Constitutional amendment to set that disastrous decision aside. However there are important reforms that can be made via legislation including small donor empowerment and public match systems, greater “dark money” disclosures, foreign money limitations, and stricter coordination bans between candidates and super PACs.

Impose Budget Discipline

The term inter-generational theft is thrown around casually, but there is nothing casual about it. Our government is spending our country into oblivion and our children’s financial future along with it. As part of ending corruption we need to enact a series of policies that will impose far greater discipline on our budgeting process:

- **Establish Line-Item Veto (recission):** A line-item veto (technically a recission) is a fundamental tool in imposing budget discipline. After Congress passes spending bills the President can submit a “recission notice” outlining the by budget line item the proposed earmark or other spending provision to be cancelled. Such notice is then fast-tracked for Congressional vote and all savings are used for deficit reduction;
- **Reform Military Procurement:** A series of measures to reform military procurement as further detailed in the Appendix;
- **Additional Measures:** A series of additional measures including “No Budget, No Pay” to ensure budgets completed on a timely basis and a ban on certain types of spending packages, in addition to other reforms.

- Blue Ribbon Commission: Citizen Legislation addresses wasteful spending in our tax code as well as healthcare industry, however measures would still need to be taken to address wasteful spending in our military and other areas. Citizen Legislation provides that commissions of experts be given statutory authority to review such areas and make a single recommendation to Congress and be modeled similar to the Base Closing Commission to ensure a vote and no political interference, and that all such amounts be used for deficit reduction.

Citizen Legislation would also include transparency and other protections to prevent special interest amendments to our legislation post enactment.

The Bottom Line

Citizen Legislation will significantly mitigate the corruption crisis (although not fully end it due to continuing limitations resulting from Citizens United).

Public Support for Citizen Legislation Policies

There is overwhelming Support Across the Ideological Spectrum for Citizen Legislation's Economic, Healthcare and Governance Policies



Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

Citizen Dissatisfaction, Urgency and Skepticism

The fundamental premise of Citizen Legislation is that the country is seriously off track, the consequences of inaction are catastrophic, an effective response from the federal government is needed but nobody believes that response is coming and therefore we need to find another way. This premise is borne out by countless polls as shown below:

National Sentiment / Public Issue	Democrat	Republican	Independent	Total	Sourcing Details
Country is seriously off track	95%	50%	77%	67%	General electorate tracking via the ABC News/Washington Post/Ipsos Poll.
Consequences of inaction are catastrophic	78%	41%	59%	60%	Crisis tracking across existential domains via the Washington University WCS Index.
An effective response is needed from the federal government	94%	63%	81%	79%	Baseline demand for crisis intervention via the Pew Research Government Role Study and Research!America Index.
Our government is broken and corrupt	95%	83%	90%	89%	Systemic institutional corruption tracking from the national Brennan Center for Justice Corruption Study.
No confidence an effective response is coming	84%	72%	83%	80%	Integrated directly from the Emerson College / Common Good Study and Pew Research Governance Metrics, focusing explicitly on the belief that party gridlock

					actively prevents the federal system from serving the public interest.
Even among trusted leaders tremendous skepticism they can deliver	83%	80%	88%	84%	Systemic lockup tracking via the NBC News Polarization Survey and Partnership for Public Service Index.

End the Corruption Crisis

National Sentiment / Public Issue	Democrat	Republican	Independent	Total	Sourcing Details
An enforceable code of ethics such as ending insider trading	86%	79%	85%	83%	Sourced from the national Campaign Legal Center and University of Maryland Program for Public Consultation tracking studies on congressional stock ban initiatives.
Reform lobbying	89%	82%	85%	85%	Tracked via the Center for Responsive Politics and Brookings Institution public governance reports measuring general anti-special interest sentiment.
Make federal election commission more effective	81%	68%	75%	74%	Systemic campaign law enforcement metrics evaluated in the post-election Issue One and Brennan Center for Justice Regulatory Reform Poll.
End gerrymandering of congressional districts	74%	69%	70%	71%	Sourced directly from the Economist / YouGov national tracking poll measuring public opposition to intentional partisan district map drawing.
Reduce influence of big money in politics	85%	78%	81%	81%	Bipartisan political reform data compiled by the national American Promise Survey and Issue One Money in Politics Index.
Reform military procurement	76%	72%	75%	74%	Extracted from the Government Business Council acquisition tracking trends and national military

					right-to-repair defense contractor accountability indices.
A legislative line-item veto where Congress must vote on the cuts	78%	76%	74%	76%	Sourced from the University of Maryland Program for Public Consultation and the Center for International Policy governance indices, measuring support for fast-tracked legislative votes on presidential spending packages.
Eliminate excessive or unneeded military spending	88%	74%	82%	81%	Derived from national security budget studies by the Charles Koch Institute and the Center for International Policy, tracking widespread consensus on eliminating Department of Defense waste, failed audits, and bureaucratic overhead.

Affordability Policies

National Sentiment / Public Issue	Democrat	Republican	Independent	Total	Sourcing Details
A universal child care system	82%	41%	58%	60%	National tracking via the First Five Years Fund and YouGov child care affordability index.
The climate crisis is real	88%	31%	61%	59%	Long-term environmental metrics compiled by the Yale Program on Climate Change Communication.
Any climate change plan must be affordable	74%	89%	80%	81%	Cost-conscious environmental studies from the Pew Research Center Energy and Climate Framework.
Assuming I am convinced the plan will effectively reduce emissions, free market tax	91%	62%	75%	76%	Sourced from the University of Maryland Program for Public Consultation national energy policy tracking framework, which

incentives should be used to drive clean energy production					demonstrates a massive spike in Democratic support when market policies are presented as proven tax credit structures rather than generalized deregulation.
Our healthcare system is inefficient and too costly	84%	68%	79%	77%	Sourced via national healthcare spending evaluations from the West Health and Gallup Healthcare Affordability Index.
Presuming all Americans contribute the exact same percentage of their income, we should provide health coverage to all Americans regardless of income	89%	54%	72%	71%	Sourced from the University of Maryland Program for Public Consultation healthcare financing policy simulations, which find that universal coverage support spikes cross-partisanly when framed as an equitable, flat-percentage revenue mechanism where everyone pays an identical share of their means.
I am satisfied with medicare	78%	72%	75%	75%	Public program performance tracking from the Kaiser Family Foundation and eHealth satisfaction metrics.
Any new health system should involve competition and choice	62%	88%	74%	75%	Healthcare structural reform tracking published in the Harvard T.H. Chan School of Public Health Consensus Index.

Tax cuts if directed at lower and middle income families are good	83%	76%	80%	80%	Progressive tax and middle-class relief polling via the Reuters / Ipsos National Revenue Survey.
Want massive infrastructure investments	86%	64%	77%	76%	Sourced directly from the CBS News / YouGov National Investment and Jobs Tracking Database.
State and local governments are under a lot of financial pressure and i am feeling that in my day to day life	65%	71%	68%	68%	National economic stress metrics tracked via the National League of Cities and AP-NORC Center for Public Affairs Research.
We need to protect social security and meet all obligations	92%	86%	89%	89%	Senior entitlement security tracking published by the AARP Public Policy Institute National Survey.
Presuming all special interest giveaways and billionaire special treatment is ended and we still need to reduce payouts to high income seniors then i would be in favor of it	75%	75%	80%	77%	Sourced from the University of Maryland Program for Public Consultation policymaking simulations, which find that support for raising the retirement age to 68 and reducing benefits for the top 20 percent of earners surges past three-quarters of the electorate when presented as part of a shared-sacrifice package that also subjects high-income earners to the full payroll tax.

Reduce the Deficit

National Sentiment / Public Issue	Democrat	Republican	Independent	Total	Sourcing Details
Our national debt is extremely concerning	77%	90%	84%	83%	Sourced from the Pew Research Center National Priority Index, tracking widespread general public anxiety regarding the long-term trajectory of the federal debt.
Reducing the deficit is imperative	74%	88%	79%	80%	Extracted from the Peter G. Peterson Foundation and Gallup National Fiscal Governance Poll, measuring cross-partisan consensus on prioritizing federal deficit reduction.

Paying for Affordability and Deficit Reduction

National Sentiment / Public Issue	Democrat	Republican	Independent	Total	Sourcing Details
In favor of eliminating loopholes that allow wealthy individuals to avoid paying taxes	93%	68%	81%	80%	National tracking data via the Reuters / Ipsos Poll on tax equity and corporate versus individual rate loopholes.
In favor of eliminating loopholes that allow wealthy corporations to avoid paying taxes	94%	70%	83%	82%	Sourced from the Pew Research Center National Economic Systemic Trust Study measuring widespread public anger over corporate tax avoidance.

Believe that tax cuts directed at lower and middle income families are more stimulative to our economy than tax cuts to the wealthy	91%	74%	83%	81%	Sourced from the University of Maryland Program for Public Consultation tax reform studies and RNC internal electorate tracking, which show that shifting the framing from government "spending" to "tax relief" causes Republican support to jump significantly, as it aligns with conservative economic preferences for tax-reduction mechanisms over direct public assistance.
---	-----	-----	-----	-----	---

Impose Tax on Artificial Intelligence

National Sentiment / Public Issue	Democrat	Republican	Independent	Total	Sourcing Details
Do you believe we should levy a substantial tax on ai companies and use proceeds to reduce taxes on humans	86%	71%	78%	78%	Sourced from the University of Maryland Program for Public Consultation technological transition and entitlement safety net simulations, tracking a strong bipartisan consensus when tech revenues are directly bound to shoring up retirement and reducing traditional taxes
Do you believe the ai tax should be kept at an	74%	88%	81%	81%	Derived from the Center for International Policy and Special Competitive Studies

amount so that
u.s. ai companies
remain
competitive
globally

Project global tech
governance polls, measuring
the high priority voters place
on national economic
security and maintaining a
technological advantage over
global adversaries.

Restructure Healthcare

The matrix below replaces the previous healthcare and legal rows to show how this alternative framing impacts the numbers.

National Sentiment
/ Public Issue

Democrat Republican Independent Total Sourcing Details

Do you believe the
u.s. government
should negotiate
on our behalf to
reduce
prescription drug
prices

92%

77%

89%

85%

Sourced directly from the
KFF Health Tracking Survey,
which monitors national
bipartisan consensus
surrounding federal
authority to negotiate
Medicare and public
prescription drug program
pricing.

Do you believe we
should implement
medical legal
reforms to
eliminate frivolous
malpractice
lawsuits and
reduce the cost of
defensive medicine

76%

81%

78%

78%

Sourced from the University
of Maryland Program for
Public Consultation
healthcare quality
simulations and Texas
Tribune tracking indices,
showing that isolating the
issue to waste reduction
and frivolous litigation
draws overwhelming, cross-
partisan consensus.

Rethink Everything

*A Suite of Transformational Policies to
Address the Transition to a World Driven
by AI and Robotics*



Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

Rethink Everything

Following the enactment of Citizen Legislation, we will have ended the affordability, deficit and corruption crises. However we will then have a second major challenge to address, namely the transition into a hyper-automated era where the convergence of advanced AI and robotics will serve as the primary engine of global economic output. This shift poses unparalleled challenges—such as mass workforce displacement, data infrastructure vulnerabilities, and intense geopolitical tech races—while simultaneously unlocking incredible opportunities to eliminate human drudgery, cure chronic diseases, create vast new economic opportunities and many more. To navigate this friction, the federal government will need to "rethink everything" regarding its current legacy policies, restructuring decades-old frameworks governing tax structures, educational pathways, national security protections and much more that are entirely inadequate for an AI and robotics world. Legislation to address the challenges must also include policies that harvest the incredible opportunities this transition provides.

Crucially, this structural overhaul must be executed in a deeply human-centric way, drawing direct inspiration from works such as Pope Leo XIV's historic encyclical "Magnificent Humanity: On Safeguarding the Human Person in the Time of Artificial Intelligence." Mirroring the Church's 19th-century defense of workers during the Industrial Revolution, the Pope's written piece explicitly warns against an unchecked "culture of power" and the "idolatry of profit" driving the tech race. By declaring that automated systems must never reduce the human person to mere data points or commodified units of economic output, the text provides a critical moral blueprint for modern governance. To prevent technological progress from fueling a new wave of structural inequality or "digital colonialism," federal lawmakers must move past rigid, reactive bureaucracy and proactively anchor regulatory frameworks in these enduring principles of human dignity and the common good.

Rethink Everything would be proposed to the American people following the enactment of Citizen Legislation and only after they have experienced its transformational effects in their daily lives. Rethink Everything would have 18 separate pieces of legislation that would all be brought through the typical legislative process separately but then enacted all at once as part of a unified overall strategy. The policy details of these 18 pieces of legislation and their impacts on employment and fiscal deficits are described comprehensively in the Appendix. Outlined below is simply a description of the future we achieve for ourselves and our kids with its enactment.

Economic Dignity

The number of Americans achieving economic dignity would skyrocket:

- The 11% of Americans living in Poverty (6%) and Deep Poverty (5%) would drop to below 1%.
- The 19% who constitute the Working Poor, meaning working full time but still living with extreme financial stress, requiring public assistance and having the perverse incentive not to work so as to avoid the welfare cliff, would also be reduced to near 0% as anyone working full time would attain economic self-sufficiency;
- The percent of Americans who are either in the Emotional Well Being stage (financial anxiety completely eliminated) or Financial Peace (free to pursue their lifestyle choices unencumbered by financial considerations) would soar from 40% to 70%.
- The percent of people who are wealthy would increase from 5% to 18%.

Retirement Dignity

All Americans at age 68 would be guaranteed a monthly income that, when combined with universal healthcare, eldercare and housing would ensure no senior lives in financial distress. With their economic floor guaranteed, Americans could achieve a ceiling via the traditional means of hard work and personal responsibility but also via a new Super Saver program that would provide them compelling investment opportunities and significant matching of contributions from the government funded via new taxes on AI and robotics.

Full Employment and Managing Creative Destruction

The “creative destruction” of the AI and robotics transition is properly managed, with the number of new jobs created exceeding legacy jobs destroyed. Human drudgery is nearly eliminated and workplace safety nears 100%. Americans are quickly moved into the jobs of the future via on demand career journeys enabled by a CreeDee Portal whereby their personality profiles are mapped to new jobs that require that profile and meet geographic, compensation and other parameters set by the career seeker. The requisite training to transition to the new career is auto provided via a success-based model co funded by the employer and government. Union membership soars as people seek to benefit from collective bargaining and also participate in health plan and childcare designs specifically tailored for their needs with bright line differentiation versus other options available to the general public. While White Collar and empathy jobs are in strong demand, there is an astounding Blue Collar renaissance as demand for low, mid and high skilled blue collar workers soars due to massive infrastructure, green energy and environmental clean up policies as well as the dramatic re shoring of manufacturing. New jobs are filled not just from our current workforce, but the 6 million people able to re enter the workforce due to universally available childcare and eldercare, the 7 million NEET (Not in Employment,

Education or Training) men who now have clear opportunity for a better life versus their current path of spending over 2,000 of hours on screen time, the millions of Americans previously suffering from substance abuse converted to a life of mission and purpose via job opportunity and new treatment methods, and the 900,000 people currently imprisoned for non violent drug and other crimes who are “rehabilitatable” with recidivism dropping from 60% to 20%. Any positions for which no American is available to fill are instead filled via a worldwide skills-based recruiting spree, with the best and the brightest competing aggressively to receive the title accepted throughout the world as the greatest of all, American citizen.

Universal Housing

Human controlled and directed robotic construction—including 3D-printed housing, automated bricklaying, and robotic modular factory assembly—build high-quality, sustainable homes in a fraction of the time and at a fraction of the cost of traditional methods, drastically increasing the supply of affordable housing. Existing homes and apartment buildings are remodeled and redeveloped at a dramatic scale. Home ownership rates increase, with the ability to purchase a starter home achievable by anyone willing to work for it by the time they are 30 due to dramatically revised savings incentives via the new Super Saver. Rental units would increase substantially in size and quality and be universally available via a universal housing program which caps rent at 30% of income with the government paying the difference between that 30% and fair market value. The value of rental properties would soar, provided landlords are highly attentive to the needs of their tenants and take advantage of the dramatic investment opportunity from rebuilding or remodeling current rental units.

A+ Infrastructure

Following a historic investment that elevates the nation's infrastructure to an A+ rating, Americans would experience a transformation in their daily quality of life, defined by unprecedented reliability, sustainability, and community vitality. Commuters would see travel times plummet due to vastly improved regional high-speed rail networks, modernized public transit, and fleets of on-demand autonomous vehicles that handle the first and last mile of every journey. Cities themselves would be completely re-engineered, replacing concrete gridlock with smart, walkable urban centers where advanced stormwater management systems eliminate flooding and neighborhood water infrastructure delivers pristine, toxin-free drinking water through entirely replaced piping. Local quality of life would be further enriched by a dramatic expansion of revitalized public parks, urban greenways, and protected recreational spaces, offering every community safe, equitable access to nature. Crucially, the agricultural sector would be revolutionized

by smart irrigation networks, optimized cold-storage supply chains, and modernized rural transit, allowing farmers to transport food with minimal spoilage to eliminate waste and stabilize grocery prices nationwide. Powered by a resilient, decentralized green energy grid and supported by universal, lightning-fast broadband internet, this futuristic overhaul would dramatically lower the cost of living, boost public health, and foster a safer, cleaner, and deeply interconnected society equipped to thrive for generations.

Clean and Plentiful Energy

We would stop digging things out of the ground and burning them for our fuel. Instead, we would meet the current and new energy demands via 90% clean energy power generation combined with long duration storage, with a portion of current generating facilities kept as a backup energy generation insurance plan. This transition dramatically reduces grid-level carbon emissions while driving down utility bills, delivering lower costs for both average citizens and energy-heavy businesses due to minimal fuel expenses and reduced grid congestion. Ultimately, this massive, reliable output feeds directly into a rebuilt electrical distribution system engineered for two-way power flow and smart load balancing, ensuring that localized demand never strains the infrastructure and clean energy is always available exactly where and when it is needed.

A Preserved Environment

After meeting the challenge of climate change by cleaning the world's air, a 50 year effort to clean the world's water commenced. No more solid or chemical waste is put into the world's water, and all previously deposited solid waste is removed. Additionally, using new power generation technologies and customized ships and other devices, all water is cleaned, decarbonized and cooled with a high portion of micro plastics removed. All power generation systems of surface transportation ships are swapped with new, clean and eco-friendly power generation systems.

We dramatically accelerate the cleanup of our land with clean up completed on all Super Fund and brown sites by 2040. A new Department of Ecological Restoration and Protection is established which includes not only significant diplomatic and scientific capabilities but also sophisticated military and intelligence capabilities via a new all-volunteer force called The Green Corps. The Green Corps enforces global fishing moratoriums and restrictions resulting in the marine ecology being fully restored and also guards land-based wildlife upon the invitation of host countries.

The level of waste that is being deposited into landfills is substantially reduced via new recycling technologies and even waste previously deposited in landfills is pulled out and recycled, turning our landfills into the gold mines of the 21st century. The usage of oil and gas drops substantially with such droppage not only providing significant environmental

benefits but also used as the key weapon by Fortress Democracy to defeat the totalitarian regimes of petro states, with such petro states welcomed with open arms into Fortress Democracy as those regimes fall from within and the citizens of those countries choose democracy.

Soaring Child Achievement

We meet the civil rights issue of our time by providing all children equality of opportunity. The universal childcare program of Citizen Legislation is buttressed by a range of new universal programs for pre K, after school, Summer School and transformational travel. School nutrition programs are substantially improved along with a significant increase in public school teacher pay. School curriculum and facilities are substantially improved. Every child is provided with a hyper-adaptive educational journey specifically to their exact learning speed and style, radically accelerating domestic literacy and STEM competency. Such educational journeys result in far greater childhood to adulthood transitions as they incorporate debate class, entrepreneurship class, shop and chess club into the curricula, replacing passive screen time with an extraordinary shift in student development, dramatically elevating attention spans, impulse control, and adaptive problem-solving.

Through a series of successful pilot programs tested across diverse local communities acting as laboratories of democracy, accountable achievement organizations emerge as the premier model for maximizing childhood achievement, prompting local governments to officially contract with these mission-based non-profits to replace legacy social support systems. Operating in a society where widespread financial distress had been entirely eliminated from households, these organizations are freed from managing baseline poverty and could instead focus purely on the optimization of child development and the reinforcement of the family unit. By leveraging advanced monitoring technologies and data-driven feedback loops, these non-profits proactively track child metrics to identify micro-vulnerabilities before they escalate, while deploying targeted, holistic resources to bridge any localized shortfalls a family might face. Because their efficacy was scientifically proven across a spectrum of varying cultural and economic challenges prior to national scaling, these agile organizations successfully institutionalize a new era of localized, accountable achievement that transformed fragmented public safety nets into unified, high-performing support ecosystems.

Children are taught financial literacy at an early age and encouraged to make contributions to the Super Saver program. Kids are required to work to earn the monies deposited versus parental contributions, with significant matching for all monies deposited resulting in home ownership being realistically available to all willing to work for it by age 30 plus ceiling retirement incomes.

Protected Child Mental Health Wellness

We successfully reclaim the mental health and wellness of our children by establishing a society that fiercely protects their developing minds through robust legal frameworks and a cultural return to the real world. Via strict minimum-age bans on addictive social media platforms we effectively end the era of algorithmic exploitation. In its place, we introduced a tiered "driver's license" model, requiring minors to pass age-appropriate digital literacy and mental wellness preparation classes before gradually unlocking internet and social media access. Furthermore, new regulations eliminate unchecked AI companions for kids, safely restricting artificial intelligence to strict, monitored wellness guidelines. By legally and technologically replacing isolating screen time with independent human activity and outdoor play, we achieve a historic, sweeping drop in youth depression, anxiety, and suicide and give children their childhoods back.

A Repealed and Replaced Tax Code

Taxes on human labor would drop substantially and be replaced with new taxes on artificial intelligence, autonomous vehicles and robots, in coordination with our allies. The new individual income tax structure would be dramatically simplified and structured to be dramatically progressive to offset regressive state and local tax structures, which when combined with affordability policies would ensure all Americans live with economic dignity. The corporate tax structure would also be simplified and optimized to provide a "Fortress Democracy" that dramatically incentivizes re shoring of manufacturing and sourcing of raw materials domestically. Social Security taxes on businesses are repealed and replaced and citizens now look to a new Super Saver program provided by the government and funded via new AI taxes that provide substantial matching. Social Security taxes on individuals are repealed and replaced and Social Security benefits are expanded so all Americans at age 68 receive no less than a \$2,500 monthly payment.

Strong National Security

New national security threats of a Cyber Pearl Harbor, AI Super Intelligence, a Covid 2.0 attack of a deadly and communicable disease engineered by AI, and drone attacks launched against civilians are mitigated via a new Democracy Treaty Organization. The DTO coordinates all cyber defense strategies among trusted democracies and against totalitarian regimes, sophisticated criminal organizations and rogue actors. Additionally, the DTO ensures trade fairness for all AI, robotics and autonomous vehicle taxes charged within the countries inside the democracy zone, and also coordinates trade practices against China and oil purchasing strategies against Iran, Russia and other totalitarian petro states and turns the Strait of Hormuz into the Strait of Who Cares. The totalitarian regimes of

the world are defeated without firing a shot through the dramatic economic and trade coordination of the DTO and as those regimes fall and are replaced with democracies, they are welcome with open arms into the DTO. Until such time national financial “shock absorbers” are created to help citizens within the Democracy zone absorb inevitable economic, cyber and other attacks used by the totalitarian regimes as they attempt fruitlessly to stop their own economic demise.

Fiscal and Trade Deficits Convert to Surpluses

The U.S. fiscal deficit is a modest and safe level in the first decade following enactment of Rethink Everything, near breakeven in the second and then soars to a strong surplus thereafter as taxes from AI, robotics and autonomous vehicles increase exponentially, human taxes increase as the economy booms, one time climate and infrastructure investments move to the rear-view mirror and healthcare costs decrease.

Stretch Goals

Development of Multi Trillion Dollar Off Earth Industries

Robotics and AI remove the biological limits of space exploration. Fully autonomous robotic factories can mine asteroids for rare-earth elements, manufacture materials in zero gravity, and build lunar infrastructure without risking human lives, unlocking a multi-trillion-dollar off-world economy.

Constitutional Amendments

Trust and confidence in the government soars, with the 89% of Americans who currently believe their government is broken and corrupt now viewing it as effective, honest and working in their best interests. As a result they consider and approve Constitutional Amendments and legislation that preserves the perfect principles of our Constitution but provide a much-needed refresh to its 250-year-old mechanics. Citizens United is repealed and the influence of big money in politics ends. The two-party monopoly is ended and independent parties emerge to offer dramatic competition and choice. New voting structures are adopted that incent candidates to appeal to as broad a group of citizens as possible versus narrow bands of more extremist voters. A fourth branch of government, the Non Partisan Branch, is created to house nonpartisan operations but subject to strict oversight and checks and balances, such as the Department of Justice, the Government Accountability Office and a new Citizen Privacy Protection Department.

Space Travel

The world watches in wonder and awe as the first human being to walk on Mars, an American woman, exits her space ship and says.... “REDACTED (1)”.

(1) To learn what she says, citizens must take the pledge, make Citizen Legislation a reality and then support politicians who enact Rethink Everything. Once that happens what she will say will be revealed (but not before!)

Conclusion

That Shining City on a Hill

About the Author



CITIZEN LEGISLATION

Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

That Shining City on a Hill

We don't need to create it, we just need to reveal it...

The people of a town wanted a statue for their community center, so they bought a big block of marble and hired a sculptor. When the sculptor finished the people were pleased and said to the sculptor, "thank you for creating this statue." The sculptor replied "I created nothing. The statue was always in the block of marble; I just chipped away the loose pieces and sanded down the rough edges. I didn't create the statue; I just revealed it. That's all."

America is the best idea the world has ever come up with and throughout our history we have been a beacon of hope for its huddled masses. We have overcome huge obstacles and the common humanity of our citizens, while on occasion hidden, has always been there and always triumphed in the end. However for far too long that common humanity has not been in charge. We have seen politicians responding to the perverse incentive to cater to narrow bands on the extreme ends of the political spectrum while only looking out for their special interest donors and flushing our children's environmental and financial future away as they do it. And all the while they are cheered on by an enrage industrial complex media that amplifies conflict and ka chings the ratings cash register as they do it. Citizen Legislation and Rethink Everything results in right versus left politics being replaced by right versus wrong leadership. Our citizens do not suffer from a lack of intelligence or morality; they suffer from a lack of options. Citizen Legislation gives them that option and provides us with the opportunity to fulfill our most sacred responsibility, to hand our children a country better than the country that was handed to us. It will restore a government that acts in accordance with our values. That shining city on a hill has always been there, it still is and it always will be. We just need to chip away the gerrymandered congressional districts, sand down the money in politics, put aside the extreme partisan nonsense and laugh at the enrage industrial complex as we do it.

In other words, we don't need to create that shining city on a hill, we just need to reveal it. That's all.

About the Author

Peter Everett lives in Weston, CT with his wife and two dogs. He and his wife fulfilled their most important job by raising incredible kids who are now resilient adults, out of the nest and doing great things. Career wise he was a blue-collar guy growing up but then moved into the white-collar world, with a dozen years on Wall Street followed by 25 years as a healthcare and tech entrepreneur. After navigating some of life's curveballs he moved into a quiet life playing too much poker and fantasy football but has become incredibly concerned about our country's direction. He believes there is nothing casual about the generational theft that is happening to his kids and future grandkids and the risks posed by unregulated AI and unchecked climate change are existential. Addressing these challenges effectively is not just the most important issue facing our citizens but the most important issue facing our species. So he created a grass roots political organization focused on enacting legislation that course corrects our country and is going to tilt at windmills for the next two years trying to make it happen.

Favorite sayings:

Parenting – “The days go slow, but the years go fast.”

Career – “You can take the man out of the blue collar, but you can't take the blue collar out of the man”

On Having No Political Experience – “You don't have to be a weatherman to know which way the wind blows”

In forming Citizen Legislation and seeking to join with others and bring about the transformational change our country so desperately needs, his weapon of choice is a belief in the common humanity of our citizens who believe as he does that our most solemn responsibility is to pass to our children and grandchildren a country better than the one that was passed to us. If we set aside divisive social issues there is remarkable agreement on the policies necessary to bring about the transformational change our country so desperately needs, we just have to do an end run around a government that due to deep structural flaws is incapable of implementing those policies.

He is proposing to the early adopters who will make or break our success – let's go tilt at those windmills together!

APPENDIX

Policy Details, Financial Calculations and Sourcing

End the Affordability Crisis

Stop Spending on This

End Tax Loopholes for the Wealthy	56
Reduce Tax Cheating by the Wealthy	60
The Key to it All – Restructuring Our Healthcare Industry	63
• Restructuring Healthcare - The Moral and Fiscal Imperative • AllCare - A New Healthcare System for Our Country (“Medicare For All Who Want It”) • How it Works • Summary of Healthcare Savings – Conservative Case • How Healthcare Savings is Allocated • Improving Quality of Care • The AllCare Exchange • Implementation Plan • Why Medicare for all who Want it (versus Medicare for All) • Why Government Negotiations (Versus free Market) with Pharma and Hospitals • Dispelling the Myth – Why Reduced Rx Prices Will Not Reduce Pharma R&D	

Save Social Security	72
----------------------	----

- The Goal: No Benefit Cut + Extend Solvency
- How: The Wealthy Pay In More (50%) and Take Out Less (50%)

Start Spending on That

Tax Relief for Working Families	75
• Universal Childcare Credit • Restructure and Triple the EITC	
Provide Universal Childcare	76
Provide Universal Eldercare	79
Provide Relief to State and Local Governments	81
Address Climate Change	85

- Overview
- Ensuring a Planetary Response
- Not Economically Disadvantaging Responsible Countries
- Protecting Americans from Cost Increases via Carbon Dividends
- A Free Market (versus government centric) Response
- Achieve Same Effect as Climate Treaty via Legislation (and avoid need for 67 Senate Votes)
- Cost

End the Deficit Crisis

Immediate Deficit Reduction	92
Subsequent Deficit Reduction	93
Long Term Deficit Reduction	103

End the Corruption Crisis

Restore Trust and Confidence	105
• Create Enforceable Code of Ethics • Reform Lobbying • Improve Effectiveness of the Federal Elections Commission	
Align Incentives to National Interest	108
• End Gerrymandering • Reduce Influence of Money in Politics	
Impose Financial Discipline	111
• Establish Line-Item Veto (Recission) • Reform Military Procurement	
Launch Blue Ribbon Commission	113
Ensure Transparency and Accountability Post Enactment	114
Other Measures to Reduce Dysfunction	115
<u>Restructure Healthcare – Additional Policy Details and Financial Calculations</u>	
Projected Cost Savings – AllCare versus Other Studies	117
Negotiate Prescription Drug Prices	117

Reduce Administrative Expenses	118
Impose Provider Pricing Discipline	119
• Years 1, 2 and 3: The Soft Landing (Transition Period) • Years 4 and Beyond: Full Price Discipline Phased In • Why a Phased Approach is Necessary	
Reduce Defensive Medicine/Tort Reform	121
Move to Universal Coverage	123
Reduce Out of Pocket Expenses	124
How AllCare “Bends the Trend” More than Other Models	125
Total Savings (Gross)	126
Conversion and Transition Plan	129
• Overview • Establish Infrastructure for AllCare Exchange • Address the Rural Healthcare Crisis • Cost of Implementation Plan • Deliver Tangible Results During 2 Year Transition • Protect AllCare from Inevitable Political Attacks	
Why the Government Needs to Negotiate Provider Pricing	137
Avoiding Adverse Selection	138
Benefits State and Local Governments	139
• Financial Relief in the Near Term • Recalibrating Health Spend in the Long Term	
How Healthcare Tax Rates are Set for Individuals and Corporation	140
How Healthcare Savings Flow Through to Save Money for Three Core Constituents	143
• Summary • Citizens • Corporations • Government - Federal • Government – State and Local	

Current vs AllCare – A Detailed Cost Comparison	149
• Family of Four, Employer Coverage, \$60,000 Income • Single Individual, ACA Coverage, \$40k Income • Senior, Medicare, \$25k Income • Family of Four, Medicaid, \$20k Income	
The New Basis Upon Which Private Insurers Would Compete	153
<u>Impact on Unions</u>	
Preserving and Expanding the Benefits of Union Healthcare	156
A New Childcare Benefit Offered Exclusively to Union Members	158
A Central Role in Delivering a Dramatically Increased Level of Worker Retraining	159
Labor Reforms and Immigration	159
<u>ReThink Everything</u>	
Overview	162
Summary of Goals and Policies	162
Detailed Description of Goals and Policies	163
• Provide Universal Economic Dignity • Provide Universal Retirement Dignity • Manage Creative Destruction While Maintaining Full Employment • Ensure All Children Have Equality of Opportunity • Achieve A+ Infrastructure • Transition to Clean Power Generation • Provide Universal Housing • Initiate Massive Environmental Clean Up • Ensure AI and Robotics Wealth Generation Shared Equitably by All Americans • Maintain Acceptable Near-Term Deficits and Move to Long Term Surpluses	
Managing Creative Destruction While Maintaining Full Employment	183
• Total Jobs Needed – Pre Policy Changes • Additional Jobs Needed due to Policy Changes • Total Jobs Needed • Total Jobs Created – Citizen Legislation + Rethink Everything	

- Pro Forma Unemployment and Workforce Participation
- Helping Displaced Workers via The Cree Dee Jobs Portal
- Worker Retraining – How Structured and Budget
- A \$15/Hour Minimum Wage

Tax Code Transformation 216

- Repeal and Replace Individual Income Tax Code
- Repeal and Replace Social Security Taxes
- Allies – An AI and Robotics Taxation Treaty + Unified Front Versus China
- Provide Manufacturing Reshoring Incentives to Corporate Tax Code
- New Taxes on AI
- New Taxes on Robotics
- New Taxes on Autonomous Vehicles
- Eliminate Carbon Dividends and Double the Carbon Tax

Social Security and Savings Transformation 227

- Increased Payouts to Social Security Beneficiaries
- A New Super Saver Program

How Much, How to Pay, Pro Forma Fiscal and Trade Deficit, National Debt to GDP 229

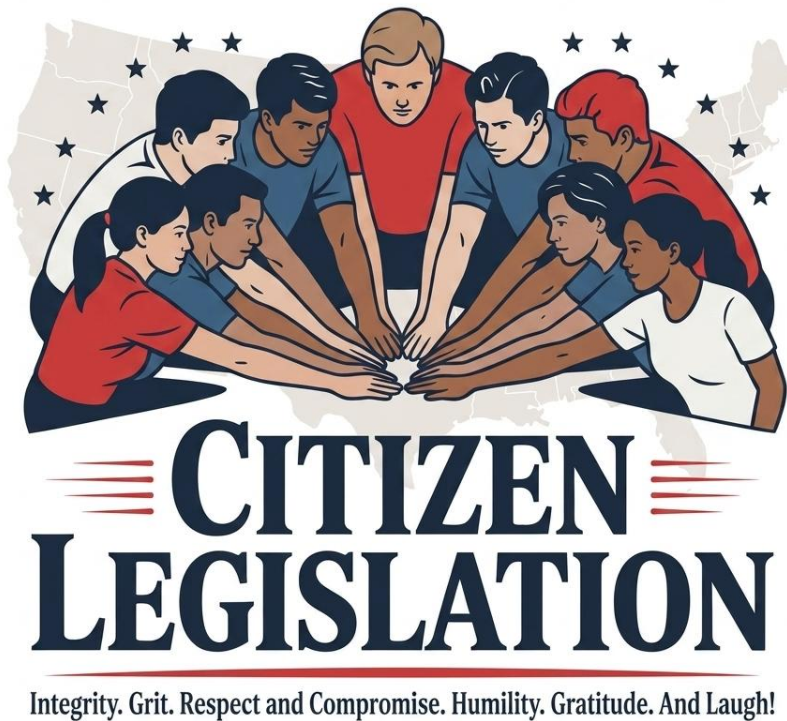
Making Rethink Everything a Reality 233

- Process, Timing and Credibility
- Schedule of Impacts
- 18 Separate Pieces of Legislation, One Unified Strategy

On a Personal Note – A Message from Our Founder 236

Stop Spending on This

*End Tax Loopholes for and Reduce Tax
Cheating by the Wealthy*



Stop Spending on This

End Tax Loopholes for the Wealthy - Individuals

The Buffet Rule

Citizen Legislation proposes the implementation of the Buffett rule and mirrors exactly tax reform proposals from the White House, the Center for American Progress, and congressional tax architects. The structure of this proposal focuses entirely on removing individual loopholes that shield high earners without altering statutory tax brackets. Under this policy framework, the Buffett rule acts as an alternative minimum tax floor, mandating that individuals with incomes exceeding one million dollars pay an effective tax rate of at least thirty percent. To prevent taxpayers from avoiding this rate by hoarding investments, the policy simultaneously treats death as a mandatory realization event for capital gains. However, to preserve generational continuity, a strict boundary is established between asset classes: liquid holdings like public stocks and mutual funds are taxed at death based on their original cost basis, while illiquid assets held for more than twenty years, such as family farms and closely held local businesses, are explicitly exempted from the realization event.

By pairing these two complementary mechanisms, the policy structurally blocks the behavioral escape hatches that usually limit the revenue potential of individual tax reforms. According to revenue models and baseline scaling from the Congressional Budget Office and the Joint Committee on Taxation, this combined framework is projected to raise an estimated \$750 billion to \$780 billion dollars on a static basis over a ten-year budget window spanning from 2029 through 2038. On a dynamic basis, which accounts for behavioral adjustments and broader macroeconomic impacts, the proposal is projected to generate \$650 billion over the same ten-year period. The minimal drop between the static and dynamic figures highlights how effectively the policy neutralizes the traditional asset lock-in effect.

Section 199A

The Section 199A Qualified Business Income deduction allows partners, LLC members, and S-corporation owners to subtract up to 20 percent of their business profits directly from their taxable income before individual marginal brackets are applied. While originally promoted as tax relief for small, localized businesses, the provision is extensively utilized by ultra-high-net-worth individuals who route massive personal compensation through pass-through networks to artificially depress their adjusted gross income and lower their effective rate to 29.6 percent. Eliminating this below-the-line deduction for high earners making over \$400,000 would dismantle this structural shield, producing a static revenue

projection of \$420 billion over the ten-year period spanning 2029 through 2038. On a dynamic basis, accounting for minor labor supply adjustments and behavioral shifts where businesses reorganize as traditional C-corporations, the reform is estimated to claw back a net dynamic revenue influx of \$365.4 billion. These projections are calculated using baseline tax option frameworks published by the Joint Committee on Taxation and macroeconomic behavioral simulations evaluated by the Congressional Budget Office.

End Carried Interest

The carried interest loophole allows private equity, venture capital, and hedge fund managers to avoid ordinary wage taxation by classifying their core investment performance fees as long-term capital gains, subjecting their primary compensation to a preferential 20 percent rate rather than standard top marginal brackets. Implementing a maximum-scope elimination of this structure through the mandatory annual inclusion of ordinary income and a mark-to-market framework on all unrealized general partner allocations is projected to yield a static ten-year revenue estimate of \$140 billion for the 2029–2038 budget window. Taking into account dynamic behavioral adjustments, including shifts in manager fee configurations and mild reallocations of capital away from private investment houses, the net revenue is projected to settle at \$114.8 billion over the decade. This revenue analysis relies on high-earner shelter repeal data sourced from the Joint Committee on Taxation and historical legislative audits from the Congressional Budget Office.

Ending Mega IRA Contributions

The mega-IRA loophole permits ultra-wealthy investors to exploit retirement structures meant for the middle class by stuffing accounts with cheap pre-IPO startup stock or utilizing secondary conversions to accumulate millions of dollars in entirely tax-sheltered wealth. Passing comprehensive legislation that enforces a strict cap on total individual retirement account balances at \$10 million, eliminates backdoor conversions, and mandates rapid taxable distributions on any excess amounts is projected to raise a static ten-year revenue total of \$195.0 billion from 2029 through 2038. On a dynamic scale, factoring in portfolio diversification responses and accelerated wealth transfers, this retirement shelter overhaul is projected to claw back a higher net total of \$212.5 billion over the decade, as the forced distributions pull shielded capital directly into active taxable streams. These metrics are grounded in high-earner retirement shelter scorecards maintained by the Joint Committee on Taxation and the Congressional Budget Office.

Ending Tax Loopholes for the Wealthy - Corporations

End Artificial Offshoring

Offshore profit shifting is an abuse where multinational corporations exploit international tax mismatches to artificially move U.S.-generated profits to zero-tax or low-tax nations. This is primarily accomplished by routing transactions through foreign subsidiaries or shifting the legal ownership of intellectual property overseas. To change this behavior, the proposal would eliminate the Global Intangible Low-Taxed Income (GILTI) discount and tax all foreign earnings at the full 21% domestic statutory corporate rate. Closing this loophole is projected to generate roughly \$310 billion in dynamic revenue over a ten-year window from 2029 through 2038.

End Inventory Valuation Arbitrage

The second corporate tax loophole to be closed is repealing inventory valuation arbitrage via Last-In, First-Out (LIFO) accounting rules. Under current LIFO rules, corporations can assume that the last and most expensive inventory items added to their books during times of inflation are the first ones sold. This method distorts tax liabilities by artificially jacking up the stated cost of goods sold, which shrinks reported corporate profits on paper despite high nominal revenues. The proposal mandates a permanent shift to standard First-In, First-Out (FIFO) accounting to reflect the actual chronological movement of physical stock. Ending this accounting distortion is projected to raise approximately \$213 billion in dynamic revenue over the 2029–2038 budget window.

Ending Tax Loopholes for the Wealthy – Summary Savings

End Tax Loopholes for the Wealthy

Buffet rule	\$ 650
Limit Section 199A	365
Eliminate Carried Interest	115
Limit Mega ROTH contributions	213
Total	<u>\$ 1,343</u>
Eliminate offshoring	\$ 310
Repeal inventory valuation arbitrage	213
	<u>\$ 523</u>
Total	\$ 1,866

End Tax Cheating by the Wealthy

The gross tax gap represents the total amount of federal tax legally owed that is not paid. According to the latest official projections from the Internal Revenue Service for the current fiscal cycle, this gap has swelled to nearly seven hundred billion dollars annually. This unpaid revenue represents a systemic leakage equal to roughly fifteen percent of all legal tax obligations. Extensive empirical research from organizations like the National Bureau of Economic Research and the Internal Revenue Service indicates that this evasion is heavily concentrated among the highest earners. Unlike ordinary wage earners whose income is automatically tracked via W-2 forms, high-net-worth individuals and large corporations derive much of their wealth from opaque financial structures, sophisticated pass-through partnerships, offshore accounts, and digital asset markets. This structural asymmetry allows affluent tax filers to underreport non-wage income with minimal risk of automated detection, leaving ordinary workers to carry a disproportionate share of the national fiscal burden.

To systematically dismantle this evasion, policy experts rely on a dual strategy of increased institutional funding and modernized transparency mandates. The first initiative is embodied in the Stop CHEATERS Act, which was structurally introduced and championed by senior congressional figures including Representative Suzan DelBene and Senator Ron Wyden. This legislation seeks to reverse decades of enforcement cuts by injecting approximately eighty-four billion dollars in mandatory multi-year funding directly into the Internal Revenue Service. These funds are legally partitioned to hire elite forensic auditors capable of unravelling complex corporate schemes, rather than auditing lower-income filers. The second complementary proposal centers on expanding mandatory third-party information reporting, particularly for digital assets and high-volume independent broker transactions. This mechanism legally mandates that financial intermediaries automatically issue detailed informational forms directly to the government, mirroring the transparency of standard wage tracking. This automated data pipeline removes the element of voluntary reporting, creating an inescapable map of transaction flows.

The two policy proposals above are stalled. Citizen Legislation would include them as part of “stop spending on this.” If these two non-redundant proposals are fully synchronized and implemented beginning in fiscal year 2029, the long-term fiscal impact is projected to be immense. Because revenue enforcement spending carries a powerful positive compounding multiplier, the Congressional Budget Office and independent research

groups like the Yale Budget Lab estimate that an integrated enforcement surge would recover an estimated \$1.05 trillion over a ten-year window. This calculation accounts for both the direct collections extracted from high-earning tax cheats and the broader deterrence effect, where individuals and corporations voluntarily file accurately out of fear of high-tech audits. These findings and baseline metrics are verified across recent official releases from the Internal Revenue Service Tax Gap Estimations, the Congressional Budget Office Budget and Economic Outlooks, and analysis published by the Yale Budget Lab and the Institute on Taxation and Economic Policy.

The Key to it All – Restructuring Our Healthcare Industry

(a new healthcare system for our country called AllCare, best thought of as “Medicare for All Who Want It”)



CITIZEN LEGISLATION

Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

The Key to it all: Restructuring Healthcare

In order to enable the transformational impact of Citizen Legislation we must restructure our healthcare system because the staggering level of savings achieved by doing so is required to make sure the affordability initiatives are at sufficient scale to “move the needle” and attract the public support necessary to make Citizen Legislation viable. What follows is a discussion of how we achieve that healthcare restructuring and the dramatic savings that results from doing so.

