

THE NEW AMERICAN DREAM

Higher Incomes • Health Security • Opportunity for Every Child

A COMPREHENSIVE POLICY WHITE PAPER

A Strategy for National Prosperity,
Universal Security, and Fiscal Integrity

Deficit Reduction • National Investment • Prosperity for All

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Ten Pillars. One Vision.

#	Policy Pillar	What It Delivers
1	Tax Cut for Working People	Largest working-class tax cut in history. Negative Income Tax: work always pays. Top rate 25%, loopholes eliminated.
2	Health Security System	Universal health care. Free primary care. Public option. \$5 prescriptions. No more medical debt.
3	Six-Figure Teacher Salaries	\$100K minimum salary for every teacher. Most ambitious education investment in American history.
4	21st Century Homestead Act	0% interest home loans for first-time buyers. H.O.M.E. Loans expand ownership. Federal land unleashed for housing.
5	First-Year Foundation	12 months paid family leave, shareable by both parents. America joins every other wealthy nation.
6	Citizen's Dividend	Annual check to every adult from the National Investment Fund. AI and automation gains shared with all Americans.
7	Tuition-Free College & Vocational School	Free public college, community college, and trade school. \$1.7T in student debt discharged.
8	\$20 Per Day Child Care	Child care capped at \$20/day. Free for low-income families. Saves middle-class families up to \$24,000/year.
9	Plant 100 Billion Trees	100 billion trees by 2050. Historic climate action. Proven carbon absorption. Hundreds of thousands of jobs.
10	The Fusion Fund	\$120B national mission to achieve commercial nuclear fusion. America will be first to power the world with the stars.

I. Executive Summary: The Crisis of Affordability

The American Dream is in a state of emergency. Despite historic levels of national productivity and economic output, the average citizen faces a crisis of affordability that spans every dimension of daily life. Housing costs have decoupled from wages. Healthcare remains a precarious tie to employment. Student debt has shackled an entire generation. Child care costs more than college in many cities. And the national debt now exceeds \$36 trillion — a hidden tax on every future American.

This is not a problem of insufficient national wealth. The United States remains the wealthiest nation in the history of civilization. This is a problem of distribution — of how wealth is generated, captured, and returned to the people who create it. It is a problem of a tax code tilted toward those who own land and capital rather than those who work for a living.

The New American Dream addresses these failures head-on. It is a comprehensive platform of ten policy pillars designed to decisively grow American incomes, build a universal health care system, and invest more in education than any generation before us. Together they constitute the most ambitious program of national renewal in a generation — fiscally responsible, fully funded, and designed to be felt immediately in the daily lives of working families.

This is the largest investment in working people in American history. It grows incomes, builds universal health care, pays teachers six-figure salaries, makes college free, gives every child affordable care from birth, and supports new parents with a full year of paid leave. It plants 100 billion trees and pursues commercial nuclear fusion. And it eliminates the federal deficit within seven years.

\$10,000 Avg. Tax Cut Per Family	\$2.5T New Tax Revenue	\$601B Spending Cuts & Savings	\$2T Annual Debt Reduction	+\$4T GDP Growth (Yr10)
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This platform is not abstract ideology. Every policy is designed to be measurable, understandable, and felt directly in people's lives — in the paycheck, in the doctor's office, in the classroom, and in the home. The \$3 trillion in new annual fiscal capacity is achieved through two complementary strategies working together: \$2.562 trillion in new tax revenue drawn from 15 carefully designed mechanisms, and \$601 billion in government spending cuts and efficiency savings that eliminate waste without cutting services. This is not a plan that depends on either taxes or cuts alone. It deploys both — intelligently, simultaneously, and in the service of the American people. It is a return to the original American promise: that hard work should be rewarded, that every family deserves a fair shot, and that the wealth of the nation belongs to the people who built it.

II. The AI and Automation Challenge: Designing Social Policy for the Future

Beneath the current affordability crisis lies a deeper disruption already underway. Artificial intelligence and automation are transforming the American economy at a speed and scale unlike anything since the Industrial Revolution — and unlike that revolution, this one may compress a century of labor market change into a single decade. The question is not whether these technologies will reshape work. They already are. The question is who captures the gains.

Goldman Sachs estimates that AI could automate the equivalent of 300 million full-time jobs globally. McKinsey projects that up to 30% of work hours in the US economy could be automated by the early 2030s. These are not fringe predictions — they are mainstream economic forecasts from institutions that have every incentive to be conservative.

The social infrastructure of the United States was not designed for this world. Our healthcare system is tied to employment. Our retirement system is funded by payroll taxes on wages. Our welfare system was built to address temporary unemployment, not structural labor market reorganization. Our tax code taxes labor — the very thing being automated — while leaving the returns to capital and land largely untouched.

The Core Policy Challenge

When a machine replaces a worker, the machine's output generates profit for its owners but no wages, no payroll taxes, no healthcare contributions, and no retirement savings for the displaced worker. The wealth is real. The distribution is the problem. The New American Dream is built to solve exactly this: capture a share of the productivity gains from automation and return them directly to the people whose labor — and whose society — made those gains possible.

The New American Dream is not a reaction to this challenge. It is designed for it. The Land Value Tax captures wealth that accrues to landowners as AI-driven economic activity concentrates in cities and data corridors. The Citizen's Dividend, funded by a 1% General Excise Tax on all business revenue, ensures that as automation increases corporate productivity and profit, a share flows directly to every American adult. Together, these policies constitute something the United States has never had: a social contract built for an economy where the connection between individual labor and individual income is loosening.

III. The Trinity of Economic Security: LVT, NIT, and UBI

Before explaining the ten policy pillars, it is important to understand the three economic mechanisms that make all of them possible and coherent. These are not three separate ideas bolted together. They are a single integrated system — each one enabling and reinforcing the others.

A New Synthesis

Thomas Paine proposed the citizen dividend in 1797. Henry George proposed the land value tax in 1879. Milton Friedman proposed the negative income tax in 1962. For 225 years, these ideas existed separately. The New American Dream brings them together for the first time as a unified, self-financing system. The LVT funds the NIT. The NIT replaces welfare. The Citizen's Dividend captures automation's gains for everyone.

The LVT generates the revenue that makes the NIT affordable. The NIT provides the income floor that makes the transition away from legacy welfare politically and practically achievable. The Citizen's Dividend creates a permanent, growing stake in the economy for every American that grows stronger as AI and automation increase overall productivity.

Land Value Tax (LVT) — The Funding Engine

A Land Value Tax is a tax on the value of land itself — not the buildings or improvements on it, just the underlying ground beneath them. If you own a vacant lot in downtown San Francisco worth \$5 million, you pay LVT on that value. If you build a 20-story apartment building on it, you pay no more LVT than before — because the building is your work, and you should not be taxed for improving your land.

The LVT captures value that is created collectively, not individually. When a city builds a new subway station, property values nearby rise — not because the landowner did anything, but because the public invested in infrastructure. Under the current system, that windfall goes entirely to the private landowner. Under the LVT, a portion of it returns to the public that created it. This is not redistribution. It is a correction.

“It is the taking by the community, for the use of the community, of that value which is the creation of the community.”

— Henry George, *Progress and Poverty* (1879)

Negative Income Tax (NIT) — The Social Floor

The Negative Income Tax is simple in concept. Below a certain income threshold, the government pays you. Above it, you pay the government. The phase-out is gradual and smooth — every dollar you earn always increases your net income, so there is never a reason not to work. It replaces the entire patchwork of current welfare programs — SNAP, TANF, SSI, WIC, EITC, and dozens more — with a single, clean, dignifying cash payment.

“We should replace the ragbag of specific welfare programs with a single comprehensive program of income supplements in cash — a negative income tax.”

— Milton Friedman, *Capitalism and Freedom* (1962)

Universal Basic Income (UBI) — The Citizen’s Dividend

The third pillar is the Citizen’s Dividend — a yearly check to every American adult, funded by a 1% General Excise Tax on all business activity and invested through the National Investment Fund, a sovereign wealth fund owned by the American people.

“It is the value of the improvements only, and not the earth itself, that is individual property. Every proprietor owes to the community a ground-rent for the land which he holds.”

— Thomas Paine, *Agrarian Justice* (1797)

Since 1982, Alaska has proven it works: the Alaska Permanent Fund has paid an annual dividend to every state resident for over four decades. This platform scales the model to the entire nation — funded by a 1% General Excise Tax on all business activity.

The Three-Tier System in Practice

A working family earning \$50,000 benefits from: (1) a \$10,000+ reduction in income taxes via the LVT restructuring; (2) a Negative Income Tax that guarantees their income never falls below a dignifying floor; and (3) an annual Citizen’s Dividend of \$1,000–\$2,000 per adult that grows as the national economy expands.

IV. The Constitutional Architecture: The Excise Framework

The primary legal obstacle to a Federal Land Value Tax (LVT) is the Apportionment Clause of the United States Constitution, which requires direct taxes to be apportioned among the states by population. This platform solves this through a carefully structured transactional excise model with clear legal precedent.

The Sales Excise — The Hook

Following the precedent established in *Bromley v. McCaughn* (1929), the federal government has broad power to levy excise taxes on the exercise of a privilege incident to ownership. This model sets a federal excise on the land-value portion of real estate sales transactions. When land changes hands, the seller exercises the privilege of conveyance — a taxable event under established federal authority.

The Annual Prepayment — The Engine

A pure transaction tax creates a damaging lock-in effect, discouraging sales and freezing land in unproductive uses. To avoid this, the plan offers a Voluntary Safe Harbor. Property owners may make annual payments based on the current assessed land value, legally classified as prepayments of a future excise liability — not a tax on land itself.

Two practical prepayment pathways are built into the system. First, mortgage escrow withholding: servicers add the land levy prepayment to monthly escrow alongside property taxes, achieving near-100% compliance on mortgaged properties with no new infrastructure. Second, W-4 voluntary prepayment: a new line on the W-4 allows wage earners to elect additional withholding credited against their future land levy — the same mechanism as income tax withholding, which courts have never held to be a direct tax. With simplified income taxes (25% flat rate, fewer deductions), most workers will have unused withholding capacity. The land levy prepayment fills that slot, making annual payment feel as automatic as a payroll deduction. Both pathways are voluntary. Both are credited against the at-sale excise. The tax event remains the conveyance.

Constitutional Foundation

The federal government's power to tax real estate transactions is well-established. By structuring the LVT as an optional prepayment of a future excise obligation — collected through mortgage escrow or W-4 withholding — this plan achieves the full economic effect of a land value tax while remaining constitutionally sound. The W-4 connection is particularly significant: income tax withholding has never been held to be a direct tax, and the simplified income tax will give most workers excess withholding capacity to redirect toward the land levy. No constitutional amendment required.

V. The \$3 Trillion Revenue Model

The United States sits atop more than \$30 trillion in privately held land value — the largest store of untaxed community-created wealth in the world. But land value alone, while the cornerstone of this revenue model, is not the only source. The \$3 trillion in new annual fiscal capacity is achieved through two complementary strategies: \$2.562 trillion in new tax revenue from 15 carefully designed mechanisms, and \$601 billion in government spending cuts and efficiency savings that eliminate waste, not services.

This architecture reflects the LATR principle — Lowest Achievable Tax Rate — where the Land Value Tax does the heaviest lifting, and every other mechanism is set at the minimum rate needed to fund remaining public needs. No mechanism stands alone. Together, they form a coherent, self-reinforcing revenue system.

