Fix the System — Policy Design and Implementation

Author-approved technical control
Version 0.6 | Approved by the author September 10, 2026

Version 0.4 incorporated the author’s fifth-review retirement-transition decisions (age-45 boundary, catch-up accounts for workers under 45, and the public cost framing) into sections 2.3.3-2.3.5 and the dependent summaries, tables, FAQ answers, and work orders. Version 0.3 was approved August 6, 2026. On August 7, 2026 the author approved the retirement revisions together with that day’s audit dispositions, making this document Version 0.5, the approved technical control.

August 7, 2026 revision, per the author’s dispositions on the independent publication audit: the student-debt repayment reset and institutional risk-sharing plank is removed from the repair program; student-loan policy is outside the initial repair. The per-person lifetime-cost illustrations used in the 15-Minute Edition cohort table are added to the calculation registry (Appendix H.4) and section 2.3.5. A second pass the same day closed three of the four publication-critical source tasks (Appendix H.1): the National Retirement Risk Index was adopted for scorecard measure 8, the minimum-benefit benchmark was pinned to OCACT provision B5.2, and the unlocated 15.0-versus-5.7-percent redistricting comparison was retired. By author decision, the public pamphlets may publish with their unscored-illustration labels; actuarial scoring is required before legislative advocacy or prominent public release of this document.

August 7, 2026 synchronization pass: the fourth Appendix H.1 source task (publication-date baseline refresh) was completed during website synchronization. Every live scorecard baseline and near-fix status was re-verified as of August 7, 2026; the as-of record appears in Appendix D and the source register. One divergence is flagged for author decision rather than applied: Pew Research now estimates a record 14 million total unauthorized immigrants as of mid-2023 [S33], while scorecard measure 5 remains “about 11 million long-term residents” (2022 vintage) pending a duration definition. No policy text changed in this pass.

September 10, 2026 revision (Version 0.6), author decision: the redistricting plank no longer calls for independent citizen commissions. Congressional districts are instead computed by a public formula from decennial Census geography and population counts under ranked rules (equal population, contiguity, fewest county, municipal, and tract splits, then compactness, then deterministic tie-breakers), with election, party, incumbent, candidate, polling, and demographic data barred from the algorithm except as federal voting-rights law expressly requires, the code public and identical in every state, and any voting-rights deviation applied by a nonpartisan technical office, published with findings, and subject to expedited judicial review. Sections 2.1.2, 3, 4, 5, and Appendices A, B, D, F.2, G, and H are revised accordingly; sources S37 and S38 are added; scorecard measure 1 is redefined and its baseline reset to 0. The commission design’s safeguards remain the standard for the technical office and the fallback if the formula fails constitutional or voting-rights review. Superseded language (“independent citizen commissions draw the maps”) may not reenter public copy.

Status and how to read this document

This document is the authoritative detailed technical control for the current repair program. It governs mechanisms, definitions, implementation direction, policy status, evidence limits, and technical open questions when the remaining official documents are drafted. The approved *Canonical Policy and Editorial Charter* governs cross-document ownership and editorial rules.

Approval as a technical control is not approval for public release, website synchronization, legislative introduction, or a claim that scoring and validation are complete. Publication-critical sourcing, legal review, fiscal scoring, actuarial validation, and current-baseline refreshes remain required and are identified in this document and its consistency record.

The document uses five labels:

- **Fact** means a claim attributed to evidence in the source appendix.
- **Inference** means an interpretation of facts. A source may support the premises without proving the conclusion.
- **Proposal** means a current policy choice approved for this draft.
- **Estimate or benchmark** means arithmetic, a comparable score, or an illustration that is not a formal score of this design.
- **Open question** means a matter that must be answered before legislation, administration, or a final fiscal estimate. An open question does not authorize an editor to choose an answer silently.

The initial repair is deliberately bounded. It does not attempt to become a complete platform for health care, housing, climate, artificial intelligence, student-loan policy, political advertising, national popular vote reform, or public campaign financing. Those subjects can be important without belonging in the first package.

Executive summary

The diagnosis

The central failure is that the political system often cannot close a deal that gives competing constituencies a recognizable win at the same time. The public can disagree deeply and still have substantial areas of workable agreement. The problem is not that disagreement is irrelevant. The problem is that the system frequently converts available agreement into delay, symbolic conflict, or compromised action.

Two institutional mechanisms reinforce that failure.

First, most voters do not participate in the election that effectively selects their representative. In a safe district, the decisive election is usually the primary. Turnout is low, party rules may exclude unaffiliated voters, and the general election often confirms a choice already made. The proposal does not claim that opening primaries will manufacture moderates. It claims that every voter should be allowed to participate in the election that decides the seat.