Restructuring Healthcare – The Moral and Fiscal Imperative

The healthcare restructuring Citizen Legislation provides is premised on the belief that healthcare is a human right. Accordingly our legislation provides high-quality healthcare to all Americans regardless of income including the 28 million Americans who currently have no healthcare access and the 42 million who have inadequate access due to absurdly high deductibles and co pays. 93% of Americans would see their total healthcare costs decline.

While the moral stimulus of such a system is of course paramount, AllCare also provides our country with the greatest fiscal stimulus it has ever experienced. Our restructuring results in \$17.7 trillion in gross savings over the next ten years, which is the principal source of funds for our affordability and deficit reduction policies. It should be noted the \$17.7 trillion amount is extremely conservative, with a \$25 trillion + reduction of our current \$92 trillion of health spend far more likely, and such higher amount of savings is used in the Base Case.

The result will be one of the greatest “win wins” in U.S. history – a massive moral stimulus program plus the greatest fiscal stimulus in word history.

AllCare – A New Healthcare System (“Medicare for All Who Want it)”)

Citizen Legislation moves the country to a new universal healthcare system called AllCare, best thought of as “Medicare for all who want it.” All Americans on our current health systems (Medicare, Medicaid, the Affordable Care Act aka Obamacare, Employer Sponsored Coverage, and others) plus the uninsured will all be moved into the new AllCare system. The sole exception will be the Veterans Administration (VA), which will remain as is. In sum, Citizen Legislation repeals Obamacare and replaces it with AllCare.

How it Works

An Enhanced Medicare Plan Design

AllCare starts by enhancing the current Medicare plan design:

- Reduced out of pocket expenses – AllCare eliminates the fragmented deductibles under the current Medicare design and sets a new \$0 deductible. It further eliminates coinsurance with a flat \$15 co pay for primary care and \$30 for specialists. It further establishes a maximum annual out of pocket expense of \$1,500 for singles and \$3,000 for couples/families. Out of pocket expenses are waived for single/families with incomes below \$20,000/\$40,000.
- Enhanced benefits – The benefit design would be updated to be relevant to Americans of any age versus only seniors (e.g. adding maternity benefits). The plan would add dental, vision and hearing coverage and also enhance mental health coverage in addition to other changes.

Pricing

The pricing for citizens would be 6.0% of their income (but excluding Social Security income as well as other government transfers, e.g. SNAP benefits). The current 1.45% Medicare tax and all private insurance premiums would be eliminated and the high out of pocket expenses most Americans currently pay would be replaced with the low out of pocket structure outlined above.

Competition and Choice

The government would offer the enhanced Medicare plan to the public via the AllCare Exchange. This plan is referred to as the Public Option. In addition to the Public Option, private companies would also offer competing Medicare plans with the exact same benefit design. All would be available for purchase to the American public via the AllCare Exchange.

How it Works – An Illustration

To illustrate how AllCare works, let's assume a person coming to the AllCare exchange has \$40,000 of annual income, thus paying \$2,400 per year (6.0%) or \$200 per month. Let's further assume that to breakeven, the government must receive \$1,000 per month for providing that citizen with the Public Option and let's further assume Private Company 1 and Private Company 2 have bid \$1,100 per month and \$1,200 per month for their Medicare plans.

The citizen would get a purchasing voucher equal to the difference between what they are paying and the lowest cost Medicare plan (the Index Plan). In this case the lowest cost Medicare plan is the Public Option (\$1,000 per month), so the citizen would receive a Purchasing Voucher equal to \$800 per month. They could then use their total \$1,000 monthly purchasing power and get the Index Plan for 6.0% of their income and no

additional cost. At their option, the citizen could instead purchase Private Company 1's Medicare plan but would have to pay an additional \$100 per month to Private Company 1 (so total cost to them is 6.0% of their income plus \$100 per month).

It is important to note that the government would be required to operate Medicare at breakeven and the lowest cost Medicare plan, regardless of who is providing it, is considered the Index Plan. So if, for example, it is Private Company 1 that is offering the Medicare Plan at \$1,000 and the Public Option is \$1,100 then the citizen would get Private Company 1's Medicare plan at no additional cost and would have to pay \$100 for the Public Option.

Gross Savings from AllCare

Over the next ten years the United States will spend \$92.163 trillion on healthcare, equal to \$269,481 for every man, woman and child in our country. Reducing this cost is the key funding source for providing our citizens with significantly improved affordability while also reducing our deficit. AllCare reduces the status quo cost by a conservative amount of \$16.5 trillion, or 17.9% and then receives an additional \$1.2 trillion from foreign companies selling into the U.S. market who must now pay a healthcare tax for doing so (versus the \$0 amount they pay currently), exactly matching the tax structure nearly every other country in the world uses. It is important to note that these figures represent gross savings, with most of these funds then being reinvested back to provide our citizens lower out of pocket expenses and universal coverage as well as a portion provided to state and local governments. All figures are documented comprehensively in the Appendix. As also detailed in the Appendix, the total healthcare savings figure is comparable to the level of savings projected under several other single payor studies, including one by The Congressional Budget Office and another by the Yale School of Health Policy. The summary figures are described below:

(\$ Billions)

<u>Gross Savings (1)</u>	<u>10 Years</u>
Prescription Drug Negotiation	\$ 2,167
Provider Price Discipline	6,091
Reduce Admin	4,654
Tort reform	447
Bend the Trend	3,140
Gross Healthcare Savings	<u>\$ 16,499</u>
Plus: Additional Tax Revenue from Overseas Corporations	\$ 1,241
Total Savings	<u>\$ 17,739</u>

(1) Gross savings reinvested back in reducing out of pocket expenses, covering the uninsured, and reducing costs to state/local governments.

How AllCare Savings are Allocated to Our Citizens, Corporations and Government

The AllCare savings are allocated as follows:

Allocation of Savings

<u>Healthcare Savings + Additional Revenue</u>	<u>10 Years</u>
Total Health Spend - Status Quo	\$ 92,163
Total Health Spend - Pro Forma	75,664
Total Healthcare Savings (Gross)	<u>\$ 16,499</u>
Plus: Revenue from Overseas Corporations	\$ 1,241
Total Savings + Additional Revenue	<u>\$ 17,739</u>

<u>Allocation of Savings + Additional Revenue</u>	<u>10 Years</u>
Citizens	
Reduce Premiums (net of AllCare tax)	\$ 646
Reduce Out of Pocket	5,133
Universal Coverage	<u>4,664</u>
Total Citizen Investment	10,442
U.S. Corporations Savings	-
Government Savings	
Federal	5,953
State and Local	1,344
Total Allocation of Savings	<u>\$ 17,739</u>
Reduced Premiums + Out of Pocket Savings	\$ 16,897 /capita

Citizens

A significant portion of the AllCare savings are returned to our citizens via reduced premiums and lower out of pocket expenses. Below are examples of how such savings flow through on an individual basis for three different household profiles and income levels using our three principal current healthcare delivery systems – employer coverage, the Affordable Care Act (aka Obamacare) and Medicare. These figures are documented in detail in the Appendix:

<u>Coverage</u>	<u>Household Profile and Income</u>	<u>Average Cost - Current</u>	<u>Average Cost - AllCare</u>
Employer Coverage	Family of Four (\$60,000 Income)	\$11,492	\$3,980

ACA	Single Individual (\$40,000 Income)	\$4,405	\$2,580
Medicare	Senior (\$25,000 Social Security Income)	\$4,953	\$180

Corporations

Corporations pay the same via their AllCare tax (4.7% of domestic revenue, 0% on exports) as they pay for healthcare under our current employer sponsored system (premiums, Medicare taxes and administrative costs). Note that overseas companies selling into the U.S. market would now pay that 4.7% tax as well, versus 0% currently.

Government

The federal government has net ten year savings of \$5.953 trillion. However the legislation also allocates \$1.344 trillion of savings to state and local governments which can be used to, among other measures, retire the roughly \$1.2 trillion in unfunded pension liabilities collectively held by state and local governments currently.

Improved Healthcare Quality

In addition to reducing the cost of healthcare and increasing access, AllCare would also dramatically increase the quality of care leading to substantially improved outcomes and lower rates of medical cost growth.

Changing the Competitive Framework: From Cost to Quality

The government would negotiate provider reimbursement rates as well as prescription drug prices and private companies would be able to “piggyback” on that pricing. As a result, competition shifts completely from price-negotiation and entirely toward operational efficiency, technological innovation, customer service and lifestyle curation. In essence, private companies would no longer compete on *how much* they charge for your care, but instead *how well* they help you manage your care.

Improved Outcomes

Improved outcomes would result from a variety of reasons:

- **Standardizing Health Systems and Outcomes:** Unifying all citizens under a single system eliminates the fragmented care coordination, administrative bottlenecks, and coverage gaps that historically drive worse health outcomes in the United States compared to peer nations.

- **Shifting Payer Focus to Quality:** Moving payers away from cost-containment and toward quality of care removes the financial incentive for insurance carriers to deny or delay necessary treatments. Rather than maximizing profits by restricting networks and managing financial risk, payers under AllCare are incentivized to optimize long-term patient wellness and clinical recovery.
- **Improving Preventative Care Rates:** Standardizing coverage onto a single system eliminates the financial barriers, high deductibles, and complex co-pay structures that cause 41% of working-age Americans to delay routine medical care. Under this unified approach, preventative services, routine screenings, and early disease interventions are completely covered at zero out-of-pocket cost. Consequently, the United States would drastically close the preventative care gap, moving from a system that ranks near the bottom in routine primary care utilization among developed nations to matching top-tier European and Asian systems where early detection is the standard.
- **Mitigating Chronic Disease Progression:** High rates of universal preventative screenings ensure that chronic conditions like hypertension, diabetes, and heart disease are diagnosed and managed years before they escalate into acute medical crises. Regular, cost-free monitoring and lifestyle interventions prevent the progression of manageable illnesses, keeping patients out of high-cost emergency departments and specialized intensive care units. This proactive management significantly reduces the national burden of preventable strokes, heart attacks, and advanced organ failure.

Implementation Plan (2 Years)

All Americans would be converted to AllCare two years after enactment of the legislation. During this time citizens would receive initial but tangible benefits including reduced prices and out of pocket expenses for prescription drugs starting day 1, reduced out of pocket expenses on their entire medical plan after year 1, and a range of other benefits such as an estimated 150 rural hospital re openings. Additionally funding would be restored for the Affordable Care Act, onerous Medicare eligibility rules would be restored to historical levels, and SNAP benefit funding would be restored. The details of the Transition Plan are outlined in the Appendix.

Why Medicare for all who Want it (versus Medicare for All)

A "Medicare for All Who Want It" framework offers a superior path to comprehensive healthcare reform by establishing a public option that captures nearly identical cost savings to a single-payer model while preserving vital private market competition. By leveraging the government's massive purchasing power to set a standardized Medicare rate

card, the public option naturally collapses hyper-inflated commercial prices and forces private insurers to eliminate billions in administrative waste to remain competitive. This structural evolution shifts the core incentive of the entire healthcare industry; because private insurers can no longer compete by aggressively cutting provider payouts or denying claims under a uniform regulatory floor, they must shift their entire focus toward competing on quality of care, customer service, and long-term patient wellness.

Importantly, public opinion data consistently demonstrates that a choice-based public option is far more politically viable than a mandatory single-payer system. Tracking data from the Kaiser Family Foundation (KFF) indicates that while a mandatory "Medicare for All" national health plan typically splits the overall electorate—garnering roughly 49% to 53% baseline support—approval numbers drop significantly down to 36% when voters learn it eliminates all private health insurance options. In contrast, a "Medicare for All Who Want It" public option commands a much broader, highly stable consensus of 65% to 70% nationwide approval because it anchors its policy on freedom of choice. The contrast is most severe among conservative voters: only 15% to 21% of Republicans support a single-payer system, whereas nearly 47% of Republicans favor creating a voluntary government public option to compete alongside private plans. This substantial bridge in the GOP electorate makes a public option far more likely to generate the tri-partisan support—spanning Democrats, Independents, and moderate Republicans—needed to pass major federal legislation, effectively defusing the most aggressive political attacks regarding a complete "government takeover" of healthcare.

Save Social Security

*The Wealthy Pay in More (50%) and
Take Out Less (50%) = No Benefit Cut
and Solvency Extension to 2045*



Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

Save Social Security

Social Security stands as the cornerstone of economic stability for millions of older Americans, acting as a vital lifelong promise built upon decades of hard work and payroll contributions. Each month, over 70 million Americans depend on these benefit checks to meet their basic needs, including nearly nine out of ten seniors aged 65 and older. For roughly half of these recipients, Social Security supplies the vast majority of their household income, making the preservation of this program an essential moral duty and a matter of keeping our word to America's seniors.

The Citizen Legislation framework outlines a balanced approach to safeguarding Social Security, explicitly aiming to prevent any baseline benefit cuts while extending the program's structural solvency through at least 2045. To bridge the long-term funding gap, the policy relies on an equitable formula that asks the wealthiest Americans to put more into the system during their working years and take less out during retirement. Structurally, the plan is built on two primary policy pillars. The first is a revenue pillar consisting of a flat two percent surtax applied to all individual income exceeding one million dollars, ensuring that ultra-high earners contribute on their full asset and wage footprints with no upper cap. The second is an expense pillar where the top thirty percent of highest-earning Social Security recipients receive a slower rate of growth in their monthly benefits through a progressive price-indexing formula, gradually tapering expenditures for those with substantial alternate retirement assets.

In terms of actual economic boundaries, individuals falling into this top thirty percent cohort currently represent beneficiaries whose monthly Social Security payments exceed roughly two thousand three hundred dollars, which equates to annualized federal benefits of over twenty-seven thousand six hundred dollars. From an overall income perspective, this group consists of households with total retirement incomes—including traditional pensions, individual retirement accounts, investment returns, and wages—exceeding approximately eighty-five thousand dollars annually.

This dual-track mechanism achieves a precise fifty-fifty split between introducing new revenues and reducing program expenses, a balanced philosophy heavily championed by centrist policy organizations and legislative coalitions. Near-identical architectures have been proposed by respected non-partisan think tanks, such as the Bipartisan Policy Center, and modeled in comprehensive reform packages like the Social Security Solvency and Sustainability Act. These institutional models have long demonstrated that pairing upper-income revenue thresholds with progressive benefit growth adjustments for high

earners is the most viable path to multi-decade solvency without altering baseline benefits for vulnerable populations.

Assuming full implementation at the start of the ten-year budget window from 2029 through 2038, this integrated framework is projected to generate substantial fiscal space for the Trust Funds. According to actuarial estimates scaled from the Social Security Administration Office of the Chief Actuary and baseline evaluations from the Congressional Budget Office, the combined fifty-fifty strategy would yield approximately one trillion one hundred fifty billion dollars in total savings and new revenue over the ten-year period. The revenue surtax on income over one million dollars is estimated to bring in roughly five hundred sixty billion dollars, while the progressive growth slowdown for the top thirty percent of beneficiaries reduces projected outlays by approximately five hundred ninety billion dollars. Additionally solvency would be extended to 2045. These figures and solvency timelines are grounded in the multi-year behavioral and actuarial models published in the Social Security Administration Actuarial Estimates for Omnibus Social Security Reform and the Congressional Budget Office Long-Term Budget Outlook.

Start Spending on That

*Working Family Tax Relief, Universal
Childcare, Universal Eldercare and
Relief to State and Local Governments*



Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

Start Spending on That

Working Family Tax Relief

Citizen Legislation proposes a historic blueprint for comprehensive tax and employment reform by absorbing the current Earned Income Tax Credit (EITC) infrastructure and transforming it into a highly efficient, dual-track individual worker credit and child safety net. Financing for this overhauled system would be secured by expanding the current base EITC budget of approximately \$70 billion per year with an additional \$1.2 trillion over a ten-year budget window. This combines to form a robust \$2.1 trillion macroeconomic engine, lifting total expenditures to \$210 billion annually.

Under this framework, the traditional, highly complex EITC is completely dismantled and replaced with a Universal Child Tax Credit as well as a Negative Income Tax. The Child Tax Credit provides that all parents, regardless of income, would receive a monthly \$250 amount per child but then no longer claim the child as a dependent on their income tax return. This benefits American families in two ways. First, it ensures all Americans get the \$3,000 child benefit intended in the current tax code; many families, particularly those in the \$40,000-\$60,000 income range do not get this full amount because they do not pay enough tax to claim it, resulting in the perverse situation where wealthy families get a \$3,000 benefit per family while lower income families get less. Additionally, the benefit would be delivered as a hassle free monthly payment, versus one time refunded amount at the end of year.

The Negative Income Tax would be targeted entirely at individuals making less than \$37,000 per year and two adult households making less than \$74,000 and it would decouple child-related welfare from employment incentives. Eligible individual workers automatically receive a 15% negative tax credit on their first \$20,000 of earnings, topping out at a maximum benefit of \$3,000 per year—a massive expansion from the current EITC maximum of just \$664. The credit is delivered automatically as a recurring, real-time supplement directly on employee paychecks. When the worker's income exceeds \$20,000 the \$3,000 begins to be clawed back at a 17-percent rate, with full recovery at \$37,100.

The structural advantages of this redesigned, dual-track model are profound, maximizing administrative simplicity and work incentives while removing decades of tax code distortions. By relying strictly on automated W-2 and 1099 reporting through individual paycheck integration, the system eliminates the high error rates and immense paperwork burdens that plague the current, household-dependent EITC. Evaluating workers entirely on an individual basis throughout the year completely eliminates the traditional marriage penalty, ensuring a secondary earner's decision to enter the active labor market is heavily

rewarded rather than diluted by their spouse's income. Furthermore, by spinning the child benefit off into a separate monthly check that does not collapse when a parent's earnings increase, the framework obliterates the traditional "welfare cliff," allowing citizens to confidently accept promotions and climb the economic ladder without fearing a sudden loss of food or childcare security. At the end of the fiscal year, an elegant joint true-up provision allows married couples filing jointly to pool any unused negative tax capacity, delivering any remaining credit as a lump-sum tax refund so that families never leave money on the table.

According to microsimulation data and empirical studies from the Center on Budget and Policy Priorities (CBPP) and the Tax Policy Center, this structure would provide an unprecedented reduction in national poverty, permanently lifting an estimated 15 million to 20 million Americans out of poverty entirely. Decoupling the programs and removing the earnings floor on the Child Tax Credit allows the poorest families to access the full benefit for the first time via monthly recurring checks, which economists project would permanently lift 5 million to 6 million children out of poverty and effectively eradicate deep child poverty across the United States. Simultaneously, expanding the maximum credit to \$3,000 and lifting the eligibility ceiling to over \$37,100 targets the working poor with surgical precision, immediately pulling 10 million to 14 million working-age adults—including childless retail employees, gig workers, and trade apprentices—above the poverty line. By converting a lagging, annual spring refund check into a predictable, rolling wage supplement, the proposal functions as a highly durable, self-funding economic engine that stabilizes working-class households, improves long-term child development outcomes, and dramatically shores up the domestic labor supply.

Universal Child Care

The current state of early childhood education in the United States has reached a point of crisis, placing an unsustainable financial burden on working families. High-quality child care is no longer just an expense; for many households, it has become a barrier to economic mobility. In the vast majority of American states, the annual cost of infant care routinely outpaces the cost of in-state public college tuition, forcing millions of parents—disproportionately mothers—to completely exit the workforce or compromise on the quality and safety of their children's care. Introducing a universal child care program would deliver an immediate, transformative boost to the affordability of American households. By guaranteeing that every family has access to premier care priced at 9 percent of their household income for the first child, and just 2 percent for each additional child, this policy provides a pricing framework that makes high quality child care available to all regardless

of income. This is not merely an assistance program; it is a vital, long-term investment in the country's human capital, designed to maximize parental workforce participation while setting up the next generation for lifelong cognitive success.

To bypass multi-year infrastructure delays, the program launches immediately through a two-phase operational subsidy model that leverages the country's existing child care infrastructure. In the first phase, the federal government plugs directly into the billing networks of currently operating commercial daycares, non-profit centers, and licensed home-based providers, allowing parents to see their monthly bills capped within the first six months of enactment while the government reimburses operators for the remaining tuition balance. To ensure that day care operators do not exploit this influx of public funding, the legislation establishes strict federal price caps on baseline tuition rates, anchoring allowable reimbursements to localized market averages and prohibiting arbitrary fee increases to prevent price gouging. Operators are required to maintain transparent financial disclosures, ensuring that federal dollars are spent entirely on operational quality rather than inflated corporate margins.

Rather than demanding immediate industry-wide compliance with rigid standards on day one, phase two uses a tiered incentive system that ties increased federal reimbursement rates to the implementation of progressive quality enhancements. In the near-term, day-care operators can voluntarily unlock higher funding brackets by completing immediate, accessible upgrades. These initial enhancements include hiring additional support staff to rapidly lower childcare worker-to-child ratios, purchasing evidence-based learning curricula, and upgrading facility safety features like air filtration and playground equipment. As centers adopt these near-term improvements, the government scales up its per-child reimbursement, providing the necessary cash flow to transition toward the ultimate long-term goals of advanced facility expansions and full teacher salary parity with local public elementary schools over a seven-year window.

The underlying cost projections for this accelerated subsidy system rely on distinct macroeconomic and behavioral assumptions. According to national census data, there are roughly 23 million children under the age of six in the United States, and assuming a standard 65 percent voluntary utilization rate, the program would serve approximately 15 million children at full capacity. Because the program utilizes existing facilities and scales up its quality requirements gradually, the initial gross cost starts at roughly \$220 billion per year, rising to \$300 billion annually as operators unlock higher reimbursement tiers through

facility enhancements and staff wage hikes. Income-based parent fees will immediately recover an estimated \$70 billion dollars annually, while the rapid re-entry of millions of parents into the full-time workforce will generate tens of billions of dollars in new federal income and payroll tax revenue. When factoring in these automatic economic offsets, the net federal investment begins at roughly \$120 billion dollars in the early years and stabilizes between \$180 billion and \$210 billion dollars annually at maturity, resulting in a cumulative ten-year cost estimated at \$1.9 trillion dollars.

A summary comparison of our current day care system versus pro forma is summarized below:

Metric Category	Current Market Structure	Pro Forma Policy Model
Full-Time Children Enrolled	4.4 Million	13.0 Million
Part-Time Children Enrolled	6.4 Million	2.5 Million
Cost/Child/Month (Operational True Cost)	\$1,150	\$2,000
Parent Cost/Child/Month (Capped Fee)	\$1,150	\$492
Workforce Re-Entry Parents	Baseline	1.5 Million Parents
Workforce Re-Entry Gender Split	Baseline	80% Women / 20% Men
Total Child Care Workers	1.0 Million	2.7 Million
Average Worker Compensation (Monthly)	\$2,500	\$5,000

Footnotes & Methodological Assumptions

1. Enrollment Dynamics: Pro forma total enrollment is estimated at 15.5 million children, capturing 65% of the total child population. This is split into 13.0 million full-time and 2.5 million part-time students as families maximize the available subsidies.
2. Cost/Child/Month (Operational): Current cost is the national unsubsidized center average. Pro forma scales to \$2,000 to cover stricter staff ratios and higher facility quality.
3. Parent Cost Impact: Replicating the previous framework, 30% of families have two children enrolled. Single-child homes pay 9% of median income (\$600/month) and

multi-child homes pay 11% total (\$733/month total, or \$367/child). Blending these yields a system-wide average parent cost of \$492/month per child based on a \$6,667 monthly median income.

4. Labor Force & Re-Entry: Assumes 1.5 million parents re-enter the workforce due to affordable care access, maintaining an 80% women and 20% men split based on historical primary caregiving trends.
5. Workers & Wages: To support the expanded 15.5 million student base under high-quality staff-to-child ratios, the workforce expands to 2.7 million employees. Monthly compensation is set at \$5,000 to match public school educator parity.

Universal Eldercare

The American home healthcare and long-term care market is currently in a state of severe crisis, defined by extreme fragmentation, a crushing labor shortage, and devastating financial and emotional impacts on families. Under the current system, care is provided through a confusing patchwork of private agencies, commercial insurance, and state-level Medicaid programs. To qualify for Medicaid long-term care, individuals are subjected to a predatory asset depletion requirement, forced to spend down their life savings and liquid assets to near-poverty levels just to get help. This leaves millions of middle-class families stranded in a care gap, too wealthy for Medicaid but unable to afford private care, which averages over thirty dollars an hour for home health and over one hundred thousand dollars a year for a nursing home. The emotional toll is immense, as millions of family members, particularly women, are forced to reduce their working hours or quit their jobs entirely to act as unpaid, informal caregivers. This causes rampant burnout, physical exhaustion, and family strain, while patients frequently suffer medically from preventable falls, medication non-compliance, and unnecessary emergency room drops due to a lack of professional oversight. Compounding this is a catastrophic worker shortage driven by low wages and poor benefits, leaving home health agencies chronically understaffed and unable to meet existing demand.

To solve this crisis, a new universal framework will launch on January 1, 2030 (one year after presumed enactment of Citizen Legislation) operating through standard plan designs set by the government but administered and fulfilled by private companies offering these options on the national healthcare exchange. Under this structure, individuals are completely freed from asset liquidation, transfer rules, or clawbacks; they simply need to medically qualify for the program and then at their option decide whether to use it. This means their lifelong savings and family homes are fully protected. Specifically, access is strictly gated by medical necessity, requiring an objective clinical evaluation showing

assistance is needed with three or more activities of daily living or due to severe cognitive decline. Once an individual medically qualifies, they can choose to buy into one of the standardized plans managed by competing private companies at the exact moment they need care. If they select home healthcare, their out-of-pocket cost is capped at three and a half percent of their current income. If they require institutional nursing home care, their cost is capped at sixty percent of their income, with wealthier individuals paying a progressive sliding fee capped at the true, non-inflated cost of care. To assist families in making an informed decision, the exchange platform will display transparent quality and performance ratings for all participating private providers and insurance administrators. The program implements a unified national rate card that sets a competitive base wage of twenty-seven dollars per hour for direct-care workers, and private companies are legally permitted to piggyback on these government-negotiated provider rates for their own commercial products, creating industry-wide cost stabilization.

By its launch in 2030, the program is projected to support a total of eight and a half million active enrollees. This total population includes the automatic absorption of the four and a half million low-income individuals currently relying on Medicaid long-term care, alongside four million projected net new enrollees from moderate and middle income classes who were previously locked out of affordable care. To successfully support these four million new enrollees while completely closing the pre-existing workforce gap, the system will require the recruitment of approximately one and a half million new full-time equivalent direct-care workers across the private sector. This labor recruitment target is made highly achievable by not only the \$27/hour minimum rate for home healthcare workers but also increased usage of robotics. By the 2030 horizon, commercialized robotic mobility lifts, wearable exoskeletons, and passive artificial intelligence home monitoring systems will be fully integrated into the standard plan benefits delivered by private companies. Rather than replacing human care, this technology acts as a labor multiplier, augmenting human capability so that a single visiting aide can safely manage heavy physical transfers and continuous safety monitoring, effectively increasing human worker capacity by twenty-five percent and minimizing the total headcount needed.

Financially, the program builds upon the existing two hundred billion dollar annual baseline currently spent on Medicaid long-term care, transferring those funds directly into the new exchange infrastructure to subsidize the private offerings. The cost estimate is arrived at through a detailed micro-budget model of expenditures and offsets. The gross cost for the care expansion totals one hundred fifty-five point four billion dollars, which covers the full cost of deploying three point two million home care enrollees utilizing an average of twenty hours of care per week at twenty-seven dollars per hour, plus eight hundred thousand new nursing home enrollees. To eliminate disparities and secure the workforce, an additional

forty billion dollars is allocated to upgrade the existing four and a half million Medicaid enrollees to the twenty-seven dollar per hour rate card. These gross costs are dramatically offset by three structural levers. First, point-of-need premium income from middle- and upper-income enrollees paid to the exchange generates forty-one point six billion dollars. Second, a single standardized rate card and the elimination of traditional private marketing collapses administrative overhead, saving twenty-five billion dollars. Third, robust home care and robotic safety monitoring prevent catastrophic falls and medication errors, yielding twenty billion dollars in preventative Medicare savings. Diverting forty-three point eight billion dollars from the baseline Medicaid fund bridges the remaining gap, leaving a net additional cost to the federal government of approximately sixty-five billion dollars in 2030.

With the program initiating its infrastructure and exchange buildup ahead of time, the net additional cost for the calendar year 2029 is zero dollars as the system prepares for public availability. Upon launch, the net additional cost is sixty-five billion dollars in 2030. Applying a standard four percent annual escalator to account for medical inflation, wage adjustments, and the aging baby boomer demographic, the net additional cost will rise to sixty-seven point six billion dollars in 2031, and over the ten-year budget window stretching from 2029 through 2038, the cumulative net additional cost to the taxpayer will total approximately six hundred eighty-seven point eight billion dollars.

The overall impact of this program represents a historic advancement over the status quo, transforming long-term care from a catastrophic financial risk into a predictable, income-driven public utility managed through a high-performing private marketplace. The advantages are clear and comprehensive. Families are entirely relieved of the emotional and financial terror of spending down their inheritances, while transparent star ratings give them total confidence in the private providers they choose. Workers are elevated into a respected, well-compensated profession with a guaranteed twenty-seven dollar hourly baseline, entirely erasing the national labor shortage. The broader healthcare system realizes billions in efficiency gains as high-quality, professional home healthcare keeps vulnerable seniors safe, healthy, and independent in their own homes. By prioritizing home care for eighty percent of new entrants and leveraging advanced 2030 technology via private sector efficiency, the program successfully balances human dignity with fiscal responsibility, creating a sustainable safety net for generations to come.

Relief For State and Local Governments

State and local governments are under enormous financial strain arising from mandatory, fixed expenditures rising much faster than localized tax revenues. On the spending side,

municipalities are trapped by compounding legacy costs, including underfunded public pension systems that require escalating annual contributions, skyrocketing premiums for employee health benefits, and high interest rates that have dramatically increased the cost of borrowing money. Simultaneously, the revenue engines of American cities and counties are failing to keep pace. Local property tax bases are facing severe downward pressure due to unprecedented commercial real estate vacancies in urban cores, while local sales and income tax receipts have flattened as consumer spending shifts away from traditional retail. This combination of fixed legacy debts, escalating infrastructure decay, and stagnant tax collections has forced a record number of county boards and town councils to implement painful austerity measures.

Citizen Legislation provides immediate relief to state and local governments via a financial grant equal to five percent of their current aggregate healthcare expenditures, which amounts to roughly \$56 billion per year. This targeted relief, which lasts through the two-year transition period before full conversion to AllCare, allows municipal authorities to reduce the local tax burden or reallocate the saved resources to underfunded public services like education and infrastructure, providing citizens with a tangible economic benefit on day one.

Upon transition to AllCare (2 years after enactment of Citizen Legislation or January 2031), state and local governments no longer have responsibility for funding current medical programs (e.g. Medicaid or the Affordable Care Act) nor do they have any cost for paying employee premiums. Instead, they pay a fixed fee to the government called a Maintenance of Effort Payment based on their current level of spending (inclusive of the 5% reduction). This plan escalates at the rate of medical spend growth, which would be lower versus the current. Two years after full conversion to the AllCare system, the plan initiates a six-year equalization phase to transition all state and local governments toward a fair, balanced, and equitable model for funding universal care. Over this six-year window, the Maintenance of Effort formula shifts entirely away from legacy, state by state baseline choices and moves toward a uniform evaluation of each state's actual fiscal capacity and local geographic cost realities. Under this equitable design, wealthier states contribute a higher per capita share because the formula is directly tied to their greater economic ability to support public systems. Concurrently, the formula protects lower income states from facing disproportionate financial strain relative to their local tax bases, while still ensuring that regional geographic delivery costs are fully supported nationwide. By the conclusion of year eleven, the equalization process is complete, resulting in a fully integrated, national

healthcare model where every state and local entity contributes a proportional, equitable share based on their economic strength and all are incented to manage the healthcare costs of their state's populations.

The total savings to state and local governments for the ten years following enactment of Citizen Legislation is \$1.34 trillion, which includes the considerable benefit of the reduced rate of increase of healthcare spending versus the status quo. In addition to this \$1.34 trillion figure, there is an estimated \$95 billion additional benefit to state and local governments as they transfer the current funds deposited in retiree trust health funds to pension obligations.

Climate Change

*Address Climate Change While
Overcoming Legitimate Objections to
Prior Climate Change Proposals*



Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

Address Climate Change

Citizen Legislation starts with the belief that climate change is real and an urgent response is needed immediately to address the issue at scale. However there have been legitimate objections to prior climate change frameworks such as The Green New Deal and overcoming such objections is a core element of Citizen Legislation's climate change plan.

Legitimate Objections Versus Prior Climate Proposals (e.g. The Green New Deal)

- How can it be structured to protect Americans from the price increases that would inevitably follow from increasing the cost of carbon;
- How can we use free market incentives to reduce carbon emissions versus a government mandate approach such as The Green New Deal;
- How do we ensure a global response to the climate crisis and not disadvantage our businesses versus non-compliant countries like China and India;
- How much does it cost and how do we pay for it (other than printing \$57 to \$80 trillion as contemplated in The Green New Deal);
- How do we help insulate farmers and ranchers from its economic impacts?
- How do we get it enacted since a climate treaty requires 67 votes in the Senate which is highly unlikely.

The Citizen Legislation Climate Plan

Citizen Legislation's starts with an economy-wide carbon tax of \$40 per ton which escalates at 5% per year. This serves as an effective mechanism for driving down greenhouse gas emissions by reshaping free market incentives. According to energy modeling compiled by the World Resources Institute, escalating carbon prices starting between \$25 and \$50 per ton are sufficient to reduce national emissions by 26% to 28% below 2005 levels within just a few years. Furthermore, data from the Carbon Tax Center demonstrates that a steadily rising tax framework built around this initial pricing structure can reduce overall domestic emissions by more than 30% against baseline projections. The financial pressure of the tax forces power grids to swiftly retire high-emission coal plants in favor of wind, solar, and natural gas, while simultaneously driving automotive consumers toward electric and high-efficiency vehicles.

Americans are protected from the price increase the carbon tax causes via carbon dividends which are direct monthly payments to all Americans. Essentially a carbon dividend program returns the revenue generated by the carbon tax back to citizens and Citizen Legislation structures the carbon dividend program so that 95% of Americans would receive a net benefit from the climate change plan (i.e. the carbon dividends are greater than the price increase from a carbon tax). It is estimated only Americans with family incomes of \$350,000 and greater would see a net increase.

Our structure provides \$100 per month for every adult and \$50 per month for every child during the first five years, so a standard family of four would secure \$300 per month (\$3,600 annually) in direct payments. This translates to approximately \$356 billion per year. In year 6 carbon dividend amount would be reduced to \$50/\$25 monthly for adult/child, or roughly \$178 billion per year, resulting in total year ten cost of \$2.7 trillion. In year 10 it would be eliminated. It is important to note that a flat \$40 per ton carbon would generate between \$2.05 trillion over a ten-year period with a 5% escalator per year. Therefore, the net cost of the program is \$2.70 trillion for carbon dividends less \$2.05 trillion for carbon tax equals \$0.65 trillion.

Because carbon footprints scale drastically with wealth and consumption, the financial pain of these price increases is distributed unevenly across different income tiers. Additionally, by having the carbon dividend exceed the cost of the carbon tax by a wide margin over the first five years Citizen Legislation ensures that the overwhelming number of Americans would have a net benefit under the plan.

- Lower-income families (the bottom 20%) have a much smaller carbon footprint because they live in smaller housing units, own fewer vehicles, and buy fewer manufactured products. The low-income family of four would experience an estimated indirect price increase of \$1,000 to \$1,500 annually across their retail purchases. When compared against their \$3,600 dividend check, these families come out substantially ahead, pocketing roughly \$2,100 to \$2,600 in net positive cash flow.
- Average American families in the middle class (the middle 60%) consume a standard amount of energy, facing higher gasoline expenses and elevated heating and electricity bills. A middle-class family of four would likely see their overall annual cost of living rise by \$2,500 to \$3,500. Because their \$3,600 dividend still outpaces these new systemic costs, the middle class experiences a small net

financial benefit or roughly breaks even, depending on their specific lifestyle consumption.

- Ultra-wealthy families (the top 5%) generate massive carbon footprints due to large homes, multiple vehicles, frequent air travel, and high luxury consumption. The price increases passed down through the economy would cost a high-income family of four \$7,000 to \$10,000+ annually. Since their consumption costs dwarf the flat \$3,600 dividend, high earners experience a net financial loss, but relatively modest versus their total income.

Additional Investments Required Beyond Carbon Tax and Carbon Dividends

To achieve optimal emissions reductions without overextending the federal budget, an economy-wide \$40 dollar per ton carbon tax must be paired with targeted federal capital injections into sectors that do not respond purely to price signals. While the carbon tax effectively shifts consumer habits and power grid investments, it cannot independently fund the specialized technological upgrades required for hard-to-abate sectors. According to pragmatic energy transition models compiled by analyst groups like J.P. Morgan and the Harvard Belfer Center, the United States can successfully achieve an aggressive 80 to 90 percent carbon reduction target by investing an additional \$1.25 trillion dollars above baseline spending over the next decade. This highly optimized capital plan splits the funding efficiently between the primary structural bottlenecks, allocating \$600 billion dollars to rebuild the national electrical grid, \$500 billion dollars to accelerate industrial decarbonization, fund electrical vehicle and truck charging stations and vehicles, and \$150 billion to protect farmers and ranchers.

The \$600 billion dollar allocation for the electrical grid is designed specifically to bridge the public funding gap left by private utility providers. Because private utility companies are already on track to fund nearly half of the country's baseline grid maintenance through standard consumer ratepayer billing, this targeted federal injection focuses exclusively on building out thousands of miles of new high-voltage direct-current transmission lines. These lines are critical to connecting rural wind and solar pockets to major urban centers, freeing up thousands of gigawatts of clean energy currently trapped in multi-year connection queues.

An additional \$500 billion would be invested in industrial decarbonization and comprehensive electric vehicle subsidies. In the transportation sector, this funding would

comfortably secure a fifty percent share of electric vehicle sales within the intermediate term by lowering the upfront purchase price for consumers and expanding charging depots along freight corridors, which would directly strip away millions of tons of tailpipe emissions annually. Concurrently, injecting the remainder of the capital into heavy manufacturing would fast-track the adoption of clean hydrogen and electric arc furnaces, successfully curbing industrial output by roughly thirty percent. Because this targeted strategy capitalizes on high-yield, cost-effective technologies rather than forcing the prohibitively expensive elimination of the final ten percent of pollution, it maximizes the return on every dollar spent.

The proposed agricultural modernization and climate protection plan injects an additional \$150 billion over ten years to insulate American farmers and ranchers from input cost shocks while transforming rural landscapes into active carbon sinks. This investment directly builds upon popular, heavily oversubscribed federal conservation initiatives expanded under the Inflation Reduction Act, such as the Environmental Quality Incentives Program and the Conservation Stewardship Program. By dramatically scaling up these existing, voluntary frameworks, the policy meets the high consumer and producer demand for climate-smart practices without imposing burdensome new regulatory hurdles. It establishes robust cost-sharing incentives that cover the upfront capital required for modernizing operations, including full subsidies for electric tractors, alternative-fuel heavy machinery, solar irrigation pumps, and scientifically verified methane-reducing livestock feed additives. Furthermore, by funding a public framework for verified soil carbon testing, the plan creates a steady, new federal revenue stream that compensates producers for the volume of carbon they successfully sequester in their land. Ultimately, this comprehensive funding mechanism shields independent family operations from the rising fuel and fertilizer costs associated with a broader carbon tax, ensuring that rural communities remain economically competitive and financially secure during the green transition.

Ensuring a Global Response

The United States is many things but it is not a planet. The U.S. cannot solve the climate crisis on its own; it must act in coordination with the vast majority of countries and all of the world's largest carbon emitters to reduce emissions in a coordinated, verifiable way. Citizen Legislation accomplishes this via its proposed domestic carbon tax of \$40/ton, paired with a Border Carbon Adjustment, which when coordinated with the European Union's Carbon Border Adjustment Mechanism provides a powerful financial and

geopolitical incentive for heavy emitters like China and India to pass their own internal carbon taxes.

Specifically, when a nation enforces a border carbon adjustment, it levies a fee on carbon-intensive imports to match the regulatory costs borne by domestic manufacturers. However, these frameworks systematically include a reciprocity provision that waives or discounts the import fee if the exporting firm has already paid a comparable carbon price in its home nation. This design transforms an external tariff into a choice over national public revenue. If India or China choose not to tax their own domestic emissions, their exporters still pay the tax, but the cash is collected by the United States Department of the Treasury. Conversely, if Beijing or New Delhi implements an equivalent national carbon tax, their factories face the exact same financial burden, but the resulting tax revenue remains within their own borders to fund domestic infrastructure or offset other national fiscal priorities. This financial reality creates a powerful sovereign incentive for large exporters to retain tax revenues internally rather than surrendering them to foreign governments.

Major global trading partners are highly vulnerable to these border adjustments because their manufacturing sectors rely on access to high-value Western consumer markets. A border adjustment directly erodes the competitive price advantage historically enjoyed by foreign heavy industries like steel, aluminum, cement, and chemical manufacturing, which often operate under less stringent environmental mandates. Because the import fee scales directly with the carbon intensity of production, foreign factories are forced to either decarbonize rapidly or operate within a verified national framework that penalizes emissions. Furthermore, attempting to evade these levies by shifting from raw material exports to finished goods is increasingly ineffective, as major trading blocs routinely expand the scope of their border regulations to cover downstream industrial components and machinery. This progressive expansion prevents carbon leakage along supply chains and leaves major industrial hubs with few structural options to safeguard their manufacturing sectors other than establishing their own state-sanctioned carbon markets or taxation mechanisms.

Prominent international policy organizations and economic research groups have documented that this specific trade architecture functions as an effective tool for global compliance. The World Bank Group, through its ongoing state and trends of carbon pricing initiatives, has emphasized that border carbon adjustments alter the fiscal calculations of developing economies by making national carbon pricing a defensive economic strategy to protect trade balances. Economists at the Peterson Institute for International Economics have similarly detailed how the threat of losing market share in advanced economies creates internal political pressure within exporting nations, compelling industrial lobbies to

advocate for domestic carbon pricing systems that keep tax revenues at home. This analysis is supported by research from the Resources for the Future organization, which has modeled the strategic interactions of international trade policy and concluded that a well-designed United States border adjustment would act as a powerful catalyst, effectively pressuring major sovereign emitters to join a synchronized global carbon accounting framework to avoid economic isolation.

Avoiding the 67 Senate Votes Needed for Treaty Ratification

The above structure provides an additional advantage in that it achieves a coordinated global climate response via legislation which, presuming the Nuclear Option, would require a realistically achievable 50+ votes in the Senate. This compares favorably to a climate treaty, which would require an unrealistic 67 votes in the Senate.

Cost

The total net cost of the plan is summarized below. It is paid for within the overall context of “stop spending on this and start spending on that.”

Climate Plan	
Carbon Dividends	\$ 2,700
Other Investments	\$ 1,250
Less: Carbon Tax	<u>\$ (2,050)</u>
Net Cost	\$ 1,900

Additional Carbon Emission Reductions

Citizen Legislation would represent a dramatic step forward in the fight against climate change. However Citizen Legislation alone is not enough. Rethink Everything, the legislation to be passed following Citizen Legislation provides additional steps to address climate change including, among other measures, a 90% replacement of our current electric generating facilities with green energy power generation. This step along with others would provide a complete response to the climate crisis.

End the Deficit Crisis

*45% Reduction in Near Term Deficits,
83% Reduction Over the Long Term*



Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

Urgency

Addressing the nation's skyrocketing fiscal deficit is no longer a distant macroeconomic problem, but an urgent crisis threatening the fundamental stability of the United States financial system. With the national debt having breached \$40 trillion and annual deficits routinely hitting \$2 trillion, the country's fiscal trajectory has become entirely unsustainable. Prominent financial experts warn that failing to curb this borrowing will trigger a severe and cascading economic breakdown. Billionaire investor Ray Dalio has explicitly sounded the alarm, cautioning that if the U.S. does not cut the deficit to 3 percent of the GDP, and soon, we risk facing an economic heart attack in the next three years. JPMorgan Chase CEO Jamie Dimon recently cautioned that the way it is going now, there will be some kind of bond crisis, and then we will have to deal with it, noting that political inaction could ultimately trigger volatile markets and disrupt the job economy. Former Treasury Secretary Henry Paulson warned that this escalating risk could shatter the all-important U.S. bond market, driving up interest rates and accelerating a vicious emergency. If lawmakers do not take immediate, bipartisan action to stabilize the deficit, the consequences will manifest in runaway interest costs, eroded global confidence in the dollar, and a sudden debt spiral that will severely diminish economic opportunity for all Americans.

Near Term Deficit Reduction

Citizen Legislation results in an immediate deficit reduction of \$1.599 trillion, as outlined previously under “stop spending on this and start spending on that.” Citizen Legislation also triggers the launch of a Blue Ribbon Commission which would review defense and other spending post launch. This commission along with other policies would result in a significant additional reduction. All of these figures are outlined below.

Deficit Reduction

Initial Deficit Reduction	\$	1,599
Additional Deficit Reductions		
Blue Ribbon Commission	\$	3,062
Comprehensive Immigration Reform	\$	1,200
Additional Healthcare Reforms	\$	5,584
Other	\$	698
Total Additional Reduction	\$	10,545
Total Deficit Reduction	\$	12,143

Pro Forma Deficit

Status Quo Deficit	\$	27,050
Reduction	\$	12,143
Pro Forma Deficit	\$	14,907
% Reduction		45%

The details of the additional deficit reduction figures outlined above are in the Appendix.