The 15 Revenue Mechanisms

Group	Mechanism	Description	Annual Yield
LAND VALUE	M1 — Land Value Capture	25% excise at conveyance; 1.2% annual prepayment via mortgage escrow + W-4 election; \$250K homestead exemption	\$353B
LAND VALUE	M2 — Entity Privilege Tax	2.5% annual on land held by LLCs, REITs, corporations, and trusts; 25% distortion discount	\$188B
LAND VALUE	M3 — Idle Land Surcharge	3.5% on \$500B in idle urban land held without development	\$18B
LAND VALUE	M4 — Resource Extraction	10% on oil/gas (\$580B); 8% on coal/minerals/timber (\$150B)	\$70B
FINANCIAL	M5 — Financial Activity Tax	10bps on equity transactions; 0.5bps on derivatives; 2.5% on cross-border capital outflows	\$97B
DIGITAL	M6 — Digital Platform Rent	12% on gross revenue of large digital platforms (>\$1B revenue)	\$48B
DIGITAL	M7 — AI Agent Productivity Tax	15% on AI-generated business revenue; \$180B base growing at ~45%/yr	\$27B*
DIGITAL	M8 — Spectrum & Orbital Rent	2.5% annual fee on \$500B in licensed spectrum and orbital slot value	\$12B
PAYROLL	M9 — HSPP Increment	Medicare/Medicaid payroll rate raised from 2.9% to 7% on \$12T wages (incremental yield only)	\$492B
EXCISE	M10 — Sin Tax Reform	2.5x tobacco; 2x alcohol; \$25B from gambling, vaping, cannabis	\$70B
EXCISE	M11 — GET → National Investment Fund	1% flat General Excise Tax on all business revenue — no exceptions, no B2B credits; funds NIF and Citizen's Dividend	\$380B
EXCISE	M12 — Carbon Extraction Rent	\$80/ton on 5 billion tons of annual carbon extraction	\$400B

Group	Mechanism	Description	Annual Yield
WEALTH	M13 — Equity Holdings Levy	30 basis points annually on equity holdings above \$5M threshold (\$22T base)	\$66B
INCOME	M14 — Income Tax Reform	\$1.3T loophole closure at 58% recovery + \$110B AMT – \$350B rate cut cost – \$200B net NIT cost	\$314B
CAPITAL	M15 — Capital Gains Rate Equalization	Long-term capital gains rate raised 20% → 25%, matching new top income rate; LVT excise deductible against land-portion gains to avoid double taxation	\$28B

* Year 1 estimate. At 45%/yr AI revenue growth, M7 reaches ~\$173B by Year 5.

\$2.562T New Tax Revenue	\$601B Gov. Spending Cuts	\$30T+ US Land Value Base	15 Revenue Mechanisms
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The five revenue sources in the original Synthetic LVT framework have been expanded and refined into fifteen mechanisms that capture value across land, finance, digital activity, payroll, and consumption. Each mechanism is set at its lowest achievable rate — sufficient to fund its dedicated purpose without unnecessary economic drag. The combined result exceeds the \$3 trillion goal by \$163 billion — a modest surplus that provides fiscal cushion during the phase-in period.

V-A. The 15 Revenue Mechanisms Explained

Each of the 15 revenue mechanisms is designed with a specific economic rationale, a constitutional basis, and a dedicated purpose. The mechanisms are grouped into four categories reflecting the type of value being taxed.

GROUP 1: LAND VALUE MECHANISMS

M1 — Land Value Capture — \$353B/yr

The cornerstone of the entire revenue model. A single unified excise on the land-value portion of real estate at the moment of conveyance. Three voluntary prepayment pathways allow landowners to spread their liability annually: (A) at-sale settlement for those who prefer to pay in full at closing; (B) mortgage escrow withholding — servicers collect 1.2% of the land base annually, just as they collect property taxes today; and (C) W-4 voluntary election — wage earners who own land can redirect unused income tax withholding capacity toward the land levy prepayment, receiving a credit against their future at-sale obligation.

Constitutional basis: Bromley v. McCaughn (1929) excise framework; W-4 prepayment collected through established income tax infrastructure. Homestead exemption: \$250K of land value on primary residences is exempt, protecting ~70% of American homeowners from direct liability. Retirement discount: 50% for qualifying retirees. Working farm discount: 75%.

M2 — Entity Privilege Tax — \$188B/yr

Corporations, LLCs, REITs, and trusts hold an estimated \$10 trillion in land value — often idle, often speculative. The Entity Privilege Tax applies a 2.5% annual excise on this land base, with a 25% distortion discount for legitimate operating use. The rationale: entities that hold land as an investment enjoy the same community-created appreciation as individual landowners but currently pay nothing toward the public value that created it.

Basis: federal privilege of conducting business as an entity is the taxable event. Well within established federal excise authority.

M3 — Idle Land Surcharge — \$18B/yr

The Lincoln Institute estimates approximately \$500 billion in urban land is held idle — vacant lots, surface parking lots, and deliberately underdeveloped parcels in high-demand areas. A 3.5% surcharge on this idle base creates a powerful incentive to develop or sell. This mechanism is deliberately self-limiting: as land moves into productive use, the taxable base shrinks. That's the point.

Precedent: Vancouver's Empty Homes Tax; Singapore vacancy penalties. Self-liquidating by design.

M4 — Resource Extraction Excise — \$70B/yr

Oil and gas producers extract approximately \$580 billion in annual revenue from American land and offshore resources. Miners and timber operations extract approximately \$150 billion more. A 10% excise on oil/gas and 8% on coal, minerals, and timber captures a portion of the resource rent that belongs to all Americans — the same principle as Alaska’s oil royalty system that funds the Permanent Fund.

Current federal royalty rates: 12.5–18.75% on federal land only. This excise extends the principle to all extraction.

GROUP 2: FINANCIAL ACTIVITY

M5 — Financial Activity Tax — \$97B/yr

Three-part structure targeting financial rent extraction: 10 basis points on equity transactions (\$100T annual volume, with 40% behavioral reduction = \$60B), 0.5 basis points on derivatives notional (\$800T × 70% capture = \$28B), and 2.5% on cross-border capital outflows (\$600B × 40% evasion discount = \$9B).

At 10 basis points on equities, the rate is one-fifth of the UK stamp duty — low enough to preserve market liquidity while capturing a fraction of financial velocity. High-frequency trading, which generates enormous transaction volume without corresponding economic value, bears a disproportionate share of the FAT relative to buy-and-hold investing.

GROUP 3: DIGITAL & SPECTRUM

M6 — Digital Platform Rent — \$48B/yr

Large digital platforms extract enormous economic rent from the public internet infrastructure, the network effects created by their users, and the attention economy they’ve built on top of publicly funded research. A 12% excise on gross revenue of platforms above \$1 billion in annual revenue captures a portion of this rent. France’s Digital Services Tax at 3% raised €500M on a fraction of US platform revenue; the proposed 12% reflects the broader scope of what constitutes platform rent.

Applies to: search, social media, app stores, cloud platforms, e-commerce marketplaces. Does not apply to SaaS, software, or enterprise technology.

M7 — AI Agent Productivity Tax — \$27B/yr (growing rapidly)

When AI systems replace human workers, the productivity gain accrues to the company. The displaced worker pays no income tax, no payroll tax, and contributes nothing to Social Security or Medicare. This is the core distributional failure of automation. The AI Agent Tax applies 15%

on revenue demonstrably generated by AI systems on a \$180 billion base in Year 1 — growing at approximately 45% per year as AI deployment accelerates. By Year 5, the yield reaches approximately \$173 billion. This is the fastest-growing mechanism in the model and the one most directly tied to the AI challenge the white paper addresses.

Year 1 yield is the most conservative estimate in the model. The 45%/yr growth rate is based on Goldman Sachs and McKinsey AI adoption forecasts.

M8 — Spectrum & Orbital Rent — \$12B/yr

The electromagnetic spectrum and orbital slots around Earth are public commons, licensed to private users at nominal fees that bear no relationship to the economic value those licenses generate. Licensed spectrum value is estimated at \$500 billion. A 2.5% annual fee generates \$12 billion — a modest return on a public asset currently given away at near-zero cost. FCC currently collects approximately \$5 billion annually; this mechanism raises that to \$12 billion while keeping the effective rate low.

GROUP 4: PAYROLL, EXCISE & INCOME

M9 — HSPC Increment — \$492B/yr

The largest single mechanism in the model. The current Medicare/Medicaid payroll tax of 2.9% (split employer/employee) is renamed the Health Security Payroll Contribution and raised to 7%. At 7% split equally, an employee earning \$60,000 pays \$2,100/yr — replacing what currently costs that same employee thousands more in premiums, deductibles, and out-of-pocket costs. The incremental yield ($4.1\% \times \$12T$ wage base) is \$492 billion, dedicated entirely to funding the Health Security System.

This is the most defensible number in the model. The math is exact: 4.1% increment \times $\$12T$ wages = $\$492B$. Payroll infrastructure already exists.

M10 — Sin Tax Reform — \$70B/yr

Current federal tobacco taxes of \$10.3B are raised by 2.5 \times . Current alcohol taxes of \$9.5B are raised by 2 \times . An additional \$25 billion from new bases — gambling, vaping, and legalized cannabis — completes the group. These products generate an estimated \$300–400 billion annually in healthcare costs that the Health Security System will absorb; the sin taxes are partial cost recovery for externalities these products impose on the health system.

M11 — GET → National Investment Fund — \$380B/yr

A 1% General Excise Tax on all business revenue — flat, universal, no exceptions, no B2B credits. Hawaii's GET has operated since 1935 at 4–4.5% without creating significant distortions. At 1% — one-quarter of Hawaii's rate — the effective burden through supply chains is approximately 3–4% of final price across multiple stages, which is negligible compared to existing taxes. The simplicity is the feature: every business remits 1% of gross revenue quarterly. Zero exemptions. Near-zero compliance cost. \$380B flows to the National Investment Fund and, through it, to the Citizen's Dividend.

M12 — Carbon Extraction Rent — \$400B/yr

The United States extracts approximately 5 billion tons of carbon equivalent annually. An \$80/ton extraction rent captures \$400 billion — comparable to British Columbia's carbon price at \$65/ton, and below the IMF's recommended optimal rate of \$100+/ton. Critically, this is a rent on the extraction of a public resource (atmospheric capacity and fossil fuel reserves), not a consumer tax. It is paid at the point of extraction, not at the pump. Carbon producers may pass some cost to consumers, but the incidence is primarily on extraction profits.

At \$50/ton (more conservative): \$250B. At \$80/ton: \$400B. Slider adjustable in the model.

M13 — Equity Holdings Levy — \$66B/yr

A 30 basis point annual levy on equity holdings above a \$5 million threshold. At 30 basis points, this is below the threshold courts have used to distinguish annual excises from wealth taxes requiring apportionment. The \$22 trillion estimated base above the \$5M threshold yields \$66 billion annually. This mechanism captures a portion of the passive returns to financial wealth without discouraging investment in productive enterprises.