Subsequent Deficit Reduction (Blue Ribbon Commission)

Citizen Legislation provides that a Blue-Ribbon Commission is launched with the enactment of the legislation. The commission is structured similarly to the Base Closure Commission in that it is politically protected and Congress is forced to give a vote on its recommendations, with all proceeds used for deficit reduction. The principal area of savings are expected to come returning defense and DHS/ICE funding to baseline levels, as well as adjustments to farm subsidies and some other items. Using consensus figures from a range of reputable policy groups across the ideological spectrum, the impact is estimated at \$3.062 trillion. Details are provided below:

Comprehensive 10-Year Federal Spending Reductions (2029–2038)

Spending Sector / Initiative	Core Reform Mechanism	10-Year Savings Potential	Respected Outside Endorsers & Supporting Groups
------------------------------	-----------------------	---------------------------	---

Defense Baseline Reset	Cap Pentagon expansion at standard pre-Trump inflation trajectories	\$1,100B – \$1,300 Billion	Congressional Budget Office (CBO), Center for International Policy, Arms Control Association
Pentagon Contractor Cleanup	Enforce commercial price-gouging controls & audit recovery	\$350B – \$450 Billion	Project On Government Oversight (POGO), Citizens Against Government Waste (CAGW), Taxpayers for Common Sense
Border Funding Drawdown	Reset DHS enforcement accounts to pre-Trump operational baselines	\$280B – \$320 Billion	Cato Institute, American Immigration Council, National Immigration Forum
Golden Dome Cancellation (3)	Defund and cancel the domestic missile shield initiative	\$150B – \$250 Billion	Center for Strategic and International Studies (CSIS), Union of Concerned Scientists
Defense Procurement (MYP) (2)	Mandate bulk-buying Multiyear Procurement for parts discounts	\$60B – \$75 Billion	Government Accountability Office (GAO), Senate Armed Services Committee Analysts
Homeland Security (Non-Enforcement)	Consolidate overlapping DHS cybersecurity and back-office IT wings	\$50B – \$65 Billion	Heritage Foundation (Budget Blueprints), National Taxpayers Union (NTU)
Agricultural Subsidies (1)	Cap crop insurance premium payouts at \$500k AGI	\$35B – \$50 Billion	Environmental Working Group (EWG), Cato Institute, Center on Budget and Policy Priorities (CBPP)
Discretionary Grants	Eliminate uncompetitive pork-barrel legislative earmarks	\$40B – \$60 Billion	Citizens Against Government Waste (CAGW), Taxpayers for Common Sense (TCS)

Federal Infrastructure	Sell vacant federal real estate & unify software licenses	\$30B – \$45 Billion	Public Buildings Reform Board (PBRB), Government Accountability Office (GAO)
Social Security Administration	Shift all beneficiary verification to digital tracking hubs	\$5B – \$8 Billion	Social Security Advisory Board (SSAB), nonpartisan IT modernization task forces
TOTAL CONSERVED ENVELOPE	Unified Discretionary & Structural Waste Drawdown	\$2,400B – \$3,123 Billion	Comprehensive Fiscal Watchdog Coalition Baseline

1. Reforming Corporate Agricultural Welfare

The Consensus Coalition: Capping crop insurance premium subsidies for corporate agribusinesses earning over \$500,000 in Adjusted Gross Income (AGI) features a unique ideological alliance.

The Endorsers: The center-left Center on Budget and Policy Priorities (CBPP) and the Environmental Working Group (EWG) support this because the current system operates as regressive corporate welfare favoring industrial operations over small family farms. Concurrently, the free-market Cato Institute and Taxpayers for Common Sense endorse it to remove heavy, taxpayer-funded distortions from the agricultural commodities market.

2. Pentagon Contractor and Auditing Cleanups

The Consensus Coalition: Forcing strict price checks on spare parts, banning "use-it-or-lose-it" year-end spending sprees, and auditing unverified vendor payments are baseline demands of government watchdogs.

The Endorsers: The Project On Government Oversight (POGO), Citizens Against Government Waste (CAGW), and the nonpartisan GAO heavily endorse these measures. Their joint audits continually highlight that the Pentagon's failure to pass a comprehensive financial audit allows massive defense contractors to systematically price-gouge the federal government.

3. Golden Dome Missile Shield Cancellation

The Consensus Coalition: Defunding the high-cost, signature domestic defense procurement project aimed at constructing a localized missile shield.

The Endorsers: Military strategy think tanks like the Center for Strategic and International Studies (CSIS) and the Union of Concerned Scientists heavily criticize the project. They note that the continental United States is already protected by highly advanced, layered global tracking and satellite interception networks, rendering a localized dome system technically redundant, highly impractical, and fiscally wasteful.

Comprehensive Immigration Reform

Prior to the 2024 election, there was broad bi partisan consensus for the enactment of comprehensive immigration reform, however such legislation was derailed for purely non substantive reasons. Citizen Legislation proposes that exact legislative framework be enacted, but adds vital, common-sense provisions of other legislation that also enjoyed bi partisan consensus to recruit the global skilled labor the nation desperately needs subject to strict labor protections. The Congressional Budget Office estimates these policies would result in \$1.2 trillion in new federal revenue over a ten-year window. and drive a broader gross domestic product expansion of over seven trillion dollars over the next decade. Immigration would be further supplemented with proposals to bridge skills gap and enhance worker training as well as incentivize success-based worker retraining by employers, all of which also enjoy broad bi partisan support. Comprehensive immigration reform would also be critical to the policies of Rethink Everything.

The Citizen Legislation uses established statutory frameworks combined with common sense employment reforms to systematically draw more people into the active job market. At its core, the policy builds upon existing legislative models that already command broad consensus—such as the streamlined permitting shot-clocks found in the SPEED and PERMIT Acts, alongside the concurrent agency review structures of the One Federal Decision framework—but adds vital, targeted provisions to recruit the global skilled labor the nation desperately needs. To bridge the traditional political divide, the legislation integrates strict, non-negotiable labor protections to insulate the domestic middle class. These safeguards include local prevailing wage mandates to stop corporate undercutting, automatic union pathing via Project Labor Agreements (PLAs) on federally funded worksites, absolute visa portability to eliminate foreign worker exploitation, and the establishment of an Independent Bureau of Labor Market Research to act as a data-driven referee, ensuring foreign workers are only recruited when local hiring halls are completely empty.

This union-supported framework is seamlessly synchronized with the targeted, pro-growth frameworks of the bipartisan State-Sponsored Visa Pilot Program Act. By adopting this legislative framework, the bill establishes a voluntary, flexible pilot program allowing individual states to directly identify their own unique workforce demands and sponsor

temporary foreign workers to fill localized vacancies. By incorporating the act's dual-layered accountability system, the proposal leaves rigorous background vetting, safety screening, and final approval firmly in the hands of the federal Department of Homeland Security, while mandating that companies utilizing the state pipelines pay dedicated fees to directly fund local union apprenticeships. Backed by audited, transparent digital payroll tracking systems, this framework ensures absolute wage compliance while actively training the domestic workforce. On a macroeconomic scale, pro forma modeling yields staggering results for the federal balance sheet. According to economic data, this combined workforce expansion will add over seven trillion dollars to total U.S. gross domestic product over a ten-year window, driving a massive wave of new individual income and payroll tax revenues. This translates into 1.2 trillion dollars in raw federal revenue, resulting in a net deficit reduction of 900 billion dollars while aggressively shoring up the long-term solvency of the Social Security and Medicare trust funds.

This immense talent pool and financial windfall are exactly what is required to execute the nation's most critical physical imperatives. Without an aggressive global recruitment spree for both blue-collar tradespeople and advanced STEM professionals, the United States cannot physically achieve its goals to move national infrastructure to an A+ rating, rebuild the electrical grid, expand green energy deployment, or de-carbonize heavy industrial manufacturing. Ultimately, the overall advantages of this unified policy are undeniable: it solves the critical labor shortage, generates the federal revenue needed to fund massive public works, secures high-wage union expansion, and drives historic economic growth. Furthermore, this proposal serves as a profound case study of modern governance; it highlights how a policy with dramatic positive impacts and overwhelming support from a clear majority of Democratic, Republican, and Independent voters can remain entirely stalled due to deep structural issues within the political system—such as hyper-partisan primary election dynamics—that routinely give polarizing extremes veto power over common-sense national progress.

The concrete fiscal dividends of this unified approach are grounded directly in macroeconomic forecasting from the Congressional Budget Office and empirical research from the National Bureau of Economic Research. According to official Congressional Budget Office economic analyses of large-scale labor force expansions, integrating these workers into the formal, tax-paying economy acts as an immediate revenue multiplier. Specifically, the model yields \$1.2 trillion in direct new federal revenue over a ten-year window through individual income and payroll tax collection, leading to a net federal deficit reduction of \$900 billion. Furthermore, economic projections show the removal of structural labor bottlenecks will drive a broader gross domestic product expansion of over seven trillion dollars over the next decade. These figures reflect the highly efficient tax

dynamic of prime-age global workers who contribute immediate, substantial revenue to the federal treasury from day one without placing initial draws on public education or early childhood infrastructure, turning the immigration reform package into a self-funding economic engine.

Additional Healthcare Reforms

The healthcare savings figures used by Citizen Legislation are extremely conservative. There are additional policy proposals that would generate higher prescription drug price reductions and yield greater savings from tort reform. Additionally, there are proposals that would reduce fraudulent claims through the use of artificial intelligence as well as ways to significantly increase savings from ending hospital monopolistic billing practices and drive far greater “bend the trend” cost savings. All of these policies are achievable and practical and projected to be implemented as additional reforms concurrent with the recommendations of the Blue-Ribbon Commission. These additional reforms are summarized below:

Deficit Reductions - Additional Healthcare Reforms

Healthcare - Additional Savings		
Greater provider pricing discipline (1)	\$	2.46
"Bend the trend" - healthier population (2)		1.50
More stringent prescription drug pricing		0.60
Greater yield from tort reform		0.62
Reduced Fraud		0.40
Total - Additional Healthcare Savings	\$	5.58

(1) Figure calculated as follows:

Total Health Spend - Years 6 - 10	\$	43,172
% to hospitals and doctors		57%
% Reduction		10%
Savings	\$	2,461

(2) Figure calculated as follows:

Total Health Spend : 10 Years		
Status Quo	\$	92,163
Conservative Case 3.8% growth (Years 5-10)	\$	80,328
Base Case 2.8% growth (Years 5-10)	\$	78,824
Savings - Base vs Conservative	\$	1,504

Greater Provider Pricing Discipline

The model assumes moving to a rate card of roughly 125% of Medicare five years after enactment (three years following the transition period) and such pricing remains effective for the following five years. However there is strong evidence such rates could be further reduced by requiring low quality/high cost providers to achieve the same cost and quality outcomes as high quality/low cost providers. Even a modest improvement versus current projections provides dramatic savings. Moving to 10% lower rate card on average during this period (likely scaling down over time but on average 10% for the five year period) results in \$2.46 trillion of additional savings.

“Bend the Trend”

The ability of achieving better health outcomes and “bending the trend” of total medical expense system growth rates would be dramatic under the AllCare system. Moving to a single-payer system improves population health by removing financial barriers like co-pays, premiums, and deductibles, which eliminates cost-related care deferral and directly drives a projected forty percent increase in the utilization of vital preventive services like routine cancer screenings, immunizations, and early chronic disease management. A comprehensive study published in the Proceedings of the National Academy of Sciences by researchers at Yale University found that a universal single-payer model would save over 68,000 lives annually in the United States by managing chronic conditions before they escalate into acute medical crises. This structural shift is supercharged when paired with the centralized deployment of new artificial intelligence driven screening technologies, which a unified public database can scale across the entire population to detect cardiovascular risks, diabetic retinopathy, and early-stage oncological anomalies at a fraction of current diagnostic costs. A systematic review of economic models published in PLOS Medicine analyzed 22 separate single-payer plans and found that 19 projected immediate net savings, with a median cost reduction of 3.5% of total national health expenditures in the very first year of operation. Additionally, better diagnostics and improved treatment enabled by artificial intelligence and robotics would clearly be available by year five. This empirical data demonstrates that while our current financial model's baseline trajectory projects a 3.8% annual increase in healthcare expenditures after year 5, transitioning to a single-payer system with integrated artificial intelligence diagnostics makes a 2.8% growth rate easily achievable especially when considering the absurdly high and inefficient cost structure of our current system. If starting five years after the legislation were enacted, the medical cost trend were reduced from 3.8% to 2.8% the total savings over next six years would be \$1.50 trillion.

More Stringent Prescription Drug Pricing

The current plan for reducing prescription drug prices calls for a Value Based Competitive Bidding Model. If instead a model were used requiring strict parity with the prices paid by other governments (the International Reference Pricing model) the savings would be far greater, between \$43.7 and \$93.7 billion more. Using the midpoint of such range over the eight-year period following the transition and modest price escalator assumptions provides approximately \$600 billion of additional savings.

Greater Yield from Tort Reform

The conservative case has medical tort reform savings of \$38 billion per year in initial savings. However, credible academic and federal studies focusing exclusively on medical malpractice and healthcare tort reform show that comprehensive limits on litigation can generate substantial system-wide savings by curbing defensive medicine. A widely cited study by the Harvard School of Public Health published in *Health Affairs* in September 2010 found that the total annual cost of the medical liability system — including defensive medicine and liability premiums — was \$55.6 billion, which escalates to a projected \$91.6 billion in 2029 dollars when adjusted for long-term healthcare inflation. Taking a broader systemic view, a comprehensive macroeconomic analysis by the Pacific Research Institute determined that defensive medicine and high litigation risks inject immense waste into the system; updating their findings to 2029 dollars indicates that aggressive federal medical tort reform would save the healthcare system \$167.3 billion per year by safely eliminating redundant diagnostic tests and unnecessary specialist consultations driven purely by liability fears. Using the low end of these estimates would yield an additional nearly \$620 billion over the ten year period following enactment.

Reduced Fraud

To safeguard public resources and secure the program's fiscal solvency, this legislation establishes a data-driven Dual-Track Payment Architecture. This architecture replaces the failed "pay-and-chase" model with a proactive defense framework, directly adapting elements from active federal initiatives. Specifically, the "Gold Card" fast-track scales up the Centers for Medicare and Medicaid Services (CMS) Wasteful and Inappropriate Service Reduction (WISeR) model, which rewards highly compliant providers with reduced administrative hurdles. Conversely, the high-risk pre-payment holds utilize the exact multi-tier data framework laid out in the DME Scammer Prevention Act and the Department of Justice's National Fraud Enforcement Division initiatives, bypassing traditional prompt-payment mandates when dealing with high-risk industries or statistical outliers. While the Congressional Budget Office (CBO) notes that an exact baseline for undetected criminal

fraud cannot be reliably isolated from standard healthcare transactions, broader federal data from CMS and the Government Accountability Office (GAO) tracks over \$95 billion annually in combined Medicare and Medicaid improper payments. By shifting enforcement power away from auditing trustworthy doctors and focusing 100% of resources on bad actors, this targeted mechanism is projected to save taxpayers between \$25 billion and \$50 billion annually. This range is directly supported by recent CMS data, which demonstrated that a pivot away from recoupment toward predictive automated cost-avoidance—such as pre-payment holds—shattered records by blocking over \$41 billion in a single fiscal year, proving that stopping fraud at the point of submission is highly achievable without increasing the administrative burden on trusted medical professionals. At the mid point of the \$25 to \$50 billion range plus a modest inflation escalator yields total savings over ten years at roughly \$400 billion.

Sanity Check - Pro Forma U.S. Healthcare Spend Comparison vs Rest of World

The cost estimates provided above are “bottoms up”, meaning they look at specific line item cost reduction opportunities and sum them. In addition, a “tops down” check should be made in order to examine whether such cost reductions are realistic by comparing the pro forma U.S. healthcare costs versus the rest of the world. When doing so, it is clear that not only are the conservative and base case cost reduction scenarios are realistic, they are actually conservative, even absurdly so.

For the “sanity check” analysis on how the U.S. healthcare costs would compare versus other countries pro forma for the additional healthcare reforms discussed, figures from 2033 are used as those are the first year full healthcare savings are achieved under AllCare. Status quo the U.S. will spend 22.5% of its GDP on healthcare in 2033. The second highest country in the world will spend 13.0%, and the average of a group of industrialized comparables averages 10.8%. The initial healthcare reforms under Citizen Legislation would drop the U.S. to spending 19.7% and with the additional healthcare reforms it would be 18.2%. The bottom line is the cost savings under both scenarios are conservative and highly achievable.

Current

Projected health spend - 2033
 GDP - 2033
 Population

Current

\$ 8,843 billion
 \$ 39,230 billion
 349 million

Health Spend - % of GDP
 Health spend - per capita

22.5%
 \$ 25,338

Pro Forma

Projected status quo health spend - 2033
 Minus: Cost reductions - Citizen Legislation
 Pro forma health spend

\$ 8,843
 1,133
 \$ 7,710

Cost Savings - Additional Reforms
 Pro Forma Spend

\$ 558
 \$ 7,151

Pro forma health spend % of GDP - Citizen Legislation
 Pro forma - health cost/capita

19.7%
 \$ 22,091

Pro forma health spend % of GDP - w/ additional health reforms
 Pro forma - health cost/capita

18.2%
 \$ 20,491

Comparison versus Rest of World (2033)

	<u>% of GDP</u>	<u>Cost/Capita</u>
U.S. - Status Quo	22.5%	\$ 25,338
U.S. - w/ Full Healthcare Reforms	18.2%	\$ 20,491
Second highest country (Germany)	13.0%	\$ 11,500
Average of Industrialized comparable countries	10.8%	\$ 9,400

Other

The deficit reduction would yield interest expense reductions as lower deficits lead to lower debt. However the spending reductions would also result in a slowed economy in the near term, reducing federal government tax revenue. The net impact of these two items would yield an additional \$698 billion reduction in the deficit.

Dynamic Adjustment (1)	\$ (1,660)
Reduced Interest Expense (2)	\$ 2,358
Total Other Reductions	\$ 698

(1) Assumes tax revenue loss equal to 14.5% of total net spending reductions.

(2) Assumes ratable reduction over ten years at 3.39% interest rate.

Long Term Deficit Reduction

While the initial deficit reduction is significant, the long-term reduction is far more dramatic. This is due to the combined impact of the one-time climate change investments being completed and also the full realization of the healthcare savings. The projected year 10 deficit is \$571 billion, which is an 83% reduction versus the status quo, and represents 1.1% of GDP and are summarized below:

<u>Year 10 Deficit</u>	
Year 10 Deficit - Status Quo (2038)	\$ 3,400
Year 10 Deficit Impact - Citizen Legislation	
Healthcare Savings - Year 10 (1)	\$ 1,282
Additional Tax Revenue/Year (2)	\$ 292
Social Security Increase/Year (3)	\$ 115
Less: Childcare and Family Tax Relief/Year (4)	\$ (310)
Year 10 Deficit Impact - Additional Savings	
Additional Savings - Per Year	\$ 1,054
Gross Up - Healthcare Reforms (5)	396
Pro Forma Year 10 Deficit	\$ 571
% Reduction	83%
Year 10 Deficit % of GDP	1.1%

- (1) Figure represents net savings to federal government in year 10 (i.e. net of savings shared with families and state/local governments) Because full healthcare savings are not realized until outer years, the year 10 savings is substantially greater than 10 year average savings.
- (2) Includes closing loopholes and reduced tax cheating.
- (3) CBO baseline presumes no benefit cut, so only additional Social Security additional revenue/expense reduction included.
- (4) Includes Family Tax Relief and Universal Daycare, Climate Plan excludes as projected to be completed by year 10 with discontinuation of carbon dividends and other investments thereafter.
- (5) Greater provider pricing discipline and "bend the trend" savings are projected for five years, therefore the year 10 savings greater than 10 year average.

End the Corruption Crisis

Improve Trust and Confidence, Align Political Incentives to the National Interest, Impose Financial Discipline and Launch Blue Ribbon Commission



Improve Trust and Confidence

Enforceable Code of Ethics

The Enforcement Mechanism: The Independent Federal Ethics Commission (IFEC)

To ensure compliance, this code establishes the IFEC, an independent agency structured similarly to the Federal Reserve.

- **The Board:** Governed by a five-member board appointed by the President and confirmed by the Senate, serving staggered, 10-year terms to span multiple administrations.
- **Funding:** Funded through a permanent, non-discretionary budgetary formula tied to a fixed percentage of federal revenue, ensuring Congress cannot defund the agency out of political retaliation.
- **Enforcement Powers:** The IFEC holds absolute subpoena power to audit finances, freeze illegally traded assets, levy automatic civil fines, and refer criminal findings directly to an independent special prosecutor. For the Supreme Court, it acts as the official investigative auditor, delivering unredacted compliance reports directly to the House Judiciary Committee.

Pillar 1: Total Divestment and Insider Trading Bans

- **Universal Stock Trading Prohibition:** All members of Congress, the President, the Vice President, Cabinet Secretaries, federal judges, and Supreme Court justices are legally prohibited from buying or selling individual corporate stocks while in office.
- **Mandatory Qualified Blind Trusts:** Officials must liquidate all individual corporate stock holdings within 90 days of taking office and place the proceeds into a certified qualified blind trust managed by an independent financial institution.
- **Permitted Investments:** Government officials are restricted solely to diversified, broad-based mutual funds or U.S. Treasury securities. The IFEC will automatically freeze and liquidate any unauthorized assets.

Pillar 2: The Zero-Tolerance Federal Gift Ban

- **Absolute Gift Prohibitions:** No federal official across any branch may accept luxury travel, hospitality, private jet transportation, real estate transactions, or subsidized tuition payments from corporate entities, registered lobbyists, or wealthy donors.
- **Spousal and Dependent Disclosures:** Spouses and dependent children must file passive income, real estate deals, and employment records with the IFEC within 30 days to close nepotism loopholes.

- **Strict Dollar Thresholds:** A strict \$50 limit is enforced for minor ceremonial items. Anything exceeding this value must be reported to the IFEC and turned over to the National Archives.

Pillar 3: Real-Time Transparency and Digital Public Ledger

- **24-Hour Digital Registry:** Any permissible financial transaction, asset transfer, or outside earned income (such as book royalties or university teaching stipends) must be logged digitally with the IFEC and posted to an unredacted, searchable public database within 24 hours.
- **Public Access to Meetings:** To eliminate backroom lobbying, all official calendars of members of Congress, executive agency heads, and judges must be updated weekly on the IFEC database to display every external corporate or special interest meeting.

Pillar 4: Constitutional Supreme Court Accountability

- **Independent Fact-Finding:** While the separation of powers prevents an executive agency from directly stripping a Supreme Court justice of a case, the IFEC is legally empowered to audit justices' finances, investigate complaints, and issue public, binding reports regarding non-compliance.
- **Non-Discretionary Financial Recusal:** A justice is legally disqualified from a case if they or an immediate family member has a direct financial stake in a litigant. If a justice refuses to step aside, the IFEC automatically triggers a formal investigative report delivered directly to Congress.
- **Appropriations Leverage:** The code mandates that any failure by a justice to comply with IFEC financial disclosures results in an automatic, matching reduction in the Supreme Court's general operational and travel appropriations.

Pillar 5: Post-Government Lobbying Bans

- **A Five-Year Domestic "Cooling Off" Window:** Members of Congress, senior congressional staff, and executive branch officials are banned from registering as domestic lobbyists, strategic consultants, or corporate board advisors for five years after leaving federal service.
- **A Lifetime Foreign Emoluments Prohibition:** A permanent, lifetime ban prevents any former federal official from ever providing consulting, legal, or lobbying services to a foreign government or a foreign-state-owned enterprise. The IFEC is authorized to permanently strip federal pensions from violators.

Reform Lobbying

In addition to the lobbying restrictions outlined in the Enforceable Code of Ethics above, Citizen Legislation would provide additional lobbying reform as provided below. Note: only items likely to withstand legal challenges based on the Citizens United ruling are included:

1. The Ultimate Beneficiary Rule (Ending Dark Money)

- The Mandate: Any corporation, labor union, political action committee (PAC), or 501(c)(4) non-profit organization that funds political advertisements or legislative advocacy campaigns must immediately disclose the true human identity of any donor contributing over \$1,000.

2. Closing the "Strategic Consultant" Shadow Lobbying Loophole

- The Mandate: The statutory definition of a lobbyist is expanded to include background strategists and consultants who are paid to plan and direct influence campaigns, even if they do not personally attend face-to-face meetings with politicians. If an individual is paid to influence federal policy, they must register publicly.

3. Banning Corporate-Sponsored Legislative Retreats

- The Mandate: Lawmakers are completely prohibited from attending closed-door "policy retreats" or seminars at luxury resorts if the hosting non-profit is funded by corporate donors or special interest groups.

4. Equal-Access Mandate for Congressional Hearings

- The Mandate: Congressional committees are required to balance their witness lists. For every corporate executive or industry trade group invited to testify on a bill, committees must offer equal time and travel stipends to independent experts, consumer advocates, or everyday citizens.

Improve Effectiveness of The Federal Election Commission

1. Eliminating Partisan Deadlocks

- An Odd Number of Commissioners: Reduce the number of commissioners from six to five, or expand it to seven, explicitly removing the even-numbered split that guarantees ties.
- The Blue-Ribbon Panel: Mandate that a non-partisan, independent panel of retired judges and ethics experts create a shortlist of nominees. The President must select nominees from this vetted list to ensure individuals are chosen for their legal expertise rather than partisan loyalty.

- **Bipartisan Limit:** Explicitly cap appointments so that no more than two commissioners (on a five-member board) can belong to the same political party, forcing the inclusion of true independents.

2. Strengthening the Chair and Professional Staff

- **Independent General Counsel:** Empower the FEC's career General Counsel to initiate investigations and issue subpoenas automatically if objective legal criteria are met, rather than requiring an initial vote by political commissioners.
- **An Executive Chair:** Elevate the FEC Chair to serve as the chief administrative officer with the sole authority to direct staff, manage budgets, and oversee daily enforcement, ending internal administrative paralysis.

3. Streamlining Enforcement and Penalties

- **Judicial Deference to Staff Reports:** If the commissioners tie or fail to act on a complaint within a strict 120-day window, the law should allow the case to automatically proceed to a federal district court for a de novo review.
- **Automatic Civil Penalties:** Establish a clear, non-discretionary schedule of fines for routine disclosure violations, stripping commissioners of the ability to vote down fines for clear administrative infractions.

4. Permanent Funding Protection

- **Non-Discretionary Budget:** Move the FEC away from annual congressional appropriations cycles. Tie its funding to a permanent statutory formula based on a percentage of federal election spending, preventing Congress from defunding the agency as retaliation for high-profile investigations.

Align Incentives to National Interest

End Gerrymandering

1. Mandatory Independent Redistricting Commissions

- **Removal of Politician Control:** Strips state legislatures of the power to draw congressional boundaries and transfers the authority to an independent citizen commission in each state.
- **Non-Partisan Composition:** Commissions must consist of an equal number of registered Democrats, registered Republicans, and independent or third-party members.

- **Strict Selection Criteria:** Explicitly bans current politicians, candidates, political party officials, and registered lobbyists from serving as commissioners or commission staff.

2. Uniform, Non-Partisan Mapping Rules

- **Ban on Partisan Intent:** Prohibits drawing district boundaries to intentionally favor or disadvantage any political party, incumbent, or candidate.
- **Mathematical Fair-Mapping Standards:** Mandates the use of objective criteria, prioritizing geographic compactness, contiguity, and the preservation of existing communities of interest or municipal boundaries.
- **Partisan Symmetry Metrics:** Requires maps to achieve partisan symmetry, ensuring that a party winning a certain percentage of the statewide vote wins a roughly proportional percentage of congressional seats.

3. Immediate Implementation Timeline

- **The 2029 Reset Mandate:** Includes an emergency provision requiring all 50 states to immediately dissolve current maps and draw new congressional boundaries ahead of the 2030 mid-term elections.
- **Decennial Census Alignment:** Mandates that after the emergency 2029–2030 redistricting cycle, all states must return to the standard schedule of redrawing lines exactly once every ten years, directly following the release of the official U.S. Census data.

4. Funding and Enforcement Guardrails

- **Federal Funding Grants:** Provides federal funding to fully cover the administrative costs of establishing and operating each state's independent commission.
- **Federal Backup Panel:** Dictates that if a state fails or refuses to seat an independent commission by a strict deadline, a panel of federal judges will be appointed to draw the state's lines.

Reduce Influence of Money in Politics

Note only items likely to withstand judicial challenge given the Citizens United precedent are included:

1. Small-Donor Empowerment and Public Match Systems

- **A "Democracy Voucher" Program:** Provides every registered voter with a federally funded certificate (e.g., \$50) each election cycle that they can assign to any federal candidate who agrees to accept only small individual donations and cap their overall spending.

- **Small-Donor Matching Funds:** Implements a voluntary public matching system where small individual contributions (e.g., under \$200) made to participating federal candidates are matched 6-to-1 with public funds.
- **Constitutional Standing:** Highly Secure. The Supreme Court (*Buckley v. Valeo*, 1976) explicitly upheld voluntary public financing systems, ruling that using public revenue to expand political communication does not restrict anyone's freedom of speech.

2. Full Disclosure of "Dark Money" and Hidden Donors

- **The Ultimate Beneficiary Mandate:** Requires any non-profit organization (such as a 501(c)(4)), labor union, or corporation spending money on election-related advertisements to publicly disclose the original, human identity of any donor contributing over \$1,000.
- **Piercing the Shell Corporation Loophole:** Mandates that if a donor to a political campaign is a Limited Liability Company (LLC) or shell company, the entity must trace the money back to the beneficial human owner who controls the funds.
- **Constitutional Standing:** Highly Secure. An 8-to-1 majority in *Citizens United* explicitly protected transparency laws, declaring that disclosure requirements are entirely constitutional because they give voters necessary information about who is funding a candidate.

3. Strict Coordination Bans Between Super PACs and Candidates

- **Independent Expenditure Firewalls:** Establishes a strict legal definition of what constitutes an "independent" expenditure. It legally bars Super PACs from sharing strategic campaign data, polling, vendors, or former staff members with a candidate's official campaign committee.
- **Prohibition on Candidate Fundraising for Super PACs:** Prevents candidates from attending, speaking at, or headlining fundraising events for Super PACs that are established to exclusively back their own candidacy.
- **Constitutional Standing:** Highly Secure. The entire premise of *Citizens United* is that Super PAC spending cannot corrupt a politician *only* if that spending is entirely independent. Congress has full authority to enforce that independence by banning backroom coordination.

4. Foreign Money and Sovereign Wealth Fund Firewalls

- **Corporate Foreign-Owner Restrictions:** Prohibits domestic U.S. corporations from spending money in elections if a threshold percentage of their equity (e.g., 1% or

more from a single foreign entity, or 5% in aggregate) is owned or controlled by foreign investors or foreign governments.

- Constitutional Standing: Highly Secure. The Supreme Court has consistently ruled (*Bluman v. FEC*, 2012) that the United States has a compelling national security interest in completely excluding foreign nationals and foreign governments from participating in American democratic processes.

Impose Financial Discipline

Line-Item Veto (Recission)

To impose budget discipline Citizen Legislation proposes a line-item veto (technically a line-item recission) with the following components:

- The Executive Transmittal Mandate: Authorizes the president to submit a formal "rescission message" to Congress within 45 days of signing any spending bill, specifying precise line-item dollar amounts, earmarks, or tax provisions targeted for cancellation.
- The 30-Day Mandatory Vote Window: Mandates a fast-track floor vote on the president's proposed spending cuts in both the House and Senate within 30 days of receiving the package.
- Procedural Fast-Track Safeguards: Alters internal congressional rules to completely prohibit filibusters, bar any legislative amendments, and automatically bypass committee delays to force an immediate up-or-down vote.
- Temporary Funding Deferral: Grants the executive branch administrative authority to temporarily pause the release of the targeted funds strictly during the 30-day voting window, ensuring the money is not spent while Congress deliberates.
- The Deficit Reduction Lockbox: Establishes a statutory clawback dictating that if Congress approves the cuts, the saved revenue is legally canceled and diverted exclusively toward reducing the national debt, strictly forbidding lawmakers from redirecting the funds to other projects.
- Administrative Release Override: Dictates that if Congress rejects the package or fails to hold a vote within the 30-day deadline, the temporary funding pause is automatically lifted, and the money must be immediately released to its original destination.

Military Procurement Reform

A. Break Vendor Lock-In Through "Modular Open Systems"

- The Reform: Force all defense agencies to mandate Modular Open Systems Architecture (MOSA) in every contract. This requires weapon systems, surveillance tech, and software platforms to be built with open, universal interfaces.
- The Effect: It stops defense giants from using proprietary software to monopolize decades of lucrative maintenance contracts. If a component fails or needs an upgrade, the government can easily swap it out with a cheaper, better solution from a competing vendor.

B. Eliminate Intellectual Property (IP) Hoarding

- The Reform: Require contractors to hand over or license core technical data and software source code to the government upon delivery.
- The Effect: Currently, prime contractors refuse to share the IP of the systems they build, forcing the government to rely solely on them for repairs. Securing the technical data rights allows independent depots, smaller businesses, or military technicians to service the equipment at a fraction of the cost.

C. Separate Software Procurement From Hardware Cycles

- The Reform: Create a distinct, fast-tracked procurement pathway for software, artificial intelligence, and cyber tools. Defense agencies currently buy software using the same slow, multi-year bureaucratic milestones designed for building aircraft carriers.
- The Effect: This allows agencies to acquire and deploy commercial software updates in days or weeks rather than years, immediately opening the door for commercial tech startups that cannot survive a five-year government sales cycle.

D. Overhaul Cost-Plus Contracting

- The Reform: Restrict the use of "Cost-Plus" contracts—where the government guarantees a company will recover all its development costs plus a guaranteed profit percentage—solely to highly volatile, unprecedented research. Shift routine production to Fixed-Price Incentive contracts.
- The Effect: Cost-plus contracts actively incentivize traditional defense firms to let projects run over time and over budget, as higher costs directly translate to larger nominal profits. Fixed-price models place the financial risk of mismanagement back on the contractor.

E. Empower Agility Hubs and Citizen-Tech Entrants

- The Reform: Massively expand and permanently fund successful small-scale innovation programs like the Defense Innovation Unit (DIU), AFWERX, and the Intelligence Advanced Research Projects Activity (IARPA).
- The Effect: These hubs strip away the standard 500-page bureaucratic compliance checklists, allowing non-traditional commercial companies to win government contracts using simple, commercial-style agreement.

Blue Ribbon Commission

Citizen Legislation provides for a Blue Ribbon Commission to be established and given statutory authority to conduct a comprehensive review of all defense and other spending, and their recommendations must be given a vote by Congress, with all proceeds used to reduce the deficit. The major components are outlined below:

- "To-Be-Named" Commissioners: Establishes a 9-member independent panel where the specific names of the commissioners are explicitly written directly into the statutory text of the bill prior to final passage, guaranteeing immediate activation.
- Strict Conflict-of-Interest Exclusions: Permanently bars sitting politicians, active defense contractors, registered lobbyists, and anyone who has received income from defense-related firms within the past five years from being named to the commission.
- Comprehensive Audit Mandate: Grants the commission full statutory subpoena power to investigate, audit, and review classified budgets, contracts, and legacy programs across the Department of Defense, Department of Homeland Security, and the Intelligence Community.
- The Unified "All-or-Nothing" Package: Requires the commission to submit its final spending-cut recommendations to Congress as a single, unified Joint Resolution that cannot be amended, altered, or filibustered by lawmakers.
- The 30-Day Mandatory Floor Vote: Dictates that leadership in both the House and Senate must bring the commission's unified package to a mandatory up-or-down floor vote within 30 days of receipt, with an automatic discharge mechanism to bypass backroom delays.
- The Deficit Reduction Lockbox: Establishes a strict statutory claw back ensuring that all approved cuts are legally canceled, overall discretionary spending caps are permanently lowered, and 100% of the proceeds are transferred directly to the Treasury to pay down the national debt.

Transparency and Accountability for any Proposed Changes to Citizen Legislation Post Enactment

To protect Citizen Legislation from lobbyist or other special interest proposed amendments post enactment, Citizen Legislation would include the following provisions along with the legislation.

- **Self-Evaluating Legislative Trigger:** Establishes that the strict transparency and public comment mandates outlined in this Act apply exclusively to this specific piece of legislation upon its final enactment, serving as a self-contained enforcement mechanism.
- **The Post-Passage Amendment Authorship Mandate:** Dictates that any future amendment, modification, or legislative update proposed to alter this specific Act after its passage must permanently append the name of the sponsoring member directly to the text, legally prohibiting anonymous modifications.
- **The 30-Day Transparency Freeze:** Mandates that if any member or committee introduces changes or updates to this specific Act, the text is placed in a mandatory 30-day "legislative hold," legally blocking leadership from rushing the modifications to an immediate vote.
- **Mandatory Independent Submission:** Requires that any proposed changes to this Act be instantly transmitted to an independent entity—such as the Congressional Budget Office (CBO) or the Independent Federal Ethics Commission (IFEC)—for an independent regulatory impact audit.
- **The Public Feedback Portal:** Mandates that the independent entity host the exact text of the proposed changes on an open-access digital ledger, allowing citizens, consumer groups, and independent experts to submit public comments during the 30-day window.
- **The Transparency Ledger Requirement:** Stipulates that a full report of all public comments and the independent audit must be delivered to every member of Congress and published online 48 hours *before* a full-chamber vote on the changes can legally proceed.
- **Anti-Waiver Enforcement Guardrail:** Explicitly forbids congressional leadership from using standard procedural maneuvers or rules committee waivers to bypass this public review period, ensuring that any future attempt to weaken or alter this specific Act is subjected to complete public scrutiny

Other

Other provisions include the following:

- The "No Budget, No Pay" Statutory Mandate: Dictates that if Congress fails to pass all standard, individual appropriations bills by the start of the fiscal year (October 1st), all legislative salaries are permanently withheld. To survive constitutional challenge, the pay cannot just be delayed—it must be completely forfeited for every day the government operates under a stopgap "continuing resolution."
- A Ban on Omnibus Spending Packages: Legally bars Congress from bundling unrelated spending bills into single, multi-thousand-page "omnibus" packages at the last minute. This forces each federal department's budget to be debated, amended, and voted on individually in full public view.
- The Centralized Legislative Lobbying Dashboard: Establishes a single public website where citizens can type in any bill number and see a real-time, side-by-side comparison showing the original draft text, which special interest group or lobbyist submitted a specific amendment line, and which member of Congress accepted it.
- The Single-Subject Rule for All Legislation: Restricts every bill introduced to one clearly defined, single-subject title. This completely eliminates the practice of attaching unpopular, unrelated policy riders or corporate favors to critical, must-pass legislation.

APPENDIX –

Financial Details –

Restructure Healthcare

*Reduce Prescription Drug Prices, Impose
Provider Pricing Discipline, Reduce
Administrative Costs, Move to Universal Care*



**CITIZEN
LEGISLATION**

Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

Projected Cost Savings - AllCare versus Other Studies

The projected healthcare savings from AllCare are similar to the reductions projected from other studies, although AllCare projects modestly lower savings due to more conservative forecasting. Below is the pro forma impact AllCare would have had on the U.S. actual 2026 healthcare spend versus two other models, one from the Congressional Budget Office and the other from Yale School of Public Health as published in the Lancet medical journal:

(\$ Billions)	<u>AllCare</u>	Congressional Budget <u>Office</u>	Yale School of Health/ <u>Lancet</u>
Plan Type	Medicare + Options	Medicare Only	Medicare Only
U.S. Healthcare Spend - 2026	\$ 5,930	\$ 5,930	\$ 5,930
Pro Forma Cost Savings - Gross			
Negotiate Prescription Drugs	\$ 191	\$ 207	\$ 222
Reduce Admin	445	540	519
Impose Provider Pricing Discipline	390	498	403
Tort Reform	32	0	0
Total Savings - Gross	\$ 1,057	\$ 1,244	\$ 1,144
Less: Move to Universal Coverage	\$ (434)	\$ (561)	\$ (540)
Net Savings	\$ 623	\$ 683	\$ 604
% Reduction	-10.5%	-11.5%	-10.2%
Projected Healthcare Cost Annual Increase	3.8%	5.4%	4.9%

Negotiate Prescription Drug Prices

Citizen Legislation considered three means to reduce prescription drug prices –imposition of price controls, moving to universal parity with other countries, and a tiered negotiation similar to the one used in The Inflation Reduction Act. Under the Conservative Case, Citizen Legislation uses a combination of the first and third. Specifically during the two-year transition period, Citizen Legislation imposes a 20% immediate price cut on non-generics plus a price freeze thereafter. On the completion of the transition plan the

government makes available to all citizens prices for prescription drugs based on an objective filter based on a drug's market age and exclusivity as further described below.

- Exempt Tier (No Price Changes): Brand-new innovative drugs (on the market under 9 years) and generic drugs face 0% price cuts. This protects a company's ability to recover their initial research and development investments.
- Targeted Negotiation Tier (Deep Slashes): Drugs that have been on the market for 9 to 16 years without generic competition face a mandated minimum discount of 25% to 35%.
- Monopoly Tier (Massive Slashes): "Blockbuster" drugs that have held market monopolies for more than 16 years face aggressive price negotiations, forcing mandatory discounts of 60% to 80% off list prices.

Because a handful of high-cost monopoly drugs account for the vast majority of all U.S. prescription drug spending, cutting *only* those blockbusters by 60%–80% mathematically deflates total national drug expenditures by 30% on average across the entire system.

Reduce Administrative Costs

Total healthcare administrative spending in the United States currently consumes roughly \$600 Billion to \$650 Billion annually. AllCare systematically targets and eliminates the two largest drivers of this waste:

- Payer-Side Overhead (The 15% Reduction Rule): In the current system, private commercial health insurers spend 12% to 18% of their premium revenues on non-medical costs, including corporate executive compensation, marketing, complex underwriting, and profit margins. AllCare legally caps private insurance administration at a strict 8% Medical Loss Ratio (MLR) rule.
- Provider-Side Billing Friction (The 40% Bureaucracy Cut): This is where the largest savings occur. Because AllCare implements a unified national pricing schedule (All-Payer Rate Setting) and forces all private insurers to use the exact same prior authorization rules and claim forms as the public option, hospitals and clinics no longer have to navigate thousands of differing private plan rules. This allows hospitals to downsize their billing, coding, and legal compliance departments by 40%.

The resultant savings using actual 2026 medical spend figures are as follows:

- Total Baseline U.S. Administrative Waste (2026): \$620 Billion
- Payer-Side Corporate Consolidation Cuts: -\$110 Billion
- Provider-Side Billing & Prior-Auth Standardization Cuts: -\$334.8 Billion

- Total Net AllCare Administrative Savings: -\$444.8 Billion

Escalated at 4.5% from 2026 to 2031 yields the first full year full savings of \$555 billion shown in the financial forecasts.

Impose Provider Pricing Discipline

Provider pricing discipline is crucial to restructuring our healthcare system because eliminating private insurance only caps insurance overhead; it does not stop healthcare providers from inflating the actual prices of medical services. Beyond administrative efficiency, strict pricing discipline controls costs by eliminating the volume-driven incentives of traditional fee-for-service medicine. Without a price ceiling, hospitals can exploit local monopolies or specialized medical procedures to drive up expenditures. By enforcing a single pricing structure, the government restricts the ability of providers to recommend unnecessary imaging, duplicative testing, or low-value surgeries, forcing medical networks to find true internal operational efficiencies.

Additionally, a uniform standard set by the government is required because a single-payor system cannot leverage its massive scale without a singular, legally binding fee schedule. In a fragmented market, powerful hospital conglomerates demand higher prices from weaker payers, creating extreme price distortions where an identical MRI can cost five times more at one facility than at another. Government-mandated uniform standards remove this gaming of the system. By operating as the sole purchaser of care, the state establishes a predictable, transparent fiscal benchmark that applies equally across all geographic regions and demographics. This prevents wealthy regional health systems from hoarding resources by negotiating higher profit margins, ensuring that public tax funds are distributed equitably based on actual community health needs rather than corporate market power. As displayed previously, the financial savings from provider pricing discipline in the AllCare model are comparable to other single payor studies but uses less savings to be more conservative and accommodative of minimizing near term system “shock.” Specifically, rather than shocking the medical ecosystem with an immediate price drop on Day 1, AllCare deploys a staged, two-year transition period. This phased approach protects the financial solvency of critical safety-net hospitals and gives the clinical workforce time to adjust to the new regulatory environment.

Years 1, 2 and 3: The Soft Landing (Transitional Phase)

12 months after enactment, AllCare forces private commercial insurance companies to abandon their high, uncoordinated market rates (which currently average 220% of Medicare for hospitals and 135% for doctors) and move to a universal Medicare pricing standard. Private plans must “piggyback” on a protective public tier schedule:

- Rural Hospitals are reimbursed at 160% of Medicare to shield low-volume, vulnerable safety-net facilities from financial distress.
- Primary Care Doctors are reimbursed at 130% of Medicare to incentivize medical students to enter general practice.
- Non-Rural Hospitals are also set at 160% of Medicare to initiate the initial deflation of urban clinical monopolies.
- Specialists are anchored at 130% of Medicare to immediately control high-acuity surgical costs.

Year 4 and Beyond: Full Pricing Discipline Phased In

Starting in Year 4 (one year after AllCare implemented and two years after providers transitioned to single rate card), the temporary transitional cushions expire. The entire system compresses into a single, uniform standard: a flat 130% of Medicare across the board for all providers, locations, and specialties. Under the Base Case scenario additional pricing discipline kicks in starting year 6, accomplished under full benchmark reimbursement, where doctors and hospitals achieving the best cost and quality outcomes are rewarded for doing so and low quality/high cost doctors and hospitals are forced to change their ways.

Why a Phased Approach is Structurally Necessary

Health economists and nonpartisan scoring bodies warn that an immediate drop to low, single-payer payment rates can cause severe market disruption. AllCare's three-year glide path is deployed for three specific economic reasons:

- Preventing "Shock Closures" of Rural Safety Nets: According to data from the Healthcare Cost Information Report over 40% of rural hospitals operate on razor-thin or negative financial margins. Dropping their commercial revenues immediately to a flat 110% of Medicare on Day 1 would cause widespread corporate bankruptcies and create "healthcare deserts." The Year 1 180% premium rate acts as a vital financial bridge, keeping rural doors open while they reconfigure operations.
- Allowing Administrative Savings to Subsidize the Price Cut: Hospitals can only survive on a tight 130% Medicare rate if their costs drop significantly. AllCare facilitates this because doctors and hospitals are freed from the massive overhead of billing bureaucracy via AllCare's All-Payer Rate Setting and standardized prior-authorization protocols, along with medical tort reform and elimination of uncompensated care. These measures and more ensure that as provider revenues

step down, their administrative and costs are dropping at the exact same velocity, protecting their net operating margins.

- **Curtailing Physician Flight and Burnout:** Congressional Budget Office notes that an immediate, unmanaged cut to provider rates causes early doctor retirements and a contraction of the healthcare workforce. By explicitly phasing in a rate card and implementation timeframe AllCare signals long-term infrastructure stability, ensuring high-acuity surgical and specialty fields remain highly competitive and well-staffed.

Tort Reform

Under the AllCare framework, medical malpractice and tort reform are integrated directly into the healthcare financing system to lower provider operating overhead. The AllCare tort reform package relies on four primary legislative mechanisms:

- **The Judicial Gatekeeper (Pre-Trial Screening Panels):** Before a medical malpractice case can ever be filed in court, the plaintiff's attorney must present the case to an independent pre-trial screening panel (composed of a judge, a lawyer, and a practicing physician). The panel must determine there is a high likelihood that the plaintiff will prevail based on clear medical deviations from standard care. If the panel finds the case lacks merit, it is permanently dismissed.
- **The Attorney Fee Constraint (Zero Client Risk):** If the pre-trial screening panel determines the case lacks merit and dismisses it, the plaintiff's personal injury attorney is legally prohibited from charging the client any money. Because personal injury attorneys operate on contingency fees, the attorney must absorb 100% of the front-end legal costs and expert witness fees themselves. This financial risk naturally deters lawyers from accepting weak or speculative cases.
- **Hard Caps on Non-Economic Damages (The MICRA Standard):** To prevent highly unpredictable, multi-million dollar "jackpot" jury verdicts that drive up malpractice insurance premiums, Citizen Legislation implements a firm national limit on subjective, non-monetary losses. Non-economic damages (pain, suffering, emotional distress, and loss of quality of life) are capped at a flat \$500,000. Crucially, economic damages remain 100% uncapped; real victims are still legally guaranteed full compensation for all actual medical bills, future lifetime care costs, and documented lost wages.
- **Centralized Federal Health Courts (Judges-Only Adjudication):** Cases that successfully clear the pre-trial screening panel bypass standard civil courtrooms entirely. They are routed directly into a centralized, federalized administrative Health Court system. Disputes are presided over and decided exclusively by medically

trained federal judges, completely eliminating emotional civil juries. Decisions and payouts are mathematically derived from rigid, standardized legal schedules, providing predictable, low-overhead resolutions that eliminate defensive medicine.

In healthcare economics, tort reform generates system-wide savings through two distinct financial pathways:

- **Direct Savings (Malpractice Premium Compression):** Limiting non-economic damages and weeding out frivolous lawsuits creates an environment of predictable liability. This allows insurance carriers to aggressively lower medical malpractice insurance premiums for doctors, surgeons, and hospital networks.
- **Indirect Savings (The Elimination of Defensive Medicine):** This is where the largest savings are captured. Currently, doctors frequently practice "defensive medicine"—ordering unnecessary MRIs, blood panels, and specialist consultations purely to build a paper trail to protect themselves against potential future lawsuits. AllCare's pre-trial screening process provides doctors with legal confidence, allowing them to eliminate these low-value diagnostic tests.

AllCare's tort reform savings is \$32 billion in pro forma 2026 impact. The Base Case uses a higher level of savings, and there are numerous studies demonstrating even the Base Case estimates are conservative:

- In a landmark study published by the Harvard School of Public Health in *Health Affairs* ("Mello et al., *National Costs Of The Medical Liability System*"), the Harvard research team calculated that the total cost of the U.S. medical liability system—including malpractice premiums, court costs, and the practicing of defensive medicine—accounts for 2.4% of total National Health Expenditures (NHE). In a \$5.93 Trillion baseline economy, the total cost of the liability engine is roughly \$142.3 Billion.
- A comprehensive actuarial analysis of tort systems by Towers Watson concluded that the U.S. medical tort system is highly inefficient compared to international models. Their data indicates that aggressive tort reform featuring hard caps can lower total system costs by up to 1.5% of total healthcare spend, or roughly \$90 Billion in potential annual savings—nearly triple the AllCare conservative assumption.
- When the nonpartisan CBO formally scored the economic effects of federal tort reform proposals, it concluded that implementing expert health courts and damage caps would reduce total national healthcare spending by a flat 0.5% across the entire system. When mapped onto the current baseline, the CBO's official formula

yields a savings mark of \$23 Billion to \$45 Billion, and AllCare's conservative Case uses the lower end of this estimate.

- The most aggressive estimates come from the Pacific Research Institute ("*Jackway et al., Jackpot Justice*"). Their empirical data models defensive medicine as a massive systemic anchor, arguing that fear of liability drives up to \$100 Billion in pure, zero-value diagnostic waste annually. Under their high-impact model, a mandatory pre-trial screening process captures massive clinical efficiencies, driving total potential savings past \$120 Billion annually.

Universal Coverage

AllCare projects a pro forma 2026 spend of \$434 billion to provide healthcare access to the uninsured and was calculated by breaking the population into two distinct spending buckets:

- The Uninsured Expansion Tier (+\$214.1 Billion): In 2026, there are roughly 26 million completely uninsured individuals in the U.S. Right now, they consume a minimal amount of uncompensated emergency care. Moving them to the comprehensive AllCare plan grants them full clinical access. The model assigns them a baseline annual care cost of roughly \$8,230 per person.
- The Underinsured Upgrade Tier (+\$220.0 Billion): This applies to the 46 million Americans who currently have private commercial insurance but face high deductibles and coinsurance. Because AllCare completely eliminates deductibles and drops coinsurance to 0%, these individuals are suddenly freed from financial anxiety and will visit the doctor more frequently.

The AllCare cost for universal coverage is lower versus other studies because, unlike the comparison study, AllCare does have a co pay structure and this reduces utilization. The total number was calculated as follows:

- Assumption A: The \$15/\$30 Copay Demand Brake (The -0.20 Elasticity Multiplier)
Under AllCare 70% of the population faces a \$15 primary care and \$30 specialist copay. In healthcare economics, consumer behavior is governed by price elasticity. The AllCare model uses a standard elasticity coefficient of -0.20. This means that while people use more care because their deductibles are gone, the small copay at the clinic door acts as a permanent speed bump. It discourages people from overcrowding clinics for minor, self-resolving issues (like a mild common cold). This demand brake successfully suppresses the massive, CBO-modeled utilization spike by 25% across the top 70% of earners [CP2].

- Assumption B: The 30% Low-Income Utilization Surge. AllCare completely waives copays for the bottom 30% of the population by income. The model assumes an unmitigated 15% surge in healthcare consumption within this specific group. This accounts for "pent-up demand"—low-income families who have ignored chronic conditions for years suddenly seeking care.
- Assumption C: The Out-of-Pocket Cap Insulation. The AllCare model assumes that the \$1,500 single / \$3,000 family out-of-pocket maximum will only be reached by the sickest 12% of the population (chronic disease patients). For the other 88% of healthy citizens, their healthcare consumption stays strictly within the low-utilization copay corridor, preventing the program from writing an unmitigated blank check for every citizen.

The calculations above mirror the official Health Insurance Simulation Model (HISIM2) formulas used by the nonpartisan Congressional Budget Office (CBO) to score universal public options

Projected Out of Pocket Expenses

Out of pocket expenses for Americans would drop considerably under AllCare, an average of 82%. Below is how this figure was calculated:

Total population covered	342 million
Out of pocket waiver	200% of Federal Poverty Level
Resultant % of population excluded from out of pocket	30%
Total population paying out of pocket	239.4
Rx precriptions annually - entire population	5.5 billion
% with catastrophic care and hit \$1,500 cap	6.0%
Primary co pay	\$ 15.00
Specilist co pay	\$ 30.00
Rx co pay	\$ 15.00
Max out of pocket	\$ 1,500
Dental - Routine Care	\$ 15.00
Dental - Major + Child Orthodics	\$ 30.00
Total out of pocket	
Primary care (2.2 visits per year)	\$ 7,900
Specialist (2.0 visits/year)	\$ 14,364
Rx (5.5 billion annually)	\$ 57,750
Max Out of Pocket	\$ 21,546
Out of Pocket - Dental	\$ 18,330
Total Out of Pocket - Pro Forma	\$ 119,890
2026 Out of Pocket	\$ 660,000
Total Reduction	\$ 540,110
Average % reduction	82%
Average reduction/year/capita	\$ 1,579

How AllCare “Bends the Trend” More than Other Models

Four years after enactment, the model applies a 3.8% annual compounding growth rate (CAGR) to health spend which is lower than the 2022 CBO Model (5.4% CAGR) and the Yale/Lancet Model (4.9% CAGR). This assumption is justified for several reasons:

- The Permanent Copay Anchor (AllCare: 3.8% Growth): The CBO and Yale models eliminate all point-of-service patient fees, forcing them to absorb an ongoing, compounding volume expansion (moral hazard). By contrast, AllCare retains a standard \$15 primary care and \$30 specialist copay for 70% of the population. This out-of-pocket friction serves as a permanent, compounding brake on the total volume of services delivered, flattening the background utilization curve year after year.

- **Front-Loaded Low-Acuity Redirection:** AllCare utilizes its initial two-year transitional window to heavily fund and build out low-acuity routing infrastructure (such as synchronous digital triage, 24/7 telemedicine lines, and localized urgent care networks). By permanently steering patients away from high-cost emergency departments and into optimized primary clinics, the plan permanently lowers the average cost per medical episode. This structural change alters the compounding baseline inflation rate.
- **Managed Competition vs. Government Monopoly:** The CBO and Yale Models rely on static, centralized public management. Without competitive pressure, the underlying volume of services defaults back to a higher compounding public baseline. AllCare is a competition and choice model. By locking down provider pricing and prior-authorization rules, private health plans are legally barred from competing on price-gouging or billing tricks. Instead, private insurers can only survive by improving patient outcomes. They must invest corporate capital in keeping chronic disease patients healthy at home (via proactive coaching and remote monitoring), which actively drives down system-wide utilization over time.

Total Savings (Gross)

The total savings from all of the above items is summarized below:

Total Healthcare Savings

	Transition Period		Full Implementation										
	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	TOTAL		
Reduced Admin	\$ -	\$ 75	\$ 552	\$ 584	\$ 616	\$ 639	\$ 664	\$ 689	\$ 715	\$ 742	\$ 5,276		
Less: Transition Period Expenses	276	346	-	-	-	-	-	-	-	-	622		
Reduced Admin - Net	(276)	(271)	552	584	616	639	664	689	715	742	4,654		
Prescription Drug Price Negotiation	\$ 40	\$ 40	\$ 237	\$ 251	\$ 264	\$ 265	\$ 266	\$ 267	\$ 268	\$ 269	\$ 2,167		
Provider Discipline and Rate Standardization	-	115	460	487	762	791	821	852	885	918	6,091		
Tort Reform	38	38	39	41	44	46	47	49	51	53	447		
Total Savings - Gross	\$ (198)	\$ (78)	\$ 1,288	\$ 1,362	\$ 1,686	\$ 1,741	\$ 1,798	\$ 1,857	\$ 1,919	\$ 1,983	\$ 13,359		
Less: Universal Coverage	\$ -	\$ -	\$ 494	\$ 523	\$ 553	\$ 574	\$ 595	\$ 618	\$ 642	\$ 666	\$ 4,664		
Total Savings - Pre "Bend the Trend"	\$ (198)	\$ (78)	\$ 794	\$ 840	\$ 1,133	\$ 1,167	\$ 1,203	\$ 1,239	\$ 1,277	\$ 1,317	\$ 8,695		
Total Health Spend - Status Quo	\$ 7,066	\$ 7,474	\$ 7,904	\$ 8,360	\$ 8,843	\$ 9,353	\$ 9,893	\$ 10,468	\$ 11,078	\$ 11,724	\$ 92,163		
Less: Savings Pre Bend the Trend	\$ (198)	\$ (78)	\$ 794	\$ 840	\$ 1,133	\$ 1,167	\$ 1,203	\$ 1,239	\$ 1,277	\$ 1,317			
Total Health Spend - Pre Bend the Trend	\$ 7,264	\$ 7,552	\$ 7,110	\$ 7,520	\$ 7,710	\$ 8,186	\$ 8,690	\$ 9,228	\$ 9,800	\$ 10,408			
% Increase - Pre Bend the Trend		5.8%	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%	5.8%			
% Increase - Pro Forma for AllCare		4.0%	-5.9%	5.8%	2.5%	3.8%	3.8%	3.8%	3.8%	3.8%			
Pro Forma Health Spend- Post Bend The Trend	\$ 7,264	\$ 7,552	\$ 7,110	\$ 7,520	\$ 7,710	\$ 8,003	\$ 8,307	\$ 8,622	\$ 8,950	\$ 9,290			
Savings - Bend the Trend						\$ 183	\$ 384	\$ 606	\$ 850	\$ 1,117	\$ 3,140		
Total Health Savings - Net	\$ (198)	\$ (78)	\$ 794	\$ 840	\$ 1,133	\$ 1,350	\$ 1,586	\$ 1,845	\$ 2,128	\$ 2,434	\$ 11,835		
% Reduction											9.4%		
Total Gross Savings (pre universal coverage)	\$ (198)	\$ (78)	\$ 1,288	\$ 1,362	\$ 1,686	\$ 1,924	\$ 2,182	\$ 2,463	\$ 2,769	\$ 3,100	\$ 16,499		

(\$ Billions)

<u>Gross Savings (1)</u>	<u>10 Years</u>
Prescription Drug Negotiation	\$ 2,167
Provider Price Discipline	6,091
Reduce Admin	4,654
Tort reform	447
Bend the Trend	3,140
Gross Healthcare Savings	<u>\$ 16,499</u>
Plus: Additional Tax Revenue from Overseas Corporations	\$ 1,241
Total Savings	<u>\$ 17,739</u>

(1) Gross savings reinvested back in reducing out of pocket expenses, covering the uninsured, and reducing costs to state/local governments.

Conversion and Transition Plan

Overview

AllCare provides for a two-year transition period followed by full conversion (except for the VA, which remains as is) thereafter versus other plans that convert portions of the population at different times. This is an aggressive but realistic timeframe due to several factors:

- The team that would implement AllCare would be hired well in advance of its actual implementation date and given the opportunity to develop detailed implementation plans and even start the implementation of certain elements in advance of enactment date;
- The enactment of AllCare would be signaled well in advance and done consultation with industry groups, giving them more than two years to prepare for the transition;
- The transition to a single unified rate card would be completed one year after enactment, allowing for this major operational hurdle to be completed in advance of conversion of the full population (details below);
- The initial reduction of 20% of non-generic prescription drugs would allow the pharmaceutical industry time to reduce its sales and marketing costs prior to the implementation of deeper price cuts expected at the implementation of AllCare;
- There are significant budget allotments for the development for the AllCare exchange, which would be built using the Affordable Care act exchanges as a starting point;
- Enactment of Citizen Legislation would trigger Title III of the Defense Production Act by declaring the rapid stabilization and technological integration of the nation's healthcare infrastructure essential to national security. This designation grants the AllCare implementation team the legal authority to issue priority rated contracts. By law, private software firms, cloud computing giants, and major health information technology vendors would be required to prioritize AllCare database integration and scaling tasks ahead of all other commercial clients. This effectively federalizes the private sector technology development pipeline, preventing private sector labor shortages and resource hoarding during the critical coding and testing phases.
- Citizen Legislation would establish the AllCare Transition Task Force as an independent, temporary executive agency led by a single Director who reports directly to the President. This structure would grant the Director statutory seniority over the Secretaries of Health and Human Services, the Treasury, Labor, and Veterans Affairs for the duration of the twenty-four month transition. The Director

would possess the legislative authority to bypass standard agency rulemaking, such as the lengthy notice and comment periods under the Administrative Procedure Act. If individual federal agencies move too slowly to integrate payroll systems or clear the uniform coding frameworks, the Director could issue binding operational directives to compel immediate inter agency compliance.

- Citizen Legislation would explicitly invoke the Commerce Clause of the United States Constitution to create a blanket federal preemption designation over state healthcare regulations. This authority would completely dismantle state level protectionist barriers and regulatory variations that could delay the rollout. The implementation team would have the power to instantly implement national medical licensure reciprocity and override state specific insurance mandates that conflict with the universal rate card. This prevents state insurance commissioners or local medical boards from filing legal injunctions that could freeze the implementation schedules across different geographic jurisdictions.
- By designating the AllCare Exchange infrastructure and the unified claims database as Critical Infrastructure under federal guidelines, the government could deploy specialized military and intelligence assets to secure the rollout. This allows United States Cyber Command and the National Security Agency to directly embed cyber defense teams within the exchange network starting immediately after the transition window opens. These elite teams would provide continuous stress testing, state sponsored threat monitoring, and rapid patch deployments, ensuring the database handling the tax and health records of the entire population cannot be disrupted by foreign adversaries or technical system failures on launch day.

AllCare is specifically designed to provide citizens tangible benefits during the two-year period followed by the full benefits of the new system so the utilization spike and inevitable system glitch issues are experienced immediately after the mid-terms following enactment. Thus Citizen Legislation denies opponents of the universal model the opportunity to derail its implementation using tired and false but effective attacks versus other approaches which do not appear to consider the political realities of getting a single payer system implemented. Additionally AllCare assumes significant investments during the two year period in the infrastructure necessary to accommodate the AllCare exchange including a series of initiatives to improve care and lower cost such as low acuity re direction software, re opening and upgrading rural hospitals, centralized claims and prior authorization software, seamless e-health record integration and investments to fund workforce training for expansion of the primary care pipeline, among other initiatives as outlined above.

In addition to the measures outlined above, to facilitate the aggressive 2 year implementation window certain healthcare reforms are presumed to be implemented during the transition period (e.g. prescription drug price negotiation) and the savings from those reforms are mostly returned to citizens as described herein but also some retained by the government to fund the transition period expenses. The overall Transition Plan has five components to it:

- Establish Infrastructure for AllCare Health Exchange
- Implement Initial Healthcare Reforms but in a Phased Way to Realistically Address Conversion Challenges of Hospitals, Physicians and Payors
- Prepare for the Utilization Spike
- Deliver Tangible Benefits to Citizens During Transition Period
- Protect AllCare from Inevitable Political Attacks

Establish Infrastructure for AllCare Exchange

The table below projects the expenditures required across both preparation years, assuming a comprehensive, nationwide implementation timeline.

<u>Investment Category</u>	<u>Year 1 Allocation</u>	<u>Year 2 Allocation</u>	<u>Spend Profile & Primary Driver</u>
Unified IT Systems & Claims Processing	\$35 Billion	\$50 Billion	Shifts from core software design to heavy cloud integration and provider data linking.
Workforce Retraining & Onboarding	\$15 Billion	\$45 Billion	Explodes in Year 2 as mass staff hiring, displaced worker programs, and training centers go live.
Provider EHR & System Integration	\$25 Billion	\$20 Billion	Front-loaded to give hospitals time to modify software and align with the national billing code.
Public Education & Enrollment Ops	\$5 Billion	\$15 Billion	Back-loaded to maximize registration awareness right before the system official launch date.

Contingency & Trial Testing Runs	\$10 Billion	\$15 Billion	Reserved for data dry-runs, system vulnerabilities, and unexpected rollout bottlenecks.
Total Annual Prep Expenditure	\$90 Billion	\$145 Billion	Two-Year Cumulative Total Investment: \$235 Billion

Implement Initial Healthcare Reforms

This legislation introduces healthcare reforms but balances the timing and magnitude of the reforms to address the operational realities in fundamentally restructuring a \$5 trillion industry:

- Tort Reform – The legislation immediately enacts tort reform which will allow hospitals and doctors the opportunity to immediately begin realizing some savings from reform and provide a financial cushion for the operational restructuring to come:
- Pricing Conversion – One year after enactment, the legislation mandates all insurance carriers as well as hospitals and physicians transition to a unified, federally negotiated Medicare rate card, and statutorily allows long term contractual commitments under current rate cards be set aside. To ensure hospitals and physicians remain profitable and possess sufficient funding to absorb the restructuring challenges, the uniform rates are set at generous levels (~160% of Medicare for hospitals and ~130% for doctors). Resolving this massive operational hurdle ahead of full conversion allows providers to immediately simplify billing systems, reduce administrative waste, and redirect their full operational focus in the second year of the transition plan toward managing the subsequent spike in patient utilization. The estimated reduction in total physician and hospital spend is estimated at \$115 billion. However such physicians and hospitals are expected to be able to reduce more than this amount in administrative expense reductions with such amounts conservatively estimated at \$110 to \$200 billion. Combined with tort reform savings conservatively estimated at roughly \$40 billion, the reduced revenue should be more than offset by reduced expenses. It is also estimated that insurance carriers would see significantly reduced expenses as well with such amount used to fund more generous out of pocket expense structures described below. This rate card then remains in effect for three years (i.e. from one year after enactment to four years after enactment and two years after full conversion of the population to AllCare) and then reset to 130% of Medicare across the board. This would give

hospitals and doctors more than ample time to reduce costs and prepare for the reduced pricing schedule to come.

- Prescription Drug Negotiation – To deliver immediate healthcare reform savings but not impose too high a day 1 financial burden on pharmaceutical companies, AllCare incorporates a Day 1 Mandatory Statutory Discount into its pharmacy framework. Upon the date of enactment, the list prices of certain targeted drugs (single source brand name drugs, biology and specialty drugs, and insulin products) are reduced by 20% with no change to the far more competitive market of standard prescription generic drugs. Pharmaceutical companies make up for the reduced revenue by eliminating the administrative markups pocketed by corporate middleman pharmacy benefit managers (PBMs) without disrupting the domestic supply chain. They would also begin to reduce their direct sales forces and scale back direct to consumer marketing initiatives. This temporary 20% flat discount plus price cap serves as a vital fiscal bridge during Years 1 and 2, providing families with instant pocketbook relief while the Department of Health and Human Services (HHS) finalizes the comprehensive, data-driven Targeted Monopoly Drug Negotiations scheduled to launch in Year 3. The aggregate savings are estimated at \$40 billion annually during the transition period.

Prepare for Utilization Spike

Upon full conversion to AllCare, it is expected that the 26 million uninsured Americans and 40 to 45 million under insured Americans rush to receive long delayed medical care.

Preparing for this utilization spike and managing through it is a critical goal of the 2-year transition period and will be accomplished via initiatives below:

- Workforce Expansion and Scope Liberalization: This initiative grants nationwide full practice authority to Nurse Practitioners and eliminates restrictive state-level oversight laws to instantly expand the clinical workforce. Backed by federal recruitment and training grants, it carries an expected cost of \$10 billion to \$15 billion in both Year 1 and Year 2.
- National Licensure Reciprocity: All state-level medical licensing barriers are overridden to allow immediate, frictionless geographical mobility for physicians and specialists. This allows doctors to deploy seamlessly across state lines to localized utilization hotspots at a near-zero expected cost of under \$100 million for Year 1 and Year 2 administrative database integrations.
- Residency Cap Expansion: The framework injects funding to lift the decades-old federal cap on Medicare-funded residency slots, fast-tracking at least half of the 14,000 new positions into primary care, psychiatry, and rural networks. The program

requires a gradual ramp-up, costing an expected \$500 million in Year 1 and scaling up to \$1 billion in Year 2.

- **Year 2 Out-of-Pocket Insurance Reset:** Private insurers are federally mandated to eliminate chronic care co-pays and cap family deductibles at \$500 during the second transition year to encourage underinsured citizens to clear their delayed medical backlogs early. This massive, one-time demand-smoothing holiday has an expected cost of \$0 and no cost in year 2 to the federal government, and its \$55 billion cost is instead paid for by the administrative expense reductions from payors moving to the universal pricing plan in year 2.
- **Rural Hospital Re-Opening Fund:** A dedicated federal capital fund finances the acquisition, re-tooling, and physical reopening of rural hospitals closed over the past decade, backed by a permanent 20% Medicare rate-card bonus. This infrastructure reclamation program carries a steady expected cost of \$10 billion in Year 1 and \$10 billion in Year 2.
- **Safety-Net Clinic Expansion:** Supplemental federal appropriations double the size of the Community Health Center Fund to rapidly expand physical footprints, extend hours, and hire clinical staff at lower-income access points. This vital frontline capacity expansion carries a projected expected cost of \$5 billion to \$8 billion in both Year 1 and Year 2.
- **Hospital Physical Infrastructure Surge:** Safety-net and metropolitan hospitals receive direct capital-expenditure grants to expand emergency room footprints, purchase advanced imaging equipment, and construct flexible 48-hour overnight surge units. Retooling the facilities before conversion carries an expected cost of \$15 billion to \$20 billion in Year 1 and \$15 billion to \$20 billion in Year 2.
- **Low-Acuity Emergency Department Re-Direct:** A strict physical and digital triage firewall uses an AI-driven national hotline to immediately redirect low-acuity emergency room cases into co-located, 24/7 urgent care clinics. Building and maintaining this trauma-center defense network requires an expected cost of \$3 billion to \$5 billion in Year 1 and \$3 billion to \$5 billion in Year 2.
- **Generic Drug Surge Stockpile:** The government leverages its unified bargaining power to secure a bulk-purchased national buffer of the top 200 most critical generic medications to insulate the supply chain against shortages. Building this initial pharmaceutical safety net requires an expected cost of \$4 billion to \$6 billion in Year 1 and \$4 billion to \$6 billion in Year 2.

Total Year 1 and Year 2 cost of the above initiatives is estimated at \$65 billion and \$80 billion per high end of estimates above.

Addressing the Rural Hospital Crisis

The rural healthcare landscape in the United States faces a severe crisis, driven by decades of low insurance reimbursement rates, high numbers of uninsured patients, and escalating operational costs. Over the past decade, more than 100 rural hospitals have closed down completely, and tracking data from the Center for Healthcare Quality and Reform reveals that over 720 facilities—roughly one-third of all rural hospitals nationwide—are currently at risk of closing due to critical financial instability. Out of these, nearly 300 face an immediate threat of closure within the next few years. To achieve true universal healthcare coverage and close geographic gaps in medical access, policy models indicate that a baseline of roughly 150 to 200 strategically located rural facilities would need to be opened or restored to provide essential emergency, inpatient, and maternity services to isolated populations that currently live outside safe driving distances from urban medical centers.

Implementing AllCare shifts all hospital reimbursements to 160% of Medicare rates, alongside a dedicated \$20 billion reopening fund spread equally over two years, offers a structurally sound mechanism to reverse this trend and secure long-term hospital solvency. The initial \$10 billion in year one provides the heavy upfront capital needed to rehire medical staff, upgrade degraded medical equipment, and clear legacy debts that typically force rural facilities into bankruptcy. The second \$10 billion installment in year two ensures operational liquidity while the local community transitions into the single-payer network. Once fully enrolled by year two, these hospitals can maintain steady financial solvency because a single-payer framework completely eliminates the twin burdens of uncompensated care from uninsured individuals and the vast administrative overhead required to negotiate with multiple private insurance companies. Raising the payment floor to 160% of Medicare rates fundamentally shifts the economic equation, providing rural hospitals with a predictable, elevated revenue stream per patient that easily offsets low local volumes and covers their higher relative fixed operating costs.

Re opening of rural hospitals would also help offset the utilization spike expected to occur post full conversion to the new system and also provide a tangible and highly visible benefit to citizens during the two year transition phase.

Cost of Implementation Plan

The total cost of the implementation plan, as well as the projected level of savings from initial reforms and the amount passed on to citizens, is outlined below:

Two Year Transition Plan

	<u>Year 1</u>	<u>Year 2</u>	
AllCare Infrastructure	\$ 90	\$ 145	
Restore ACA subsidies	31	31	
Medicaid re enrollment	68	68	
Restore SNAP benefits	22	22	
Prepare for utilization spike	65	80	
	<u>\$ 276</u>	<u>\$ 346</u>	\$ 622

Healthcare Cost Savings

	<u>Year 1</u>	<u>Year 2</u>	
Reduced Rx	\$ 40	\$ 40	
Reduced Medical Spend		115	
Reduced Payor admin		75	
Tort Reform	38	38	
	<u>\$ 78</u>	<u>\$ 268</u>	\$ 346

Savings passed to citizens	\$ 78	\$ 268
----------------------------	-------	--------

Deliver Tangible Benefits

A crucial element of the transition plan is to deliver tangible benefits to all Americans prior to full conversion, and would do so via the methods outlined below:

- Subsidies for the Affordable Care Act would be fully restored;
- Medicaid would be funded for re enrollment;
- SNAP benefits would be restored;
- Reduced prescription drug prices: Day 1 the system would reduce prices for selected drugs by 20% and freeze any prices. Insurance carriers would be required to pass through the savings they receive from this via reduced co pays;
- Improved medical plan co pay structures: The reduced medical spend accomplished in year two via the unified pricing structure, plus the reduced admin expenses of payors, would be passed through to consumers via mandated improved co pay structures that would reduce out of pocket and premiums for citizens while having the additional benefit of managing down the utilization spike after conversion by managing up the healthcare utilization of the under insured prior to conversion;
- Rural Hospital Re Openings and Visible Savings During Enrollment Period: The re opening of rural hospitals will be a very visible and highly appreciated reality by millions of Americans during the transition period.

- The AllCare Exchange would be developed in a way so that when enrolling for the first time, Americans could see their actual costs for the prior year (premiums plus Medicare tax plus out of pocket expenses) and be able to compare them to their new cost for AllCare. This way Americans will be able to see how the reduced cost AllCare provides and more favorable out of pocket structure will benefit them and hopefully lead greater tolerance of the utilization spike and inevitable system glitches that will occur for the 12-18 months following enrollment.
- Some of healthcare savings would be rebated to state and local governments, providing a total of \$78 billion per year which is a roughly 2-3% improvement in state and local budgets on average.

Protect AllCare from Inevitable Political Attacks

The implementation of AllCare will inevitably trigger intense political attacks from entrenched special interests and partisan opponents seeking to weaponize any immediate systemic disruption. By delivering highly visible, tangible benefits to citizens during the initial transition period, the program builds a powerful base of public support that insulates the reform from being repealed during its most vulnerable phase. Intentionally delaying the more challenging utilization spikes and inevitable technical glitches until after the 2030 midterm elections provides a stable political buffer, preventing short-term operational hurdles from dominating election cycles. Securing this strategic runway is of paramount importance because comprehensive healthcare restructuring is both a profound moral responsibility to the American people and an absolute financial imperative required to fund long-term affordability initiatives and structurally reduce the national deficit.

Why the Government Needs to Negotiate Provider Prices (versus Rely on Free Market)

The government must negotiate provider rates because healthcare does not function like a normal competitive market. In a traditional market, consumers can compare prices and choose to delay a purchase, but in healthcare, patients cannot shop around during an emergency or safely decline life-saving treatments. Furthermore, hospitals and specialized medical networks often hold regional monopolies, giving them immense leverage to inflate prices beyond what individual private insurance companies can effectively negotiate. Without unified government intervention to standardize and cap these rates, fragmented private insurers lack the market power to stop skyrocketing costs, which ultimately forces everyday citizens to pay artificially high prices for essential human care. This structural failure explains why nearly every other developed country in the world uses centralized government negotiation to set medical prices, successfully achieving far lower overall healthcare costs while maintaining equal or higher medical quality versus the U.S.

Avoiding Adverse Selection

Adverse selection occurs when a health insurance plan attracts a disproportionate share of high-risk, unhealthy individuals, while lower-risk, healthier individuals choose alternative options. In a "Medicare for All Who Want It" system, private insurers could exploit this dynamic if left unregulated. By offering narrow-network plans, restrictive HMOs, or low-cost PPOs with limited health economic value, private companies could intentionally appeal to younger, healthier citizens who rarely need comprehensive medical care. Consequently, private insurers would skim the "good risk" and reap high profits, while the government-run Medicare public option would be left covering the "bad risk"—older, sicker individuals who require expensive, continuous treatment. This imbalance would drive up government costs and threaten the financial sustainability of the public plan.

To prevent this market distortion, the system must enforce strict structural safeguards and regulatory oversight. First, private insurers must face network adequacy requirements, forcing them to include a substantial, representative portion of the local physician community in their plans to prevent them from cherry-picking healthy enrollees through narrow networks. Second, all private options must meet a mandatory minimum level of health economic value, ensuring they offer genuine clinical utility rather than just cheap, bare-bones coverage designed to lure the healthy. Finally, an independent board of health healthcare economists and actuarial experts would continuously monitor plan profitability and enrollment demographics. If adverse selection is detected, this board would implement financial correctives, such as robust risk-adjustment transfers that shift funds from highly profitable private plans back into the public system to balance the financial burden of high-risk patients.

In addition to above measures, a robust policy framework must combine additional structural boundaries, behavioral guardrails, and retrospective financial buffers. Such measures would include aligning exact drug formularies and benefit designs to prevent insurers from subtly pushing chronic patients toward the public option as well as forcing parity for prior authorization procedures and denial of claims processes. Behaviorally, it eliminates predatory marketing by funneling all enrollment through a standardized, centralized government exchange, while tying plan enrollment caps directly to consumer disenrollment rates to deter insurers from intentionally frustrating sick patients. Finally, the framework secures long-term stability via retrospective protections: an independent board of experts monitors demographics to adjust risk transfers, while government-backed reinsurance and risk corridors cap excessive profits and absorb unexpected high-cost claims. Together, these comprehensive layers ensure private plans compete on efficiency and care quality rather than on their ability to isolate and avoid expensive healthcare risks.

Benefits to State and Local Governments

The healthcare restructuring plan initializes with a two-year transition period designed to provide immediate fiscal relief to state and local governments while preparing for the deployment of a universal single payer framework. During this initial phase, the federal government issues a financial grant to state and local systems equal to five percent of their current aggregate healthcare expenditures, which amounts to \$56 billion in 2029 and \$59 billion in 2030. To ensure that these funds are not entirely pocketed or absorbed into state level general funds, the legislation includes strict pass-through provisions mandating that a proportionate share of the grant be distributed directly down to city and county governments. This targeted relief allows municipal authorities to visibly reduce the local tax burden or reallocate the resources saved to underfunded public services like education and infrastructure, providing citizens with a tangible economic benefit on day one.

In addition to the federal rebate voucher described above, state and local governments would no longer be required to contribute to underfunded retiree health pensions, since such beneficiaries would be moved to AllCare. This would save state and local governments roughly \$19.5 billion per year and also allow the release of between \$95 to \$105 billion of the funds in such health pensions as a one time windfall, while allowing the beneficiaries to move into the lower cost, higher quality AllCare system.

Following the two-year transition, the system moves into full conversion for a three year stabilization period running from year three through year five. During this time, state and local governments are required to pay a fixed maintenance of effort contribution equal to their baseline pre single payer spending levels net of the 5% savings. To shield these governments from volatile medical costs, the annual adjustment of this maintenance of effort payment is legally pegged to the standard consumer price index rather than the much higher index for healthcare inflation. Because the federal government absorbs the entirety of rising medical costs, subnational budgets gain complete fiscal predictability, allowing governors and local administrators to stabilize their balance sheets without the fear of healthcare costs expanding to swallow their local revenues.

Beginning in year six, the plan initiates a multi-year equalization phase to transition the country toward a fair, balanced, and equitable model for funding universal care. Over this timeframe, the maintenance of effort formula shifts entirely away from legacy, state by state baseline choices and moves toward a uniform evaluation of each state's actual fiscal capacity and local geographic cost realities. Under this equitable design, wealthier states contribute a higher per capita share because the formula is directly tied to their greater economic ability to support public systems. Concurrently, the formula protects lower income states from facing disproportionate financial strain relative to their local tax bases,

while still ensuring that regional geographic delivery costs are fully supported nationwide. For example, a tentative estimate of such a formula would result in New York, one of the wealthiest states, paying \$3,500 per capita while Mississippi, one of the poorest, would pay \$1,500 per capita. Upon completion the equalization process is complete, resulting in a fully integrated, national healthcare model where every state and local entity contributes a proportional, equitable share based on their economic strength.

How Healthcare Tax Rates are Set – Individuals and Corporations

AllCare sets a tax rate for individuals such that the total amount paid by citizens for AllCare is approximately equal to the total amount paid by citizens in our current system for premiums and Medicare taxes, using 2026 actual data. The resultant tax for citizens is 6.0% of income (although AllCare excludes Social Security income). It is important to note that although the total amount paid by citizens in year one stays the same, how much each citizen pays is quite different, with wealthy citizens paying more and moderate to middle income families paying less. Additionally under AllCare what people pay going forward is pegged to their income versus the current system where it rises with the medical cost inflation rate which is much higher than wage growth; over time this provides citizens a significant overall savings and when combined with dramatically reduced out of pocket expenses provides dramatic affordability improvements to over 90% of Americans.

The tax rate AllCare sets for U.S. corporations is similarly structured, so that the total amount such corporations pay today for healthcare (premiums plus Medicare taxes plus administration expenses for managing their healthcare plans) is equal to the amount that would be paid for AllCare for the ten-year period following enactment of the legislation. The resultant tax structure for corporations is 4.7% of domestic revenue (i.e. no tax applied to exports). For simplification and to ease the transition for small businesses, all businesses with less than \$2 million in revenue is exempt from the AllCare corporate tax. It is important to note that under this structure, foreign companies selling into U.S. markets will have to pay that 4.7% tax as well, which provides considerable tax revenue (\$1.24 trillion over ten years following enactment) to our government (versus the \$0 they pay currently) and improved cost competitiveness for U.S. businesses both domestically and overseas. The figures are shown in the tables below:

AllCare vs Current - How Much Cost, How Paid

\$ Trillions

	<u>Current (1)</u>	<u>Pro Forma</u>	<u>Change</u>
<u>Use of Funds</u>			
Total Healthcare Spend (2026 est)	<u>\$6.52</u>	<u>\$ 5.90</u>	\$ (0.62) ⁽²⁾
<u>Source of Funds</u>			
Government			
Federal	\$ 2.15	\$ 1.61	\$ (0.54)
State and Local	\$ 0.93	\$ 0.93	\$ -
Corporations			
U.S.	\$ 1.12	1.29	\$ 0.17
Overseas	\$ -	0.14	\$ 0.14
Individuals			
Premiums + Taxes	\$ 0.98	\$ 1.13	\$ 0.15
Out of Pocket Expenses - Health + Dental (3)	\$ 0.66	\$ 0.12	\$ (0.54)
Out of Pocket Expenses - Other (4)	\$ 0.26	\$ 0.26	\$ -
Other	\$ 0.42	\$ 0.42	\$ -
Total Sources	<u>\$ 6.52</u>	<u>\$ 5.90</u>	\$ (0.62)

(1) All figures from CMS Office of the Actuary. Includes \$43 billion of corporate healthcare admin costs.

(2) See "2026 Pro Forma Health Costs."

(3) See "Out of Pocket Expenses."

(4) Principally over the counter medications 100% paid by citizens, e.g. aspirin.

	Pro Forma
<u>Individuals</u>	
Total income - 2026 (1)	\$ 18.86
AllCare Tax Rate for Individuals	6.0%
Total	\$ 1.13
<u>State and Local Taxes</u>	\$ 0.93

Accomplished via a Maintenance of Effort Mechanism

Corporations

Total U.S. GDP (2026)	\$32.40 trillion
Minus U.S. Exports	(2.40)
Minus: \$2 mm exemption	3.57
Minus: Government Spending	(6.20)
Total Taxable Revenue	\$27.37
% Growth	3.8%
Current Corporate Cost	\$ 1.12
% tax for U.S. parity with current spend (2)	4.7%
U.S. Imports (net of \$2 mm exemption)	\$ 2.89
Tax	4.7%
Resultant Corporate Tax	
U.S. Companies	\$ 1.29
Overseas Companies	0.14
Total Corporate Tax	\$ 1.43

(1) Figure calculated as follows:

Total estimated 2026 income	26.90
Less:	
Employee benefits and non comp	2.86
Government transfers	5.18
Total Taxable for AllCare	18.86

(2) Includes estimated \$43 billion of annual healthcare administrative costs.

In order to not run afoul of the World Trade Organization rules and have the new corporate tax considered a tariff which would likely face retaliatory measures, the corporate tax is structured as Border Adjusted Consumption Tax, and to ensure it is not presented to the consumer as a healthcare tax to the consumer at the point of sale it is statutorily defined as a Corporate Cash Flow/Franchise Tax.

How Healthcare Savings Flow Through to Individuals, Government and Corporations

Summary

The gross healthcare savings over the next ten years is \$16.499 trillion. Additionally, foreign companies selling into the U.S. would now have to pay \$1.241 trillion, resulting in a total savings \$17.739 trillion. Most of the savings are returned to citizens in the form of reduced health premiums and out of pocket savings plus providing universal health access for the 26 million Americans who currently have none, with the remainder to U.S. Corporations and government broken down between federal and state/local as outlined below:

Allocation of Savings

<u>Healthcare Savings + Additional Revenue</u>	<u>10 Years</u>
Total Health Spend - Status Quo	\$ 92,163
Total Health Spend - Pro Forma	75,664
Total Healthcare Savings (Gross)	<u>\$ 16,499</u>
Plus: Revenue from Overseas Corporations	\$ 1,241
Total Savings + Additional Revenue	<u>\$ 17,739</u>
<u>Allocation of Savings + Additional Revenue</u>	
Citizens	<u>10 Years</u>
Reduce Premiums (net of AllCare tax)	\$ 646
Reduce Out of Pocket	5,133
Universal Coverage	4,664
Total Citizen Investment	<u>10,442</u>
U.S. Corporations Savings	-
Government Savings	
Federal	5,953
State and Local	1,344
Total Allocation of Savings	<u>\$ 17,739</u>
Reduced Premiums + Out of Pocket Savings	\$ 16,897 /capita

Citizens

As illustrated above, most of the healthcare savings from AllCare are used to fund a gross investment in our citizens of \$10.442 trillion. This is comprised of \$0.646 trillion in net savings, equal to the difference between what they pay currently (premiums plus the 1.45% Medicare tax) and the new AllCare tax(6.0% income tax). In addition out of pocket expenses are reduced substantially and there is a meaningful investment to provide coverage to 26 million Americans who currently have no access to healthcare. It should be noted the value of AllCare to our citizens calculated above does not include the administrative efficiency our citizens achieve from eliminating employer coverage and particularly the difficulties imposed on Medicaid recipients with constantly changing and increasingly rigid eligibility requirements, nor does it include the value of expanded benefits they receive with the new Medicare plan design, e.g. dental coverage and enhanced mental health benefits.

Corporations

U.S. corporations would pay exactly the same in AllCare taxes over the next ten years versus current costs for premiums, Medicare taxes and healthcare administrative costs. While they pay modestly more in the early years, their taxes grow at the lower CPI rate versus the higher medical cost of inflation rate, resulting in lower overall costs in the second decade. Corporations would also see improved competitiveness globally as they are charged no AllCare taxes from products and services they sell overseas while seeing overseas competitors selling into the U.S. being burdened with \$1.241 trillion of additional costs over the next ten years.

Government – Federal

The federal government would see a \$5.953 trillion net benefit under AllCare after distributing the majority of the savings achieved back to its citizens as well as sharing a portion with state and local governments.

Government – State and Local

State and Local governments would save \$1.344 trillion versus their current projected healthcare spend. This number is also understated in that state and local governments would no longer need to contribute to underfunded retiree health pension funds and additionally would receive an estimated \$95 to \$105 billion one-time windfall from the being able to transfer current deposited funds for retiree health to underfunded pensions. It is important to note that the beneficiaries of such funds would also see reduced costs as

the cost for AllCare (6% of income plus low out of pocket costs) would be less versus the higher premiums and high out of pocket structures they pay currently.