M14 — Income Tax Reform — \$314B/yr

The income tax system is simplified dramatically: top rate reduced to 25%, virtually all deductions eliminated except child and caregiver deductions, and the AMT strengthened to \$110 billion in additional yield. Eliminating \$1.3 trillion in annual tax expenditures (mortgage interest deduction, SALT, carried interest, accelerated depreciation, and dozens of industry-specific preferences) at a 58% behavioral recovery rate generates \$754 billion in loophole yield. The rate cut from 37% to 25% costs approximately \$350 billion. The Negative Income Tax — which replaces current welfare programs — has a net new cost of \$200 billion after accounting for \$300 billion in existing welfare programs it replaces. Net: \$314 billion.

This is the most politically demanding mechanism. It requires eliminating popular deductions including the mortgage interest deduction, which benefits primarily upper-middle-class homeowners. The LVT's homestead exemption is designed to partially offset this by reducing the effective federal tax burden on primary residences.

M15 — Capital Gains Rate Equalization — \$28B/yr

The long-term capital gains rate is raised from 20% to 25%, matching the new top rate on ordinary income and eliminating the preferential treatment of passive returns over earned ones. On a realized gains base of approximately \$1.6 trillion annually, the gross yield after a standard behavioral discount is \$50–65 billion. However, because the LVT excise (M1) is deductible against capital gains on the land portion of any real estate sale — avoiding a double tax on the same transaction — the effective base is reduced, bringing the net annual yield to approximately \$28 billion.

Applies to: equities, business interests, real estate, collectibles, and all other long-term capital assets. LVT offset applies to real estate land-value portion only.

V-B. Government Spending Cuts: The Other \$601 Billion

The \$3 trillion fiscal goal is not achieved by taxes alone. A disciplined program of government efficiency savings and structural reforms contributes \$601 billion annually — roughly one-fifth of the total. These are not cuts to services. They are cuts to waste, redundancy, and the friction costs of a government that has grown too complex. In many cases, the “cut” is actually a smarter way of financing the same service.

Mechanism	Annual Savings	How It Works
Six Super-Department Consolidation	\$40B/yr	Merging 15 cabinet departments into 6 eliminates duplicative management, overlapping agency mandates, and the enormous administrative overhead of the current structure. Savings come from leadership consolidation, shared services, and elimination of redundant regulatory staff — not from front-line service reduction.
Welfare → NIT Admin Savings	\$43B/yr	The current welfare system — SNAP, TANF, SSI, WIC, EITC, and dozens of others — employs enormous administrative infrastructure to process applications, verify eligibility, and manage complex phase-outs. The NIT replaces all of this with a single cash transfer through existing tax infrastructure. Admin costs drop from ~\$80B to ~\$37B.
Federal Health Board Negotiation	\$93B/yr	The Federal Health Board negotiates drug prices, device prices, and hospital service rates on behalf of the entire American health system — combining the purchasing power of 330 million Americans.
Defense Procurement Reform	\$22B/yr	GAO has documented \$177B in defense acquisition overruns in recent years. Competitive bidding requirements, multi-year procurement caps, and elimination of sole-source contracts reduce annual procurement waste by an estimated \$22 billion.
Regulatory Modernization	\$15B/yr	AI-assisted compliance monitoring reduces the cost of federal regulatory enforcement by 40% for eligible programs. Consolidated regulatory databases eliminate duplicative data collection.
Federal Real Estate Consolidation	\$18B/yr	The federal government owns 7,700 buildings costing \$10B+ annually. Consolidating to 60% of current footprint through remote work, shared facilities, and targeted disposals reduces occupancy cost by \$18B annually.
Tax Gap Closure	\$172B/yr	The IRS estimates \$688B in annual uncollected taxes. Under the simplified tax code — 25% flat rate, no loopholes, machine-readable returns — AI-assisted enforcement closes 25% of the gap. Every \$1 of IRS enforcement spending generates \$5–7 in additional revenue (GAO). This is the single largest spending cut by mechanism.
Federal Land Leasing Program	\$28B/yr	The federal government owns 640 million acres. Structured long-term leases — 99-year ground leases for affordable housing near transit, renewable energy leases, and agricultural leases — generate \$28B annually.
National Education Bonds	\$141B/yr	\$150B in annual education outlays bonded at 3.8% over 25 years. Annual debt service: ~\$9.5B. Annual budget freed: ~\$140B.
National Health Bank Bonds	\$94B/yr	\$100B bonded at 4.0% over 25 years for health infrastructure capital buildout. Annual debt service: ~\$6.3B. Annual budget freed: ~\$94B.

National Education Bonds — A New Way to Finance Education

The United States has always bonded its great capital investments. The interstate highway system. The GI Bill's college buildout. Airport infrastructure. In every case, the logic was the same: when an investment will benefit people for 25+ years, the cost should be spread across those beneficiaries over time rather than borne entirely by the current generation. National Education Bonds apply this logic to federal education outlays. States receive their full education funding upfront. The federal budget pays only the annual debt service — approximately \$9.5B on a \$150B bond issuance at 3.8% over 25 years. The remaining \$140B is freed for other investment priorities during the phase-in period. Bonds are backed by federal education appropriations, making them investment-grade by definition. National Health Bank Bonds apply the identical structure to health infrastructure: \$100B bonded at 4.0%, \$6.3B annual debt service, \$94B budget freed annually.

VI. The Full Tax Structure

By eliminating almost all deductions and carve-outs, the income tax base broadens dramatically. With the LVT and GET providing the bulk of new federal revenue, the top marginal personal income tax rate can be set at 25% and still collect as much as the current system raises today at rates nearly double that.

One deliberate exception: child and caregiver deductions are retained and expanded. Raising children and caring for elderly or disabled family members are among the most economically valuable things a person can do. These deductions are extended to interact with the NIT so that low-income families with dependents receive larger NIT payments.

Why Child and Caregiver Deductions Are Different

Most deductions in the tax code are mechanisms by which wealthy individuals and corporations reduce their tax burden. Child and caregiver deductions are different in kind. They recognize a social reality — that families bear costs that benefit the entire society — and they share those costs fairly. Expanding them to work against the NIT transforms them from a middle-class tax break into a genuine income supplement for the families who need it most.

The corporate income tax is cut to a flat 10% — with zero deductions, zero carve-outs, and zero preferences. Every corporation pays the same rate on every dollar of profit, no exceptions. The current 21% rate riddled with loopholes means large corporations often pay effective rates far below what small businesses pay. The 10% flat rate with no deductions is simpler, fairer, and more competitive globally.

Tax Category	Current Rate	Proposed Rate	Dedicated Purpose
Land Value (LVT)	~0% federal	25% sales excise; 1.2% annual prepayment (\$250K homestead exemption)	Primary federal revenue; deficit reduction
Business Revenue (GET)	Not levied	1% flat, no deductions, no exceptions	National Investment Fund / Citizen's Dividend (\$1,000–\$2,000/adult/yr)
Carbon Extraction	Minimal	\$80/ton on all carbon extraction	General revenue; climate externality correction
Financial Activity	Minimal	10bps equities; 0.5bps derivatives; 2.5% cross-border	General revenue; discourages purely speculative trading
Digital Platform Rent	Not levied	12% on large platform revenue (>\$1B)	General revenue; captures digital rent extraction
Equity Holdings Levy	Not levied	30bps on equity holdings above \$5M threshold	General revenue; passive wealth contribution

Tax Category	Current Rate	Proposed Rate	Dedicated Purpose
Corporate Income	21% + carve-outs	10% flat; zero deductions; LVT offsets cost	Simple, competitive, fair
Capital Gains	20% long-term	~25% long-term	Infrastructure, science & technology
Personal Income	Top rate 37%; 100s of deductions	Top rate 25%; child & caregiver deductions kept; all others eliminated	General federal revenue; simplified
Social Security	12.4%; SS wage cap applies	Cap removed; all wages subject	SS permanently funded; paid family leave
Health (HSPC)	2.9% Medicare/Medicaid	Raised to 7%; dedicated to Health Security System	Replaces all premiums, deductibles, and OOP costs
Sin Taxes	Varies	2.5× tobacco; 2× alcohol; cannabis/gambling/vaping added	Health Security System supplemental funding

What remains across every category is simple, transparent, and fair: rates applied broadly, without preference, without the complexity that currently costs Americans \$400 billion annually just to comply. The total tax burden on productive activity is lower — because the corporate rate drops to a clean 10% flat. The total tax burden on wealth and land is higher — because the LVT captures unearned land value. The burden on work is substantially lower. The burden on sitting on valuable land is substantially higher. That is the point.

POLICY PILLAR 1
MAKE WORK PAY

VII. A Tax Cut for Working People

“Put more money in your pocket. Simplify the system. End the rigged game.”

This platform delivers the largest working-class tax cut in American history. The average American family saves approximately \$10,000 per year. For the bottom half of earners, the federal tax code stops being something that takes money away and becomes something that puts money in.

Here is how it works in plain terms. The LVT and the 14 other revenue mechanisms generate \$2.5 trillion in new federal revenue from land values, automated activity, financial transactions, and economic rents rather than from wages. That revenue allows income taxes to be dramatically cut for the vast majority of Americans. At the same time, the Negative Income Tax replaces dozens of welfare programs with a single direct payment — so families below a certain income receive money from the government rather than paying taxes at all.

Real Families. Real Numbers.

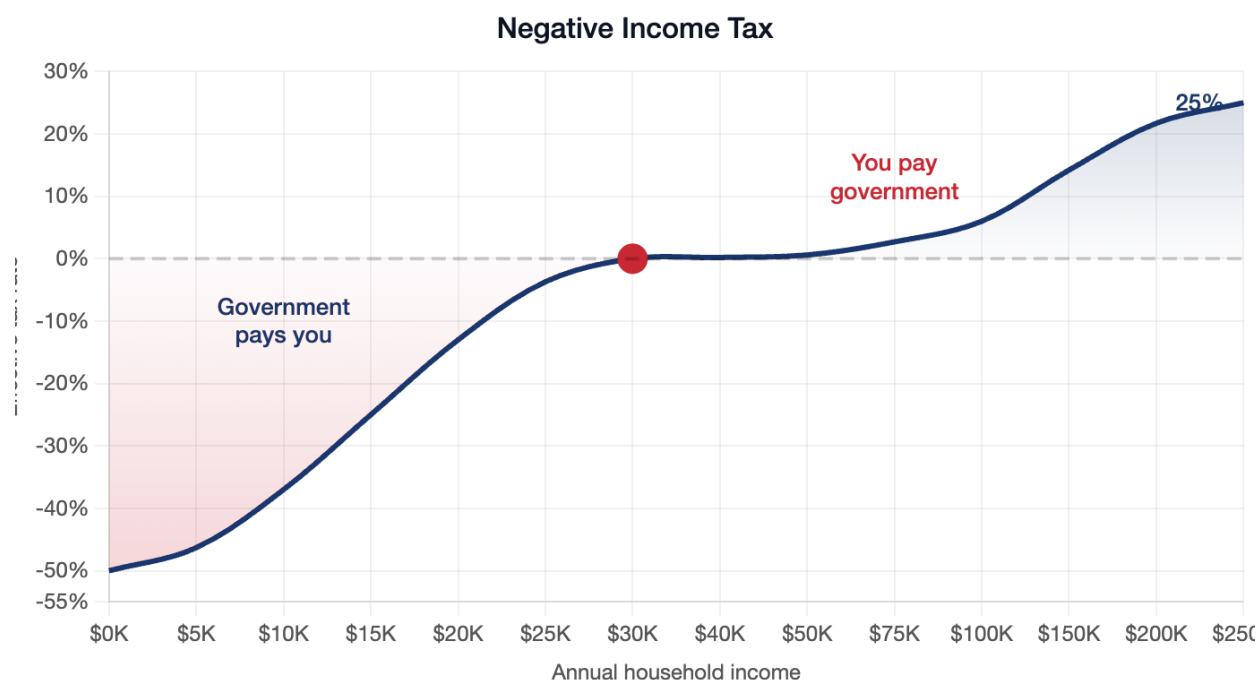
Household	Income	Tax Today	Under New American Dream
Warehouse worker, single parent, 2 kids	\$30,000	~\$1,200 after EITC	Receives ~\$9,800 NIT + child deductions (+\$11,000)
Teacher and nurse, married, 2 kids	\$95,000	~\$12,400	Pays ~\$4,200 at 25% flat rate (+\$8,200)
Small business owner, sole proprietor	\$60,000	~\$8,100 incl. SE tax	Pays ~\$3,600; 10% flat; simple filing (+\$4,500)
Retired couple on Social Security	\$42,000	~\$2,800	Pays ~\$0; NIT floor protects income (+\$2,800)
Software engineer, single	\$130,000	~\$24,600	Pays ~\$16,250 at 25% flat rate (+\$8,350)