The details behind the summary numbers presented above are on the following tables:

- Total U.S. Health Spend and How Paid 2029-2038 – Status Quo
- Total U.S. Health Spend and How Paid 2029-2038 – Pro Forma for AllCare

U.S. Healthcare Costs and How Paid - Status Quo

	Transition Period				Full Implementation								
Use of Funds	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	TOTAL		
Baseline health expenditures (1)	\$ 7,066	\$ 7,474	\$ 7,904	\$ 8,360	\$ 8,843	\$ 9,353	\$ 9,893	\$ 10,468	\$ 11,078	\$ 11,724	\$ 92,163		
Source of Funds													
Government													
Federal	\$ 2,245	\$ 2,379	\$ 2,516	\$ 2,661	\$ 2,816	\$ 2,978	\$ 3,052	\$ 3,485	\$ 3,695	\$ 3,931	29,758		
State and Local	1,124	1,189	1,258	1,331	1,408	1,490	1,576	1,630	1,730	1,820	14,556		
Corporations													
U.S. (1)	1,307	1,380	1,458	1,540	1,627	1,720	1,916	1,883	1,983	2,093	16,907		
Overseas	-	-	-	-	-	-	-	-	-	-			
Individuals													
Premiums + Taxes	1,235	1,303	1,376	1,452	1,532	1,617	1,707	1,800	1,900	2,010	15,932		
Out of Pocket Expenses - Health + Dental	568	600	633	668	705	745	786	830	880	930	7,345		
Out of Pocket Expenses - Other (2)	157	165	175	184	195	205	217	229	240	250			
Other	430	458	488	524	560	598	639	611	650	690			
Total Sources	\$ 7,066	\$ 7,474	\$ 7,904	\$ 8,360	\$ 8,843	\$ 9,353	\$ 9,893	\$ 10,468	\$ 11,078	\$ 11,724	\$ 92,163		

(1) Note: All figures from "U.S. National Health Expenditures", CMS Office of the Actuary and include additional \$43 billion per year in healthcare admin expenses from U.S. Corporations

(2) Discretionary other items, e.g. cosmetic surgery.

U.S. Healthcare Costs and How Paid - Pro Forma for AllCare

Use of Funds	Transition Period		Full Implementation									TOTAL
	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038		
Baseline health expenditures - Status Quo	\$ 7,066	\$ 7,474	\$ 7,904	\$ 8,360	\$ 8,843	\$ 9,353	\$ 9,893	\$ 10,468	\$ 11,078	\$ 11,724	\$ 92,163	
Less: Net Savings	\$ (198)	\$ (78)	\$ 794	\$ 840	\$ 1,133	\$ 1,350	\$ 1,586	\$ 1,845	\$ 2,128	\$ 2,434	\$ 11,835	
Pro Forma Health Spend	\$ 7,264	\$ 7,552	\$ 7,110	\$ 7,520	\$ 7,710	\$ 8,003	\$ 8,307	\$ 8,622	\$ 8,950	\$ 9,290	80,328	
				5.8%	2.5%	3.8%	3.8%	3.8%	3.8%	3.8%		
Source of Funds												
Government												
Federal	\$ 2,499	\$ 2,516	\$ 2,046	\$ 2,221	\$ 2,211	\$ 2,274	\$ 2,344	\$ 2,481	\$ 2,562	\$ 2,649	23,805	
State and Local (1)	1,068	1,130	1,195	1,264	1,296	1,345	1,397	1,450	1,505	1,562	13,212	
Corporations (2)												
U.S.	1,307	1,380	1,554	1,613	1,675	1,738	1,804	1,873	1,944	2,018	16,907	
Overseas	-	-	145	147	150	153	156	160	163	166	1,241	
Individuals												
Premiums + Taxes (3)	1,235	1,303	1,387	1,441	1,498	1,557	1,618	1,682	1,748	1,817	15,286	
Out of Pocket Expenses - Health + Dental	568	600	120	124	124	131	131	138	138	138	2,212	
Out of Pocket Expenses - Other (2)	157	165	175	184	195	205	217	229	240	250		
Other	430	458	488	524	560	598	639	611	650	690		
Total Sources	\$ 7,264	\$ 7,552	\$ 7,110	\$ 7,520	\$ 7,710	\$ 8,003	\$ 8,307	\$ 8,622	\$ 8,950	\$ 9,290		

(1) Figure calculated as follows:

State and Local Governments	Transition Period		Full Implementation								TOTAL
	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	
Projected s/l gov healthcare spend - Status Quo (CBO)	\$ 1,124	\$ 1,189	\$ 1,258	\$ 1,331	\$ 1,408	\$ 1,490	\$ 1,576	\$ 1,630	\$ 1,730	\$ 1,820	\$ 14,556
% Growth (medical)		5.8%	5.8%	5.8%	5.8%	5.8%	5.8%	3.4%	6.1%	5.2%	5.5%
Less: Federal Financial Grant	\$ (56)	\$ (59)									
Less: Move to Single Payor	-		(1,258)	(1,331)	(1,408)	(1,490)	(1,576)	(1,630)	(1,730)	(1,820)	
Plus: Maintenance Of Effort Payment	-	-	1,195	1,264	1,296	1,345	1,397	1,450	1,505	1,562	3.9%
Pro Forma Spend	\$ 1,068	\$ 1,130	\$ 1,195	\$ 1,264	\$ 1,296	\$ 1,345	\$ 1,397	\$ 1,450	\$ 1,505	\$ 1,562	\$ 13,212
Maintenance of Effort % Growth											
% Growth (pro forma health spend rate)				5.8%	2.5%	3.8%	3.8%	3.8%	3.8%	3.8%	
Total Savings to State and Local Governments	\$ 1,344										

(2) Figure calculated as follows:

	Full Implementation										
	2031	2032	2033	2034	2035	2036	2037	2038			
Taxable GDP - U.S.	\$ 32,981	\$ 34,234	\$ 35,535	\$ 36,885	\$ 38,287	\$ 39,742	\$ 41,252	\$ 42,820	\$	301,736	
Percent Tax	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%			
Imports (net of \$2 mm exemption)	\$ 3,067	\$ 3,128	\$ 3,191	\$ 3,255	\$ 3,320	\$ 3,386	\$ 3,454	\$ 3,523			
Tax											
U.S. Corporations	\$ 1,554	\$ 1,613	\$ 1,675	\$ 1,738	\$ 1,804	\$ 1,873	\$ 1,944	\$ 2,018			
Overseas	\$ 145	\$ 147	\$ 150	\$ 153	\$ 156	\$ 160	\$ 163	\$ 166			

(3) Figure calculated as follows:

Total Income - U.S. Citizens (excl Social Security) (CBC	\$ 21,395	\$ 22,237	\$ 23,112	\$ 24,022	\$ 24,967	\$ 25,950	\$ 26,971	\$ 28,033	\$ 29,136	\$ 30,283
Percent Healthcare Tax	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%
Total Tax	\$ 1,387	\$ 1,441	\$ 1,498	\$ 1,557	\$ 1,618	\$ 1,682	\$ 1,748	\$ 1,817		

	Transition Period		Full Implementation										
	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038			TOTAL
Federal Government Spend													
Status Quo	\$ 2,245	\$ 2,379	\$ 2,516	\$ 2,661	\$ 2,816	\$ 2,978	\$ 3,052	\$ 3,485	\$ 3,695	\$ 3,931			
Pro Forma	\$ 2,499	\$ 2,516	\$ 2,046	\$ 2,221	\$ 2,211	\$ 2,274	\$ 2,344	\$ 2,481	\$ 2,562	\$ 2,649			
Savings	\$ (254)	\$ (137)	\$ 470	\$ 440	\$ 605	\$ 704	\$ 708	\$ 1,004	\$ 1,132	\$ 1,282			\$ 5,953

Current versus AllCare – A Detailed Cost Comparison

Family of Four with \$60k income – Employer Coverage vs AllCare

The table below breaks down the annual health costs for a family earning \$60,000 under employer coverage versus AllCare:

<u>Cost Bucket</u>	<u>Employer Family Plan</u>	<u>AllCare</u>
Healthcare Tax	\$870	\$3,600
Premiums	\$6,850	\$0
Expected Out-of-Pocket Cost	\$3,772	\$180
Average Cost	\$11,492	\$3,780
Worst Case Cost	\$17,220	\$6,600

Calculation Footnotes & Methodology

- **Healthcare Tax:** The employer plan tracks the standard 1.45% Medicare payroll tax applied to the family's \$60,000 gross income ($\$60,000 \times 0.0145 = \$870$). The AllCare plan shifts this funding structure entirely to a 6% dedicated healthcare income tax, totaling \$3,600 ($\$60,000 \times 0.06$).
- **Premiums:** The employer plan premium mirrors national employee contribution baselines of \$6,850 for a family, as reported by the Kaiser Family Foundation. AllCare replaces this with \$0 premium costs.
- **Expected Out-of-Pocket Cost:** Average out of pocket expenses for family under employer coverage per Kaiser Foundation. Under AllCare, with a \$0 deductible, the out-of-pocket amount is calculated assuming 6 primary care visits at \$15 each (\$90) and 3 specialist visits at \$30 each (\$90), summing to of \$180.
- **Average Cost:** This represents the baseline sum of health taxes, upfront premiums, and the calculated out-of-pocket expenses. The traditional employer path sums to \$11,492. The AllCare path totals \$3,180 (\$3,600 tax + \$180 copays).
- **Worst Case Cost:** This reflects maximum financial vulnerability during an emergency health year. For the employer plan, this adds the tax (\$870), the premium (\$6,850), and the average expected cap per Kaiser Foundation (\$9,500), totaling \$17,220. For AllCare, this represents the healthcare tax plus the maximum out of pocket of \$3,000 for a family under Allcare (\$3,600 tax + \$3,000 MOOP = \$6,600).

Single with \$40k income – Affordable Care Act vs AllCare

The table below breaks down the annual health costs for a single individual earning a \$40,000 baseline income, comparing an Affordable Care Act (ACA) Marketplace plan against AllCare.

<u>Cost Bucket</u>	<u>Affordable Care Act Plan</u>	<u>AllCare</u>
Healthcare Tax	\$580	\$2,400
Premiums	\$2,400	\$0
Expected Out-of-Pocket Cost	\$1,425	\$180
Average Cost	\$4,405	\$2,580
Worst Case Cost	\$13,480	\$3,900

Calculation Footnotes & Methodology

- Healthcare Tax: The ACA plan tracks the standard 1.45% Medicare payroll tax applied to the individual's \$40,000 gross income ($\$40,000 \times 0.0145 = \$580$). The AllCare plan shifts this funding structure entirely to a 6% dedicated healthcare income tax, totaling \$2,400 ($\$40,000 \times 0.06$).
- Premiums: The ACA plan premium reflects the national average individual contribution for a standard silver tier marketplace plan, factoring in partial subsidy eligibility at this income level, which averages \$2,400 annually. AllCare replaces this with \$0 premium costs.
- Expected Out-of-Pocket Cost: Average out of pocket expenses for a single individual under marketplace coverage per Kaiser Foundation. Under AllCare, with a \$0 deductible, the out-of-pocket amount is calculated assuming 6 primary care visits at \$15 each (\$90) and 3 specialist visits at \$30 each (\$90), summing to an expected \$180.
- Average Cost: This represents the baseline sum of health taxes, upfront premiums, and the calculated out-of-pocket expenses. The ACA marketplace path sums to \$4,405. The AllCare path totals \$2,580 (\$2,400 tax + \$180 copays).
- Worst Case Cost: This reflects maximum financial vulnerability during an emergency health year. For the ACA plan, this adds the tax (\$580), the premium (\$2,400), and the average individual out-of-pocket maximum limit (\$10,500), totaling \$13,480. For AllCare, this represents the healthcare tax plus the maximum out of pocket of \$1,500 for a single individual under Allcare (\$2,400 tax + \$1,500 MOOP = \$3,900).

Retired Couple with \$25k Income from Social Security - Medicare vs AllCare

The table below breaks down the annual health costs for a single senior citizen earning a \$25,000 baseline income entirely from Social Security, comparing a standard Medicare plan against AllCare:

<u>Cost Bucket</u>	<u>Traditional Medicare Plan</u>	<u>AllCare</u>
Healthcare Tax	\$0	\$0
Premiums	\$2,435	\$0
Expected Out-of-Pocket Cost	\$2,518	\$180
Average Cost	\$4,953	\$180
Worst Case Cost	\$8,139	\$1,500

Calculation Footnotes & Methodology

- **Healthcare Tax:** Traditional Medicare does not levy a payroll tax on retired Social Security income. The AllCare plan shifts funding to a 5% dedicated healthcare income tax, but because Social Security income is not taxed under AllCare, the total tax obligation remains \$0.
- **Premiums:** The Medicare plan premium reflects the national standard Medicare Part B monthly premium of \$202.90 for an individual, which totals \$2,434.80 annually. AllCare replaces this with \$0 premium costs.
- **Expected Out-of-Pocket Cost:** Average out of pocket expenses for a single individual under marketplace coverage per Kaiser Foundation. Under AllCare, with a \$0 deductible, the out-of-pocket amount is calculated assuming 6 primary care visits at \$15 each (\$90) and 3 specialist visits at \$30 each (\$90), summing to a predictable \$180.
- **Average Cost:** This represents the baseline sum of health taxes, upfront premiums, and the calculated out-of-pocket expenses. The traditional Medicare path sums to \$4,953. The AllCare path totals \$180 (\$0 tax + \$180 copays).
- **Worst Case Cost:** This reflects maximum financial vulnerability during an emergency health year. For the Medicare plan, this adds the premium (\$2,435) to the average in-network out-of-pocket maximum limit for Medicare Advantage plans tracked by the Kaiser Family Foundation (\$5,421), totaling \$7,856, plus any foundational gaps. For AllCare, this represents the healthcare tax plus the maximum out of pocket of \$1,500 for a single individual under AllCare (\$0 tax + \$1,500 MOOP = \$1,500).

Family below Federal Poverty Level – Medicaid vs AllCare

The table below breaks down the annual health costs, program features, and care benefits for a family of four earning a \$20,000 baseline income, comparing a standard state Medicaid program against the AllCare single-payor system.

<u>Cost or Benefit Category</u>	<u>Medicaid</u>	<u>AllCare</u>
Healthcare Tax	\$0	\$1,200
Premiums	\$0	\$0
Expected Out-of-Pocket Cost	\$0	\$0
Average Cost	\$0	\$1,200
Worst Case Cost	\$0	\$1,200
Eligibility	Onerous and ongoing	Simple and one time
Network Strength	Poor	Excellent
Health Benefits	Limited	Robust
Dental	None or limited	Included

Calculation Footnotes & Methodology

- **Healthcare Tax:** Families at this income level have no federal income tax liabilities. The AllCare system assesses its dedicated 5% healthcare income tax directly on the family's gross cash income baseline of \$20,000, which is \$1,200 ($\$20,000 \times 0.06 = \$1,200$). Per program guidelines, this calculation strictly excludes any welfare, SNAP benefits, or other government assistance payments from the taxable baseline.
- **Premiums:** Both the state-managed Medicaid system and the AllCare single-payor structure levy \$0 monthly premiums for low-income populations.
- **Expected Out-of-Pocket Cost:** Medicaid programs strictly limit or eliminate out-of-pocket exposure for individuals and households falling below the federal poverty threshold. Under AllCare rules, all standard primary care (\$15) and specialist (\$30) copays are entirely waived for any family living below the poverty line, keeping the active cost baseline at \$0.
- **Average Cost:** This combines taxes, upfront health premiums, and standard healthcare consumption, resulting in a \$0 annual cash requirement under Medicaid and a \$1,000 obligation under AllCare.
- **Worst Case Cost:** The statutory caps protect families from medical debt at this bracket. For Medicaid, severe federal out-of-pocket rules limit overall cost exposure to nominal amounts. AllCare relies on a hard total liability cap of \$1,200 for this group because all copays are completely waived and the deductible is \$0, leaving only the fixed income tax obligation ($\$1,200 \text{ tax} + \$0 \text{ maximum out-of-pocket} = \$1,200$).

- **Eligibility:** Medicaid verification requires navigating complex asset tests, household size checks, and recurring income re-certification processes, making it onerous and ongoing. AllCare enrollment is designed as a simple and one-time process.
- **Network Strength:** Medicaid reimbursement rates to providers track lower than private plans, causing many practitioners to decline coverage, leaving a poor network structure. AllCare features excellent provider network enrollment across all facilities.
- **Health Benefits:** While federal law demands basic behavioral services, actual state-level execution leaves Medicaid access limited due to low specialist acceptance and extensive authorization barriers. AllCare implements robust, universal mental health parity plus a more robust range of other benefits.
- **Dental:** Adult comprehensive dental care remains an optional benefit under federal Medicaid guidelines, leaving adult coverage nonexistent or strictly limited to emergency extractions across numerous states. AllCare includes universal comprehensive dental services for all family members.

The New Basis of Competition for Private Insurers

Under AllCare private insurance companies would be stripped of their traditional tools of competition—such as proprietary provider networks, risk-selection gaming, and secret discount negotiations—and instead forced to compete on a standardized playing field governed by a universal rate card and a legally identical core benefit design. In this highly compressed financial environment, a dramatic consolidation of private health insurers would likely occur and surviving carriers would transform into ultra-efficient health utilities, heavily prioritizing the customer experience to win over consumers on the universal exchange. Companies would compete aggressively on administrative speed and frictionless design, deploying advanced, automated claims-adjudication software to guarantee instant approvals for complex procedures and out-of-state care, contrasting with the slower bureaucratic processing often associated with public agencies. Digital infrastructure would become a primary differentiator, with firms investing heavily in integrated telehealth architectures, intuitive consumer portals, and proactive AI triage grids that guide patients seamlessly to low-acuity care redirects, minimizing friction before a patient ever sets foot in a physical clinic.

Beyond core operational efficiency, private insurers would maintain market share by pivoting to aggressive, proactive health management and innovative premium incentive models. Since their profit margins would be tied to a razor-thin administrative fee, keeping their member population healthy and out of high-cost hospital beds would be the only viable mechanism to preserve profitability. Carriers would differentiate themselves by offering robust wellness rewards, gym membership subsidies, and direct cash-back

bonuses to individuals who hit preventative care milestones, such as completing annual screenings or successfully managing chronic conditions like diabetes and hypertension through company-sponsored health coaches. Finally, companies would compete on the exchange through the curation of specialized supplemental "buy-up" packages and optional lifestyle riders. While the base AllCare plan handles all essential medical needs under the standard 6% income tax, private insurers would design premium add-on tiers for non-essential services, such as luxury private hospital room upgrades, international travel coverage, holistic therapies, or elite concierge medical access, making the value of their private alternative explicitly transparent to the American public.

Under the AllCare exchange, transparent rating of the care quality metrics of different insurers, including the Public Option, would be provided in addition to metrics on denial of care ratings, citizen satisfaction, and other measures to give citizens for the first time accurate, "apples to apples" measures of the comparative performance of carriers to assist in their selections.

Impact on Unions



CITIZEN LEGISLATION

Integrity. Grit. Respect and Compromise. Humility. Gratitude. And Laugh!

Impact on Unions

In an era where the World Economic Forum forecasts that technological shifts could disrupt millions of jobs globally, labor unions are emerging as an indispensable counterweight to the employment threats posed by AI and robotics. Leaders across the labor movement have starkly categorized artificial intelligence as one of the single biggest threats to working people of our lifetime, underscoring the urgent need for workers to collectively bargain against unprecedented algorithmic competition and robots. National polling reveals an overwhelming public mandate for labor intervention, with a vast majority of workers demanding that a human remain the final decision-maker in employment actions and supporting strict transparency guardrails against workplace automation. Beyond the bargaining table, unions are actively shaping the legislative landscape to ensure that new technologies do not degrade human dignity, heavily involving themselves in drafting model legislation and advocating for enforcement frameworks that mandate human oversight and ban invasive workplace surveillance.

While some level of job displacement is inevitable as these automated systems roll out, this economic shift can be successfully managed through proactive policies that prioritize net job creation, with labor unions serving as critical architects of those legislative decisions. By participating directly in the formulation of national technology policies, unions can ensure that automation is paired with aggressive public investments in sectors like infrastructure and advanced manufacturing to yield a new generation of high-quality, human-centric employment opportunities. Furthermore, as the nature of work changes, unions must evolve to offer members value-added benefits that go beyond traditional contract negotiations, positioning themselves as lifelong career anchors providing continuous upskilling certifications, portable benefit platforms, and robust retraining programs. In tandem with these organizational shifts, wider social safety net policies like universal healthcare must be intentionally designed to support the labor movement; by establishing a public healthcare floor, unions are freed from the grueling burden of negotiating basic medical benefits, allowing them to redirect their collective bargaining power toward securing supplemental wellness packages and premium specialized care that enhance the total value of union membership.

Healthcare

The provision of comprehensive healthcare benefits has traditionally served as a cornerstone of the labor movement, representing a critical value-added benefit that attracts members and fosters deep institutional loyalty. For many workers, the promise of union-backed medical coverage provides peace of mind and financial security that independent or non-union employment rarely offers. However, unions face severe

structural challenges in maintaining these benefits, as they must navigate a fragmented insurance marketplace and pay exorbitantly high administrative fees just to rent commercial provider and doctor networks. These renting fees drain precious financial resources from the union trust funds, which could otherwise be allocated to higher wage increases, strike funds, or robust retirement pensions, while still leaving the union vulnerable to premium hikes and narrow network restrictions imposed by commercial insurers.

The implementation of the AllCare universal healthcare system would fundamentally transform this dynamic by allowing labor unions to piggyback directly on the vastly superior reimbursement rates negotiated by the federal government. Instead of navigating costly commercial contracts, unions could utilize AllCare's national network as their baseline infrastructure, immediately eliminating network rental fees and leveraging government-backed purchasing power. Unions could then differentiate their specific offerings from the standard public option by packaging AllCare with specialized, supplemental coverage. To ensure exclusivity and maintain labor's distinct identity, these could even be listed within the AllCare exchange as "union-only plans."

Furthermore, the government would advantage these plans by offsetting or capping the administrative fees the unions incur, freeing up capital so that high-demand wellness benefits like chiropractic care, vision, dental, and physical therapy could be integrated at no additional cost to the members. This legislative framework would democratize healthcare delivery across organized labor, enabling smaller unions that previously lacked the scale to offer their own health plans to finally do so, thereby expanding their organizing appeal. Most crucially, transitioning to this hybrid AllCare model would strip corporations of their most powerful leverage tool, ensuring that employers can no longer threaten to withhold or cut health benefits during intense wage negotiations, completely shifting the balance of power back to the workers.

To transition workers successfully to a system like AllCare, structural guardrails must ensure that corporate savings from dismantled employer-sponsored healthcare are not simply pocketed as corporate profit. While a flat six percent individual contribution appears as a new deduction, it replaces the existing system where employers conceal the true, staggering cost of healthcare by taking it out of potential total compensation. Bureau of Labor Statistics data shows that health care costs constitute over eight percent of total worker compensation, with employers paying an average of over seventeen thousand dollars annually toward a family premium. If the federal government absorbs the administrative and financial responsibility of healthcare, a legal mechanism called a wage-pass-through mandate would require companies by law to convert every dollar previously

spent on health premiums directly into gross hourly wages. This redirection can be enforced by a regulatory clawback tax on any company failing to verify that its baseline payroll expanded by the exact amount of its calculated healthcare cost reduction.

For union members, this mandated shift provides a massive financial advantage because cash wages are dynamic, transparent, and multi-functional in a way that health benefits never can be. When these thousands of hidden dollars are permanently added to a worker's base salary, it immediately elevates their baseline for calculating overtime, shift differentials, and pension contributions, compounding their long-term wealth.

Furthermore, while health benefits vanish the moment a worker faces a layoff, a strike, or a career transition, high cash wages remain fully portable and protected under the law. By converting an opaque, employer-controlled health benefit into direct liquid income, unions achieve absolute clarity at the bargaining table, enabling them to fight for higher baseline wages while their members enjoy comprehensive, permanent health security through the unified national system.

Beyond individual worker savings, the macroeconomic architecture of the AllCare system provides massive institutional relief to the public sector; by removing healthcare liabilities from state and local government payrolls and carefully constructing how state and local governments pay for AllCare, the system generates sweeping administrative and structural savings. These public sector savings were sized at a \$1.3 trillion which is equal to the \$1.3 trillion dollars in underfunded pension liabilities currently threatening the retirement security of public sector workers nationwide.

Childcare

The integration of a universal childcare system would offer an unprecedented organizing and retention tool for labor unions by empowering them to operate their own exclusive, union-only childcare facilities. Under a standardized universal model where members enroll their children for a flat nine percent of their household income, the federal government would absorb the administrative and operational strain by directly subsidizing the difference between that cap and the true, localized cost of providing high-quality care. This guaranteed public funding stream enables unions to move past the traditional constraints of commercial childcare and establish highly customized facilities tailored explicitly to the erratic demands of their membership. For instance, unions representing manufacturing, hospitality, or healthcare workers could operate twenty-four-hour or overnight facilities to accommodate night shifts, while transit or construction unions could offer flexible, drop-in care for irregular scheduling and early-morning roll calls. Additionally, unions could introduce specialized curriculum enhancements, such as STEM or technical arts programs mirroring the trade, or build mobile childcare units directly adjacent to

temporary infrastructure project sites, providing a level of convenience and cultural alignment that standard commercial centers cannot match.

This localized, union-controlled infrastructure provides an extraordinary benefit to organizations with a high density of parent-age workers, allowing centers to be strategically placed in optimal geographic locations. Instead of forcing parents into exhausting commutes, unions could establish childcare facilities directly inside major industrial parks, near central transit hubs, or right on-site at major municipal employers like public schools and hospitals. This hyper-local positioning creates a stark contrast against general public or commercial offerings, which are frequently plagued by long waitlists, rigid operational hours, and inconvenient geographic footprints. By embedding specialized care into the fabric of the workplace, unions effectively remove one of the steepest economic and logistical barriers modern working families face, dramatically increasing the lifetime value of a union card and positioning the labor movement as a total support system for the modern worker's household.

Worker Retraining

A dramatic increase in the federal worker retraining budget would significantly empower labor unions by turning them into the primary administrators of workforce transition programs. With this unprecedented influx of public capital, unions could vastly expand their own specialized apprenticeship and technical training infrastructure, allowing them to capture these public funds to upskill their members directly without draining union treasury funds. By controlling the retraining pipeline, unions can ensure that workers facing displacement from AI and robotics are seamlessly transitioned into emerging high-growth industries like advanced manufacturing and clean infrastructure, maintaining their union membership and protecting their collective bargaining leverage. This massive funding floor would effectively institutionalize unions as necessary partners in national economic development, making union-led training centers the gold standard for workforce readiness and giving organized labor immense appeal to unorganized workers who are seeking a secure path through technological disruption.

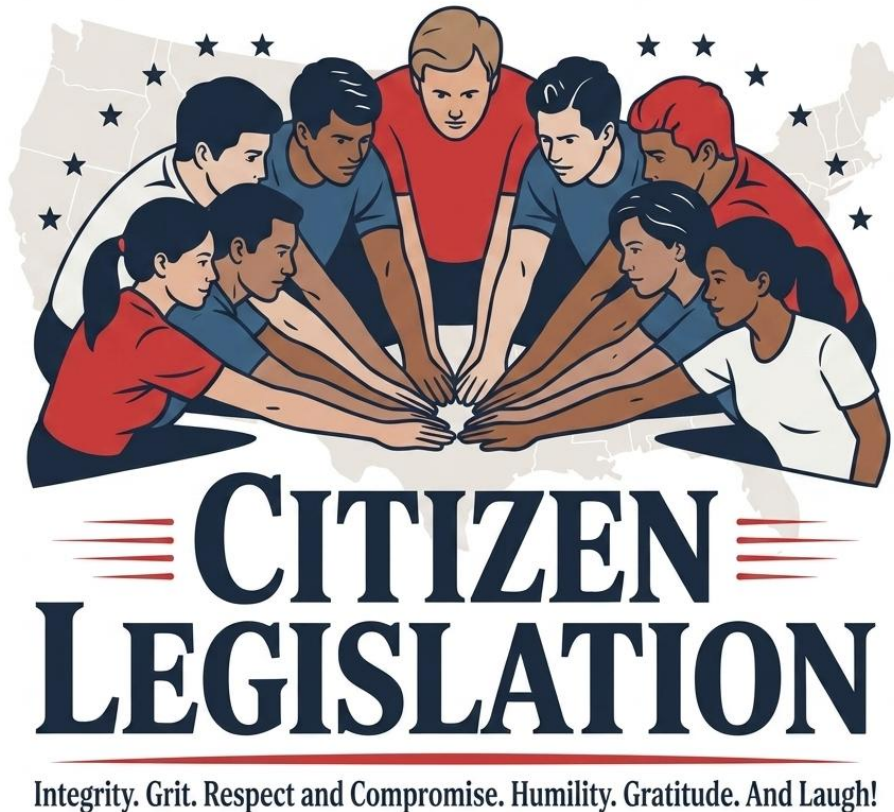
Labor Reforms

The labor and workforce reforms incorporated into Citizen Legislation would further benefit unions by shifting the corporate and regulatory emphasis toward skills-based hiring, employer-incentivized retraining, and controlled technological transitions. Reforms that promote skills-focused credentials over traditional college degrees, paired with heavy investments in crucial domestic trades like shipbuilding, welding, and electrical work, create a massive surge in demand for the exact high-paying, AI-proof careers that unions

specialize in organizing. Furthermore, by embracing policy proposals that advocate for a phased, collaborative approach between business and government to manage the speed of automation, these reforms strip companies of the ability to execute sudden, unilateral workforce liquidations. This legally forced cooperation provides unions with a vital window of opportunity to negotiate robust worker-first protection agreements, secure fair wage pass-throughs, and codify human-centric oversight into federal labor standards.

RETHINK EVERYTHING - DETAIL

Goals, Policy Details, Projected
Employment, Pro Forma Fiscal and
Trade Deficit, Process, Timing and
Credibility



Rethink Everything

Overview

The goal of Citizen Legislation is to end the affordability, deficit and corruption crises and it is presumed to be passed on January 1, 2029. Rethink Everything is a completely different legislative proposal with a completely different set of objectives and is presumed to be enacted on January 1, 2031. The goal of Rethink Everything is to provide the transformational change necessary for the transition to a world driven by AI and robotics via a comprehensive suite of laws that replace or dramatically alter current laws and treaty frameworks . Rethink Everything would maximize the opportunities from the transition of a world to one driven by artificial intelligence and robotics while mitigating its adverse effects. Rethink Everything is 18 individual pieces of legislation that would be prepared and moved through the legislative process separately, but all passed together as part of one unified strategy.

Rethink Everything is premised on the belief that the entire range of laws and policy changes needed to address the AI and robotics transition are absolutely dramatic and cannot be done via “point solution” legislative proposals in a sequential, scattershot approach that moves at the speed of government; instead such change must be done in a carefully orchestrated fashion as part of one overall strategy, carefully communicated to the American people and done at requisite speed. To use a metaphor from computer software, each of the 18 individual pieces of legislation can be thought of as specific application programs (Word, Excel, PowerPoint, et al); Rethink Everything is the Windows operating system with such Windows operating system replacing our current DOS traditional political process which, even if it were trusted by the American people, is ill equipped to manage the challenge at hand.

Summary of Goals and Policies

Summarized below are the goals of Rethink Everything:

- Provide Universal Economic Dignity
- Provide Universal Retirement Dignity
- Manage Creative Destruction While Maintaining Full Employment
- Ensure All Children Have Equality of Opportunity
- Achieve A+ Infrastructure
- Transition to Clean Power Generation
- Provide Universal Housing
- Initiate Massive Environmental Clean Up
- Ensure AI and Robotics Wealth Generation Shared Equitably by All Americans

- Maintain Acceptable Near-Term Deficits and Move to Long Term Surpluses

Summarized below are Rethink Everything's policies that allow its goals to be achieved:

- Repeal and replace individual income tax code;
- Repeal and replace individual and corporate Social Security Taxes;
- Increase payouts to Social Security beneficiaries;
- Create New Super Saver Program;
- Help displaced workers find new employment including massive worker retraining
- Fund and modernize educational achievement policies;
- Launch massive infrastructure program
- Fund re build of new clean power generation
- Fund universal housing programs managed via participating state and local governments
- Finish the cleanup of our air, accelerate cleanup of our land, start the cleanup of the world's water, and protect global marine and wildlife
- Impose new taxes on AI, robotics and autonomous vehicles subject to treaty protection
- Provide significant corporate tax code incentives to reshore manufacturing in conjunction with allies;
- Raise the minimum wage to \$15/hour

Detailed Discussion of Goals and Policies

The details of these goals and policies are outlined below.

Economic Dignity

There are seven categories that characterize economic status – Deep Poverty, Poverty, Working Poor, Living Wage, Emotional Well Being, Financial Independence and the Wealthy. The first goal of Rethink Everything is to eradicate Deep Poverty and Poverty in the United States. The second goal is that all Americans who work full time achieve a minimum of a Living Wage and no longer reside in the Working Poor category. The final goals are for the strong majority of Americans to advance into the Emotional Well Being and above stages, representing drastic improvements from current while also increasing the percentage of the population considered wealthy.

Current State

The financial reality of living in America currently is shaped dramatically by household size, regional costs, and how much income remains after handling the essential obligations of

modern life. When mapping the population across seven distinct economic bands, a clear picture emerges of the dividing lines between survival, comfort, and wealth accumulation. Note that the baseline figures assume a standard household structure, such as a family of four or an adjusted multi-person baseline, to show how the boundaries shift across low-cost, mid-cost, and high-cost regions.

Deep Poverty - This band represents the lowest tier of economic survival, where household income falls below fifty percent of the official federal poverty line. Roughly five percent of Americans live in deep poverty. Characteristics of this tier involve a reliance on public assistance for basic caloric and shelter needs, severe housing insecurity, and frequent utility disruptions. There is virtually no discretionary income, and immediate physical survival takes priority over any long-term planning.

- Low-Cost Areas: Under \$16,500
- Mid-Cost Areas: Under \$16,500
- High-Cost Areas: Under \$16,500

Note: Because the federal poverty guideline is a static nationwide baseline, the official statistical boundaries do not adjust for local costs, though the severe lack of purchasing power is felt acutely in expensive metropolitan regions.

Poverty - This tier includes households earning between fifty percent and one hundred percent of the federal poverty guideline. Approximately six percent of the population lives in this band, meaning that around eleven percent of Americans live below the total poverty line. Characteristics include strict eligibility for major federal safety-net programs like SNAP and Medicaid. Households can generally cover low-cost food and substandard or subsidized housing, but they have zero capacity to absorb any sudden expense. Financial choices are defined by tradeoffs, such as choosing between prescription medicine or automotive repairs.

- Low-Cost Areas: \$16,500 – \$33,000
- Mid-Cost Areas: \$16,500 – \$33,000
- High-Cost Areas: \$16,500 – \$33,000

Working Poor - This category represents households that earn above the official poverty line but still sit well below the baseline required for self-sufficiency. Approximately nineteen percent of Americans fall into the working poor or low-income category. Characteristics include full-time employment, often across multiple hourly service or retail roles, paired with significant financial distress. These households encounter the cliff effect, where they earn too much to qualify for public assistance but too little to afford market-rate rent,

healthcare premiums, or commercial childcare. They rely heavily on credit cards to bridge monthly shortfalls and live in a state of chronic financial anxiety.

- Low-Cost Areas: \$33,000 – \$55,000
- Mid-Cost Areas: \$33,000 – \$75,000
- High-Cost Areas: \$33,000 – \$105,000

Living Wage / Viable - This band marks the baseline of true economic self-sufficiency, where a household can meet all basic needs independently without relying on government programs. About twenty-five percent of Americans live within this standard middle-class entry tier. Characteristics center on a functional but rigid budget. Households can consistently cover market-rate housing, utilities, healthcare, and basic groceries. However, there is minimal room for error. The savings rate is close to zero, meaning that while day-to-day bills are paid, a sudden job loss or medical emergency risks pushing the household back into debt. The desire to escape this vulnerability provides a strong incentive to climb to higher income brackets.

- Low-Cost Areas: \$55,000 – \$85,000
- Mid-Cost Areas: \$75,000 – \$120,000
- High-Cost Areas: \$105,000 – \$165,000

Emotional Well-Being - This tier represents the income satiation point where daily financial anxiety disappears from consumer life. Approximately twenty percent of Americans occupy this comfortable middle-to-upper-middle-class band. Characteristics include complete daily peace of mind regarding bills and basic lifestyle choices. Households can afford reliable vehicles, desirable housing, routine vacations, and restaurant dining without reviewing their bank balance beforehand. A modest savings pattern is established, and minor emergencies are resolved out of cash reserves rather than debt vehicles.

- Low-Cost Areas: \$85,000 – \$130,000
- Mid-Cost Areas: \$120,000 – \$165,000
- High-Cost Areas: \$165,000 – \$240,000

Financial Peace - This tier describes the threshold of complete long-term financial security, where a household satisfies current desires while aggressively funding the future. Roughly twenty percent of the country lives in this upper-income bracket. Characteristics focus on wealth accumulation and structural freedom. Households in this band routinely save twenty percent or more of their gross earnings, maximize retirement vehicles, fund college savings plans, and maintain multi-month emergency reserves. Financial stress is eliminated, and discussions shift from affording necessities to choosing how to optimize investments, real estate, and lifestyle experiences.

- Low-Cost Areas: \$130,000 – \$195,000
- Mid-Cost Areas: \$165,000 – \$220,000
- High-Cost Areas: \$240,000 – \$400,000

The Wealthy - This tier covers the top echelon of the American economy, consisting of households earning more than double the national median income. Roughly five percent of Americans live in this band. Characteristics involve high concentrations of discretionary capital, multi-asset investment portfolios, and significant financial leverage. Income is frequently derived from a blend of high-level executive compensation, business ownership, and capital gains rather than purely hourly or salaried labor. The primary financial focus shifts toward wealth preservation, tax optimization, asset protection, and generational philanthropy.

- Low-Cost Areas: \$195,000+
- Mid-Cost Areas: \$220,000+
- High-Cost Areas: \$400,000+

Future State

The collective impact of Citizen Legislation and Rethink Everything would significantly reduce the level of income needed to achieve the Livable Wage and above categories. This is accomplished via several means, many of which are funded via new taxes on AI, robotics and autonomous vehicles:

- Affordability policies that make the essentials of healthcare, eldercare, childcare and housing available as a percent of income;
- Increased payouts to Social Security beneficiaries that guarantee all Americans have a minimum \$2,500 monthly Social Security benefit at age 68 while changing the fundamental structure of how individuals fund Social Security;
- A revised individual income tax code that has a negative 25% income tax on the first \$20/\$40k of income and 0% from \$20-40/\$40-80k for one/two adult households and fixed percentages thereafter plus a \$250 monthly Child Tax Credit payout;
- A Super Saver program where the federal government provides significant matching on citizen deposits;
- A \$15 per hour minimum wage.
- Strong job market via significant stimulus combined with a reduction on human worker taxes while increasing taxes on AI and robotics;

As a result of the policies above, the level of income required to achieve the Living Wage and above categories is substantially reduced:

Living Wage

- Low-Cost Areas: \$21,500
- Mid-Cost Areas: \$25,500
- High-Cost Areas: \$29,000

Emotional Well Being

- Low-Cost Areas: \$57,500
- Mid-Cost Areas: \$62,000
- High-Cost Areas: \$62,000

Financial Peace

- Low-Cost Areas: \$89,500
- Mid-Cost Areas: \$107,500
- High-Cost Areas: \$135,000

Wealthy

- Low-Cost Areas: \$192,000
- Mid-Cost Areas: \$210,500
- High-Cost Areas: \$248,000

Under the current system, the distribution of the American population across the seven economic tiers highlights a severe concentration of financial vulnerability at the bottom and limited access to long-term stability. Approximately 10% of Americans survive in deep poverty, while another 12% live in standard poverty, often entirely disconnected from or disqualified by complex federal assistance frameworks. The broad middle class is highly fractured, with 15% of the population classified as the working poor—those who are employed but fail to meet basic survival costs—and 25% hovering at a baseline living wage or viable level where they remain highly vulnerable to sudden spikes in market rent, healthcare costs, or childcare. Another 25% of the population has reached the emotional well-being tier, which provides daily peace of mind but lacks structural protection against late-life eldercare crises or catastrophic medical debts. True financial independence is a restricted privilege held by only 10% of the population who possess enough surplus cash to self-insure their lives, while 2.9% fall into the wealthy tier, and a microscopic 0.1% inhabit the extremely wealthy category.

Implementing the pro forma suite of policies—bolstered by a proactive, non-punitive advocacy program designed to aggressively engage and enroll the most vulnerable citizens based entirely on demonstrated need rather than complex eligibility testing—

fundamentally transforms this distribution. Deep poverty and standard poverty are effectively eliminated, falling to less than 1% as the 25% negative income tax floor, the \$15 minimum wage, and the proactive engagement model ensure very few citizen slips through the safety net. The working poor category is completely eradicated, dropping to 0%, because the \$15 hourly wage floor combined with the negative income tax automatically elevates all employed individuals out of working poverty. The living wage/viable tier contracts from 25% to just 12%, acting primarily as a temporary or transitional bracket since universal caps on housing, healthcare, and childcare compress the actual cost of baseline survival. The emotional well-being tier shifts to 25%, establishing an incredibly secure baseline where a family's day-to-day expenditures scale fluidly with their earnings. The dominant majority of the country migrates directly into the financial independence tier, which explodes from 10% to 45% of the population because households can rapidly compound their personal wealth through the super saver match and a guaranteed \$2,500 monthly pension floor after age 68. Finally, the wealthy bracket expands from 2.9% to 17.6%, and the extremely wealthy tier grows from 0.1% to 0.5%, because families are no longer forced to liquidate their homes or generational assets to fund late-life nursing home care, allowing middle- and working-class wealth to compound cleanly across generations.

Another way to measure whether Rethink Everything moves the U.S. to healthy levels of wealth and income inequality can be measured by the Gini Coefficient. The Gini coefficient is a widely accepted measure of wealth and income inequality where zero represents perfect equality and one represents perfect inequality. A desired healthy range for an advanced economy typically hovers between zero point twenty-five and zero point thirty-five for income, and zero point sixty to zero point seventy for wealth. The United States is currently well outside these boundaries, with an income Gini coefficient of zero point forty-nine and a wealth Gini coefficient of zero point eighty-three, signaling a steep concentration of capital where the top one percent controls roughly thirty-two and a half percent of all household wealth. Under the status quo baseline projection for 2040, these metrics are on track to worsen, driving the wealth Gini coefficient up to zero point eighty-six. The introduction of the pro forma policy model radically breaks this trend line by 2040, driving the pro forma income Gini coefficient down into a highly egalitarian range of zero point twenty-nine to zero point thirty-two, while the pro forma wealth Gini coefficient falls into a healthy range of zero point sixty-eight to zero point seventy-one.

The current versus pro forma wealth distribution would return to healthy levels as summarized below:

<u>Economic Indicator</u>	<u>Healthy Target Range</u>	<u>Current Status (2026)</u>	<u>2040 Baseline Projections</u>	<u>2040 Pro Forma Model</u>
Income Gini Coefficient	0.25 – 0.35	0.49	0.52	0.29 – 0.32
Wealth Gini Coefficient	0.60 – 0.70	0.83	0.86	0.68 – 0.71
Top 0.1% Wealth Share	N/A	14.5%	16.5%	10.5%
Remaining Top 1% Share	N/A	18.0%	18.5%	14.5%
Next 9% Wealth Share	N/A	34.7%	34.0%	30.0%
Next 40% Wealth Share	N/A	30.3%	28.8%	37.0%
Bottom 50% Wealth Share	N/A	2.5%	2.2%	8.0%

Retirement Dignity

The next goal of Rethink Everything is to ensure all Americans can retire at no lower than the Living Wage economic level. To do so Americans age 68 or older will receive their traditional Social Security benefits, however the minimum amount is set at \$2,500 per month and would go to all Americans regardless of contribution levels, guaranteeing all Americans retire at a “floor” income of the Living Wage level or greater. Current individual Social Security taxes are repealed and replaced with a single contribution of 4.14% of income with no cap, ensuring a portion of the staggering wealth gains from AI and robotics that would otherwise go to a small percentage of people are shared equitably with all Americans.

A “ceiling” income above the Living Wage is reached via individual initiative and personal responsibility through traditional means like hard work, home ownership and planning. However the “ceiling” retirement income would be dramatically buttressed by a new Super Saver program that provides all Americans unparalleled investment opportunities and matching contributions. Specifically, Rethink Everything provides a complete overhaul of the American retirement infrastructure, replacing fragmented tax-deferred vehicles like 401ks and IRAs with an open-architecture, portable government-matched system. This policy framework removes retirement matching and administrative overhead from corporate balance sheets, significantly lowering the total compensation cost of human labor while providing parity in savings opportunities for gig and part-time workers. It would also dramatically increase the national savings rate from 3% currently to an estimated 10-15% level, considered by economists to be the ideal range.