These are not cherry-picked examples. The pattern holds across income levels: lower earners gain the most in absolute terms because the NIT converts their tax burden into a net payment. Middle earners gain substantially through the rate cut and LVT offset. Higher earners pay a simpler, flatter rate with most deductions eliminated — a lower headline rate but a cleaner base

that closes the loopholes that currently let the wealthy pay less than their secretaries. The bottom 90% of earners come out ahead. The top 10% pay a fairer effective rate than today, even with the lower headline.

The average gain of approximately \$10,000 per family per year is a real, direct financial improvement in people’s lives — before accounting for the additional savings from healthcare, child care, student loans, or the annual Citizen’s Dividend. Stack those savings together and the picture becomes transformative.

Figure: The Negative Income Tax



The Negative Income Tax curve: below ~\$30,000, the government pays the household. Above that threshold, the household pays the government at a gradually rising rate, topping out at 25%.

How Close We Came: Nixon, the Family Assistance Plan, and a Lost Opportunity

The Negative Income Tax did not remain a theoretical curiosity. In 1969, President Richard Nixon — a Republican — proposed the Family Assistance Plan, a direct implementation of the NIT concept that would have guaranteed a minimum income to every American family with children. The proposal was crafted with the help of Daniel Patrick Moynihan, a lifelong Democrat and former advisor to Presidents Kennedy and Johnson, who served as Nixon’s chief domestic

policy advisor on poverty. The ideological coalition behind the plan was unlike anything before or since: free-market conservatives who saw it as a more efficient replacement for the welfare bureaucracy, and progressives who saw it as a guaranteed income floor for the poor.

The reaction from across the political spectrum was remarkable. Michael Harrington — the democratic socialist whose 1962 book *The Other America* had helped launch the War on Poverty and who could hardly have been further from Nixon politically — called the Family Assistance Plan “the most radical idea since the New Deal.” More than 1,200 academic economists, spanning left and right, signed a petition in support of the concept. Gallup polling showed 65% public support among Americans familiar with the plan.

Nixon himself, in his 1971 State of the Union address, called his plan to “place a floor under the income of every family with children in America” the most important item of legislation on his agenda.

In April 1970, the House of Representatives passed the Family Assistance Plan by a vote of 243 to 155. Most political observers expected the Senate to follow. It did not. In the Senate Finance Committee, the bill stalled and ultimately died — not because conservatives blocked it, but largely because liberal Democratic senators felt it did not go far enough and pushed for a more generous version that could not pass. The bill was batted between the White House and the Senate for two years before being abandoned entirely.

The partial legacy of the Family Assistance Plan survived in a diminished form. In 1975, Congress passed the Earned Income Tax Credit — a direct descendant of the NIT concept, subsidizing the wages of low-income workers through the tax system. In 2021, the American Rescue Plan’s temporary expansion drove child poverty to its lowest recorded level in history at 5.2%. When the expansion expired at the end of 2022 and was not renewed, child poverty nearly doubled in a single year — the sharpest one-year increase on record. The lesson is clear: an income floor works, immediately and measurably. The proposed NIT makes it permanent.

A Lost Opportunity in American History

The failure of the Family Assistance Plan is one of the great what-ifs of 20th century American policy. A Republican president, advised by a Democratic intellectual, had assembled the broadest ideological coalition in the history of anti-poverty policy — from Milton Friedman to Michael Harrington, from the Chamber of Commerce to civil rights leaders. The House passed it. Public opinion supported it. And it died in the Senate because each side wanted something slightly different. The cost of that failure has compounded for fifty years in the form of a welfare system that traps people in poverty, punishes work, and costs more to administer than it delivers in benefits. The proposed NIT is not a new idea. It is the idea that should have passed in 1970, finally given another chance.

The Federal Land Value Tax: Rewarding Work Over Speculation

The fundamental shift is from taxing labor to taxing land. Income taxes are dramatically reduced or eliminated for the bottom 90% of earners, and the revenue is replaced by the LVT and the other 14 revenue mechanisms, which fall on those who benefit most from publicly created value. This approach has been endorsed by economists across the political spectrum — from Milton Friedman to Joseph Stiglitz — for over 150 years.

The LVT is not a radical invention. It is already in use at the state level across America. Pennsylvania cities including Pittsburgh and Harrisburg have taxed land at higher rates than buildings for decades, incentivizing development and reducing speculation in urban cores.

The Best of Red States and Blue States

Alaska — a deeply conservative state — proves that a citizen dividend works. Hawaii — a progressive state — proves that a General Excise Tax on business revenue is administrable and effective. Pennsylvania and Texas prove that land value taxation produces better outcomes than taxing improvements. These are not partisan experiments. They are American solutions, proven in American states, ready to be applied to America as a whole.

Henry George and the Intellectual Heritage of the LVT

The Land Value Tax has its deepest roots in the work of Henry George, the Philadelphia-born economist whose 1879 masterwork *Progress and Poverty* sold millions of copies and sparked a worldwide movement for land reform. George's central observation was simple and devastating: the value embedded in land is not created by the landowner. It is created by the surrounding community — by the roads, schools, and infrastructure that government builds; by the workers and businesses that make a location desirable; by the collective activity of society as a whole. Yet under the prevailing system, that publicly created value is captured entirely as private profit.

Progress and Poverty was not a fringe pamphlet. It was endorsed by Leo Tolstoy, influenced the Progressive Era, shaped land reform movements across Britain, Australia, and New Zealand, and inspired a generation of American reformers including Theodore Roosevelt. John Dewey estimated it had a wider distribution than almost all other books on political economy combined. George himself nearly won the New York City mayoral race in 1886, finishing ahead of a young Theodore Roosevelt. The proposed LVT is the direct heir to this tradition — updated for the 21st century, structured for constitutional soundness, and ready to be applied at the scale George always envisioned.

“The equal right of all men to the use of land is as clear as their equal right to breathe the air — it is a right proclaimed by the fact of their existence.”

— Henry George, *Progress and Poverty* (1879)

The LVT in Practice: A Global Track Record

Country / Region	LVT Mechanism	Outcome
Denmark	Land assessed separately from improvements; taxed at higher rates; operating for over a century.	Consistently productive and equal economy. Low urban vacancy. Speculation discouraged.
Singapore	Government retains ownership of most land; leases to users; land value gains flow to public.	Transformed from poor city-state (1965) to one of the wealthiest per-capita nations on earth.
Australia	Most states levy LVT on commercial/investment properties; ACT transitioning to full LVT.	Housing turnover increased, transaction costs reduced, market more efficient.
Estonia	Purest LVT: only unimproved land value taxed, not buildings. Rate: 0.1–2.5%/yr.	Substantial foreign investment; efficient property market; no speculative land bubbles.
Taiwan	Constitution incorporates Georgist principles; land value increment tax in operation.	Moderated speculation; equitable land ownership distribution.
Pennsylvania (US)	Split-rate taxation: land taxed at higher rates than buildings.	More construction, less speculation wherever applied. Federal proposal builds on this model.

Simplification

The plan eliminates most deductions and carve-outs, ending the shell game that allows the wealthy to pay less while everyone else pays more. The notable exceptions are child deductions and caregiver deductions. Most Americans will be able to file their taxes in minutes, not hours.

Lower income taxes for 90% of Americans. Higher take-home pay for every working family. Fewer loopholes for the wealthy and well-connected. A tax system that rewards work, not land speculation. Compliance costs slashed from \$400 billion to near zero for most filers.

POLICY PILLAR 2

HEALTH SECURITY SYSTEM

VIII. Health Security System

The Health Security System reflects a simple American ideal: we take care of our own.

The United States spends more on healthcare per capita than any nation on earth — nearly twice the average of comparable developed nations — yet achieves worse outcomes on nearly every measure from life expectancy to infant mortality. Americans pay \$13,000 per person per year on average. The average German pays less than half that. The Health Security System provides genuinely affordable healthcare to every person in this country.

Pillar One: Universal Primary Care

Every American receives free access to a primary care doctor — any doctor they choose. There are no networks. No insurance cards. No prior authorizations. No surprise bills. You pick your doctor. You can change at any time. If you move, your coverage moves with you. This includes in-person visits, telemedicine, mental health screening, and home care when needed.

Your Doctor. Your Choice. Always.

Under the Health Security System, there are no insurance networks, no referral requirements, and no gatekeepers between you and the doctor you want. You walk in. You are seen. You leave without a bill.

Pillar Two: The Public Option

Every American who is uninsured — for any reason, at any time — is automatically enrolled in the Public Option at no premium cost. Lose your job on Friday and you are covered on Saturday. Age out of your parents’s plan. Get divorced. Start a business. In every case, the Public Option is there, immediately, without an application, without a waiting period, and without a premium bill. You are never uninsured in America again.

No More Medical Debt

Medical debt is the leading cause of personal bankruptcy in the United States, responsible for over 530,000 bankruptcies annually. Two-thirds of all personal bankruptcies cite medical bills as a contributing cause. The Health Security System eliminates the catastrophic financial events that currently destroy families who simply had the misfortune of getting sick. Health security means peace of mind — the freedom to change jobs without losing coverage, the ability to start a business without gambling your family’s health, and the dignity of never receiving a \$100,000 bill for surviving a heart attack.