The Super Saver establishes a permanent federal matching framework that attaches directly to individual citizens rather than their workplace, completely freeing corporations from administering retirement accounts. The federal matching tranches are progressively

tiered to maximize savings velocity when individuals are youngest, while restricting standard early liquidations until age sixty-eight under a strict thirty-five percent clawback penalty to preserve long-term capital, with exceptions made to documented first time home purchases as well as emergencies. Minors aged twelve and under who provide documented proof of independent earnings receive a three-for-one match on up to one thousand dollars annually. Eligible earners aged thirteen to twenty-two receive a two-for-one match on individual contributions up to two thousand dollars annually. The prime accumulation tier for ages twenty-three to thirty-five provides a one-for-one match on contributions up to four thousand dollars annually, while the structural maturation tier for ages thirty-six to fifty-four offers a fifty percent match on contributions up to six thousand dollars annually. For individuals in the catch-up tier spanning ages fifty-five to sixty-five, the framework provides a twenty-five percent federal match while increasing the maximum contribution limit to twelve thousand dollars annually to provide focused support as workers approach retirement age.

Manage Creative Destruction While Maintaining Full Employment

The next goal of Rethink Everything is to ensure the “creative destruction” of old jobs being destroyed while new created is managed properly and that sufficient new jobs are created to maintain full employment even while increasing workforce participation.

The impact of AI and robotics will drive tremendous job destruction, while creating significant new job opportunities (referred to as creative destruction). The need for new jobs to replace old will be further compounded by a significant number of Americans returning to the workforce via Citizen Legislation and Rethink Everything policies, for example the adult children of the elderly who will no longer need to provide eldercare or parents of young children who can use universal childcare. The need for new jobs will also be increased due to other Citizen Legislation and Rethink Everything policies, for example the significant reduction in jobs lost in administering our current healthcare system as it is replaced with the dramatically simplified new AllCare system. The new jobs needed will be met with new private sector job growth but also dramatically enhanced via Citizen Legislation and Rethink Everything policies, for example a dramatic increase in eldercare workers, infrastructure jobs and economic stimulus. Creative destruction will also be managed via reducing taxes on human labor while increasing taxes on AI and robotics, all done in close cooperation with our allies to ensure we avoid a “race to the bottom” on such taxes, while also working with allies to provide significant reshoring and friend shoring opportunities in manufacturing.

The concept of creative destruction dictates that as technological breakthroughs render old industries obsolete and destroy old jobs, they simultaneously give birth to entirely new

economic sectors and create new, a process that will be dramatically accelerated by the mass deployment of artificial intelligence, robotics, and autonomous vehicles. While these advancements are projected to trigger widespread job displacement across traditional sectors like transportation, manufacturing, and administrative services, they will also open a vast frontier of unprecedented roles in system management, human-machine collaboration, and localized service economies. When coupled with the frameworks of Citizen Legislation and Rethink Everything that create unprecedented new job opportunities in childcare, elder care, infrastructure, green energy and more, this economic shift can generate a sufficient volume of high-quality positions to maintain robust employment levels. Achieving this equilibrium, however, is entirely contingent upon a massive, proactive investment in nationwide job retraining and the sophisticated application of AI-driven career tools, which are essential to radically compress transition times and seamlessly guide displaced workers into their next productive career paths.

Rethink Everything provides for such tools as well as a dramatic level of funds for retraining. The implementation of this comprehensive national career framework would fundamentally transform how citizens navigate involuntary job displacement by replacing an outdated, reactive safety net with a highly predictive, personalized transition system. By modernizing existing federal career infrastructure, such as the Department of Labor's O*NET and CareerOneStop systems, this platform would transform static occupational databases into a dynamic, real-time matching engine. Instead of leaving workers to guess which industries are growing or forcing them to manually parse thousands of fragmented online listings, this integrated platform would instantly map a worker's existing professional DNA against real-time market demands. By evaluating a user's core competencies, cognitive strengths, and behavioral traits, the platform could bypass generic job matches and uncover non-obvious career adjacencies where a worker already possesses the vast majority of required skills. A displaced worker would immediately see clear, localized career pathways into resilient, high-demand sectors, with the platform clearly calculating the exact skills gap they need to bridge to qualify for immediate hiring.

This predictive matching ecosystem would build directly upon modern data-driven foundations and the localized public-private networks pioneered by initiatives like RAISE US. However, rather than simply identifying a career path and leaving the worker to secure their own funding, this advanced model would couple technological guidance with a massive expansion of federal job retraining investments. The platform would serve as a single, frictionless intake portal where automated career counseling is legally and financially bound to subsidized educational programs. When a worker selects a recommended transition pathway, the system would automatically authorize and deploy targeted training funds—such as enhanced technical grants or employer-backed

stipends—directly to verified community colleges, trade unions, or technical bootcamps. By treating rapid worker redeployment as a vital national security priority and funding it accordingly, this model ensures that retraining is completely integrated into the daily experience of job hunting, providing a financially secure, structured bridge that prevents long-term displacement and stabilizes the workforce during periods of rapid technological change.

To prevent the platform from becoming a stagnant government monopoly, its core architecture would be designed to foster and rely upon continuous private sector innovation. Rather than building every algorithm and training module from scratch, the federal government would host an open-access data utility, providing secure Application Programming Interfaces that allow private technology companies, startups, and academic institutions to deploy their own specialized tools within the portal. Private AI developers could compete to offer the most accurate psychometric profiling, advanced skill-gap analysis, and hyper-personalized virtual career coaching interfaces. Furthermore, private education providers, corporate training partners, and credentialing institutions would be able to list their micro-credentials and bootcamps directly in the system, subject to strict, performance-based outcomes monitored by the platform. This open ecosystem ensures that as the private sector develops faster, more sophisticated artificial intelligence and training methodologies, those advancements are immediately inherited by the public portal, offering citizens a state-of-the-art consumer experience backed by the scale and funding of the federal government.

Worker Retraining

Rethink Everything proposes a national workforce framework with a comprehensive, high-investment job retraining system built upon strict cost-sharing partnerships that mandate hiring employers co-fund training expenses to maintain direct financial “skin in the game.” To eliminate the severe economic vulnerability that historically deters workers from undertaking multi-year career transitions, the program incorporates an exceptionally generous wage insurance mechanism that covers eighty-five to one hundred percent of the wage differential between a worker's previous salary and their new training wage, ensuring mid-career families remain financially stable. Displaced individuals are paired directly with dedicated career navigators who provide intensive guidance through interview preparation, skills mapping, and direct application support, while external placement organizations operate under a strict pay-for-performance model that withholds a significant portion of their institutional funding until long-term job retention milestones are successfully achieved. A portion of workers seeking new employment would operate through union-sponsored trade programs, with the framework stripping away arbitrary high school and

college diploma requirements to focus entirely on objective aptitude tests and skills-based competencies. This structure seamlessly integrates broader market-driven labor reforms championed by prominent executives like Jamie Dimon, who advocates for eliminating the historic stigma surrounding career education and expanding corporate second-chance hiring policies that dismantle employment barriers for formerly incarcerated individuals.

To eliminate the financial vulnerability that historically stops workers from completing long-term training, the revised national framework operates under the following provisions:

- **Comprehensive Wage Insurance and Income Parity:** If a displaced worker is laid off or takes a lower-paying role during their apprentice or training phase, the government provides a comprehensive wage supplement. Rather than a modest stipend, the program covers 85% to 100% of the wage differential between their previous salary and their new training wage, capped at up to \$60,000 annually for up to three years. This guarantees that mid-career workers with mortgages and families can afford to fully pivot to a new industry without facing immediate financial ruin.
- **Mandatory Employer Cost-Sharing Partnerships:** To ensure that private employers maintain direct skin in the game, the government utilizes a matching grant architecture. The state covers the structural educational expenses, while the hiring employer commits to providing a guaranteed, long-term employment track upon program completion. The employer co-funds the worker's on-the-job training hours, creating a powerful incentive for the corporation to deliver high-quality, relevant instruction rather than treating the worker as cheap, temporary labor.
- **Union-Led, Credential-Free Selection Pipelines:** The framework removes arbitrary high school or college diploma requirements for technical fields, focusing entirely on standardized, objective aptitude tests and skills-based assessments. Administered via union-sponsored Joint Apprenticeship and Training Committees (JATCs), these programs guarantee immediate collective bargaining protections, standardized salary step-ups, and long-term health and retirement benefits from day one of enrollment.
- **Success-Based Advocate & Navigation Networks:** Displaced workers are paired with dedicated career navigators who act as lifelong professional advocates, managing everything from intensive interview preparation to custom training alignment. To ensure high-quality placement, the external training centers and advocates operate under a pay-for-performance model, where up to 40% of their institutional funding is withheld until the worker achieves verified milestones: initial placement, six-month retention, and a joint sign-off from both the employer and employee confirming a successful, high-quality transition.

To build an authentic, fully loaded budget framework that completely insulates a household from financial ruin, the per-worker allocations incorporate both the educational overhead and the realistic multi-year wage insurance payouts. When combining a robust instruction budget with an average annual wage subsidy of forty thousand dollars over a standardized two-year transition window, the fully loaded cost per worker escalates significantly. Within the blue-collar industrial sector, the comprehensive investment scales to one hundred two thousand five hundred dollars for low-skilled laborers, one hundred sixteen thousand dollars for mid-skilled line workers upskilling to robotic infrastructure maintenance, and one hundred thirty-four thousand dollars for high-skilled specialists mastering complex autonomous logistical operations. Within the white-collar cognitive sector, the all-inclusive funding demands ninety-eight thousand dollars per low-skilled clerk moving into automated database administration, one hundred eight thousand five hundred dollars for mid-skilled professionals transitioning into specialized artificial intelligence workflow engineering, and a maximum of one hundred forty-five thousand dollars per individual to fully support high-skilled traditional analysts as they complete intensive multi-year master-level system integrations.

However, public policy experts and labor economists recognize that a true actuarial projection must factor in the reality that not every displaced individual will require the maximum financial cushion, as many workers naturally transition faster, secure jobs with minimal pay cuts, or rely on existing corporate severance plans. Actuarial models assume that only thirty percent of low-skilled workers, forty-five percent of mid-skilled workers, and sixty percent of high-skilled specialists will exhaust the full two-year wage insurance pool. Applying these probability-adjusted utilization distributions across the workforce tiers alters the fiscal reality, bringing the average realistic cost per worker down significantly. Under this probability-adjusted framework, the net expected cost to the government balances out to forty-one thousand two hundred fifty dollars for low-skilled blue-collar workers, fifty-nine thousand four hundred dollars for mid-skilled blue-collar technicians, and eighty-four thousand dollars for high-skilled blue-collar operations managers. Similarly, the virtual and cognitive sectors scale down to thirty-eight thousand dollars for low-skilled white-collar clerks, fifty-six thousand dollars for mid-skilled white-collar professionals, and ninety-two thousand five hundred dollars for high-skilled white-collar systems managers. By adjusting the mathematical baseline to reflect realistic program usage rather than assuming a universal worst-case scenario, the model yields a highly practical, macro-stable funding blueprint that allows the state to allocate its trillion-dollar technology tax revenues with pinpoint structural precision.

Based on these figures, the total worker retraining cost between 2030 and 2040 is provided below:

	<u>Cost/Retraining</u>	<u>Total Retrainings (1)</u>	<u>TOTAL COST (\$ billions)</u>
White collar			
Low skilled	\$ 38,000	4.03	\$ 0.15
Mid skilled	\$ 56,000	6.65	\$ 0.37
High skilled	\$ 92,500	4.22	\$ 0.39
Blue collar			
Low skilled	\$ 41,250	3.02	\$ 0.12
Mid skilled	\$ 59,400	6.60	\$ 0.39
High skilled	\$ 84,000	3.22	\$ 0.27
Total Cost - 2030-2040			<u>\$ 1.70</u>
% Reduction - 2040-2050			56%
Total Cost - 2040-2050			<u>\$ 0.75</u>

(1) Total jobs created less jobs saved due to lower/higher tax on humans/ai. Million of jobs.

According to long-term macroeconomic models from the McKinsey Global Institute and PricewaterhouseCoopers, the pace of absolute workforce dislocation is expected to follow a traditional technological S-curve, experiencing maximum disruption from 2030 to 2040 before slowing down by 56% between 2040 and 2050. PricewaterhouseCoopers analysts attribute this significant deceleration to structural leveling-off factors, including the natural exhaustion of easily automatable workflows and a broader economic reweighting toward high-touch, non-linear professions in healthcare, advanced education, and strategic management that heavily resist machine replacement due to their deep reliance on human empathy and complex ethical judgment. Using the McKinsey projection the job retraining cost from 2040-2050 is projected at \$0.75 trillion.

Provide All Children with Equality of Opportunity

Rethink Everything builds on the universal childcare program provided by Citizen Legislation to meet fully the civil rights issue of our time, providing all of our children equality of opportunity. Rethink Everything does so via three distinct pieces of legislation. First, inside the classroom significant additional programs are implemented such as universal pre k, universal after school, curriculum updates, improved nutrition and more while significantly increasing teacher pay and staffing levels under a process protected accountability program. Next, outside the classroom state and local governments are empowered to pursue new approaches to chronic childhood under achievement by federal policies that provide transitioning of eligibility rule enforcement programs such as TANF and more to new AI enabled programs that allow for individualized achievement plans

implemented by accountable achievement organizations with evaluation of outcomes via data analysis that ensures that not only is greater achievement being realized but also a compelling return on taxpayer investment. Finally, protecting our children's emotional health from social media, AI chatbots and more is addressed via adoption of social media restrictions and more.

Inside the Classroom

Rethink Everything incorporates a comprehensive restructuring of the American educational ecosystem, modeled on current progressive federal legislative proposals designed to elevate public education. The program addresses student performance, workforce staffing levels, and parental economic support by combining an upgraded K-12 system with universal early childhood education, comprehensive after-school care, and an expanded universal school meals program. At its core, the policy dramatically increases teacher compensation to establish a highly competitive professional baseline, while extending the standard academic calendar to match international benchmarks of two hundred to two hundred and ten days. To balance this major federal investment, school principals gain enhanced administrative autonomy over personnel management, operating under a rigorous peer assistance and review process to protect employees from arbitrary dismissals. Beyond the core K-12 modernizations, the framework incorporates universal pre-kindergarten for three- and four-year-olds alongside comprehensive after-school enrichment for kindergarten through eighth grade. These auxiliary programs are fully staffed by a distinct, specialized workforce earning solid professional wages rather than minimum wage, intentionally protecting existing classroom teachers from added instructional burdens. To round out this holistic approach to student welfare, the initiative absorbs and scales federal proposals like the Universal School Meals Program Act, ensuring every single student receives free, high-standard breakfast, lunch, dinner, and snacks prepared from scratch using fresh, locally sourced ingredients. Furthermore, the curriculum is updated to require that all schools provide practical, specialized instruction, encompassing vocational shop classes, entrepreneurship training, an intensive debate program, chess instruction, and a mandatory social media drivers license course for sixteen-year-olds designed to analyze digital dangers and mitigate emotional, social, and psychological risks.

The cost and jobs impact of this policy is discussed later in “Jobs Created” and “Pro Forma Deficit.”

Outside the Classroom

Providing all children with true equality of opportunity is the fundamental civil rights issue of our time, a reality underscored by stark socioeconomic disparities that systematically

suppress the potential of low-income youth regardless of their natural abilities. Educational and economic data reveals that children from wealthy families who demonstrate identical or even lower academic aptitudes in early childhood significantly outperform their high-performing, lower-income peers in long-term measures of educational attainment, career earnings, and socioeconomic mobility. This gap indicates that the current system does not reward merit, but rather heavily subsidizes environment, leaving thousands of talented children trapped by the systemic instabilities of their neighborhoods. The progressive frameworks of Citizen Legislation and Rethink Everything collectively provide a historic opportunity to pivot away from this traditional, defensive approach of eligibility management—which spends billions policing poverty thresholds and managing administrative compliance—toward an offensive system focused entirely on how well children are achieving outside the classroom. While the execution of these achievement-focused programs would be managed heavily at the state and local levels through localized models like the Harlem Children's Zone, regional public-private coalitions like RAISE US, and results-based municipal contracting, fully facilitating this transition requires additional structural steps from the federal government.

Beyond providing the baseline economic stabilization of an increased minimum wage, affordability policies and the elimination of the welfare cliff, Rethink Everything would provide the federal government enact a series of deeper systemic transformations to anchor this new paradigm. First, it would overhaul its funding mechanisms by legally authorizing states and cities to blend rigid, siloed federal block grants—such as Temporary Assistance for Needy Families and the Supplemental Nutrition Assistance Program—into flexible, outcome-based Pay for Success contracts that fund Accountable Achievement Organizations such as The Children's Zone based on human milestones rather than administrative intake counts. Second, the federal government would construct a secure, privacy-first national data infrastructure by engineering standardized, open-access Application Programming Interfaces that enable localized AI tools to safely cross-reference metrics across school, housing, and healthcare systems, thereby giving local coaches the predictive analytics needed to proactively intercept household crises before they disrupt a child's education. Third, Rethink Everything would establish an expanded Social Impact Bond market by deploying a national Outcomes Fund to act as a secondary market guarantor, which underwrites the financial risk of private-sector social innovation by ensuring that impact investors are repaid using downstream government savings only when strict achievement metrics are proven to be met. Finally, Rethink Everything would institutionalize a rigorous, independent auditing clearinghouse that continuously evaluates the benefit-cost ratio of every authorized educational program and AI tutoring tool, creating a data-driven accountability loop that immediately strips federal certification from

underperforming public or private providers and ensures that public resources are exclusively funneled into highly effective, evidence-based engines of childhood success.

Childhood Emotional Well Being Protection

The rapid proliferation of social media platforms and the deployment of emotionally mimetic AI chatbots have created an unprecedented public health crisis for children, necessitating immediate, comprehensive intervention. Clinical data highlights an alarming surge in youth mental health struggles, with researchers tying excessive screen and social media engagement to a doubling of depression and anxiety rates among adolescents. This digital immersion has fueled a severe loneliness epidemic and contributed to escalating youth suicide rates, a crisis compounded by sophisticated online predators who exploit these unmoderated spaces to target vulnerable minors. Compounding these traditional social media pitfalls is the dramatic rise of advanced AI companion bots. These automated agents are specifically engineered to simulate deep emotional intimacy and validate user inputs, blurring the lines between fantasy and reality for developing adolescent brains. As a result, children are forming highly addictive, unhealthy parasitic relationships with software—frequently turning to artificial algorithms rather than human support networks for crisis counseling, which leaves them vulnerable to social withdrawal, detachment, and dangerous, unmoderated advice on self-harm.

True success in protecting the next generation means establishing an environment where children can safely benefit from digital tools without being subjected to psychological exploitation, algorithmic manipulation, or algorithmic isolation. To achieve this, the Rethink Everything framework proposes a robust legislative model that institutes a total federal ban on the creation or ownership of algorithmic social media accounts and conversational AI companion profiles for any minor under the age of 16. This zero-tolerance foundational phase ensures that developing children are completely shielded from hyper-optimized engagement algorithms and predatory digital spaces during their most critical formative years. Only upon reaching age 16 can a minor unlock access to these platforms, and doing so requires passing a mandatory digital driver's license training course. Much like operating a motor vehicle on public roads, accessing unrestricted social media networks and conversational AI companions at 16 would require teenagers to demonstrate a fundamental understanding of digital safety, data privacy, cognitive biases, and the psychological mechanisms used by tech platforms to drive compulsive engagement. This domestic framework directly mirrors highly successful international policies, specifically drawing from the comprehensive age assurance and strict "highly effective" verification protocols enforced under the UK Online Safety Act. Furthermore, it seamlessly integrates with and expands upon existing U.S. legislative initiatives like the Kids Online Safety Act

(KOSA), which passed through the Senate Commerce Committee with overwhelming, near-unanimous bipartisan support. By combining KOSA's broad political mandate for default structural safeguards with a comprehensive, educational licensing system, this framework provides a legally sound, publicly backed strategy to protect children and restore human connection in the digital age.

Achieve A+ Infrastructure

The U.S. moves to A+ infrastructure over a two-decade period by investing \$4.8 trillion in “catch up” amounts over current baseline expenditures over a twenty-year period. The amount of this investment and jobs created are discussed under “Jobs Created” and “Pro Forma Deficit” sections.

Transition to Clean Power Generation (Climate Change Phase 2)

The rebuild of the electrical grid provided by Citizen Legislation (Climate Change Phase 1) is supplemented via Rethink Everything with a significant overhaul of the current power generation system. Specifically Rethink Everything introduces a dedicated, consensus-driven capital program to scale up a ninety percent clean electricity system and fully modernize the nation's transmission infrastructure. Aligned with rigorous, peer-reviewed energy architecture studies from leading institutions like the National Renewable Energy Laboratory and the Stanford University Solutions Project, this phase deliberately targets the optimal sweet spot of the energy transition where deep decarbonization intersects with maximum economic stability. By expanding the grid to a ninety percent renewable generation baseline while intentionally keeping existing conventional power plants online strictly as a dormant, low-cost emergency insurance policy, the plan systematically eliminates the multi-trillion-dollar cost explosion and regional blackout risks associated with forcing a premature one hundred percent mandate. The generalized description of this phase centers on the rapid construction of roughly eleven hundred gigawatts of brand-new utility-scale wind farms and solar fields, the installation of extensive regional lithium-iron-phosphate battery storage arrays, and a massive physical overhaul of high-voltage transmission lines to smoothly move clean power from rural generation corridors directly into major urban centers. The jobs and deficit impact of this program are discussed separately.

Provide Universal Housing

Current rent control policies are repealed and replaced with a market-oriented system that allows landlords to obtain fair market value for their units and tenants having their rents capped at 30% of their income. To be eligible for the program state and local governments

must agree to modifications to their zoning and building regulations that facilitate the use of new building assembly technologies as well as participate in the cost of funding it.

Specifically, the universal housing and urban modernization program launching in 2030 fundamentally alters the economics of residential real estate by capping tenant rental liability at thirty percent of their total income; only persons with full-time employment, good credit scores, non violent histories and good landlord ratings would be eligible. Under this framework, the federal government and localized municipalities directly subsidize the remaining balance to match fair market value, creating an incredibly lucrative and low-risk asset class for developers. This financial engine is paired with state and local upzoning mandates that override local height restrictions, allowing for dense vertical growth across American cities with such zoning updates at the discretion of the state and local governments, but with the ability to participate in the universal housing program dependent upon such an election. Because government-backed contracts require strict quality compliance and modern engineering standards, the historical trade-off between affordability and luxury is eliminated. The program utilizes advanced industrialized construction methods to maximize efficiency, heavily leveraging off-site three-dimensional structural modular pre-fabrication and mass timber engineering using cross-laminated timber. These factory-driven techniques reduce traditional assembly timelines by up to fifty percent, while delivering superior acoustic insulation, automated climate control filtration systems, and a fifteen to twenty percent increase in average square footage per occupant compared to legacy apartments. The cost of this program, how it fits into the overall deficit and the number of jobs created by it are discussed separately.

Conduct Massive Environmental Clean Up

Rethinking Everything accelerates the clean up of the world's air via the power generation rebuild discussed separately as well as by doubling Citizen Legislation's carbon tax from \$40/ton to \$80/ton. Rethink Everything would also commence a 50 year process to clean up the world's water. The clean up of our land is significantly accelerated via additional investments above current baseline and additional measures are enacted to preserve the world's wildlife, marine life and aquatic ecosystems.

An accelerated ecological restoration and environmental redesign strategy launched in 2030 coordinates a massive technological environmental overhaul to permanently remediate legacy toxic waste, rebuild the domestic recycling economy, and stabilize global aquatic biospheres. The plan executes an intensive technological toxic remediation push to clear industrial hazardous waste from the domestic landscape that is substantially completed by 2040, operating concurrently with a closed-loop automated recycling infrastructure overhaul also expected to be substantially completed by 2040. An

international “clean up the world’s water” framework designed to stabilize planetary biospheres before the eventual commercial scaling of nuclear fusion energy in the latter half of the century is also launched. By framing these initiatives across a long ten-year preparation and signaling period running from 2028 to 2030, advanced environmental engineering models, chemical breakdown testing, international maritime coordination, and expedited environmental permitting are partially resolved in advance, allowing automated decontamination networks to deploy rapidly with the enactment of Rethink Everything in early 2031 without traditional front-end bureaucratic bottlenecks.

The fiscal architecture of this unified environmental redesign strategy requires a total capital commitment of \$2.925 trillion in incremental, above-baseline funding from the United States government over 2030-2040. This consolidated government allocation comprises two hundred fifty billion dollars to anchor non-revenue-generating recycling foundations, one point eight trillion dollars for high-toxicity legacy remediation like Superfund backlogs and widespread chemical extraction, and eight hundred seventy-five billion dollars as the nation's international share of global water purification frameworks. Private corporate capital provides an additional three hundred fifty billion dollars explicitly targeted toward revenue-generating recycling processing facilities, drawn into the market by targeted public-private content mandates and virgin plastic material taxes. Because this multi-trillion dollar strategy relies fundamentally on advanced automation to maximize ecological extraction throughput, the integration of autonomous hazardous waste excavation fleets, drone-based toxic plume mapping, generative chemical molecular design software, robotic river-mouth barrier networks, and automated sorting networks forces a forty percent contraction in gross human labor hours, translating the massive public injection into highly technical orchestration rather than repetitive manual exposure.

Ensure AI and Robotics Wealth Generation Shared Equitably

The rapid expansion of artificial intelligence and advanced robotics is positioned to drive unprecedented wealth generation in the United States. However absent dramatic policy changes these immense economic benefits will be distributed in a highly asymmetrical manner. Because the United States tax system relies heavily on human labor—with roughly 84 percent of federal revenue originating from individual income and payroll taxes—the substitution of human workers with automated capital effectively erases these payroll liabilities while concentrating returns into corporate profits and capital gains. Since capital gains and corporate income are taxed at significantly lower rates than human labor, the resulting tax distortion incentivizes automated displacement while shifting the national income share away from middle-class wages and directly into the hands of equity owners. Consequently, while a small tier of tech founders, large corporations, and affluent

investors capture massive wealth, average citizens face diminished earning power, career displacement, and the structural erosion of white-collar and administrative employment.

This growing economic divide highlights the necessity of new legislative frameworks to manage the transition. Modern artificial intelligence models and robotic systems did not develop in isolation; they were trained on, built from, and enabled by the collective digital footprint, cultural output, scientific discoveries, and historical knowledge generated by humanity as a whole. When private entities commercialize this shared human legacy to automate jobs without broad public compensation, they exploit a public commons for hyper-concentrated capital accumulation. Legislative intervention is required to realign the tax code, internalize the societal displacement costs of automation, and establish mechanisms ensuring that the abundance generated from humanity's shared intellectual foundation is equitably distributed. Without policy adjustments, market forces will drive automation based on simple tax avoidance rather than true economic efficiency, turning an epochal technological triumph into a source of severe economic instability.

In response Rethink Everything proposes dramatic changes to our current tax code:

- Individual Income Taxes – To achieve economic dignity goals and ensure the staggering wealth increases of AI and robotics are shared equitably by the humanity that enabled their development, the current individual income tax code is repealed and replaced with a new system that taxes total income including a negative 25% income tax on first \$20,000/\$40,000 of income, 0% on next \$20,000/\$40,000 and a flat tax structure thereafter for one/two adult households. The resultant tax code generates comparable revenue versus current but strips away legacy advantages for the wealthy and allows the vast majority of the country to offset highly regressive state and local taxes while incentivizing work.
- Corporate Income Taxes – To take advantage fully of new opportunities to re shore manufacturing and in support of national security goals, the current corporate income tax code is augmented with significant incentives to re shore manufacturing and done so in coordination with allies;
- Individual Social Security Taxes – In order to achieve economic and retirement dignity goals, the current taxes paid by citizens for Social Security is repealed and replaced with a new system that taxes 4.14% of total income;
- Corporate Social Security Taxes – In order to make human labor less expensive to hire, the current structure for corporate Social Security taxes is repealed and replaced with a new % of total revenue tax including border adjustment;
- New Taxes on AI, Robotics and Autonomous Vehicles – In order to manage creative destruction, as well as ensure the dramatic wealth gains from AI and robotics are

shared equitably with the humanity that enabled their development, new taxes are imposed on AI, robotics and autonomous vehicles. Importantly, such taxes are only imposed after new trade treaty policies are enacted with allies that prevent a race to the bottom on such taxes and also ensure no ill effect from China.

- **Raise Minimum Wage to \$15/Hour:** In support of Economic Dignity Goals Rethinking Everything would increase the federal minimum wage to \$15/hour over a two-year timeframe. The potential job loss effect from doing so would be mitigated via the tax and economic stimulus policies.

The details of each of these policies and their impacts are discussed separately under “Repeal and Replace Current Individual Tax Code”, “Reshoring Incentives via Corporate Tax Code”, “Social Security – Increase Benefits and Repeal and Replace Current Tax Structure”, “AI and Robotics Taxation Treaty with Allies”, “New Taxes on AI, Robotics and Autonomous Vehicles”, “Jobs Destroyed”, “Jobs Created”, “Pro Forma Unemployment”, “Pro Forma Deficit” and “Healthy Levels of Wealth and Income Inequality.”

Maintain Acceptable Near-Term Fiscal and Trade Deficits and Achieve Long Term Surpluses

Citizen Legislation results in the deficit as a percent of GDP being dramatically reduced, particularly over the long term with 2039 deficit as a % of GDP at roughly 1% and trending to surplus in the following decade as healthcare savings are fully realized and one-time investments such as the electrical grid re build are completed. As detailed under “Pro Forma Deficit” in the first decade following enactment the deficit would increase to 4.4% of GDP, however in the second decade it would reduce significantly as revenue from AI, Robotics and Autonomous vehicles increase and one-time investments in the first decade are completed and, most importantly, healthcare savings are achieved. Additionally, our trade deficit would move to surplus, principally as a result of re shoring of manufacturing and a dramatically improved national savings rate.

Managing Creative Destruction While Maintaining Full Employment

The greatest challenge of the transition to a world driven by AI and robotics will be massive job displacement via creative destruction, meaning while a dramatic number of new jobs are created a similarly dramatic number of current jobs will be destroyed. Assisting Americans whose jobs have been destroyed find new employment opportunities and ensuring sufficient new job opportunities exist represents perhaps the most important overall element of Citizen Legislation and Rethink Everything.

Our methodology starts by projecting U.S unemployment considering the job displacement impacts of AI, robots and autonomous vehicles presuming no government policy changes. Then we examine the additional jobs needed due to Citizen Legislation and Rethink

Everything policies, for example re entries to the workforce due to the universal childcare and eldercare policies, the significant reduction in healthcare administrator jobs, et al. Then we sum to get to total jobs needed and also add a coverage ratio, since more than 100 jobs need to be available for 100 job seekers. Then we look at total jobs created by Citizen Legislation and Rethink Everything to determine whether sufficient jobs have been created to keep the U.S. at an ideal unemployment rate, with a breakdown between Blue- and White-Collar jobs then further broken down by low, mid and high skilled.

Total Jobs Needed – Pre Policy Changes

Total jobs needed pre policy changes is derived from two reports. The first is by Anthropic, a leading AI company. Anthropic looked at a range of job displacement scenarios from AI called the Economic Scenarios for Transformative AI published in September 2026. This report explicitly excluded the job displacement impact of robots and autonomous vehicles. The second report is How Robots Change the World published by Oxford University updated in February 2026 which explicitly examines the impact of robots and autonomous vehicles only but not AI displacement.

AI Job Displacement

Anthropic provides three scenarios for unemployment through 2030 but not beyond and judged the middle scenario the most likely. However, to account for impacts beyond 2030 Our Status Quo projection uses the most severe case which, driven by rapid artificial intelligence adoption and recursive self-improvement, could push the overall United States unemployment rate to 11.9%. This massive expansion in the pool of job seekers would exhibit a heavily distorted composition, with white-collar knowledge workers accounting for roughly 80% of total unemployment while blue-collar occupations comprise the remaining 20%. When further analyzed by technical proficiency across this extreme contraction, high-skilled white-collar professionals like computer coders and financial researchers account for 25% of the total seeker pool, mid-skilled white-collar administrators and logistics managers make up 51%, and low-skilled administrative clerks account for 4%. Conversely, the blue-collar sector shows mid-skilled industrial tradespeople at 12%, low-skilled facility operators and loaders at 6%, and high-skilled specialized grid mechanics at 2%. This heavily asymmetric job-seeker structure is explicitly noted in the Anthropic data as a direct consequence of the massive wave of layoffs concentrated in cognitive screen-based tasks, where advanced AI and autonomous systems automate white-collar knowledge work far faster than robotics can physically displace manually intensive blue-collar trades. This is summarized below:

Impact of AI

Baseline: Anthropic AI - Extreme Change Scenario - Presumes no Government Policy Changes

Projected unemployment rate (Anthropic - Extreme Change Scenario) 11.9%

Current jobs	162.8 million
Current unemployment rate	4.1%
Current job seekers	7.0 million

Anthropic Unemployment Projection - Extreme scenario	11.9%
Projected job seekers - extreme scenario	22.0

Composition of Job Seekers

White collar

Low skilled	25.0%	5.5
Mid skilled	51.0%	11.2
High skilled	4.0%	0.9
	80.0%	17.6

Blue collar

Low skilled	6.0%	1.3
Mid skilled	12.0%	2.6
High skilled	2.0%	0.4
	20.0%	4.4

Robot and Autonomous Vehicle Job Displacement – Through 2030

According to comprehensive findings from Oxford Economics mapping the acceleration of physical robotics, advanced sorting systems, autonomous transport platforms, and industrial hardware automation, approximately twenty percent of all United States occupations are ranked at high technological vulnerability of direct replacement over a multi-decade timeline. While this long-term technical exposure encompasses tens of millions of jobs displaced, the report qualifies that real-world deployment bottlenecks—including steep capital procurement costs, factory retrofitting delays, and component supply constraints—will restrict the actual number of realized job losses to between 1.5 million and 2 million workers within the immediate 2030 window. This near-term hardware transition causes a heavily lopsided displacement footprint impacting eighty-five percent blue-collar occupations and fifteen percent white-collar roles. When analyzed across technical proficiency tiers within this active displacement pool, mid-skilled blue-collar operators like specialized manufacturing assemblers and welding cell technicians bear the heaviest burden at fifty-five percent, followed by low-skilled blue-collar workers in warehouse logistics and stock handling at twenty-two percent, while high-skilled blue-collar precision testers remain insulated at just eight percent. On the white-collar side of

these automated logistics and industrial layouts, low-skilled administrative support clerks and data-entry staff account for ten percent of the displacement pool, mid-skilled inventory managers comprise four percent, and high-skilled systems designers represent a negligible one percent.

Robot and Autonomous Vehicle Job Displacement – 2030 to 2040

The ten-year window from 2030 to 2040 represents the acceleration phase of the robotics transition. During this decade, the early deployment bottlenecks—such as high initial purchasing costs and factory redesign delays as well as regulatory—will largely evaporate as next-generation humanoid robots and autonomous logistics systems achieve massive economies of scale, causing the financial payback period for corporations to collapse. Over this ten-year period, the actual realized job displacement in the United States is projected to scale dramatically, with an upper-case estimate of 11.5 million jobs lost by 2040. This massive acceleration marks the point where the long-term twenty percent technological vulnerability identified by Oxford Economics crosses over into aggressive, real-world corporate implementation. This hardware-driven transition is projected to cause a heavily lopsided displacement footprint, impacting eighty-six percent blue-collar occupations and fourteen percent white-collar roles. When analyzed across technical proficiency tiers within this active displacement pool, mid-skilled blue-collar operators like autonomous freight truck drivers and automated machinery handlers bear the heaviest burden at forty-five percent of the total displacement pool, followed by low-skilled blue-collar workers in warehouse logistics and retail stocking at twenty-seven percent, while high-skilled blue-collar precision technicians account for fourteen percent. On the white-collar side of these automated logistics networks, mid-skilled inventory routers and supply chain fleet coordinators account for eight percent of the displacement pool, low-skilled on-site facility dispatchers comprise four percent, and high-skilled factory layout software designers represent two percent.

The summary impact is below:

Impact of Robotics and Autonomous Vehicles

Total Jobs displaced through 2030		2.0
White collar		
Low skilled	10.0%	0.2
Mid skilled	4.0%	0.1
High skilled	1.0%	0.0
	15.0%	0.3
Blue collar		
Low skilled	22.0%	0.4
Mid skilled	55.0%	1.1
High skilled	8.0%	0.2
	85.0%	1.7
Additional jobs displaced - 2030 through 2040		11.5
White collar		
Low skilled	4.0%	0.5
Mid skilled	8.0%	0.9
High skilled	2.0%	0.2
	14.0%	1.6
Blue collar		
Low skilled	27.0%	3.1
Mid skilled	45.0%	5.2
High skilled	14.0%	1.6
	86.0%	9.9

Coverage Ratio

According to historical U.S. Bureau of Labor Statistics Job Openings and Labor Turnover Survey data, an economy in a healthy, balanced state hovers at an unemployed-persons-per-job-opening ratio of 1.0 to 1.1, meaning a standard 0% to 10% coverage ratio buffer is required just to clear labor market friction. To completely absorb a massive, newly trained influx of 1 million targeted job seekers across all cross-sections of the workforce, a model must adjust its coverage ratio buffer upward to account for geographic isolation, frictional delays, and corporate hiring selectivity. High-skilled white-collar workers, such as specialized software engineers or fission researchers, experience long interview cycles and extreme geographic centralization, requiring a 35% coverage ratio buffer, which equates to 1.35 million jobs for 1 million candidates. High-skilled blue-collar roles, such as high-voltage grid linemen or precision automation mechanics, face strict union onboarding processes and localized infrastructure demands, requiring a 30% coverage ratio buffer, or 1.30 million jobs. Mid-skilled white-collar positions, including human resources and data

administrators, benefit from remote work flexibility but experience stiff parallel competition, warranting a 25% coverage ratio buffer, or 1.25 million jobs. Mid-skilled blue-collar workers, such as wind turbine technicians or structural welders, face heavy regional concentration in manufacturing and energy corridors, meaning a 20% coverage ratio buffer, or 1.20 million jobs, is necessary. Finally, low-skilled white-collar workers like clerical staff and low-skilled blue-collar workers like battery assembly line labor and facility maintenance operate in high-turnover, locally ubiquitous labor pools with rapid hiring tracks, requiring the lowest operational cushions of a 15% coverage ratio buffer, or 1.15 million jobs, and a 10% coverage ratio buffer, or 1.10 million jobs, respectively.

Total Jobs Needed – Pre Policy Changes

Summarized below is total job seekers under the Status Quo, as well as total jobs needed given requisite coverage ratios:

STATUS QUO - Total Jobs Needed Pre Policy Chnages

White collar		<u>Total Job Seekers</u>	<u>Coverage</u>	<u>TOTAL JOBS NEEDED</u>
Low skilled	17.3%	6.2	15%	7.1
Mid skilled	34.4%	12.2	25%	15.3
High skilled	3.2%	1.1	35%	1.5
	54.9%	19.5		23.9
Blue collar				
Low skilled	13.7%	4.9	10%	5.4
Mid skilled	25.1%	8.9	20%	10.7
High skilled	6.2%	2.2	30%	2.9
	45.1%	16.0		18.9
Total		35.5		42.8

Additional Jobs Needed Due to Policy Changes

Citizen Legislation and Rethink Everything would require additional jobs to be created due to several policies:

Additional Jobs Needed - Universal Childcare (Parents Returning to Workforce)

Under a comprehensive universal childcare framework approximately two million parents would return to the labor force. The composition of these returning workers skews heavily toward low-and-mid-skilled positions because families with high-income earners can more easily absorb current market childcare rates. Macroeconomic labor force data from organizations such as the Center for American Progress, the Brookings Institution, and the

National Bureau of Economic Research indicate that when this two-million-person workforce expansion is broken down by sector, white-collar roles comprise roughly sixty percent of the returning parents, totaling 1.2 million individuals, while blue-collar occupations account for the remaining forty percent, translating to 800,000 workers. Within the white-collar sector, mid-skilled positions comprise thirty-five percent of the total, high-skilled professionals make up fifteen percent, and low-skilled workers account for ten percent. Within the blue-collar sector, mid-skilled positions make up twenty percent of the total, low-skilled workers account for fifteen percent, and high-skilled precision specialists comprise the remaining five percent. These are summarized below:

Additional Jobs Needed - Parents Returning to Work

Total Parents Returning to Work		2.0
White collar		
Low skilled	10.0%	0.2
Mid skilled	35.0%	0.7
High skilled	15.0%	0.3
	60.0%	1.2
Blue collar		
Low skilled	15.0%	0.3
Mid skilled	20.0%	0.4
High skilled	5.0%	0.1
	40.0%	0.8

Additional Jobs Needed - Universal Eldercare (Adult Children Returning to Workforce)

Under a comprehensive universal eldercare program that returns approximately 1.8 million adult children to the United States labor force, the demographic and skill composition of these returning workers concentrations heavily in mid-career and mid-skilled roles. Macroeconomic labor force data and caregiving impact studies from organizations such as the AARP Public Policy Institute, the National Bureau of Economic Research, and the Urban Institute indicate that family caregivers who face the highest career friction are typically women in their prime working years who manage complex care for aging parents. When this 1.8 million person workforce expansion is broken down by industry sector, white-collar occupations comprise sixty percent of the returning population, translating to 1.08 million individuals, while blue-collar trades and services account for the remaining forty percent, totaling 720,000 workers.

The overall percent composition of the returning eldercare workforce breaks down across skill tiers to reflect a high concentration of established, experienced professionals who

were forced out of the labor market during peak earning years. Within the sixty percent white-collar sector, mid-skilled professionals—such as corporate administrators, elementary school educators, and mid-level healthcare staff—comprise thirty-five percent of the total returning population, high-skilled knowledge workers like software developers, financial analysts, and corporate managers make up fifteen percent, and low-skilled administrative clerks account for ten percent. Within the forty percent blue-collar sector, mid-skilled workers—including regional delivery drivers, commercial equipment operators, and light manufacturing assemblers—make up twenty percent of the total, low-skilled service employees like commercial building cleaners and retail warehouse stock handlers account for fifteen percent, and high-skilled precision trade specialists comprise the remaining five percent. These are summarized below:

Additional Jobs Needed - Adult Children Returning to Workforce

Total Adult Children Returning to Work			1.8
White collar			
Low skilled	10.0%		0.2
Mid skilled	35.0%		0.6
High skilled	15.0%		0.3
	60.0%		1.1
Blue collar			
Low skilled	15.0%		0.3
Mid skilled	20.0%		0.4
High skilled	5.0%		0.1
	40.0%		0.7

Additional Jobs Needed – Healthcare Administrators

Under a comprehensive transition to a universal healthcare system, the absolute simplification of the financial landscape—eliminating thousands of private insurance plans, standardizing billing, and removing the need for prior authorizations—would trigger an immediate structural contraction, displacing an estimated 1.5 million healthcare administrative workers. Macroeconomic labor impact models and single-payer research from institutions like the Kaiser Family Foundation and the Center for Economic and Policy Research indicate that this massive displacement pool is entirely white-collar and knowledge-based, as the transition leaves frontline clinical and medical delivery roles completely untouched while dismantling the back-office corporate bureaucracy. When this 1.5-million-person layoff pool is analyzed across technical proficiency and skill tiers, mid-skilled white-collar workers bear the absolute heaviest burden at sixty-five percent of the total, translating to 975,000 displaced medical billers, claims adjusters, insurance coding specialists, and hospital collections clerks whose specialized multi-payer navigation roles

vanish overnight. High-skilled white-collar professionals comprise twenty-five percent of the total expansion, yielding 375,000 layoffs for senior healthcare compliance executives, private insurance marketing directors, contract attorneys, and health system finance managers. Low-skilled white-collar administrative support staff account for the remaining ten percent, or 150,000 positions, primarily affecting hospital receptionists, scheduling clerks, and medical data-entry personnel whose workloads are radically streamlined by a single, automated public payer structure. These are summarized below:

Additional Jobs Needed - Healthcare Administrators

Total Healthcare Administrators		1.5
White collar		
Low skilled	10.0%	0.2
Mid skilled	65.0%	1.0
High skilled	25.0%	0.4
	<u>100.0%</u>	<u>1.5</u>
Blue collar		
Low skilled	0.0%	-
Mid skilled	0.0%	-
High skilled	0.0%	-
	<u>0.0%</u>	<u>-</u>

Additional Jobs Needed - Blue Ribbon Commission

A total reduction of \$3.062 trillion in federal spending over a ten-year period translates to an annual cut of \$306.2 billion. According to employment impact models from Brown University Cost of War Project federal spending accounts for significant non-salary costs—including advanced weaponry, hardware procurement, facilities, and complex supply chain overhead—meaning that an average of 5 to 7 total jobs are generated per \$1 million spent. Applying these empirical macroeconomic multipliers rather than raw salary metrics, this spending reduction would result in an estimated loss of 1,837,200 jobs annually across the government and its private-sector contracting base. Because federal outlays heavily fund professional services, technical industries, and public administration, these job losses would skew significantly toward white-collar professions. Within the white-collar sector, mid-skilled positions like general administrators, human resources staff, and logistics coordinators would bear the heaviest burden, accounting for approximately 890,250 annual losses. High-skilled white-collar professionals, including aerospace engineers, financial auditors, and software developers, would see about 457,030 jobs cut per year, while entry-level clerical and administrative support roles would account for the remaining 81,230 annual white-collar losses.