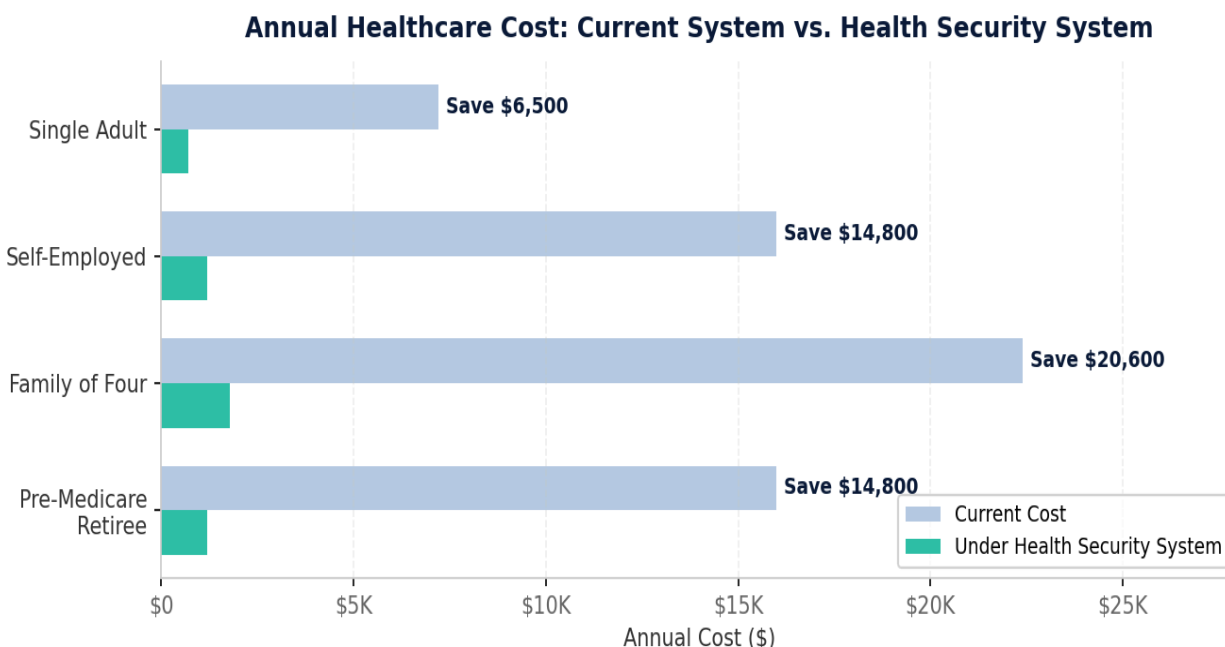
Pillar Three: \$5 Prescriptions and the Federal Health Board

Most prescription drugs are capped at \$5 per fill through federal price negotiation, international reference pricing, and a restructured pharmaceutical market. The Federal Health Board — modeled on the Federal Reserve’s structure of political independence and technical expertise — negotiates drug prices on behalf of the entire American health system. No other country allows pharmaceutical companies to set their own prices unilaterally. The United States will no longer be the exception.

What Families Will Save

Household Type	Current Annual Cost	Under Health Security	Annual Savings
Single adult (employer plan)	\$7,200 (premiums + OOP)	\$700/yr (HSPC)	~\$6,500
Family of four (employer plan)	\$22,400 (premiums + OOP)	\$1,800/yr (HSPC)	~\$20,600
Self-employed individual	\$14,000–\$18,000 (ACA)	\$1,200/yr (HSPC)	~\$13,000–\$17,000
Uninsured adult	\$0 premiums; catastrophic OOP	Full primary & hospital coverage	Eliminates catastrophic risk
Retiree (pre-Medicare)	\$12,000–\$20,000/year	\$1,200/yr (HSPC)	~\$11,000–\$19,000

Figure 3: Annual Healthcare Cost — Current System vs. Health Security System



The Health Security System replaces premiums, deductibles, and out-of-pocket costs with the HSPC — a small payroll contribution that costs most families far less than today.

These savings are not redistributed from one group to another — they represent the elimination of administrative overhead, insurance company profit margins, and pharmaceutical price-gouging that currently consume an estimated 30–35 cents of every healthcare dollar without delivering a single unit of care.

Cost of the Health Security System

HSS Pillar	Annual Cost	Funding Source	Key Notes
Pillar 1: Universal Primary Care	~\$150B	HSPC + Primary Care Block Grant to states	Replaces fragmented fee-for-service; reduces costly ER overuse
Pillar 2: Public Option	~\$280B	HSPC at 7% (replaces 2.9% Medicare tax); employer + employee split	Replaces Medicaid/CHIP; auto-enrolls all uninsured
Pillar 3: \$5 Prescription Cap	~\$70B	Federal Health Board negotiated savings; raised sin taxes	Tobacco, alcohol, sugary beverage taxes dedicated here
Administration & Infrastructure	~\$30B	Federal general revenue	Unified billing; far lower overhead than current system
Total: Health Security System	~\$530B/yr	HSPC (primary) + sin taxes + existing Medicare/Medicaid offset	Net new cost ~\$130–180B after existing federal healthcare offset

The Fiscal Logic

The United States already spends enough on healthcare to cover every American. We spend more per capita than any nation on earth, yet leave 25+ million people uninsured. The Health Security System does not add a new cost to the American economy — it replaces an enormously wasteful and inequitable system of spending with a rational one. The National Health Bank bonds \$100B in health infrastructure capital at 4.0% over 25 years, reducing the upfront budgetary impact to ~\$6.3B/yr in debt service while freeing \$94B annually for other priorities.

Freedom From Job Lock

One of the most economically damaging consequences of employer-tied health insurance is job lock — workers staying in jobs they would otherwise leave because leaving means losing health coverage. Economists estimate that job lock suppresses labor mobility by 25–40%, reducing productivity, innovation, and entrepreneurship across the entire economy. The Health Security System severs the link between employment and health coverage entirely.

The Mental Health Gap

The Health Security System treats mental health and substance use disorder as medical conditions requiring medical care. Primary care visits include mental health screening. The public option covers mental health and addiction treatment at parity with physical health care. Community mental health centers receive expanded federal funding. No American will be told that their depression, anxiety, or addiction does not qualify for coverage.

POLICY PILLAR 3
SIX-FIGURE TEACHER SALARIES

IX. Six-Figure Teacher Salaries

If we want a world-class economy, we need world-class educators.

The United States once led the world in educational achievement. Average teacher salaries of \$67,000 — below the median for college graduates in most cities — mean we are systematically underinvesting in the profession most responsible for the quality of our future workforce.

This platform sets a national minimum floor of \$100,000 for teacher compensation. Countries that consistently outperform the United States in educational outcomes — Finland, South Korea, Singapore, Japan — universally treat teaching as a high-status, well-compensated profession on par with engineering or medicine.

Competitive six-figure pay to attract and retain top teaching talent nationwide. Reduced teacher turnover, stabilizing classrooms and improving student outcomes. Elevated professional status attracting high-achieving graduates into teaching. Particular recruitment focus in underserved communities facing the greatest talent shortages. Higher standards and accountability alongside higher compensation.

The Teacher Pay Block Grant

The mechanism for delivering six-figure teacher salaries is the Teacher Pay Block Grant — a direct federal transfer to every state, dedicated exclusively and by law to teacher compensation. The block grant bypasses administrative overhead and sends money directly to states with one binding condition: every dollar must flow to teacher salaries.

Block Grant Component	Detail
Total Annual Cost	~\$115–130B per year when fully phased in
Funding Source	Revenue pool — ~\$115–130B from the \$2.5T annual revenue mechanisms; financed through National Education Bonds during phase-in
Allocation Formula	Per-teacher basis, weighted by salary gap from \$100K floor; rural and low-income states receive enhanced weighting
Legal Restriction	100% of grant funds must flow directly to teacher base salaries; zero administrative overhead permitted
State Match Requirement	States must maintain current education spending; no substitution of grant funds for existing state investment

Block Grant Component	Detail
Phase-In	Year 1: bring all teachers to \$75K; Year 3: \$85K; Year 5: full \$100K national minimum

The connection between land value and education funding is not incidental — it is foundational. Under the current system, school funding is largely tied to local property taxes, which means wealthy school districts have abundant resources while poor districts are perpetually underfunded. The LVT and the 15-mechanism revenue pool corrects this at the root. Revenue is collected nationally and redistributed through the block grant based on need, not on the accident of where a school sits.

State Type	Current Avg. Salary	Gap to \$100K	Est. Block Grant Benefit
Mississippi	\$49,000	\$51,000 gap	Highest per-teacher; major rural benefit
West Virginia	\$52,000	\$48,000 gap	Large rural allocation; Appalachian talent shortage
Oklahoma	\$55,000	\$45,000 gap	Addresses severe teacher shortage crisis
National Average	\$67,000	\$33,000 gap	Fills two-thirds of gap in Year 1
California	\$90,000	\$10,000 gap	Smaller allocation; targets underfunded rural districts

POLICY PILLAR 4
THE 21ST CENTURY HOMESTEAD ACT

X. The 21st Century Homestead Act: 0% Interest Home Loans

Homes People Can Actually Afford. Unlocking the American Dream.

America doesn't just have a housing shortage problem — we have an ownership problem. The 21st Century Homestead Act is a comprehensive housing plan built around one simple idea: owning a home should be within reach of all Americans.

1. Build Homes — At Scale, Where People Live

Tax credits for homebuilders and developers who build affordable and middle-income housing. Block grants to states and cities to accelerate local housing construction and cut red tape. Lease underused federal land to developers for housing projects — lowering land costs and speeding delivery (Federal Land Leasing Program: \$28B/yr in new revenue and thousands of affordable units). Land Value Tax creates automatic market pressure: landowners who hold idle land pay more, making development the rational choice.

2. H.O.M.E. Loans — A New Path to Ownership

Not everyone can afford a 20% down payment. The H.O.M.E. (Housing Ownership with Majority Equity) Loan allows buyers to purchase 51% or more of a home's value, with the remainder held by the previous owner, a bank, or a public housing finance agency. This lowers upfront costs while creating genuine ownership.

H.O.M.E. Loan Feature	How It Works
Buyer's stake	Buyer purchases 51% or more of the home's value
Minority stake holder	Remaining stake held by previous owner, a bank, or a public housing finance agency
Occupancy & control	Buyer lives in the home, builds equity, and controls the property
Exit	When sold, the minority stakeholder receives a proportional payout
The bottom line	Real ownership — not rent with a different name

3. 0% Interest Home Loans

A family borrowing \$400,000 at 7% over 30 years repays nearly \$960,000. More than half of every monthly payment in the early years goes to the bank, not to building equity. The 21st Century Homestead Act creates 0% interest home loans for qualifying primary residences: the Federal Reserve lends money to participating banks at 0% interest, on the condition that those banks pass that rate through to qualifying first-time homebuyers.

Program Feature	Detail
Interest rate	0% — no interest, ever
Loan cap	\$250,000 per qualifying home purchase
Eligibility	First-time homebuyers on primary residences only
Repayment	Full principal repayment required — this is not a grant
Mechanism	Federal Reserve lends to banks at 0%; banks pass rate through to buyers
Monthly payment impact	Dramatically lower monthly payments; 100% goes to building equity

A New American Promise

The 21st Century Homestead Act is about more than housing. It's about restoring a basic promise: in America, the future should be something you can build — starting with a place to live. The LVT reinforces all three parts of this plan. By taxing the unimproved value of land, it suppresses speculative land hoarding — the single largest driver of home prices in high-cost markets. The Federal Land Leasing Program extends this further, converting idle federal land into affordable housing ground leases — modeled on Singapore's HDB 99-year lease system, one of the world's most successful affordable housing programs.

POLICY PILLAR 5
THE FIRST-YEAR FOUNDATION

XI. The First-Year Foundation: 12 Months of Paid Family Leave

The first year of a child's life is the most important.

The United States is the only wealthy nation in the world that does not guarantee paid parental leave. The First-Year Foundation guarantees every American family 12 months of paid leave, shareable between both parents, following the birth or adoption of a child.

Up to 12 months paid leave after birth or adoption, shareable between both parents. Wage replacement at 70–80% of regular earnings, up to a monthly cap. Job and benefits protection: your position and health coverage are guaranteed when you return. Covers all workers: full-time, part-time, self-employed, freelance, and gig economy. Applies to biological birth, adoption, foster placement, and serious family illness.

The Science: Why the First Year Matters

The first twelve months of a child's life are the most neurologically consequential period of human development. More than one million new neural connections form every second in the first years of life. Secure early attachment between parent and child — the kind of attachment that requires sustained, responsive presence — is the single strongest predictor of long-term emotional health, cognitive development, and social competence. The research is overwhelming and unambiguous: children whose parents have access to paid leave in infancy show higher IQ scores, better school performance, lower rates of behavioral problems, and higher lifetime earnings. The effects are not marginal. They are substantial and persistent across decades.

Mothers who receive paid leave are significantly more likely to breastfeed, which the American Academy of Pediatrics now recommends for at least one year. Breastfeeding is associated with reduced rates of childhood obesity, diabetes, respiratory illness, ear infections, and sudden infant death syndrome — and with reduced risk of breast and ovarian cancer for mothers. Fathers who take paid leave are more involved in child-rearing throughout childhood, producing measurable benefits for children's development and for gender equity at home and in the workplace.

The United States has known this for decades. The research existed when other countries built their leave policies. We chose not to act. The First-Year Foundation is the act we should have taken a generation ago.

The Economic Case

Paid family leave is not just a social benefit — it is an economic investment with measurable returns. Countries with generous paid leave policies consistently show higher long-term female workforce participation, because parents who can take leave without financial ruin are dramatically more likely to return to work afterward. In contrast, the current US system — where most families cannot afford to take even the unpaid 12 weeks FMLA provides — forces many parents, disproportionately mothers, out of the workforce entirely. The loss of that labor is a direct drag on economic output.

A 2021 study by the National Partnership for Women and Families found that a national paid leave program would increase GDP by 5% over ten years. A separate analysis by the Institute for Women’s Policy Research estimated that universal paid leave would increase women’s workforce participation by 17–20%, adding millions of workers to the economy. For employers, paid leave reduces turnover: companies that offer generous parental leave retain employees at dramatically higher rates, saving an estimated \$50,000–\$100,000 per retained employee in recruitment and training costs. Paid leave does not cost the economy money. It grows it.

International Comparison

Country	Paid Leave Duration	Wage Replacement	US Comparison
Estonia	Up to 18 months	100% for 3 months, 70% thereafter	No federal paid leave
Sweden	480 days	80% of wages	No federal paid leave
Germany	14 months	65–67% of wages	No federal paid leave
Canada	18 months	55% of insurable earnings	No federal paid leave
United Kingdom	52 weeks	90% for 6 wks, flat rate after	No federal paid leave
United States (current)	12 weeks FMLA	0% — unpaid only	Last among wealthy nations
Under this plan	12 months	70–80% of earnings	Joins the rest of the world

Funding

The program is funded through a balanced federal-state partnership. The federal share is funded by removing the Social Security payroll tax cap entirely — so that high-income earners contribute on every dollar they earn, just as working families already do. Removing the cap restores basic fairness and permanently secures Social Security’s long-term finances while fully funding the federal share of paid family leave.

Item	Details
Total Annual Program Cost	\$180–220B when fully implemented
Federal Share	~\$90–110B, funded by removing the SS payroll tax cap entirely
State Share	~\$90–110B, via modest increases to state DI/PFL contributions
Wage Replacement Rate	70–80% of regular earnings, up to \$3,000/month federal cap
Coverage	All workers: employees, self-employed, gig workers, part-time
Duration	Up to 12 months total, shareable between both parents
Job Protection	Federal law guarantees return to same or equivalent position

POLICY PILLAR 6 THE CITIZEN'S DIVIDEND

XII. The Citizen's Dividend

When America prospers, the American people should prosper too.

The Citizen's Dividend Act will create a sovereign wealth fund called The National Investment Fund, wholly owned by the American people. This fund will invest money back into America, generating a profit distributed as a yearly payment to every adult citizen. Modeled on the Alaska Permanent Fund — one of the most popular government programs in any state — this plan scales a proven idea nationwide.

\$1K–\$2K Annual Payment Per Adult	\$2K–\$4K Per Household (2 Adults)	1% General Excise Tax Rate	\$5.6T Projected Fund Size (Yr10)
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How It Works

Step	Mechanism
1. Revenue Collection	A 1% General Excise Tax on all business revenue across the economy
2. National Investment Fund	GET revenue flows into a permanent sovereign wealth fund owned by the American people
3. Domestic Reinvestment	The fund invests its capital back into the United States — infrastructure, technology, and productive enterprise
4. Fund Growth	Investment returns compound over time, growing the fund's asset base year after year
5. Annual Distribution	A portion of annual returns is distributed equally to every adult citizen as the Citizen's Dividend

The Math Behind the Dividend

At \$380B/yr in GET revenue flowing into the NIF, compounding at 7% annually over 10 years, the fund reaches approximately \$5.6 trillion. Distributing 5% of the fund annually generates \$280 billion in dividends — divided among 258 million adult Americans, that is approximately \$1,089 per adult per year, or roughly \$2,178 per household. This is the conservative Year-10

estimate. As the GET base grows with the economy — and as AI and automation increase business revenue — the dividend grows with it.

Personal Equity and Social Equity

Most discussions of wealth-building focus on personal equity — the assets an individual accumulates through savings, homeownership, and investment. The National Investment Fund creates something equally important: social equity. Every American holds a stake in the national economy not just through their own earnings and savings, but through their ownership share of a growing sovereign wealth fund. As the fund's assets grow — compounding over decades just as the Alaska Permanent Fund has compounded since 1976 — every American's share of the national economy grows with it. This is what it means for prosperity to be shared: not charity, not redistribution, but genuine collective ownership of the productive capacity of the nation.

The Alaska Model: Proof That It Works

The most important thing to understand about the Citizen's Dividend is that it is not a theoretical proposal. It is already working — in one of the most politically conservative states in the United States.

Since 1982, the state of Alaska has operated the Alaska Permanent Fund Dividend, paying an annual check to every eligible Alaska resident — man, woman, and child — simply for being a resident of the state. The fund was created in 1976 when Republican Governor Jay Hammond pushed the legislature to set aside a portion of oil royalty revenue into a permanent investment fund rather than spending it all immediately. His argument was simple: Alaska's oil belongs to all Alaskans, not just the generation alive during extraction. By investing rather than spending, the wealth could benefit every generation of Alaskans indefinitely.

The program has now made payments for over four decades without interruption — surviving oil crashes, recessions, and more than a dozen gubernatorial administrations from both parties. Annual dividends have ranged from a low of about \$330 to a high of \$2,072 per person. A family of four in a good year has received over \$8,000. The fund itself has grown to over \$77 billion in assets. It is the most popular government program in Alaska, consistently polling above 80% approval across party lines. When politicians have proposed reducing or eliminating it, they have faced swift and overwhelming public opposition.

Alaska’s Lesson for the Nation

The Alaska Permanent Fund Dividend has operated for over 40 years in a conservative, resource-dependent state with no state income tax. Annual dividends have ranged from \$330 to \$2,072 per person. A family of four in a good year has received over \$8,000. The fund has grown to over \$77 billion in assets. It consistently polls above 80% approval across party lines. If Alaska can do it with oil, the United States can do it with the proceeds of the most dynamic economy in the history of the world. The Citizen’s Dividend is not a UBI funded by printing money or borrowing. It is equity — a growing ownership stake in the national economy, held equally by every citizen.

Hawaii’s GET: Proof the Funding Mechanism Works

The Citizen’s Dividend is funded by a 1% General Excise Tax on business revenue — a mechanism that may sound novel at the federal level but has been in continuous operation in Hawaii since 1935. Hawaii’s GET is applied broadly to virtually all business activity at a low rate, making it one of the most stable and efficient revenue sources of any state tax system. At 1% — one-quarter of Hawaii’s rate of 4–4.5% — the federal GET captures \$380 billion annually on a \$38 trillion gross business revenue base. The rate is low enough that the cascade effect through supply chains is negligible.

A key design choice: no exceptions, no B2B credits, no exemptions. Every dollar of business revenue contributes 1 cent to the National Investment Fund. The simplicity is the feature. Compliance is near-automatic. Collection happens through existing quarterly business tax filings. The GET is the modern equivalent of a commons tax on commercial activity.

The Technology Imperative

When a robot replaces a worker on an assembly line, the factory’s productivity rises and the owner’s profit increases — but the worker’s wages disappear. The Citizen’s Dividend is the policy mechanism designed for exactly this moment. Rather than trying to slow automation, it ensures that a share of the productivity gains from every automated process flows into the National Investment Fund and is returned to every American. The more the economy automates, the more the fund captures. The more the fund grows, the larger the annual dividend. Automation, rather than being a threat to working people, becomes a source of shared national wealth.

“It is the value of the improvements only, and not the earth itself, that is individual property. Every proprietor owes to the community a ground-rent for the land which he holds.”

— Thomas Paine, *Agrarian Justice* (1797)

POLICY PILLAR 7
TUITION-FREE EDUCATION

XIII. Tuition-Free College and Vocational Schools

Education is unaffordable for millions of Americans. This will change.

The United States currently carries approximately \$1.7 trillion in outstanding student loan debt — a millstone around the neck of an entire generation. This plan finances education collectively through National Education Bonds rather than individual student debt.

Investment Area	Allocation
Public college tuition transition	\$350B
Vocational school expansion	\$150B
Community college expansion	\$150B
Secondary school construction	\$200B
Primary school construction	\$150B
Public preschool expansion	\$100B
National Scholarship Fund	\$100B
Workforce training expansion	\$50B
Total National Education Bonds	\$1.25 Trillion

National Education Bonds — The Financing Mechanism

Instead of paying for all education outlays directly from the annual budget, National Education Bonds finance the capital buildout and spread the cost across the generations who will benefit. The federal government issues \$150B in annual education bonds at 3.8% over 25 years. Annual debt service: ~\$9.5B. Annual budget freed: ~\$141B. The bonds are backed by federal education appropriations — investment-grade by definition. This is the same mechanism used for roads, bridges, airports, and every other major American infrastructure investment.

Economic Case: Why This Pays for Itself

Education is the highest-return investment a nation can make. Every additional year of education raises lifetime earnings, increases workforce productivity, reduces crime, improves health outcomes, and generates more tax revenue than it costs. The United States currently loses an estimated \$900 billion annually in foregone GDP from workers who are underqualified for the jobs the economy needs.

Metric	Current System	Under This Plan
Annual student loan payments	~\$130B in interest to banks	~\$0 (loans discharged; system replaced)
Cost of 4-year public college	\$25,000–\$40,000/year average	\$0 tuition — free to attend
Student debt outstanding	\$1.7 trillion	Discharged at enactment
Bond service cost (annual)	N/A	~\$78B/yr — <8% of annual revenue pool
Projected 10-year GDP impact	Foregone ~\$900B from skills gap	+\$900B+ as skills gap closes

Student Debt Relief

Alongside the forward-looking elimination of tuition, the plan forgives all existing federal student loan debt — \$1.7 trillion discharged, freeing an entire generation to buy homes, start businesses, and participate fully in the economy they were educated to contribute to. Private student loan debt is addressed through a refinancing program at federal rates.