Conversely, blue-collar occupations would experience a smaller but still substantial impact, primarily driven by reductions in defense manufacturing, border facility operations, and contracted infrastructure projects. The low-skilled blue-collar tier, such as facility maintenance crews, security guards, and food service personnel, would lose approximately 156,920 jobs each year. Mid-skilled blue-collar workers, including skilled machinists, specialized technicians, and border patrol field agents, would face an annual decline of roughly 144,030 positions. High-skilled blue-collar roles, which include master shipbuilders, senior industrial technicians, and specialized weapons systems mechanics, would account for the final 107,740 annual losses. These are summarized below:

Additional Jobs Needed - Blue Ribbon Commission

Total Jobs Lost			1.8
White collar			
Low skilled	0.1	4.4%	0.1
Mid skilled	0.9	48.5%	0.9
High skilled	0.5	24.9%	0.5
		77.8%	1.4
Blue collar			
Low skilled	0.2	8.5%	0.2
Mid skilled	0.1	7.8%	0.1
High skilled	0.1	5.9%	0.1
		22.2%	0.4

Additional Jobs Needed - New Job Seekers Due to Raised Minimum Wage and End of Welfare Cliff

The implementation of a seventeen-dollar federal minimum wage and the complete elimination of welfare cliffs, and the introduction of a vastly improved tax code for low income workers, fully sustained by a twenty trillion dollar re direct of corporate and ultra-wealthy tax loopholes o affordability policies for low and middle income Americans, would catalyze an estimated 3.4 million workers to re-enter the active United States labor force. According to macroeconomic labor supply models from organizations like the Congressional Budget Office, the Economic Policy Institute, and the National Bureau of Economic Research, removing high effective marginal tax rates from the safety net instantly dissolves the welfare trap that historically forces low-income individuals to decline employment to preserve essential healthcare and food benefits. Simultaneously, the reallocation of massive special interest subsidies into targeted middle-class affordability programs like subsidized childcare and local transit access lowers the transactional cost of holding a job. Because these wage guarantees and structural safety nets directly incentivize manual, retail, and service-level engagement, this massive labor influx is

overwhelmingly blue-collar, splitting into seventy-two percent blue-collar positions and twenty-eight percent white-collar roles, resulting in 2,448,000 blue-collar workers and 952,000 white-collar workers entering the market.

The overall percent composition of this re-entering workforce concentrates intensely within low-skilled and mid-skilled occupations where the financial lift of a seventeen-dollar wage floor and an earnings subsidy exerts the highest marginal draw. Within the seventy-two percent blue-collar sector, mid-skilled workers—such as delivery couriers, warehouse sorting equipment operators, and local logistics drivers—comprise thirty-eight percent of the total returning population, low-skilled service employees like commercial cleaners, retail stock handlers, and food preparation crews account for thirty four percent, and high-skilled workers estimated at zero. Within the twenty-eight percent white-collar sector, mid-skilled professionals like medical office coordinators, hospitality administrative managers, and human resource assistants make up fifteen percent of the total, low-skilled data-entry clerks and customer service representatives account for thirteen percent, and high-skilled zero, establishing a highly robust, low-to-mid-tier employment expansion across the modern service and logistics economy.

Additional Jobs Needed - Tax Code, Investment and Social Security Simplification

A dramatic simplification of the federal tax code, investment options, and social security eligibility rules would eliminate approximately two point two million white-collar compliance positions by dismantling the regulatory complexity that sustains them. When evaluated against Anthropic's Extreme Change baseline—which already automates one point four million routine bookkeeping and administrative roles using advanced software agents—this policy shift results in a net addition of eight hundred thousand human job losses. This net contraction represents the specialized human roles that artificial intelligence alone would not have displaced but which vanish entirely once bureaucratic friction is removed, permanently shifting the labor market away from defensive regulatory navigation and toward active economic production.

The composition of these eight hundred thousand net white-collar job losses is heavily concentrated in the mid-to-high skill tiers of the professional services sector. Low-skilled white-collar positions, such as the final human claims processors and data-verification assistants retained to bridge disparate federal databases, account for one hundred thousand of the net losses. Mid-skilled roles form the largest block at four hundred fifty thousand displacements, encompassing corporate tax preparers, retail financial planners, and government benefits caseworkers whose primary function was translating complex regulations for the public. The remaining two hundred fifty thousand losses strike the high-skilled tier, permanently displacing corporate tax attorneys, senior compliance officers, and elite estate architects whose highly specialized expertise in financial engineering is rendered entirely obsolete by a transparent, streamlined system. The total is summarized below:

Additional Jobs Needed - Simplification of Tax Code, Investments and Social Security Eligibility

Total Estimated Job Displacement	0.8
----------------------------------	-----

White collar

Low skilled	12.5%	0.1
Mid skilled	62.6%	0.5
High skilled	37.3%	0.3
	<u>112.4%</u>	<u>0.9</u>

Blue collar

Low skilled	0.0%	-
Mid skilled	0.0%	-
High skilled	0.0%	-
	<u>0.0%</u>	<u>-</u>

Total Jobs Needed

So the Status Quo plus the collective impact of Citizen Legislation and Rethink Everything will result in 56.8 million jobs new jobs needing to be created for the 12-year period following enactment of Citizen Legislation, as summarized below:

TOTAL JOBS NEEDED - STATUS QUO + ADDITIONAL

White collar		<u>Total Job Seekers</u>	<u>Coverage</u>	<u>TOTAL JOBS NEEDED</u>
Low skilled	15.6%	7.3	15%	8.4
Mid skilled	35.0%	16.4	25%	20.5
High skilled	6.0%	2.8	35%	3.8
	<u>56.6%</u>	<u>26.6</u>		<u>32.7</u>
Blue collar				
Low skilled	14.4%	6.7	10%	7.4
Mid skilled	23.7%	11.1	20%	13.3
High skilled	5.3%	2.5	30%	3.3
	<u>43.4%</u>	<u>20.4</u>		<u>24.0</u>
Total		46.9		<u>56.8</u>

Total Jobs Created – Citizen Legislation + Rethink Everything

The combined policies of Citizen Legislation and Rethink Everything would create a staggering number of new jobs as described below.

Universal Eldercare

The implementation of a comprehensive universal eldercare system in the United States, backed by an aggressive \$27 federal minimum wage, would generate an estimated 1.8

million to 2.1 million permanent new hires by 2030. According to macroeconomic labor data from the Bureau of Labor Statistics and tracking surveys from the Kaiser Family Foundation, this immense hiring mobilization must immediately absorb a severe pre-existing deficit, as the long-term care industry faces a critical baseline vacancy gap of over 400,000 direct care workers and nursing assistants needed just to sustain current aging demographics. Research from health policy institutes indicates that elevating the wage floor to twenty-seven dollars per hour completely restructures the economics of care, transforming what was historically a low-wage, high-turnover sector into a highly competitive, middle-class career track capable of drawing massive numbers of job seekers out of retail and food services.

While the continued advancement of physical robotics and artificial intelligence will automate routine tasks—with autonomous machines taking over the heavy lifting, mechanical patient transfers, diaper tracking, and industrial laundry sorting—this technology will not reduce overall human hiring. Instead, the integration of robotics acts as a profound workplace catalyst, stripping away the physical drudgery and high injury rates that traditionally drive workers out of the profession. By offloading mechanical burdens to machines, the role of the eldercare worker is elevated to a high-status position focused almost exclusively on social connection, cognitive therapy, emotional support, and deep human empathy. This shifts the occupational profile from exhausting physical labor to high-value interpersonal care, actively attracting a broader, highly motivated pool of workers who seek purpose-driven, automation-resistant careers.

This technologically enhanced eldercare expansion results in a workforce structure that splits into an estimated thirty-five percent white-collar professional roles and sixty-five percent blue-collar frontline positions, translating to roughly 682,500 white-collar jobs and 1,267,500 blue-collar jobs within a 1.95 million job baseline. Within the thirty-five percent white-collar sector, high-skilled professionals make up sixteen percent of the overall expansion, creating 312,000 roles for specialized geriatric nurse practitioners, clinical care coordinators, and software architects managing remote health-monitoring networks. Mid-skilled white-collar positions account for another sixteen percent, yielding 312,000 jobs for eldercare facility managers, recreational therapists, and regulatory compliance officers, while low-skilled administrative and data-entry support staff are heavily compressed to just three percent, or 58,500 positions, due to automated scheduling systems.

On the blue-collar delivery side, which drives sixty-five percent of the total expansion, mid-skilled technical and home care occupations lead at thirty-seven percent of the overall pool, generating 721,500 positions for certified nursing assistants, home health aides, and physical therapy technicians who operate advanced mobility robotics to deliver precise,

dignified care. High-skilled blue-collar roles account for eighteen percent of the workforce, creating 351,000 positions for specialized robotic equipment maintenance mechanics, medical van drivers, and facility safety electricians. Low-skilled blue-collar roles are held to just ten percent of the expansion, yielding 195,000 jobs for specialized sanitization crews and meal delivery handlers, as automated systems handle the vast majority of routine material movement.

These figures are summarized below:

Jobs Created - Universal Eldercare

Total Estimated People Hired		1.95
White collar		
Low skilled	3.0%	0.1
Mid skilled	16.0%	0.3
High skilled	16.0%	0.3
	35.0%	0.7
Blue collar		
Low skilled	10.0%	0.2
Mid skilled	37.0%	0.7
High skilled	18.0%	0.4
	65.0%	1.3

Universal Childcare

The implementation of a comprehensive universal childcare system in the United States, providing fifty hours per week of high-quality early childhood education capped at nine percent of family income and elevating average childcare worker salaries to sixty thousand dollars annually, would generate an estimated 1.1 million to 1.3 million permanent new jobs. According to macroeconomic care economy modeling from the Center for American Progress, the Economic Policy Institute, and the National Bureau of Economic Research, establishing a robust federal subsidy framework eliminates severe financial barriers to enrollment, prompting a rapid and sustained surge in formal early childhood education demand. This massive operational expansion requires an extensive influx of certified educators, facility managers, and specialized administrative staff to meet safe, high-quality staff-to-child ratios nationwide. Because this sector centers entirely on structured child development, facility oversight, and early clinical-educational support, the workforce footprint is heavily concentrated within the professional services sector, splitting into an estimated eighty percent white-collar roles and twenty percent blue-collar positions, translating to roughly 960,000 white-collar jobs and 240,000 blue-collar jobs within a 1.2 million job baseline.

The overall percent composition of this newly generated workforce concentrates intensely within mid-skilled and high-skilled tiers, reflecting the rigid licensing, early childhood educational credentials, and safety certifications required to operate regulated development environments. Within the eighty percent white-collar sector, mid-skilled professionals lead the entire expansion at forty-five percent of the overall pool, generating 540,000 jobs for certified early childhood educators, lead preschool teachers, and family engagement coordinators who benefit from the elevated sixty thousand dollar salary floor. High-skilled white-collar professionals comprise thirty percent of the total, yielding 360,000 positions for childcare center directors, specialized pediatric developmental psychologists, and regional program compliance managers. Low-skilled white-collar roles are held to five percent of the expansion, or 60,000 jobs, primarily encompassing center receptionists and automated enrollment data-entry clerks, as centralized federal administration limits localized billing complexity. On the blue-collar facility and delivery side, which drives the remaining twenty percent of the total expansion, mid-skilled technical and transport occupations account for twelve percent of the overall pool, generating 144,000 positions for dedicated childhood transport drivers, nutritional meal planners, and medical care assistant staff. Low-skilled blue-collar roles account for six percent of the expansion, yielding 72,000 jobs for specialized facility sanitation crews and material loaders, while high-skilled blue-collar positions comprise the remaining two percent, or 24,000 jobs, for certified playground safety engineers and specialized climate control grid technicians.

These figures are summarized below:

Jobs Created - Universal Childcare

Total Estimated People Hired		1.2
White collar		
Low skilled	5.0%	0.1
Mid skilled	45.0%	0.5
High skilled	30.0%	0.4
	<u>80.0%</u>	<u>1.0</u>
Blue collar		
Low skilled	6.0%	0.1
Mid skilled	12.0%	0.1
High skilled	2.0%	0.0
	<u>20.0%</u>	<u>0.2</u>

Universal Healthcare

The implementation of a comprehensive universal healthcare system in the United States designed to cover the uninsured, set modest copays and deductibles, establish a maximum out-of-pocket cap, and explicitly include dental benefits would generate an estimated 1.4 million to 1.6 million permanent new jobs when accounting for continued advancements in artificial intelligence and robotics. While extending insurance to over thirty million uninsured individuals drives a predictable, massive spike in annual healthcare utilization, macroeconomic models from the McKinsey Global Institute and the Brookings Institution indicate that the widespread deployment of advanced technologies significantly compresses the human labor footprint required to meet this demand. Generative AI and autonomous software agents act as massive clinical force multipliers, enabling frontline medical staff to process higher patient volumes by automating chart reviews, medical transcription, and diagnostic data synthesis. Concurrently, computer-vision robotics and autonomous delivery carts streamline back-office hospital logistics, reducing the baseline staff required for inventory distribution, linen handling, and routine sanitization. This technology-adjusted clinical mobilization results in a highly optimized workforce expansion that splits into an estimated seventy-two percent white-collar roles and twenty-eight percent blue-collar positions, translating to roughly 1,080,000 white-collar jobs and 420,000 blue-collar jobs within a 1.5 million job baseline.

The overall percent composition of this newly generated, technology-driven workforce concentrates intensely within highly skilled and specialized tiers, reflecting the fact that advanced automation displaces routine administrative and manual work while remaining dependent on human emotional intelligence and complex manual dexterity. Within the seventy-two percent white-collar sector, mid-skilled professionals represent thirty-six percent of the overall expansion, generating 540,000 jobs for registered nurses, dental hygienists, licensed practical nurses, and physical therapists who use AI diagnostic assistants to manage expanded patient panels. High-skilled white-collar professionals comprise thirty-two percent of the total, yielding 480,000 positions for primary care physicians, dentists, nurse practitioners, and clinical pharmacists whose complex decision-making and patient relationships cannot be replicated by software. Low-skilled white-collar administrative positions are heavily suppressed to just four percent, or 60,000 roles, as autonomous software handles the vast majority of patient scheduling and multi-payer data entry. On the blue-collar side of this automated healthcare ecosystem, which drives twenty-eight percent of the total expansion, mid-skilled technical and support occupations lead at nineteen percent of the overall pool, generating 285,000 positions for certified nursing assistants, medical equipment technicians, and emergency medical responders. Low-skilled blue-collar roles are held to seven percent of the expansion, yielding 105,000 jobs for specialized sanitization teams and warehouse loaders managing

robot-integrated supply chains, while high-skilled blue-collar positions comprise the remaining two percent, or 30,000 jobs, for specialized medical gas pipefitters and advanced clinical facility power grid engineers.

These figures are summarized below:

Jobs Created - Universal Healthcare

Total Estimated People Hired		1.5
White collar		
Low skilled	4.0%	0.1
Mid skilled	36.0%	0.5
High skilled	32.0%	0.5
	72.0%	1.1
Blue collar		
Low skilled	7.0%	0.1
Mid skilled	19.0%	0.3
High skilled	2.0%	0.0
	28.0%	0.4

Climate Change – Phase 1 (Citizen Legislation)

In the first phase of the Climate Plan, enacted with Citizen Legislation, a \$40/ton carbon tax is assessed which increases at 5% per year, but which is offset by carbon dividends. Additionally \$600 billion is devoted to the rebuild of the electrical grid plus significant additional investments for decarbonization of heavy industry, electric vehicle station build out and agriculture investment and protection. The policy goal of this trillion-dollar climate framework is to systematically rebuild the nation's energy, industrial, and agricultural infrastructure while managing the structural labor transition out of fossil fuels. By injecting significant public capital into the physical economy over an estimated twenty-year implementation period, the program creates a stable, long-term structural demand for human labor. Every billion dollars invested in clean infrastructure capital historically generates a dense concentration of direct construction, indirect supply-chain manufacturing, and specialized engineering positions. Spreading this expenditure over two decades instead of one prevents intense supply chain inflation, allows domestic manufacturing capacity to scale organically, and provides a sustainable framework for job generation that directly absorbs workers transitioning out of the legacy energy sector.

Over the twenty-year deployment phase, the total infrastructure capital expenditures generate approximately twelve point seven five million gross job-years of employment.

Because this capital is distributed over a twenty-year horizon rather than ten, the annual labor demand is cut exactly in half, resulting in an average of six hundred thirty-seven thousand five hundred gross full-time jobs sustained annually across the two decades. The six hundred billion dollar electrical grid rebuild drives the largest long-term employment pipeline, sustaining approximately three hundred ninety thousand full-time jobs each year to upgrade transformers, manufacture transmission lines, and deploy smart-grid technology. The three hundred billion dollar allocation for heavy industry decarbonization and electric vehicle charging networks contributes one hundred ninety-five thousand full-time jobs annually, while the one hundred fifty billion dollar investment in agricultural upgrades adds twenty-two thousand five hundred full-time jobs each year for precision farming and sustainable infrastructure deployment.

To determine the true net labor impact of this transition, these gross annual gains must be balanced against the job losses in fossil fuel extraction, refining, and pipeline utility operations. As the traditional energy sector contracts over the twenty-year timeline, it is projected to displace roughly sixty thousand legacy energy workers annually, totaling one point two million workers over the course of the program. Subtracting these annual losses from the gross infrastructure job creation results in a net positive change of 575,000 full-time jobs sustained each year across the two decades. This net positive change demonstrates that clean energy infrastructure remains significantly more labor-intensive per unit of capital than the highly automated fossil fuel extraction industries it replaces, providing a reliable, long-term employment anchor for the macro-economy.

The occupational composition of these 575,000 sustained net full-time jobs leans heavily toward physical deployment, splitting into sixty-five percent blue-collar roles and thirty-five percent white-collar roles. Within the blue-collar sector, the annual workforce is highly focused on technical execution, with ninety-three thousand eight hundred forty-four positions classified as low-skilled labor, one hundred eighty-seven thousand six hundred eighty-eight as mid-skilled roles including commercial vehicle operators and high-voltage line installers, and ninety-three thousand eight hundred forty-four as high-skilled positions like certified industrial electricians. On the white-collar side, low-skilled administrative and permitting roles make up twenty thousand two hundred thirteen annual full-time jobs, mid-skilled project managers and logistics coordinators comprise one hundred eleven thousand one hundred sixty-nine, and high-skilled electrical grid architects and software designers represent the remaining seventy thousand seven hundred forty-four sustained positions.

A significant portion of the newly generated blue-collar jobs are explicitly structured as white-collar re-trainable, offering a viable, long-term safety net for workers displaced by

software automation or corporate downsizing. Out of the total blue-collar workforce needed each year, approximately thirty-five percent of the roles can be successfully filled by former white-collar employees. This transition is made possible by the integration of field robotics, exoskeleton attachments, and tele-operated heavy machinery, which systematically strip away the traditional physical strains of manual infrastructure labor. Displaced white-collar workers can fluidly pivot into roles managing autonomous drone fleets for grid inspection, operating robotic excavation equipment from digital cabs, or supervising automated industrial factory floor retrofits. These roles rely on procedural compliance, software interface literacy, and spatial oversight rather than raw physical strength, allowing human workers to adapt smoothly to the physical needs of the modernized economy over a stable, multi-decade career horizon.

Jobs Created - Climate Change Phase 1

Total Estimated People Hired		0.575
White collar		
Low skilled	3.5%	0.0
Mid skilled	19.3%	0.1
High skilled	12.2%	0.1
	35.0%	0.2
Blue collar		
Low skilled	16.2%	0.1
Mid skilled	32.5%	0.2
High skilled	16.2%	0.1
	64.9%	0.4

Climate Change Phase 2

The total cost to the federal government for the Phase Two power generation rebuild would be \$1.2 trillion over the ten-year period starting in 2030, translating to an ongoing capital allocation of 120 billion dollars annually. Because wind and solar units benefit from rapid engineering cycles and thousands of gigawatts are already sitting in regional interconnection queues waiting for approvals, this comprehensive infrastructure expansion would be fully completed and operationalized between 2040 and 2045. Factoring in a capital-intensive manufacturing footprint that accounts for raw material supply chains, heavy construction equipment, and high-voltage grid components, this \$120 billion annual expenditure acts as a tremendous domestic employment engine, generating an estimated 420,000 permanent, long-term jobs across the decade. Because building massive utility-scale solar fields, stringing miles of transmission wires, and setting up industrial battery banks require a hands-on mix of heavy labor and software diagnostics,

the resulting workforce expansion splits into sixty-five percent blue-collar roles and thirty-five percent white-collar roles, yielding 273,000 blue-collar jobs and 147,000 white-collar jobs across the American economy.

Within the white-collar tier, high-skilled professionals make up fifteen percent of the total expansion, creating 22,050 roles for grid software architects, electrical engineering consultants, and clean-energy project design specialists. Mid-skilled white-collar positions account for sixteen percent, yielding 23,520 jobs for environmental compliance auditors, regional grid traffic managers, and supply chain logistics coordinators, while low-skilled administrative and data entry support staff comprise the remaining four percent, or 5,880 positions. On the construction and factory floor, the blue-collar sector drives the remaining 273,000 jobs, led by the mid-skilled tier at thirty-seven percent of the overall expansion, which generates 101,010 positions for commercial electricians, wind turbine technicians, heavy machinery operators, and structural welders. High-skilled blue-collar roles account for eighteen percent of the workforce, creating 44,690 jobs for precision automation maintenance mechanics, sensor calibration testers, and high-voltage grid linemen, while low-skilled blue-collar roles comprise ten percent of the expansion, yielding 27,300 positions for general excavation laborers, warehouse loaders, and site security personnel.

Ultimately, this phase represents a masterclass in pragmatic, results-oriented governance by intentionally structuring the legislation around areas where there is broad, verified economic and technical consensus. By focusing the national mobilization on achieving a highly dependable, cost-effective ninety percent clean grid, the blueprint avoids the deeply divisive political gridlock and astronomical financial penalties that come with chasing a non-existent perfect consensus over the final ten percent. This strategic choice allows the nation to take a truly historic, multi-trillion-dollar step forward for environmental resilience and energy security today, while confidently leaving the most ideologically volatile, counterproductive disputes completely behind.

Jobs Created - Climate Change Phase 2

Total Estimated People Hired		0.42
White collar		
Low skilled	4.0%	0.0
Mid skilled	15.0%	0.1
High skilled	16.0%	0.1
	35.0%	0.1
Blue collar		
Low skilled	10.0%	0.0
Mid skilled	37.0%	0.2
High skilled	18.0%	0.1
	65.0%	0.3

Economic Stimulus

The economic stimulus from Citizen Legislation is dramatic. Approximately \$20 trillion of savings from eliminating tax loopholes and restructuring our healthcare industry is re directed, with about \$16 trillion going to affordability policies with the remainder to deficit reduction and other measures. Of the \$20 trillion, approximately \$5 trillion is from reducing administrative positions in healthcare which are predominantly filled by low- and middle-income workers. Accordingly, the net stimulus to low and middle income Americans is about \$11 trillion. Additionally, the elimination of loopholes and similar measures for the wealthy does have some job reduction impacts, but not a lot. Finally, the impact of AI and robotics needs to be considered when calculating the net new jobs created from the stimulus. The net new jobs created figures are calculated below.

An injection of eleven trillion dollars directly into consumer wallets over a ten-year horizon translates to an annual programmatic stimulus of one point one trillion dollars. By releasing families from baseline survival expenses like healthcare, childcare, eldercare, and housing costs, this newly unlocked financial headroom shifts entirely into household discretionary spending. However, a complete macroeconomic evaluation must calculate the net impact by subtracting the contractionary drag of eleven trillion dollars no longer being directed to the extremely wealthy. Empirical research from the Federal Reserve Bank of Richmond and the Boston Federal Reserve demonstrates that the marginal propensity to consume is ten times lower at the highest wealth quintiles compared to low- and middle-income households. While the wealthy save or invest nearly ninety percent of their marginal income, they still consume a baseline portion. Shifting one point one trillion dollars annually away from the ultra-wealthy creates a negative consumption drag that

destroys approximately one point five million potential service and retail positions each year. Accounting for this subtraction lowers the initial gross consumer-driven creation from sixteen point five million jobs down to a baseline of fifteen million jobs per year before technology is considered.

When gross technological displacement over the same ten-year period is integrated, the net employment landscape shrinks further. Isolating the pure, unmitigated job destruction caused by artificial intelligence, robotics, and autonomous vehicles—without assuming any re-employment or new technical position creation—reveals a significant structural friction. Macroeconomic task-exposure models from the McKinsey Global Institute indicate that gross task automation will disrupt up to thirty percent of hours worked in core consumer sectors by the mid-2030s. Within this expanding consumer service economy, gross automation is projected to destroy or block approximately five point eight million potential positions annually. Subtracting this gross technological displacement from the fifteen million adjusted consumer-driven positions leaves a final net remainder of nine point two million total full-time equivalent jobs created and sustained per year throughout the decade-long cycle.

The primary beneficiaries of the remaining nine point two million net annual positions would still be high-velocity consumer industries, particularly hospitality, leisure, dining, entertainment, and retail. Despite the compounding pressures of unmitigated automation and top-tier wealth contraction, the sheer scale of the trillion-dollar annual injection keeps these sectors in expansion mode. Analysis of these industries indicates that approximately seventy percent of the nine point two million net annual positions, amounting to six point forty-four million jobs per year, would be categorized as blue-collar and frontline service roles. The remaining thirty percent, representing two point seventy-six million jobs per year, would materialize in white-collar functions such as corporate administration, supply chain logistics, marketing, and commercial operations necessary to coordinate the nationwide consumer expansion.

Within the six point forty-four million net annual blue-collar and service roles, the employment structure heavily weights toward direct operational execution, though it is deeply reshaped by technology. Gross displacement impacts the lowest-skilled brackets most severely due to self-service checkouts, automated cooking platforms, and autonomous delivery fleets. Sixty percent of these positions, or three point eighty-six million jobs each year, would be low-skilled roles including restaurant servers, cashiers, hotel housekeepers, and retail floor staff. Thirty percent, equaling one point ninety-three million annual jobs, would consist of mid-skilled personnel such as line cooks, shift supervisors, retail department managers, and delivery drivers. The final ten percent, or six

hundred forty-four thousand jobs per year, would comprise high-skilled technical staff, including hospitality facility engineers, specialized commercial fleet mechanics, and senior logistics managers.

Conversely, the two point seventy-six million net annual white-collar positions generated by this consumer boom would follow a skill distribution tailored for managing corporate scaling, which bears the brunt of advanced software agents and enterprise cognitive automation. Low-skilled white-collar jobs, like data entry clerks and administrative assistants, are heavily reduced by gross software automation and would account for fifteen percent of this group, or four hundred fourteen thousand jobs annually. Mid-skilled white-collar roles would form the absolute core at sixty percent, delivering one point sixty-six million jobs per year for positions like retail store managers, hospitality event coordinators, procurement buyers, and customer service managers. High-skilled white-collar professions would make up the remaining twenty-five percent, translating to six hundred ninety thousand positions annually for corporate financial analysts, market data researchers, regional operations directors, and regulatory compliance officers who keep expanding national service networks running smoothly.

A summary is provided below:

Jobs Created - Economic Stimulus

Total Estimated People Hired		9.20
White collar		
Low skilled	4.5%	0.4
Mid skilled	18.0%	1.7
High skilled	7.5%	0.7
	30.0%	2.8
Blue collar		
Low skilled	42.0%	3.9
Mid skilled	21.0%	1.9
High skilled	7.0%	0.6
	70.0%	6.4

Relief to State and Local Governments

Total relief provided to state and local governments is roughly \$1.3 trillion. The conservative assumption is that all of these funds are used to eliminate unfunded pension liabilities and therefore no new job creation is presumed.

Educational Excellence, Workforce Modernization and Nutrition Improvement

When fully scaled nationwide, this expanded “in the classroom” program requires a total federal budget allocation of approximately three point four trillion dollars over a ten-year period, reflecting the added specialized curriculum materials, equipment, and safety infrastructure required for shop, technology, and analytical programs. In terms of labor market impact, the initiative acts as a powerful job creation engine, generating approximately one million six hundred and forty thousand full-time equivalent positions once the supplementary specialized elective teachers, trade instructors, digital safety educators, kitchen managers, dietary specialists, and scratch-cook staff are accounted for. The composition of this newly created workforce remains heavily weighted toward white-collar professions, which account for one million three hundred and five thousand full-time equivalent positions. Within this white-collar segment, high-skilled roles such as certified classroom teachers, early childhood directors, debate coaches, chess instructors, entrepreneurial mentors, and specialized digital safety educators comprise eight hundred and eighty-five thousand full-time equivalent positions, while mid-skilled positions like counselors, nurses, and specialized after-school coordinators make up four hundred and twenty thousand full-time equivalent positions. The remaining portion of the workforce consists of three hundred and thirty-five thousand blue-collar full-time equivalent positions, which includes low-skilled food service workers, custodians, and groundskeepers alongside mid-skilled roles in facilities management, transit logistics, and certified master tradespeople hired to manage vocational shop classrooms.

Infrastructure

An infrastructure acceleration program aimed at elevating the nation's baseline infrastructure to a premier A to A+ tier by 2040, combined with comprehensive urban redesigns to support a universal housing program, requires a total incremental investment of \$2.4 trillion above baseline spending projections for 2030-2040, and an additional \$2.4 trillion 2040-2050. This estimate is built upon updated structural cost assessments from the American Society of Civil Engineers combined with urban planning capital frameworks from the Brookings Institution and the Urban Institute. While bridging the standard infrastructure funding gap for roads, bridges, transit, and water systems requires eight hundred billion dollars above baseline trends, executing a full-scale redesign of major metropolitan areas to facilitate high-density universal housing adds an incremental one point six trillion dollars. These urban redesign initiatives focus on the total reconfiguration of city layouts, including massive expansions of high-capacity subterranean utility networks, localized multi-modal transit corridors, pedestrian-centric superblocks, and public green space integration capable of sustaining significantly higher population densities.

The execution timeline is optimized into a high-intensity ten-year deployment window from 2030 to 2040, fully enabled by a two-year preparation and signaling period running from 2028 to 2030 (the time between when Citizen Legislation is enacted to the time Rethink Everything is enacted). Because this extensive head start resolves advanced architectural engineering, complex zoning variances, property structural assessments, and expedited environmental permitting well in advance, the program eliminates traditional front-end bureaucratic bottlenecks. Over the active decade of construction between 2030 and 2040, the two point four trillion dollars of above-baseline funding is deployed at a compressed pace of two hundred forty billion dollars annually. The first half of the decade focuses on scaling the underlying municipal water, waste, and transit networks, while the second half concentrates on the physical structural changes and high-density neighborhood integration required by the universal housing rollout.

Integrating widespread technological automation—such as autonomous excavation fleets, robotic structural assembly systems, drone-based utility mapping, and generative AI urban design software—significantly alters the incremental human labor footprint. While an annual injection of two hundred forty billion dollars would traditionally demand a massive manual workforce, a forty percent labor contraction driven by advanced physical and cognitive automation shifts the employment profile toward technical orchestration. This accelerated above-baseline capital deployment supports an average of one point eighty-six million net jobs per year created and sustained strictly above baseline projections during the ten-year active construction sprint. The technological demands of this automated rollout shift the human work composition, establishing an incremental labor split where fifty-five percent of the net new positions, or one point zero twenty-three million annual jobs above baseline, are blue-collar roles, while forty-five percent, totaling eight hundred thirty-seven thousand jobs annually above baseline, manifest as white-collar positions.

Within the fifty-five percent allocation for above-baseline blue-collar employment, the internal distribution reflects a workforce optimized for automated synergy rather than manual repetition. Routine tasks are completely absorbed by site robotics, compressing low-skilled blue-collar roles, like general support laborers and aggregate material haulers, down to twenty percent of the segment, or two hundred four thousand six hundred annual jobs above baseline. Mid-skilled blue-collar positions, comprising forty-five percent of the mix, provide four hundred sixty thousand three hundred fifty jobs each year above baseline for heavy machine operators, structural technicians, and specialized pipefitters who coordinate directly with automated field units. High-skilled blue-collar roles rise to thirty-five percent, delivering three hundred seven thousand eight hundred fifty positions annually above baseline for automated fleet calibration mechanics, mechatronics

technicians, and specialized system maintenance personnel required to keep the high-velocity robotic construction assets functional.

Conversely, the forty-five percent allocation for incremental white-collar employment is structured to handle algorithmic workflows, computational design, and remote project administration. Low-skilled white-collar jobs, like basic administrative assistants and manual data loggers, are almost entirely displaced by enterprise cognitive software agents, making up just five percent of this segment, or forty-one thousand eight hundred fifty jobs annually above baseline. Mid-skilled white-collar roles represent forty-five percent, translating to three hundred seventy-six thousand six hundred fifty positions per year above baseline for automated logistics dispatchers, remote site coordinators, and digital safety monitors. High-skilled white-collar professions expand to fifty percent of the segment, delivering four hundred eighteen thousand five hundred jobs annually above baseline for advanced structural software engineers, computational designers, autonomous procurement analysts, and regulatory compliance specialists who manage the overarching technological and urban planning infrastructure.

Below is a summary of all jobs created:

Jobs Created - Infrastructure

Total Estimated People Hired		1.86
White collar		
Low skilled	2.3%	0.0
Mid skilled	20.3%	0.4
High skilled	22.4%	0.4
	45.0%	0.8
Blue collar		
Low skilled	11.0%	0.2
Mid skilled	24.8%	0.5
High skilled	19.2%	0.4
	55.0%	1.0

Universal Housing

During the first decade of the program from 2030 to 2040, the total cost to fund the rental subsidies and construction incentives is estimated to be between \$2.5 and \$3.5 trillion. Under the cost-sharing agreement, state and local governments cover twenty percent of this burden, amounting to \$500 billion to \$700 billion dollars, while the federal government covers the remaining seventy percent. An estimated eighteen million to twenty-two million households participate in this timeframe, triggering a massive development wave that

results in the construction of eight million to eleven million net new apartment units. To clear land for these high-density residential towers, developers demolish and rebuild one point five million to two point five million older, low-density rental properties.

This intense initial transition creates a massive labor demand, though the total headcount is tempered by the widespread adoption of robotics and artificial intelligence. Total net new job creation in this first decade ranges from one point four million to two point two million sustained annual jobs. By job type, this includes a net addition of 500,000 to 750,000 low-skill blue-collar jobs focused on physical civil engineering labor, manual site preparation, and material handling logistics. Mid-skill blue-collar roles see a net gain of 600,000 to 900,000 jobs for commercial electricians, grid technicians, heavy machine operators, and structural welders who interface directly with automated equipment. High-skill blue-collar positions grow by a net of 120,000 to 220,000 jobs, centering on advanced robotics maintenance technicians, automated assembly line supervisors, and precision component quality testers. White-collar growth in the first decade includes a net addition of 150,000 to 250,000 mid-skill jobs for human safety inspectors and complex supply chain coordinators, alongside 80,000 to 120,000 high-skill white-collar jobs for structural engineers, building information modeling software architects, and urban utility integration planners.

In addition to its job and housing benefits, a universal housing program also has meaningful carbon reduction benefits. The implementation of a universal housing initiative focused on high-efficiency construction, executing eight million brand-new apartment builds alongside the demolition and rebuilding of five million two hundred thousand existing units, creates a highly compressed carbon footprint when utilizing advanced robot-assisted manufacturing methods and modern bio-mediated materials. Shifting construction activities away from traditional outdoor build sites into automated, climate-controlled modular factories using engineered mass timber instead of conventional concrete slabs and structural steel allows the project to reduce its upfront embodied carbon debt by forty to sixty percent, dropping the total penalty from roughly two hundred and fifty million metric tons down to approximately one hundred and twenty-five million metric tons. Because these sustainably harvested materials lock atmospheric carbon securely inside the building envelopes for generations and robotic assembly lines cut structural material waste by over ninety percent through precise, algorithmic applications, the housing expansion acts as a decentralized carbon sink rather than an emissions source. When paired with net-zero building envelopes, heat pumps, and localized rooftop solar that drop operational emissions by seventy-five to eighty-five percent annually across the updated housing stock, the entire thirteen million two hundred thousand unit housing portfolio completely pays off its initial climate footprint within under two years of

occupancy, achieving a massive long-term net reduction of approximately one point four to one point seven gigatons of carbon dioxide equivalent over a standard thirty-year operational lifecycle.

Human labor Less Expensive while AI, Robots and Autonomous Vehicles More Expensive

One policy goal of Rethink Everything is to make human labor less expensive and therefore preserve jobs while creating upward salary pressure. Simultaneously there is a policy to apply modest taxes on AI, robots, and autonomous vehicles that does not slow investment or automation benefits while providing important new tax streams to the government. Such new taxes would be imposed in conjunction with our allies to prevent a “race to the bottom” on AI and robotics taxes while protecting against China as discussed separately under “Allies – AI and Robotics Taxation Treaty.”

By shifting the entire tax and benefit burden away from human headcounts and onto corporate revenue streams, this framework fundamentally alters the economic math behind corporate hiring decisions. It removes the historical penalties associated with adding human workers, ensuring that as automation generates unprecedented wealth, businesses are strongly incentivized to channel that wealth back into a highly competitive human job market. Specifically, introducing a universal healthcare system where employers no longer provide corporate-sponsored insurance, alongside the complete elimination of employer obligations for 401k or pension matching and the repeal of employer Social Security matching taxes, completely transforms the labor ledger. In the modern corporate ecosystem, these fringe benefits and payroll taxes add a staggering thirty to thirty-five percent premium on top of a worker's base salary. By replacing these burdens with a flat corporate revenue tax, the marginal cost of employing a human being drops to just their salaries and modest overhead allocations for office space, travel and more. Because the healthcare tax is tied strictly to corporate revenue rather than headcount, a company faces the same tax penalty whether it operates with an entirely automated server farm or a campus full of human workers, removing any structural tax incentive to automate humans out of a job.

The policy framework of reducing taxes on human labor while increasing taxes on AI, robotics and autonomous vehicles provides a massive labor retention buffer that saves approximately twenty-five million gross positions over the 2030 to 2040 horizon. This massive financial intervention acts as a direct counterweight to the thirty-eight million gross positions threatened by unmitigated technological displacement, which includes twenty-four million white-collar roles under the worst-case Anthropic scenario and fourteen million blue-collar roles from the Oxford Economics robotics and autonomous vehicle projections. By implementing modest, non-punitive taxes on artificial intelligence

systems, autonomous miles, and industrial robots, the adoption curve is decelerated enough to allow the policy incentives to take full effect. Consequently, out of the thirty-eight million jobs exposed to gross displacement, the combined policy intervention successfully saves and retains fourteen million white-collar jobs and eleven million blue-collar jobs, preventing these positions from being dissolved by automation.

The structural breakdown of the fourteen million saved white-collar positions reflects a targeted preservation strategy, though it is heavily constrained by advanced cognitive automation. Low-skilled white-collar positions, such as entry-level data entry specialists, file clerks, and basic administrative assistants, represent five percent of the total saved, accounting for seven hundred thousand jobs. Mid-skilled white-collar positions form the core of the retained group at forty-five percent, delivering six point three million saved jobs for roles like operations coordinators, procurement brokers, and logistics managers. High-skilled white-collar professions comprise fifty percent of this segment, translating to seven million saved jobs for advanced software orchestrators, computational data analysts, regulatory compliance attorneys, and corporate strategists.

The structural breakdown of the eleven million saved blue-collar positions follows a distinct distribution tailored to physical tasks that maintain economic viability when human labor costs drop. Low-skilled blue-collar roles, including general hospitality workers, material handlers, and localized asset assistants, make up forty percent of the segment, or four point four million saved jobs. Mid-skilled blue-collar roles represent another forty percent, providing four point four million saved jobs for heavy equipment operators, mechanical technicians, and core industrial craftsmen working alongside automated systems. High-skilled blue-collar roles account for the remaining twenty percent, delivering two point two million saved positions for advanced mechatronics engineers, automation fleet calibration specialists, and complex diagnostic technicians.

The underlying economic data justifying these labor retention dynamics is drawn from empirical studies by the Economic Policy Institute regarding the employment elasticity of labor cost reductions, combined with task-exposure frameworks from the McKinsey Global Institute and Goldman Sachs Research. These models demonstrate that removing the twenty to twenty-five percent benefits premium effectively shifts the employer decision boundary, making the retention of human workers financially competitive against immediate automation capital expenditures in all but the most easily automated task categories.

A summary of jobs saved is below:

Jobs Saved due to Lower Cost of Human Labor, Higher Cost on AI and Robots

Total jobs saved		25.0
White collar		
Low skilled	2.8%	0.7
Mid skilled	25.2%	6.3
High skilled	28.0%	7.0
	56.0%	14.0
Blue collar		
Low skilled	17.6%	4.4
Mid skilled	17.6%	4.4
High skilled	8.8%	2.2
	44.0%	11.0

Reshoring of Manufacturing

Over a ten-year implementation period starting January 2031, the combination of a unified tariff wall, international purchasing of rare earth minerals, and significant tax incentives for reshoring of manufacturing is projected to generate 1.9 million net new domestic jobs in the United States. Labor studies modeling broad macro automation trends, such as those published by the McKinsey Global Institute and the World Economic Forum, indicate that the composition of these newly reshored jobs will skew heavily toward technical support rather than legacy assembly. Looking first at the projected 1.2 million blue-collar roles, low-skilled legacy assembly positions will see a net reduction or near-zero growth of about 50,000 roles due to rapid factory floor automation. Mid-skilled blue-collar positions, including automated machine operators, maintenance technicians, and precision welders, will expand significantly by approximately 900,000 jobs. High-skilled blue-collar roles, which encompass advanced mechatronics technicians and precision fabrication specialists, will grow by roughly 350,000 jobs. Looking next at the projected 600,000 white-collar roles, low-skilled administrative and data entry positions will experience flat to negative growth of about 10,000 roles due to AI workflow tools. Mid-skilled white-collar roles, such as logistics coordinators and operations planners, will expand by roughly 210,000 jobs. High-skilled white-collar positions, encompassing robotics engineers, data fusion analysts, and industrial software architects, are projected to expand by roughly 400,000 jobs, driven directly by the advanced technological demands of modern, localized production facilities.

A summary of jobs created is provided below:

Reshoring of Manufacturing Due to Revised Corporate Tax Code

Total jobs created		1.9
White collar		
Low skilled	0.1%	0.0
Mid skilled	11.3%	0.2
High skilled	21.5%	0.4
	32.8%	0.6
Blue collar		
Low skilled	2.7%	0.1
Mid skilled	51.0%	1.0
High skilled	13.4%	0.3
	67.2%	1.3

Massive Environmental Clean Up

When calculating the total employment impact generated strictly above baseline projections, this unified multi-trillion dollar environmental redesign deployment supports a net average of 2.32 million jobs per year created and sustained during the 2030 to 2040 period. The technological demands of this automated rollout alter the human work composition, establishing a consolidated labor split where fifty-five percent of the net new positions are blue-collar and technical field roles, while forty-five percent are white-collar technical, administrative, and managerial positions.

Within the fifty-five percent allocation for total above-baseline blue-collar employment, the internal distribution reflects a workforce optimized for automated synergy rather than manual repetition. Routine, hazardous, and repetitive physical tasks are completely absorbed by site robotics, compressing low-skilled blue-collar roles, like general support waste laborers, packaging staff, field handlers, and aggregate material movers, down to twenty percent of the segment, or two hundred fifty-five thousand two hundred annual jobs above baseline. Mid-skilled blue-collar positions, comprising forty-five percent of the mix, provide five hundred seventy-four thousand two hundred jobs each year above baseline for precision machine operators, heavy equipment handlers, specialized containment technicians, and marine barrier mechanics who coordinate directly with automated field units. High-skilled blue-collar roles rise to thirty-five percent of the segment, delivering four hundred forty-six thousand six hundred positions annually above baseline for automated fleet calibration mechanics, mechatronics technicians, industrial robotic maintenance engineers, and senior systems diagnostic personnel required to keep the high-velocity automated cleanup assets functional.

Conversely, the forty-five percent allocation for total incremental white-collar employment is structured to handle algorithmic workflows, computational design, international trans-boundary compliance, and remote project administration. Low-skilled white-collar jobs, like basic administrative assistants, manual data loggers, and routine clerical clerks, are almost entirely displaced by enterprise cognitive software agents, shrinking to just five percent of this group, or fifty-two thousand two hundred jobs annually above baseline. Mid-skilled white-collar roles represent forty-five percent, translating to four hundred sixty-nine thousand eight hundred positions per year above baseline for automated inventory managers, remote site coordinators, drone fleet dispatchers, and digital safety monitors. High-skilled white-collar professions expand to fifty percent of the white-collar segment, delivering five hundred twenty-two thousand positions annually above baseline for advanced environmental software engineers, toxicological data scientists, geographic information systems specialists, international environmental compliance attorneys, and corporate operations directors who oversee the highly automated national and international environmental redesign footprint.

A summary of the job creation is provided below:

Environmental Cleanup

Total jobs created		2.2
White collar		
Low skilled	2.3%	0.1
Mid skilled	21.1%	0.5
High skilled	23.7%	0.5
	47.2%	1.0
Blue collar		
Low skilled	11.4%	0.3
Mid skilled	21.4%	0.5
High skilled	20.1%	0.4
	52.8%	1.2

Pro Forma Unemployment and Workforce Participation

As a result of Citizen Legislation and Rethink Everything, by 2040 the U.S. would more than overcome the massive displacement of workers due to AI, robotics and autonomous vehicles and move to an ideal unemployment rate of 3.4%, even as the workforce participation rate expands from 61.7% to 68.5%.