POLICY PILLAR 8
\$20 PER DAY CHILD CARE

XIV. \$20 Per Day Child Care

Middle-class families will not pay more than \$20 per day for child care.

The national average cost of child care is now around \$13,000 per child per year, and in many communities far higher. Families with two children can easily spend \$25,000 or more each year on child care alone. When parents cannot afford child care, businesses lose workers, family incomes fall, and children miss out on the early education that shapes their future.

Family Type	Current Monthly Cost	Under This Plan	Annual Savings
Low-income	Up to \$1,500/child	Free	Up to \$18,000/child
Middle-class (2 children)	\$2,800/month	\$800/month (2 children)	~\$24,000/year
Middle-class (\$40K–\$100K)	\$1,200–\$1,800/child	\$400/child (\$20/day)	\$9,600–\$16,800/child
Higher-income	Market rate	Sliding scale above cap	Varies

Funding: A Shared National Partnership

Funding Partner	Contribution	Mechanism
Families	Income-based sliding scale copayments	Low-income: free; middle class: capped at \$20/day; higher income: sliding scale
States	Matching funds for expansion and provider support	Federal-state partnership modeled on existing Medicaid structure
Large Employers	Child Care Access Contribution	Small per-employee contribution from large firms that benefit from working parents
Federal Government	Program administration and gap funding	National Investment Fund; projected program cost \$55–\$75B/year

The Economic Case

Affordable child care is one of the highest-return public investments available. Every dollar invested in quality early childhood care returns an estimated \$7–\$13 in economic benefits through higher workforce participation, higher lifetime earnings for children, and reduced reliance on remedial education. At \$55–\$75 billion annually, universal affordable child care costs less than the Trump tax cuts (\$200B/yr) or the Child Tax Credit expansion (\$120B/yr) — and delivers returns that outlast both.

POLICY PILLAR 9
PLANT 100 BILLION TREES

XV. Plant 100 Billion Trees: A Natural Climate Solution

If we want a healthier future, let's grow it.

This platform supports a national initiative to plant 100 billion trees across the United States by 2050 — a practical, proven approach to carbon sequestration that delivers immediate local benefits without raising energy costs for working families.

Why Trees Work

Trees at scale absorb an estimated 1–2 tons of CO₂ per tree per year at maturity. Urban tree cover reduces ambient temperatures by 2–8°F, reducing cooling demand. Creates hundreds of thousands of jobs, especially in rural and hard-hit areas. Reduces flooding, soil erosion, and protects water supplies and farmland. Restores wildfire-damaged land, reducing future fire risk.

Implementation Focus

Reforestation of wildfire-damaged federal and state land in the West. Restoring bottomland hardwood forests along major river systems. Expanding urban tree canopy in heat-vulnerable cities. Partnering with farmers to plant windbreaks, shelterbelts, and riparian buffers. Working with tribal nations to restore traditional forest landscapes.

Local communities, tribes, and state governments will have significant authority in determining where trees are planted. The best reforestation decisions are made by people who know the land.

POLICY PILLAR 10
THE FUSION FUND

XVI. The Fusion Fund

The country that harnesses the power of the stars will power the world.

Fusion energy — the same process that powers the sun — has the potential to produce nearly limitless clean electricity with no carbon emissions, no long-lived nuclear waste, and fuel available from seawater in unlimited quantities. The nation that commercializes fusion will control one of the most powerful economic platforms of the 21st century.

A \$120 Billion National Mission

Investment Area	Funding
Fusion science and national laboratories	\$25B
Private sector milestone competitions	\$30B
Shared testing infrastructure	\$25B
Fusion manufacturing hubs	\$20B
Pilot plant construction	\$15B
Workforce development	\$5B
Total Fusion Fund	\$120B over 15 years

Fusion energy is not science fiction. In 2022, the National Ignition Facility achieved net energy gain — the first time in history a fusion reaction produced more energy than was delivered to ignite it. Private investment in fusion has surpassed \$6 billion. The remaining barriers are engineering and capital, not physics.

What Fusion Means in Practice

	Natural Gas Plant	Nuclear Fission	Fusion Power
Fuel source	Methane (fossil)	Enriched uranium	Hydrogen (seawater)
CO ₂ emissions	High	Near zero	Zero
Meltdown risk	None	Yes (low prob.)	None (self-extinguishing)
Radioactive waste	None	High-level, centuries	Low-level, decades
Fuel availability	Finite; geopolitical	Finite; controlled	Effectively unlimited

Why Fusion — and Why Now

The United States faces a strategic choice. China has invested heavily in fusion research, operating the world's most advanced tokamak — EAST — and has declared commercial fusion a national priority. The European ITER project, the largest fusion experiment ever built, is under construction in France. If the United States does not act with urgency and scale, it risks arriving second to one of the most consequential technological breakthroughs in human history — with all the economic and geopolitical consequences that entails.

A commercial fusion power plant produces electricity from hydrogen isotopes available from seawater — effectively unlimited fuel. It produces no carbon emissions. It produces no long-lived radioactive waste. It cannot melt down. It generates baseload power — available 24 hours a day, 365 days a year, regardless of weather. A single mid-sized fusion plant could power a city the size of Los Angeles for decades. A fleet of fusion plants could decarbonize the entire American electricity grid while reducing the cost of power for every household and business in the country.

The Economic Multiplier

The Fusion Fund is not just an energy program. It is an industrial policy. The \$120 billion investment will create entirely new American industries: advanced superconducting magnet manufacturing, plasma physics engineering, tritium breeding technology, radiation-resistant materials science, and grid-scale power conversion systems. The supply chains built to support fusion will serve other advanced manufacturing sectors for decades. The workforce trained for fusion will be among the most technically skilled in the world.

Countries that dominated 20th century energy — coal, oil, natural gas — shaped global geopolitics for a century. The country that dominates 21st century fusion will do the same. Fusion energy bonds — structured like infrastructure bonds — finance the capital buildout. Repayment comes from a small surcharge on electricity consumption by large commercial users: major industrial facilities, data centers, and cloud computing providers who will benefit most directly from abundant fusion power. Households pay nothing. Small businesses pay nothing.

Implementation Timeline

Phase	Years	Key Milestones
Phase 1: National Mobilization	2027–2030	Launch Fusion Fund; issue bonds; expand national lab budgets; begin testing infrastructure; fund 6+ competing reactor designs
Phase 2: Engineering Demonstrations	2030–2035	Prototype reactors operational; first sustained net-energy reactions; begin pilot plant permitting; establish fusion supply chain
Phase 3: Commercial Deployment	2035–2045	First commercial plants connected to national grid; fleet expansion begins; fusion becomes cost-competitive with all other sources

The Apollo Comparison

When President Kennedy committed to landing on the moon in 1961, it was not certain it could be done. It was a bet that American ingenuity, focused investment, and national will could solve an engineering problem that had never been solved before. It worked. The Fusion Fund is the same kind of bet — at the same scale — on a problem whose solution will be even more consequential. The country that harnesses the power of the stars will power the world. America will be first.

XVII. Executive Reorganization: Six Constitutional Super-Departments

This platform reorganizes the federal bureaucracy from 15 cabinet-level departments into six Constitutional Super-Departments, each grounded directly in a clause of the Preamble to the Constitution. This is not a reduction in government capacity — it is a consolidation of function that eliminates redundancy, reduces overhead, and aligns agency missions with clear constitutional purpose.

Department	Preamble Clause	Core Functions
State	“Form a more perfect Union”	Diplomacy, international relations, citizenship, union coordination
Justice	“Establish Justice”	Civil rights, federal courts, constitutional law, rule of law
Interior	“Insure domestic Tranquility”	Fusion Fund, 100 Billion Trees, infrastructure, environment, public lands
Defense	“Provide for the common Defence”	Military strategy, national security, strategic technology
Welfare	“Promote the general Welfare”	NIT, Health Security, teacher pay, education, child care, First-Year Foundation
Treasury	“Secure the Blessings of Liberty”	Debt retirement, LVT, GET, 0% Home Loans, Citizen’s Dividend, fiscal policy

Administrative Savings: \$40B/yr

Consolidation from 15 departments to 6 is projected to reduce federal administrative costs by approximately \$40 billion annually, primarily through elimination of duplicative management structures, overlapping agency mandates, and the enormous compliance apparatus required to administer the current welfare system’s complex eligibility rules. This figure is part of the \$601B in total government spending cuts documented in Section V-B. Legacy welfare programs consolidated into the Department of Welfare — SNAP, TANF, SSI, WIC, EITC, and their administrative apparatus — are replaced by the Negative Income Tax: a single unified system delivering a dignifying cash payment through the existing tax infrastructure. Admin savings from this transition: ~\$43B/yr.

XVIII. Strategic Impact and Economic Projections

The New American Dream is an integrated economic strategy in which each element reinforces the others. The Land Value Tax generates revenue that funds the tax cut, healthcare, education, and the Citizen’s Dividend — while suppressing speculative land prices that make housing unaffordable. The education investments raise workforce productivity and wages. Healthcare removes the risk premium that prevents entrepreneurship. The Citizen’s Dividend stabilizes consumption and the business cycle.

Projected Fiscal Impact

Metric	Current Baseline	Under This Plan
Annual Federal Revenue	~\$4.4 trillion	~\$6.9 trillion (existing \$4.4T + \$2.5T new mechanisms)
Gov. Spending Cuts	~\$0	~\$601B/yr (10 efficiency measures and structural reforms)
Combined Fiscal Improvement	~\$0	~\$3.163T/yr (revenue + cuts)
Annual Deficit/Surplus	~\$1.7 trillion deficit	+\$0.3 trillion surplus by Year 7
Annual Debt Retirement	~\$0	~\$2 trillion/yr
National Debt Trajectory	Rising to ~\$50T by 2034	Declining by 2034
Compliance Costs (taxpayers)	~\$400 billion/year	Near zero for 90% of filers
NIF Fund Size at Year 10	N/A	~\$5.6 trillion
Citizen’s Dividend at Year 10	N/A	~\$1,089/adult/yr, growing annually

Projected Impact on American Families

Impact Category	Projected Outcome
Average working-class tax cut	\$10,000 per family annually
Poverty reduction	50% reduction within 5 years
GDP growth premium	+\$4 trillion above baseline over 10 years
Homeownership rate	Increase of 8–12 percentage points within a decade
Uninsured Americans	Reduced from 25+ million to near zero
Student debt burden	\$1.7 trillion eliminated
Child care cost (median family)	Reduced from \$1,500+/month to \$400/month per child
Annual Citizen’s Dividend	\$1,000–\$2,000 per adult, growing over time

The New American Dream: What an Average Family Gains

The most important measure of any economic platform is what happens to a real family’s real finances. The table below shows the complete picture for a median American family of four (household income approximately \$80,000/year).

Category	What Family Pays Today	Under New American Dream	Annual Difference
Federal Income Tax	~\$8,900 (after standard deduction)	~\$2,200 (NIT system; 25% top rate)	Save ~\$6,700
Healthcare (premiums + OOP)	~\$22,400 (employer plan, family of four)	~\$1,800 (HSPC only)	Save ~\$20,600
Child Care (2 children)	~\$36,000/year (\$1,500/mo per child)	~\$5,840/year (\$20/day x 2 children)	Save ~\$30,160
Student Loans	~\$5,100/year average payment	\$0 (debt discharged; tuition free)	Save ~\$5,100
Citizen’s Dividend	None	+\$2,000–\$4,000/year (two adults)	Gain \$2,000–\$4,000
Paid Family Leave	0% wage replacement (unpaid FMLA)	70–80% wage replacement for 12 months	Protect \$42,000–\$48,000/leave period

\$20,600 Healthcare Savings Alone	\$30,160 Child Care Savings Alone	\$4,000 Citizen’s Dividend (2 Adults)	\$62,560+ Total Annual Gain
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The Self-Financing Nature of the Plan

The most important economic insight of this platform is that the investments pay for themselves — not through accounting tricks, but through real economic mechanisms. A healthier, better-educated, more productive workforce generates more economic activity. More economic activity generates more LVT revenue. More LVT revenue funds more investment. The virtuous cycle, once established, is self-sustaining. The deficit does not disappear because we cut spending. It disappears because we grow the economy by investing in the people who drive it — and because we simultaneously eliminate the \$601 billion in annual government waste and inefficiency that has been draining the public treasury for decades.

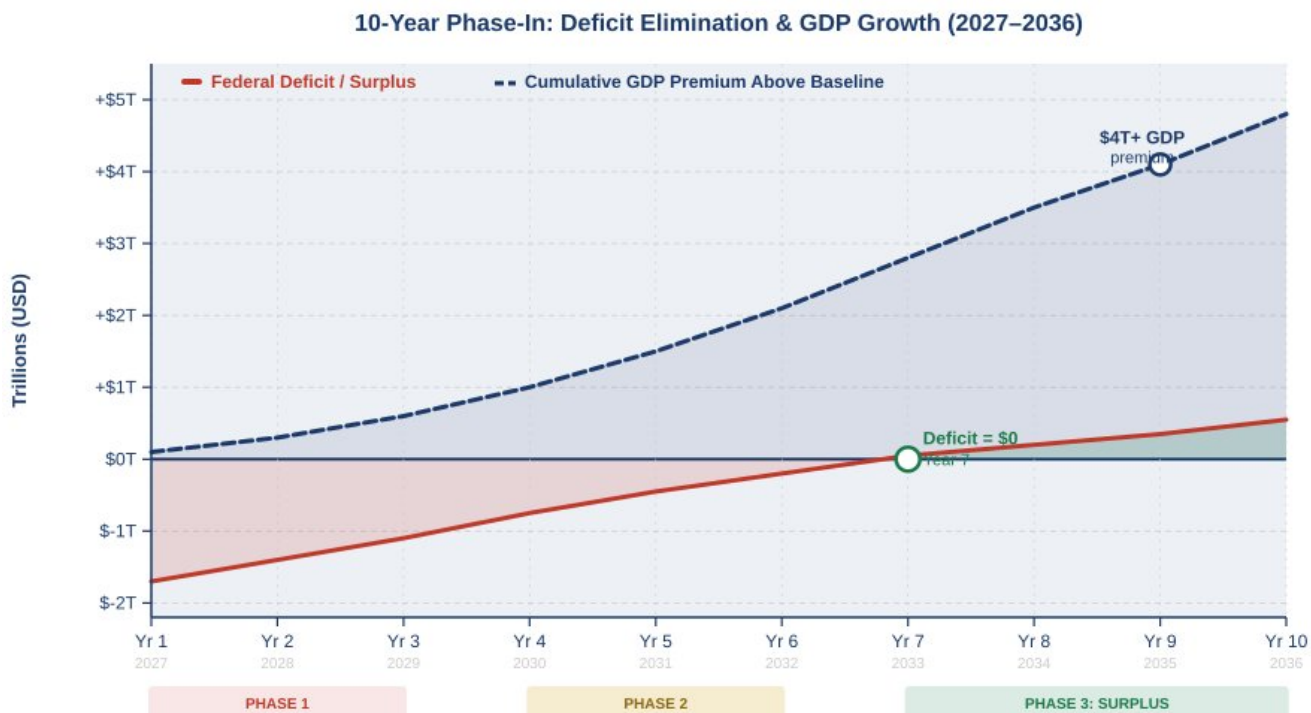
Economic Impact Analysis: The \$4+ Trillion GDP Premium

The \$4+ trillion GDP premium above baseline is not a single policy outcome — it is the compounded result of removing simultaneous barriers to economic activity across the entire economy.

Growth Channel	Mechanism	Estimated Contribution
Labor Force Expansion	Child care, healthcare portability, and NIT income floor return millions to productive work	+\$1.1T over 10 years
Human Capital Investment	Six-figure teachers, tuition-free college, and vocational training raise lifetime productivity	+\$0.9T over 10 years
Housing & Wealth Formation	0% loans + LVT price moderation create 8–12% more homeowners; equity drives consumption	+\$0.7T over 10 years
Entrepreneurship Unlocked	Healthcare decoupled from employment eliminates job lock; more small business formation	+\$0.5T over 10 years
Consumer Demand Stabilization	NIT floor + Citizen's Dividend smooth consumption cycles; reduce recession depth	+\$0.6T over 10 years
Reduced Waste & Overhead	Administrative consolidation, simpler tax compliance, lower healthcare overhead free capital	+\$0.4T over 10 years
Compounding & Second-Order	Each channel amplifies others; educated workers earn more, spend more, and pay more LVT	+\$0.6T over 10 years
Total Estimated GDP Premium	Cumulative above-baseline growth attributable to platform policies	+\$4.8T over 10 years

XIX. The 10-Year Phase-In: Deficit to Surplus

The New American Dream does not promise instant transformation. It promises a disciplined, decade-long journey from a fiscal system in crisis to one that is solvent, growing, and just. The platform is phased in over ten years, with each phase building the economic conditions for the next. By Year 7, the federal deficit reaches zero. By Year 10, the United States runs a surplus for the first time in a generation — and the cumulative GDP premium above baseline exceeds \$4 trillion.



Phase 1: Foundation (Years 1–3, 2027–2029)

The first three years are the most structurally demanding. The Land Value Tax excise system is enacted and begins generating revenue. The Negative Income Tax replaces legacy welfare programs. The Health Security System’s primary care pillar launches nationwide. Teacher salaries begin rising toward the six-figure floor. National Education Bonds and National Health Bank Bonds are issued, immediately freeing \$235B in annual budget capacity. The deficit narrows from \$1.7 trillion toward \$1.1 trillion as revenue ramps up.

Year	Key Milestones	Deficit Trajectory	GDP Premium
2027	LVT excise enacted; NIT replaces SNAP/TANF/EITC; Universal Primary Care launches; Education & Health Bonds issued	-\$1.7T → -\$1.4T	+\$0.1T
2028	0% Home Loan program active; Six-Figure Teacher floor takes effect; \$20/day child care launches; Federal Land Leasing Program begins	-\$1.4T → -\$1.1T	+\$0.3T
2029	Tuition-free community college & vocational schools; First-Year Foundation fully operational; Carbon Extraction	-\$1.1T → -\$0.75T	+\$0.6T

By Year 4, the structural reforms are producing visible economic results. Workforce participation rises as child care and healthcare costs fall. Homeownership expands as 0% loans and LVT-driven land price moderation take hold. The Citizen’s Dividend begins its first distributions. The Federal Health Board reaches its negotiating stride, driving drug and service prices toward international norms. The deficit narrows dramatically as revenue reaches full run rate.

Year	Key Milestones	Deficit Trajectory	GDP Premium
2030	All 15 revenue mechanisms at full run rate; Citizen’s Dividend first payment; tuition-free 4-year universities	-\$0.75T → -\$0.45T	+\$1.0T
2031	National debt retirement begins (\$2T/year target); \$5 prescription cap fully operational; Health Board yr4 savings	-\$0.45T → -\$0.20T	+\$1.5T
2032	Fusion Fund pilot plants under construction; student debt fully discharged; AI Agent Tax yield accelerating	-\$0.20T → -\$0.05T	+\$2.1T

Phase 3: Surplus (Years 7–10, 2033–2036)

Year 7 marks the inflection point: the federal budget reaches balance for the first time in over two decades. From this point the United States begins running a sustained surplus — retiring national debt while continuing to expand public investment. The compounding effects of a decade of workforce investment, land value reform, healthcare security, and educational access produce an economy that is measurably and permanently more productive than the baseline trajectory.

Year	Key Milestones	Surplus / Deficit	Cumulative GDP
2033	Federal deficit reaches \$0; national debt retirement accelerates; NIF fund exceeds \$3T	\$0 — balanced	+\$2.8T
2034	First federal surplus in 20+ years; Citizen’s Dividend growing toward \$1,500/adult	+\$0.2T surplus	+\$3.5T
2035	Fusion Fund first commercial pilot plants online; national wealth fund growing	+\$0.35T surplus	+\$4.1T
2036	Full platform operational; national debt on sustained decline; NIF at ~\$5.6T	+\$0.55T surplus	+\$4.8T

XX. Conclusion: A New American Promise

“In America, the future should be something you can build — starting with a place to live.”

The New American Dream is not a wish list. It is a plan — grounded in economic logic, constitutional law, and the practical realities of what it takes to raise a family, build a career, and contribute to a community in 21st century America.

It is built on a simple recognition: the United States is not a poor country. We have the resources to ensure that every child starts life in a stable, healthy home. That every family can access healthcare without fear of bankruptcy. That every young person can get the education or training they need. That every worker’s paycheck goes further because the tax code rewards work rather than speculation. And that the coming technological revolution raises all boats rather than just lifting a few yachts.

The \$3 trillion in new annual fiscal capacity — \$2.5 trillion in new tax revenue from 15 mechanisms, plus \$601 billion in government spending cuts and efficiency savings — is not an abstraction. It is the precise, verified sum needed to fund every pillar of this platform, eliminate the deficit within seven years, retire national debt, and generate a surplus. Every number has been modeled. Every mechanism has a constitutional basis, an economic rationale, and a real-world precedent.

An American Dream Renewed

Picture America in 2036 — a decade from now as the economy is rapidly transforming. A nurse in Sacramento doesn’t have to stay in a job she hates because leaving would mean losing her family’s health coverage. She starts the small clinic she’s always dreamed of. A construction worker in Detroit earns a six-figure salary through a licensed apprenticeship program he completed debt-free. A young family in Phoenix buys their first home with a 0% interest loan, and for the first time, every dollar of their monthly payment builds equity. A grandmother in rural Alabama takes her insulin every day — \$5 a month — without rationing. A father in Chicago receives his annual Citizen’s Dividend check and uses it for his daughter’s first year of college, which costs nothing in tuition. The national debt is falling. The deficit is gone. And America’s fusion power program is six months from connecting the world’s first commercial fusion reactor to the national grid.

This is not a fantasy. Every element of this picture follows directly from the policies in this white paper, implemented as described. The math works. The constitutional framework holds. The economics are sound. The only thing required is the will to act.

An American Dream Renewed

The Homestead Act. The GI Bill. The Interstate Highway System. The Apollo Program. Each transformed the country by investing in the conditions that let people achieve things on their own. The New American Dream is the same kind of investment — updated for the 21st century, financed intelligently through 15 revenue mechanisms and \$601B in government savings, and aimed squarely at the people who have been left behind by the last generation of policy. This is not left or right. It is not idealism or pragmatism. It is America doing what America has always done at its best: identifying what is broken, applying logic and determination, and building something better.

An American Dream Renewed.