These figures are calculated below:

			(Shortfall)/			Shortfall -
White collar	<u>Jobs Created</u>	<u>Jobs Needed</u>	<u>Excess</u>	<u>Immigration</u>	<u>Shortfall</u>	<u>Excl. Coverag</u>
Low skilled	4.73	8.41	(3.67)		(3.67)	(2.58)
Mid skilled	12.95	20.52	(7.57)		(7.57)	(3.46)
High skilled	11.22	3.69	7.54	4.90	2.64	0
						(6.04)
Blue collar						
Low skilled	7.42	7.42	-		-	0
Mid skilled	11.00	13.33	(2.33)		(2.33)	(0.11)
High skilled	5.42	3.26	2.16	1.51	0.65	0
					(10.28)	(0.11)

Unemployment Rate

Job Seekers (excl. coverage) 6.15

Total Jobs

Current Jobs 162.8
Minus: Jobs Destroyed 35.48
Plus: Jobs Created 49.33

Total Jobs - 2040 176.60

Unemployment Rate 3.4%

Workforce Participation Rate

Current 61.7%
Future 68.5%

Helping Displaced Workers via the Cree Dee Jobs Portal

Rethink Everything provides for a new AI driven employment portal to be developed by the Department of Labor in conjunction with state and local governments and private business. It would dramatically improve the ability of job seekers to identify a new employment opportunity versus current means. For detailed description see “Detail Goals and Policies – Managing Creative Destruction.”

Worker Retraining – How Structured and Budget

Rethink Everything funds a nearly \$1 trillion worker retraining budget and delivers it to citizens via a range of methods with significant union participation. For details on how it works and how the budget estimate was delivered see “Detail Goals and Policies – Managing Creative Destruction.”

Raise Federal Minimum Wage to \$15/Hour

Rethink Everything would raise the minimum wage to \$15 per hour, phased in over a two-year period based on need to ensure standard employment provides a living wage, a policy shift that currently enjoys strong public support from Democrats and Independents but more moderate support from Republicans. To address legitimate concerns that a higher wage floor could inadvertently reduce total job availability—particularly as the rapid adoption of artificial intelligence and robotics alters employer labor needs—any increase must be tempered with a gradual phase-in period. Furthermore, executing this wage adjustment during a period of significant economic stimulus and expanding employment opportunities, such as those generated through the strategic frameworks of Citizen Legislation and Rethink Everything, would provide the necessary economic buffer for private businesses. Finally, the increase would be done while the tax proposals of Rethink Everything are being implemented, which result in the cost of hiring a human worker is significantly reduced while the cost of AI and automation technologies are increasing. By pairing higher baseline wages with proactive federal stimulus and advanced AI-driven job transition portals, the economy can successfully offset potential baseline job losses, providing low-wage workers with immediate income security while simultaneously equipping them to seamlessly transition into the high-growth, tech-resilient career fields of tomorrow.

Tax Code Transformation

Rethink Everything dramatically transforms the current U.S. tax code and does so in support of Economic Dignity goals and to ensure all Americans participate equitably in the enormous value creation of AI and robotics as humanity's collective knowledge is what enabled AI.

Repeal and Replace Individual Income Tax Code

Rethink Everything would repeal and replace the current federal income tax code. The new system would levy taxes as described below on total income, with no deductions and no differentiation between income from work, investment or capital gains. Parent(s) would receive \$250 per month per child. The new system would result in approximately the same level of tax revenue versus the current system. To support economic dignity goals and to ensure an equitable allocation of the value created from AI and robotics, the individual income tax load is redistributed more heavily to wealthy Americans who own the automated capital, while a negative income tax is instituted at the bottom to provide a financial floor for displaced workers, sustain vital market consumer demand and offset regressive state and local taxes.

The proposed progressive structure applies a flat child credit payout of \$250 per month per child with no corresponding child deduction on individual returns. For a single adult filer, the income tiers begin with a negative twenty-five percent income tax applied to the first twenty thousand dollars of earnings with no clawback mechanism, followed by a zero percent stability tier on the next twenty thousand dollars of income. Earnings between forty thousand dollars and one hundred thousand dollars enter the middle tier and face a twenty percent tax rate, while a flat maximum rate of twenty-five percent is applied to all income exceeding the one hundred thousand dollar threshold. All phase markers, credits, and bracket limits automatically increase over time to track changes in the cost of living index.

To determine the long-term revenue impact of the proposed fiscal reform, the model establishes a clean individual income tax baseline that completely excludes social security and Medicare payroll taxes, which are calculated entirely elsewhere as distinct social insurance funding lines. This comprehensive income tax base is modeled pro forma assuming the nationwide enactment of a fifteen dollar per hour minimum wage to elevate entry-level compensation. Additionally, this calculation eliminates the traditional tax shielding provided by employer-sponsored 401 k and individual retirement account deductions, shifting those pre-tax contributions onto immediate tax returns while providing citizens with a universal super saver program where assets accumulate on an after-tax basis. The model further expands tax visibility by assuming that all liquid estate assets are marked to market and taxed based on their historical cost basis when recognized as income at death, treating any portfolio-backed borrowing against liquid wealth as a deemed sale realization event. This structure integrates a specific wealth exemption at death, ensuring that the first five million dollars of income for single filers and ten million dollars of income for two-adult filers is entirely exempt from taxes at the time of death. As a direct result of these unified asset tracking rules, closed loophole parameters, and expanded wage compliance, the total expanded income subject to the federal individual income tax reaches sixteen point seventy trillion dollars in the base year.

Over the initial ten-year period running from January 2031 through December 2040, this unified framework collects a total individual tax revenue of twenty-five point eighty-five trillion dollars. When measured against the standalone congressional budget office individual income tax baseline of twenty-five point eighty trillion dollars for that decade, In the subsequent ten-year period from 2041 through 2050, the model projects total cumulative revenue to rise to thirty-eight point eighty-seven trillion dollars.

Under the current federal tax code, an individual making thirty thousand dollars pays an effective tax rate of roughly 2.2%, whereas the new structure provides a net \$5,000 subsidy to generate a deeply supportive effective rate of negative sixteen point seven percent. At

the \$75,000 middle-income tier, the current effective tax rate sits at approximately 9.8%, which the new system compresses down to just 2.7% by utilizing the zero percent stability zone and the flat un-clawed-back credit. For an upper-middle professional earning \$250,000, the current system levies an effective rate of around 24.4%, while the new progressive brackets lower that burden to 17.8%. At the one million dollar milestone, the current code reaches its peak effective average rate of 26.0%, which compares closely to a 23.5% effective rate under the new framework. Finally, at the extreme scale of one hundred million dollars in economic income, the current system suffers a regressive collapse down to an estimated eight point two percent effective tax rate due to unrealized asset loops, whereas the new unified system eliminates those loopholes to enforce a full twenty-four point nine percent effective tax rate that ensures ultra-wealthy compliance.

The structural consolidation of the social safety net and the implementation of a unified tax code generate significant secondary budgetary savings across federal public assistance programs and internal agency operations. By forcing a baseline \$15 federal minimum wage, the private sector absorbs the core survival costs of the labor force, causing a natural, automatic contraction of means-tested federal supports. The Supplemental Nutrition Assistance Program experiences an immediate decline in participation as full-time minimum wage earnings of \$37,440 push millions of single adults and small families completely past statutory income eligibility limits, yielding a projected savings of \$9 billion annually. Simultaneously, the complete elimination of the Temporary Assistance for Needy Families block grant removes a fixed \$16.5 billion annual federal expenditure from the ledger, as its traditional cash assistance functions are entirely replaced the permanent \$5,000 negative tax credit and direct child stipends. Combined with an annual savings of \$6 billion dollars in federal housing subsidies and \$11 billion dollars across utility assistance and other localized means-tested programs as household market incomes rise, these public assistance contractions deliver exactly \$42.5 billion dollars in direct annual safety net savings. Over the initial ten-year budget window starting January 1, 2031, these safety net reductions recapture a total of \$425 billion dollars for the federal treasury, a figure that expands to \$495 billion dollars during the second decade from 2041 to 2050 as rising market incomes naturally accelerate the phase-out of remaining entitlement rolls.

Complementing these safety net reductions, the fundamental simplification of the individual tax code allows for a parallel administrative modernization of the Internal Revenue Service. Processing standard tax returns under this simplified bracket system permits a projected 30 percent reduction in standard clerical and customer service personnel, saving approximately \$4.2 billion annually. While this operational downscaling is a minor fiscal gain relative to the broader budget, the true value emerges from the institutional shift it enables. By freeing the agency from managing a massive data-

processing bureaucracy, the IRS can redeploy its core focus toward enforcement, utilizing a newly created team of advanced artificial intelligence systems and specialized forensic accountants. For conservatism purposes, however, no additional income recognition is assumed beyond what is already factored into Citizen Legislation.

Pro forma, this redesigned structure allows all citizens to participate more equitably in the tremendous value creation driven by artificial intelligence and robotics. In the current economic framework, the financial gains of automation concentrate heavily among a small fraction of capital owners, while working individuals face stagnant real wages and a heavy social insurance payroll burden. The proposed system directly counters this disparity by leveraging the expanded revenue base to fund a flat, non-clawed-back twenty-five percent negative income tax on the first twenty thousand dollars of earnings alongside a monthly child dividend. Because these universal credits do not phase out as income rises, they function as a permanent baseline dividend that directly distributes the efficiency gains of robotics and automated systems to every American worker. By replacing a capped wage-taxing infrastructure with an un-capped total income model, the system lowers the individual working citizen's effective rate while channeling the immense capital growth of the high-technology economy into universal affordability and long-term financial security for the entire population.

Repeal and Replace Social Security Taxes

Social Security would be substantially improved with the goal of ensuring all Americans retire with economic dignity, while also reducing the taxes on human labor while capturing the value gain provided by AI, robotics and autonomous vehicles via increased contributions from the wealthy. Total payouts to senior Americans would increase meaningfully and equitably, ensuring all retirees live at the minimum of a Living Wage.

Repeal and Replace Individual Taxes to Social Security:

To evaluate the long-term impact of restructuring the social safety net, the model projects the revenue generated by a new un-capped individual Social Security tax that completely discards the traditional statutory maximum salary limit. This structure rests on the fundamental assumption that a flat tax rate of 4.14 percent is levied symmetrically across all components of a highly expanded individual income base—including wages, investment returns, and capital gains—and incorporates robust legislative measures to stop tax cheating by wealthy individuals. Over the initial ten-year period starting January 1, 2031, and ending in 2040, this un-capped 4.14 percent structure collects a total revenue of \$10.1 trillion, achieving perfect revenue neutrality against the verified current baseline projection for individual social security tax collections over that same ten-year window. In the

subsequent ten-year period from 2041 through 2050, the model projects total cumulative revenue under this unified rate to rise to \$15.0 trillion, also roughly equivalent to current baseline.

Repeal and Replace Corporate Taxes on Social Security

Rethink Everything would replace the current Social Security matching employer tax with a 3.34% Destination-Based Cash Flow Tax, which results in the same amount of total corporate taxes paid. Unlike the current Social Security employer system which increases the cost of human labor by requiring a match for all wages paid up to a specified level, the taxes are eliminated from human labor and instead would be derived from gross domestic revenue plus foreign imports, while completely exempting exports from the tax base. By substituting this consumption-based stream for the traditional employer-side Social Security payroll liability, the policy completely decouples public retirement funding from a company's workforce size. Under current laws, the payroll tax acts as a direct penalty on hiring, increasing the marginal cost of every employee. Shifting the tax burden to a border-adjusted cash flow base removes this hiring penalty entirely, making the utilization of human labor significantly cheaper for businesses and structurally incentivizing domestic employment over automated systems or offshoring. When evaluated against long-term macroeconomic baselines, this structural tax base generates a pool of federal revenue equivalent to the current system. Between 2030 and 2050, the tax is projected to yield a total cumulative revenue of twenty-three point two trillion dollars, with ten point fifteen trillion dollars collected during the 2030 to 2040 decade and thirteen point zero five trillion dollars generated during the 2040 to 2050 decade. This mechanism is significantly better than the traditional Social Security payroll tax because it shifts the financial burden of the public safety net away from the wages of working class citizens and onto broad corporate consumption and supernormal profits. Furthermore, by exempting exports and taxing imports, it eliminates the hidden tax penalty currently imposed on American manufactured goods, vastly increasing international trade competitiveness. This border-adjusted cash flow structure ensures that highly automated technology firms and automated financial operations contribute proportionally to national retirement solvency based on their total domestic market revenues, rather than evading their broader fiscal obligations through minimal human headcount.

Allies – An AI and Robotics Taxation Treaty + Unified Reshoring Front Versus China

AI, Robotics and Taxation Treaty

A necessary pre-condition of enacting Rethink Everything, which imposes taxes on AI, robotics and autonomous vehicles, is that the United States must first develop an

international framework with its global allies. Such a framework would need to provide a means whereby allies could impose whatever tax policies they want on AI and robotics without fears of losing economic competitiveness versus allied trading partners while simultaneously protecting against non-compliance from China. To achieve this foundational step, an incoming administration would need to dismantle the current antagonistic trade landscape and return to a traditional, collaborative approach. This diplomatic reset would begin with the United States offering to immediately eliminate its existing unilateral tariffs on democratic partners, provided those nations simultaneously dissolve their own retaliatory trade measures. There is strong reason to believe that traditional allies would be overwhelmingly receptive to this clean-slate approach, as years of compounding trade disputes have severely strained international relationships and disrupted critical cross-border supply chains. By offering an immediate, good-faith off-ramp from these legacy trade wars, a new administration would instantly restore deep diplomatic goodwill and secure the necessary collaborative leverage to pitch a unified technology treaty well before domestically the sweeping changes envisioned by Rethink Everything.

There is also a strong basis to believe that democratic allies would actively want to construct such an international AI and robotics tax architecture because they are facing shared fiscal challenges driven by rapid automation. Leading democracies in Europe and Asia are seeing their traditional corporate and payroll tax bases shrink as software and robotics replace human workers, making them eager to generate new revenue streams from AI to fund aging social safety nets. However, they are currently concerned of acting individually out of fear of losing their global competitiveness and driving tech capital to lower-tax jurisdictions. Allies would enthusiastically embrace a unified structure provided it guarantees them total sovereign flexibility to design and enforce their domestic automation taxes according to their unique social policy goals. This autonomy allows European nations the freedom to heavily tax enterprise software while permitting Asian partners like Japan and South Korea to protect their advanced physical robotics manufacturing sectors without fear of international friction.

A practical way this could be achieved before the 2031 expected enactment date of Rethink Everything is through the establishment of a standalone multilateral treaty titled the Global Automation Revenue and Equalization (GARE) Pact, which neutralizes the race to the bottom directly at the border. Mechanically, the treaty would avoid the administrative gridlock of trying to force countries to rewrite their internal tax codes and instead rely on a standardized National Automation Tax Index (NATI). This index would be calculated annually by an independent auditing panel, dividing a country's total automation tax revenue strictly by the gross domestic product generated exclusively within its specific

automated and digital asset product sectors—explicitly excluding unautomated baseline commodities like agriculture, crude oil, and wine via standardized Harmonized System (HS) codes. When goods are traded within the alliance, custom software calculates the exact mathematical difference between the importing and exporting nations' refined indices, applying that narrow differential as a flat country-level border adjustment equalization fee. Because the fee is restricted tightly to matching the exact tax burden that domestic corporations already pay in those specific sectors, it functions as a trade-neutral internal equalization mechanism that seamlessly complies with WTO GATT Article III national treatment rules, while using GATT Article XX public welfare exceptions to defend its multi-tiered structure.

Crucially, this standalone framework serves as an ironclad defensive shield against non-market economies, specifically targeting non-compliance from China. Any nation that refuses to participate in the automated transparency audits or rejects comparable worker protections would face a synchronized, collective tariff wall from all member democracies simultaneously, completely stripping away their access to the world's wealthiest consumer markets. Because China heavily subsidizes its rapid industrial automation and maintains a zero-percent domestic tax on AI productivity to dump cheap goods abroad, its refined index would register near zero, automatically triggering the maximum border adjustment tax on its high-value manufacturing and technology exports. Recent history provides clear precedents for this collective political will, such as the massive FORGE Initiative, which successfully united over fifty countries to coordinate critical mineral supply chains and enforce protective price floors against Chinese market-flooding. This is further reinforced by the deep allied collaboration underpinning the Pax Silica technology infrastructure pact, the G7 Anti-Coercion Coordination Platform, and the highly synchronized semiconductor export blockades implemented alongside the Netherlands and Japan. By establishing this global tax-and-tariff floor first, the international race to the bottom is structurally blocked, clearing the path for the United States to safely pass Rethink Everything with its new taxes on AI and robotics without a fear of a race to the bottom.

Reshoring Incentives via Unified Front With Allies Versus China

In addition to the AI and Robotics Taxation framework, the U.S. would need to cooperate with allies in implementing significant new incentives for U.S. companies to reshore manufacturing. The components for this are discussed under “Provide Manufacturing Reshoring Incentives to Corporate Tax Code below.

Provide Manufacturing Reshoring Incentives to Corporate Tax Code

U.S. national security goals are widely viewed as needing to reduce dependence on China and apply economic pressure to them by reducing the magnitude of their exports not just to the U.S. but worldwide. Prominent think tanks such as the Brookings Institution and the Center for Strategic and International Studies, alongside global trade economists, have repeatedly emphasized that achieving decoupling or de-risking requires systematic structural insulation from state-subsidized Chinese industries. While rebuilding a domestic industrial base is a long-term endeavor that will take considerable time, the transition is increasingly possible via the widespread implementation of artificial intelligence and advanced robotics. Advanced automated facilities have proven capable of erasing foreign low-cost labor advantages through pure operational efficiency. For instance, Elon Musk's Gigafactory Texas showcases this revolution by relying on massive, highly automated manufacturing techniques like the Gigapress, alongside advanced robotic integration for parts handling, which minimizes production complexity and allows the continuous output of vehicles and battery components.

To support these long-term security and supply objectives, a new framework would rethink traditional international trade. This approach presumes a new administration would immediately cease all broad, unilateral tariffs on U.S. allies, returning to a collaborative, predictable diplomatic relationship. Furthermore, the administration would offer allies binding, long-term legislative provisions to address their fears of volatile policy swings between changing U.S. presidencies, establishing a stable legal foundation for cooperative trade defense. This foundation would allow the deployment of a comprehensive three-part strategy consisting of a friendly tariff wall against China by the U.S. and its allies, targeted reshoring and friend-shoring strategies for critical components, and a multilateral joint purchasing system for rare earth minerals and permanent magnets. By uniting allied consumer demand, the democratic trading bloc can guarantee purchase minimums, fund alternative extraction hubs in neutral developing nations, and collectively force the share of non-allied mineral processing to drop beneath a maximum threshold.

To make this coordinated shift economically viable for private corporations, the U.S. and its partners would establish aggressive financial incentives linked directly to allied sourcing rules. U.S. businesses would receive permanent, supercharged corporate tax modifications, such as a 30 percent advanced manufacturing investment credit and 200 percent first-year bonus depreciation for domestic automated machinery. Crucially, components built in friendly nations would qualify for domestic content subsidy exemptions, removing the threat of inter-allied trade wars. Based on historical capital outlays for targeted programs like the CHIPS and Science Act and the Inflation Reduction Act, independent fiscal analyses by organizations like the Congressional Budget Office and the Cato Institute indicate that un-capped, long-term industrial manufacturing tax

subsidies of this scale would cost the federal budget between \$800 billion and \$1.2 trillion over a ten-year horizon and an estimated \$1.3 trillion the following decade.

Notably, implementing an upward adjustment to corporate revenue aligns with international standards; according to data from the Congressional Research Service, U.S. corporate tax revenue as a percentage of GDP is currently well below historical levels and also well below the average of industrialized peers, meaning the U.S. possesses the fiscal headroom to absorb this automated-era transition without overtaxing its corporate sector relative to global competitors. Finally, changes to the corporate tax code that incentivize the re shoring of manufacturing not only plays into the clear and increasing trend that future manufacturing will be less driven by low cost offshore labor pools and more driven by automation technologies and tightly integrated supply chains in close proximity to where products are delivered, but also support national security goals of reducing dependencies on China while also applying significant economic pressure against them. The pro forma corporate taxes for Rethink Everything, including new AI, robotics and Autonomous Vehicle taxes, are outlined below:

Corporate Income Tax

Status Quo Tax Revenue	\$	6.0	\$	8.8
Citizen Legislation Impact		0.5		0.8
Total - Pre Rethink Everything		6.5		9.5
% GDP		1.5%		1.5%
New taxes on AI, robotics and autonomous vehicles		4.6		8.1
Reshoring Tax Credits		(1.0)		(1.3)
Pro forma corporate taxes	\$	10.1	\$	16.3
% GDP		2.3%		2.5%

New Taxes on AI, Robotics and Autonomous Vehicles

Artificial Intelligence

Rethink Everything proposes a \$0.12 per KWH tax on AI data centers. Grounded in baseline projections from the International Energy Agency and the Electric Power Research Institute indicating global data center electricity consumption expands at a compound annual growth rate of fifteen percent, the volumetric tax is estimated to generate \$55.2 billion dollars in federal revenue in 2031. Over the initial ten-year period from January 1 2031 through December 31, 2040, the cumulative revenue flowing to the federal government is

projected to reach \$1.2 trillion. As infrastructure scaling continues increase but at a lower rate of 4% from 2040-2050, the total tax revenue is estimated at \$2.49 trillion.

The high-margin profile of foundational AI models and enterprise software applications ensures that computing infrastructure can tolerate aggressive utility-level taxation without experiencing demand destruction or stalling technical innovation. Prominent public finance economists and policy researchers at the Institute on Taxation and Economic Policy and fiscal experts at the Tax Policy Center, agree that hyperscalers possess immense pricing power and inelastic corporate consumer bases that insulate them from such input levies. Such experts also indicate the economic value of automated workflows, high-speed cognitive digital agents, and optimized cloud services is worth multiples of the physical electricity consumed to run them. Furthermore, this tax framework is already actively in use at the state level through Virginia's energy consumption tax precedents and is encompassed in pending federal legislative proposals such as the Ratepayer Protection Act. By targeting the un-gameable metric of metered energy at the data center level, the tax seamlessly scales alongside actual industry expansion while avoiding the complex legal definition loops that traditionally derail the regulation of software, tokens, and virtual products. Additionally, the protections provided by the AI treaty elements of the Democracy Treaty Organization would eliminate the economic incentive to offshore the testing elements of large language models, thus allowing the U.S. to capture the full AI tax without concern over offshoring and even if some offshoring did occur, it would still capture the majority of AI tax because the rendering component of AI must be provide in geographic proximity to its users assuring in the worst case scenario the U.S. still captures the vast majority of AI tax revenue.

Autonomous Vehicles

According to transportation analysts at the Brookings Institution and the Eno Center for Transportation, a fifteen-cent per mile displacement tax on autonomous vehicles would fully preserve their market value proposition because eliminating human driver wages slashes operating expenses far below this regulatory fee, allowing platforms to easily absorb the tax while undercutting traditional ride-hailing costs. When paired with federal legislation granting sweeping regulatory relief for driverless commercial operations subject to unified safety standards, this mileage-based structure is highly consistent with distance-based frameworks already deployed in states like Tennessee and Massachusetts to offset the loss of fuel tax revenues. Grounded in deployment models from the Federal Highway Administration and RethinkX that project an aggressive adoption curve, this distance-based excise tax is estimated to raise \$988 billion in federal revenue in the single year of 2031. Over the initial ten-year period from January 1, 2031, through December 31, 2040,

the cumulative revenue flowing to the federal treasury is projected to reach \$2.49 trillion as driverless trucks and passenger fleets rapidly capture national vehicle miles traveled. As market saturation matures and autonomous travel demand reaches a steady state into the following decade, long-term transportation outlooks indicate the tax base will generate a total of \$3.71 trillion over the ten-year period spanning January 1, 2041, through December 31, 2050.

Robots

According to industrial manufacturing analysts at the International Federation of Robotics and the Institute on Taxation and Economic Policy, a fifteen percent flat sales tax on autonomous robots covering both the initial hardware purchase and ongoing support or robot-as-a-service subscription fees would generate highly predictable federal revenues without stalling market innovation. Grounded in baseline automation tracking metrics from the McKinsey Global Institute and assuming an aggressive compound annual adoption rate as physical artificial intelligence hits mass production, this ad valorem levy is estimated to generate \$16.2 billion in federal revenue in the single year of 2031. Over the initial ten-year period from January 1, 2031, through December 31, 2040, the cumulative revenue flowing to the federal treasury is projected to grow by 35% annually and reach \$863 billion as automated robot fleets expand across fulfillment centers and factory floors. As the market reaches commercial maturity in the following decade, long-term economic models indicate that a natural deceleration to a mid-single-digit growth curve will level off the tax base, raising a total of \$1.92 trillion over the second ten-year period spanning January 1, 2041, through December 31, 2050. To ensure administrative simplicity, this legislative framework incorporates standardized expert definitions classifying robots by their operational autonomy and sense-plan-act engineering feedback loops, while simultaneously including strict vertical integration clauses that apply an imputed fair market value tax to captive fleets manufactured internally by major technology firms to completely close accounting loopholes.

Taxing autonomous robots at the point of sale or service contract is administratively simple because it leverages existing commercial accounting infrastructure, yet it fundamentally fails to capture the immense compounding economic value these systems generate over their operational lifecycles. To bridge this fiscal gap, Rethink Everything proposes pairing a flat consumption tax with an increase in the corporate income tax rate, which automatically traps the explosive productivity gains and soaring net margins realized by automating corporations. Acting in tandem, this dual-net framework establishes a powerful, highly resilient federal revenue stream that reclaims the structural wealth shift from human labor to machine capital. Rather than inflating government cash reserves, the

trillions of dollars captured through this combined tax structure are explicitly earmarked to fund the negative income tax proposal for low and middle income Americans, fund job retraining as well as the universal housing and other programs envisioned by Rethink Everything.

Eliminate Carbon Dividends and Double the Carbon Tax

Implementing an immediate flat eighty dollar per ton carbon tax in 2030 would generate approximately two point one trillion dollars in cumulative federal revenue over the ten-year period from 2030 to 2040, but this revenue would contract to roughly one point one trillion dollars during the subsequent decade from 2040 to 2050. The aggressive decline in long-term receipts is a direct consequence of the intersecting structural policies modeled within the program. While a standalone eighty dollar tax on a static economy would normally yield far greater nominal revenues, combining the tax with a fully completed distribution grid overhaul by 2040, a ninety percent renewable generation mandate by 2045, aggressive electric vehicle consumer subsidies, and five hundred billion dollars in targeted industry and agricultural decarbonization grants triggers an unprecedented compression of the taxable carbon baseline. As power generation, transportation, heavy manufacturing, and farming successfully substitute away from fossil fuels to avoid the severe eighty dollar penalty, total annual greenhouse gas emissions are projected to collapse by over forty percent in the first decade and cross a sixty-five percent reduction threshold by 2050, resulting in a rapidly shrinking tax base that continuously drives down yearly collection totals. These multi-decade baseline estimates and revenue trajectories incorporate standard federal excise tax offsets and are derived using climate policy and deficit reduction simulation frameworks established by the Congressional Budget Office, the Committee for a Responsible Federal Budget, and Resources for the Future.

The total estimates carbon dividend payout is \$2.2 trillion. In the first two years the annual cost is approximately \$350 billion. Therefore eliminating carbon dividends after year 2 saves \$1.5 trillion in the first decade, and nothing thereafter as carbon dividends are assumed to be eliminated after Year 10 under Citizen Legislation.

Retirement Dignity

Increased Social Security Payouts

Rethink Everything establishes a comprehensive federal safety net overlay designed to guarantee baseline financial dignity for all aging Americans. Under this program, all American citizens at age sixty-eight are guaranteed a monthly retirement benefit equal to the greater of their earned Social Security payout or \$2,500 per month which is scaled each year based on standard Cost-of-Living Adjustments. Recognizing that a small segment of

the elderly population is entirely excluded from traditional retirement benefits due to structural gaps or insufficient work credits, the legislation explicitly extends this indexed \$2,500 monthly floor to non-beneficiaries, provided they can furnish documented proof of United States citizenship spanning at least thirty years. By anchoring the entry age at sixty-eight and implementing the thirty-year citizenship threshold, the policy effectively targets lifelong domestic caregivers, informal laborers, and marginalized earners who face the highest risk of elder poverty, while shielding the federal budget from the peak financial strains of the mid-century demographic wave. For the initial ten-year period spanning 2030 to 2040, the total increased cost to the federal government to fund both the beneficiary top-ups and the restricted non-beneficiary segment is estimated to be approximately \$3.86 trillion. For the subsequent ten-year period spanning 2040 to 2050, the total increased cost settles at approximately \$4.72 trillion.

A New Super Saver Program

Rethink Everything provides a complete overhaul of the American retirement infrastructure, replacing fragmented tax-deferred vehicles like 401ks and IRAs with an open-architecture, portable government-matched system. This policy framework removes retirement matching and administrative overhead from corporate balance sheets, significantly lowering the total compensation cost of human labor while providing parity in savings opportunities for gig and part time workers. It would also dramatically increase the national savings rate from 3% currently to an estimated 10-15% level, considered by economists to be the ideal range.

The initiative establishes a permanent federal matching framework that attaches directly to individual citizens rather than their workplace, completely freeing corporations from administering retirement accounts. Under an open-architecture investment design, individuals are not confined to a single government index fund. Instead, savers retain absolute freedom to use outside financial advisors and private wealth platforms via a secure, federal data linkage system. The federal matching tranches are progressively tiered to maximize savings velocity when individuals are youngest, while restricting standard early liquidations until age sixty-five under a strict thirty-five percent clawback penalty to preserve long-term capital, with exceptions made to documented first time home purchases as well as emergencies. Minors aged twelve and under who provide documented proof of independent earnings receive a three-for-one match on up to one thousand dollars annually. Eligible earners aged thirteen to twenty-two receive a two-for-one match on individual contributions up to two thousand dollars annually. The prime accumulation tier for ages twenty-three to thirty-five provides a one-for-one match on contributions up to four thousand dollars annually, while the structural maturation tier for

ages thirty-six to fifty-four offers a fifty percent match on contributions up to six thousand dollars annually. For individuals in the catch-up tier spanning ages fifty-five to sixty-five, the framework provides a twenty-five percent federal match while reducing the maximum contribution limit to twelve thousand dollars annually to provide focused support as workers approach retirement age.

Over the twenty-year span from 2030 to 2050, the baseline gross matching outlays for all tiers require an estimated federal expenditure of approximately three hundred and forty-five billion dollars annually, factoring in the newly matched catch-up tier and the minor earner tier. However, completely dissolving traditional 401k and IRA tax deferrals eliminates a massive federal tax expenditure, returning an average of two hundred and fifty billion dollars annually in immediate post-tax revenue to the Treasury since all retirement savings are now built using standard, post-tax income. Consequently, the net legislative cost to the federal government scales down to approximately ninety-five billion dollars annually, or a cumulative one point nine trillion dollars over the twenty-year period. This structure directly mirrors elements of active legislative frameworks and macroeconomic models, closely aligning with the federal Savers Match program under the SECURE 2.0 Act and the bipartisan Retirement Savings for Americans Act, while borrowing portable sovereign account principles utilized in nations like the United Kingdom and Australia.

According to empirical public finance studies from institutions like the National Bureau of Economic Research and long-term capital formation data from the World Bank, lifting a nations personal savings rate from the current weak domestic baseline of under three percent to an ideal target of ten to fifteen percent is vital for structural economic health. Research on capital accumulation published by the Harvard Business School confirms that higher aggregate domestic savings directly fuel long-term productivity and domestic investment. A robust domestic savings rate reduces a nation's dependency on volatile foreign capital inflows, keeps domestic interest rates stable, and provides the necessary deep liquidity for corporations to fund domestic research, development, and technological infrastructure. On an individual level, shifting the retirement system from a regressive tax deduction to a capped, progressive cash match creates a resilient financial baseline for the bottom fifty percent of the population, compressing the long-term wealth Gini coefficient while securing national retirement readiness.

How Much, How to Pay, Pro Forma Fiscal and Trade Deficit

(Decade 1 – 2031-2040, Decade 2 2041-2050)

Fiscal Deficit

Citizen Legislation is presumed to be enacted in January 2029 and it reduces the deficit for the ten years following enactment by 45% resulting in a pro forma deficit equal to \$14.9 trillion or 3.6% of GDP. However the full healthcare cost savings are not fully realized until the outer years and several of investments made (e.g. electrical grid rebuild) are completed and the “catch up” level of investment is reduced to maintenance level investment; accordingly, the deficit as a % of GDP is falling during the 2029-2038 period and in 2038 is estimated at 1.1% of GDP and would fall further in 2039 and 2040 and continue to fall thereafter as healthcare costs as % of GDP are brought down further.

Rethink Everything is presumed to be enacted January 31, 2031. Based on the above, the starting deficit as a % of GDP for Decade 1 is conservatively estimated at 2% and 0% for Decade 2. These are assessed as extremely conservative estimates, particularly Decade 2, as the reduction of healthcare costs are likely to result in surpluses during that time.

GDP is taken from CBO baseline and is projected at \$441 trillion in Decade 1 with an average growth of 1.7% and \$615.5 in Decade 2 with average growth of 3.8%. These are also assessed as extremely conservative as significant levels of automation and efficiency are presumed to be achieved via AI and robotics and these efficiencies plus other policy changes would likely result in meaningfully higher growth rates; for example the Anthropic scenario we use in the jobs projection calls for 5.4% projected GDP growth, and such projection does not factor in productivity increases of robotics and autonomous vehicles, which we also model happening.

With these as the baseline, the impact of Rethink Everything on the fiscal deficit is estimated as follows:

	<u>Impact on Deficit</u>	
	<u>Decade 1</u>	<u>Decade 2</u>
Repeal and Replace Individual Income Tax Code (1)	\$ (3.2)	\$ (1.6)
Provide significant reshoring incentives via corporate tax code	(1.0)	(1.3)
Retirement		
Repeal all Social Security taxes - Individual	(10.1)	(15.0)
Repeal all Social Security taxes - Corporate	(9.4)	(13.8)
New Universal Savings Tax - individual (3.1%)	10.3	14.3
New Universal Savings Tax - Corporate (3.42%)	10.2	13.1
Provide Universal Super Saver	(0.9)	(0.9)
Provide Retirement Dignity	(3.9)	(4.7)
New tax on AI, autonomous vehicles and robots		
AI	1.2	2.5
Autonomous Vehicles	2.5	3.7
Robots	0.9	1.9
Double the carbon tax	2.1	1.1
Eliminate carbon dividends	1.5	-
Reduce safety net spending	0.4	0.5
Job Retraining	(1.7)	(0.8)
Climate Change - Phase 2	(1.2)	(0.6)
Infrastructure	(2.4)	-
Education Modernization	(3.4)	(3.9)
Universal Housing (federal 80%)	(2.9)	(3.4)
Environmental Cleanup	(2.9)	-
Additional tax revenue - economic stimulus (2)	1.7	0.4
Total Decrease (Increase) in National Deficit	\$ (12.3)	\$ (8.6)
Deficit Change % of GDP	-2.8%	-1.3%
Baseline Deficit % of GDP (pro forma for Citizen Legislation)	2.0%	0.0%
Pro Forma Deficit % of GDP	4.8%	1.3%

(1) Figure calculated as follows, as well as calc for corporate taxes % of GDP.

Individual Income Tax

Status Quo Tax Revenue	\$	35.5	\$	48.2
Citizen Legislatiton Impact		1.2		1.6
Total - Pre Rethink Everything		36.7		49.8
% GDP		8.3%		7.7%
New tax structure per Rethink Everything		33.5		48.2
% GDP		7.6%		7.4%
Increase (Decrease) versus current	\$	(3.2)	\$	(1.6)

Baseline GDP (Conservatively assumes no change to Baseline) \$ 442.9 \$ 650.2

(2) Net stimulus calculated as follows:

Positive Stimulus

Reduce Individual Taxes	\$	3.2	\$	1.6
Retirement Dignity		3.9		4.7
Job Retraining		1.7		0.8
Climate Change - Phase 2		1.2		0.6
Infrastructure		2.4		-
Education Modernization		3.4		3.9
Universal Housing (federal 80%)		2.9		3.4
Environmental Cleanup		2.9		-
Total		21.6		15.0

Ngative Stimulus

Increase taxes on AI, Robots and AVS	\$	4.6	\$	8.1
Double Carbon Tax		2.1		1.1
Eliminate Carbon Dividend		1.5		-
Increased National Savings Rate		2.3		3.3
Total		10.4		12.5

Net Stimulus		11.1		2.5
Additional Tax Revenue (15%)	\$	1.7	\$	0.4

Impact on Trade Deficit

A meaningful increase in the national savings rate combined with the reshoring incentives would fundamentally compress and potentially eliminate the United States trade deficit. According to the foundational national saving and investment identity, a nation's trade balance is mathematically bound to its domestic savings and investment levels. The macroeconomic accounting identity dictates that the trade deficit is exactly equal to domestic investment minus the sum of private domestic savings and government savings.

Historically, the United States has run persistent trade deficits because its domestic investment rate has consistently outpaced its exceptionally low national savings rate, forcing the economy to import foreign capital to bridge the gap. By implementing a policy package that dramatically incentivizes reshoring of manufacturing combined with the border adjustment taxes of the new healthcare and Social Security tax structure, the tax code applies a heavy structural brake on corporate outsourcing and foreign capital dependency. When this protective trade policy is coupled with a meaningful rise in the national savings rate—driven by increased private household savings or a shrinking government budget deficit—the reliance on foreign capital evaporates. In effect, the supply of domestic financial capital rises to meet domestic investment demand, allowing the trade deficit to contract aggressively.

Furthermore, this combined shift dramatically alters the international currency dynamics previously discussed. While the re-shoring tax policy alone creates intense upward pressure on the value of the United States dollar due to a collapsing trade deficit, a concurrent surge in the domestic savings rate serves as a vital macroeconomic stabilizer. An increase in national savings reduces the domestic demand for immediate consumption, cooling localized inflationary pressures and lowering the necessity for aggressive central bank interest rate hikes. This mitigates the risk of a hyper-valued dollar that could otherwise severely damage developing nations and crush American export competitiveness. By fixing the structural savings deficit at home while forcing supply chains to re-shore through the corporate tax architecture, the United States transforms from a high-consumption, debt-dependent importer into a highly automated, self-sustaining industrial economy that operates in long-term external balance.

Making Rethink Everything a Reality

Process, Timing and Credibility

Rethink Everything would be the most sweeping legislation in our country's history. In order to gain enactment, sponsors must carefully develop the process to maximize the chance of successful enactment, carefully outlining the steps that must occur and the sequencing of those steps.

The first step must be to address the most pressing issues facing the American people, specifically the affordability crisis. The impacts of Citizen Legislation must be carefully communicated, outlining clearly what those impacts will be and when they will occur while emphasizing that they will be funded by eliminating special interest giveaways so the American people can see they have a government that now acts in the national interest,

versus special interest. A summary of the impacts are below (measured from the date of enactment of Citizen Legislation):

- No benefit cut to Social Security and solvency extended to 2045;
- \$250/month child tax credit;
- Negative income tax to those one/two adult households earning less than \$20k/\$40k which flows directly into their paychecks, with tax cuts to those earning between \$20-37/\$40-\$75 k in end of year tax refunds;
- Restoration of SNAP benefits to pre Big Beautiful Bill (BBB) levels;
- Restoration of Medicaid eligibility rules to pre BBB levels;
- Restoration of ACA funding to pre BBB levels;
- 20% cut to non-generic prescription drug prices and a cap going forward, with savings legally required to be passed to consumers via lower out of pocket expenses on employer, ACA and Medicare plans;
- Commencement of re opening of rural hospitals and clinics;
- Implementation of universal childcare (estimated 3-4 years to fully scale);
- Implementation of universal eldercare (estimated 2-3 years to fully scale);
- Massive new job growth (1.95 million eldercare workers at \$27/hour minimum wage, 1.2 million childcare workers at roughly \$60k average salaries, 575,000 jobs from electrical grid rebuild, multi million jobs from economic stimulus, healthcare net 0 jobs as 1.5 million additional health provider jobs offset by loss of equivalent number of healthcare administrative positions);
- Deficit stabilized upon finalization and enactment of Blue Ribbon Commission recommendations;
- On one year anniversary of enactment, premiums for employer coverage and ACA modestly reduced, out of pocket expenses for employer coverage, ACA and Medicare significantly reduced, and dental benefits added) as move to a unified Medicare rate card results in dramatic administrative savings which are passed to the American people via the above means;
- On two year anniversary of enactment, mass conversion to AllCare system with AllCare taxes plus low out of pocket expenses costing less than premiums plus Medicare taxes plus high out of pocket expenses for 91% of Americans while enjoying better benefits;
- State and local governments financially stabilized with greater contributions to unfunded pensions;

The impacts above must be combined with ending tariffs on traditional trading partners and the competent management of the gas and diesel price crisis and the de risking of the

federal government financial condition. At this point the affordability crisis could be credibly declared over. In addition, a new administration and Congress must demonstrate through their actions that the legislation enacted to end the corruption crisis has been followed and the political theatre and absurdities of today discontinued. Then the corruption crisis could credibly be declared ended. Only once this point has been achieved could a new administration propose Rethink Everything, with an estimated timeframe of initial communication to the American people mid to late 2029.

While the above steps are happening, all of the groundwork for the launch of Rethink Everything must be laid, including selecting legislative sponsors, developing comprehensive blueprints, financial scoring and the development of communication plans. Additionally, the framework for how trading partners will coordinate on tariffs for AI, robotics and autonomous vehicles must be agreed to and implemented. The new President then proposes Rethink Everything to the country and indicate because of the magnitude of its impact the American people must decide on it and do so by returning a Congress in the 2030 mid terms that will enact it. The 18 different legislative proposals are brought through Congress and made ready for enactment no later than 100 days before the 2030 midterms. The new President then asks all politicians, incumbent and challengers, to indicate on their social media feeds whether they are supportive or not of Rethink Everything, and those that are run collectively on a single message – vote for us and we will enact Rethink Everything within the first 100 minutes of coming to office. The supporters soundly defeat the naysayers and the legislation is enacted January 2031

18 Separate Pieces of Legislation, One Unified Strategy

The current legislative process typically favors “one issue at a time” versus comprehensive approaches. Accordingly Rethink Everything would be broken into 18 separate legislative proposals that encompass one topic each that would be developed separately but all passed simultaneously and as part of one unified strategy. These 18 pieces of legislation are outlined below:

Rethink Everything 1 – Social Security – Increase Benefits and Repeal and Replace Current Tax Structure

Rethink Everything 2 – Repeal and Replace Individual Income Tax Code

Rethink Everything 3 – A New Super Saver Program

Rethink Everything 4 – Help Job Displaced Americans Identify and Secure New Employment (Cree Dee Portal + Worker Retraining)

Rethink Everything 5 - Equality of Opportunity for Our Kids – Inside the Classroom

Rethink Everything 6 – Equality of Opportunity for Our Kids – Outside the Classroom

Rethink Everything 7 – Equality of Opportunity for Our Kids – Protect Mental Health and Social Well Being

Rethink Everything 8 – A+ Infrastructure

Rethink Everything 9 – New Power Generation

Rethink Everything 10 – Universal Housing

Rethink Everything 11 – Environmental Protection - Double Carbon Tax and Eliminate Carbon Dividends

Rethink Everything 12 – Environmental Protection – Clean the World’s Water

Rethink Everything 13 – Environmental Protection – Accelerate the Clean Up of Our Land

Rethink Everything 14 – Environmental Protection – Protect Global Wildlife, Marine Life and Aquatic Ecosystems

Rethink Everything 15 – Reshore Manufacturing and Defeat China via New Corporate Tax Incentives

Rethink Everything 16 – Reduce Cost of Human Labor via Repeal and Replace of Corporate Social Security Taxes

Rethink Everything 17 – Increase Taxes on AI, Robotics and Autonomous Vehicles

Rethink Everything 18 – Raise Minimum Wage to \$15/Hour

On a Personal Note – A Message from Our Founder

The combined impact of Citizen Legislation and Rethink Everything would provide the massive course correction our country so desperately needs. We would start by ending the affordability, deficit and corruption crises and then follow with a comprehensive strategy to address the transition to a world driven by AI and robotics. Upon full implementation of both sets of legislation we will win an incredible future for ourselves and most importantly our children and grandchildren.

In looking at the scope and complexity of what needs to occur, it is easy to think it simply cannot be done – the idea our government can enact legislation of this magnitude in this timeframe given its poor history of doing even basic things makes the idea of accomplishing enactment seem fanciful, unrealistic, absurd even. However, the stakes

could not be higher. The affordability crisis affecting our people is intense and the job displacement impacts of AI and robotics are already being felt, as are the consequences of unregulated AI and unchecked climate change. Our country has overcome great challenges in the past and we can do so now, but it all starts with believing it can be done. George Bernard Shaw once wrote "The reasonable man adapts himself to the world: the unreasonable one persists in trying to adapt the world to himself. Therefore, all progress depends on the unreasonable man." For the sake of our kids and grandkids, let's all have the unreasonable belief enactment of Citizen Legislation and Rethink Everything is not only possible, but inevitable.