Second, the rules allow conduct that would be recognized as a conflict or failure elsewhere. Members of Congress may retain financial interests affected by official action. Leaders can bury a broadly supported bill without a recorded vote. A missed appropriations deadline can close parts of the government while creating little direct electoral consequence for the chamber that failed. These rules make obstruction and self-protection rational even when no individual commits a crime.

The July 22, 2026 House vote on congressional stock trading illustrates the conversion problem. A national survey found 86 percent support for prohibiting members and live-in family from trading individual company stocks, including 87 percent of Republicans, 88 percent of Democrats, and 81 percent of independents. The House passed H.R. 7008 by 232 to 198. The bill allowed members to retain existing holdings and sell them, excluded the president and vice president, and was paired with a voter-identification measure that drove partisan opposition. The vote proves that Congress can act. It also shows how a broadly popular principle can become entangled with a different partisan fight. [S01, S02, S03]

The three repairs

Repair One changes political selection and accountability. Every voter receives the same nonpartisan primary ballot and may approve every acceptable candidate. The two candidates receiving the most approvals advance to a head-to-head general election. Approval voting is the current advocated method, not an unchangeable commitment. The durable commitment is a four-part test: universal access to the decisive election, no vote-splitting penalty among acceptable candidates, a final winner with majority support, and a process that voters can understand and officials can audit.

Politicians no longer draw their own districts. A published formula computes congressional maps from Census geography and population counts alone: equal population, contiguity, the fewest county, municipal, and tract splits, then the most compact shape, with no election, party, incumbent, candidate, polling, or demographic data admitted except as federal voting-rights law requires. The code is public and identical in every state. Members of Congress, their spouses, and their children may not own or trade individual securities or other assets that official action can predictably affect. Bills meeting a defined bipartisan sponsorship threshold receive committee consideration and a recorded floor vote. Missing an appropriations deadline triggers automatic continuing funding by statute and an immediate election for every member of the responsible chamber under a constitutional amendment.

Repair Two joins control and legal status in one immigration statute. The government funds enough officers, judges, adjudicators, technology, and functioning ports to decide cases promptly and control unlawful entry. Enforcement prioritizes people convicted of serious violent crimes, organized-crime participants, genuine security threats, recent unlawful entry, fraud, and final removal orders after due process. Lawful channels expand based on skills, verified labor demand, entrepreneurship, family, and humanitarian obligations. Established residents may earn permanent residence and citizenship after registration, a background check, tax settlement, a penalty or fee, a defined waiting period, and continued lawful conduct. Control, lawful entry, targeted enforcement, and earned status begin together through funded and measurable implementation requirements.

Repair Three joins honest fiscal rules, broader ownership, and limited insurance. Federal debt may not grow faster than the economy over a rolling period. The approved modeling default compares debt held by the public with nominal GDP over five fiscal years, with CBO scoring, GAO review, temporary emergency authority, and a ten-year return path. Realized capital gains and carried interest face the same rate schedule as wages. Covered nonbusiness personal borrowing against appreciated financial assets counts as realization to the extent of untaxed gain, with protection for ordinary home and genuine operating-business credit and a credit against later tax so the same gain is not taxed twice.

Every American begins with a funded investment account at birth. The default is a low-cost diversified portfolio that adjusts for age and funded status. A limited public guarantee fills the gap when a full-career worker following the default path still falls below a defined minimum. Current beneficiaries and everyone age 45 or older at enactment retain full currently scheduled Social Security retirement benefits, unchanged. Workers under 45 at enactment receive a catch-up investment account plus a scaled Social Security share, guaranteed together to at least equal the currently scheduled benefit. Past payroll taxes do not become cash account balances; the catch-up deposits are new, expressly appropriated money. No payroll tax is diverted from benefits owed today, the superseded trillion-dollar philanthropic catch-up fund is not revived, and the retirement age does not rise.

What is fixed and what is not

The public direction is fixed. The current voting mechanism is provisional because the four tests are more important than the name of the method. The implementation document does not yet contain legislative text, a complete budget score, or an actuarial certification. Historical validation of sponsorship and fiscal defaults, portfolio governance, benefit formulas, immigration administration, tax reporting and valuation, and agency assignments remain open. Those choices can affect cost and administration. They may not reverse the approved policy requirements without an explicit author decision.

1. Diagnosis of the three structural problems

1.1 Failure to close an available bargain

Inference. Political conflict has value to candidates, parties, advocacy organizations, and media institutions. A resolved issue cannot be used in the same way for fundraising, turnout, audience capture, or blame. That does not mean every failed bill reflects cynical intent. It means the incentive to preserve conflict can remain even when a workable policy bargain is visible.

Immigration is the clearest recurring example. Control of unlawful entry and legal status for established residents have repeatedly appeared in the same legislative conversations. The package fails when either constituency expects the other half to be delayed, weakened, or discarded. The collapse of the 2024 Lankford-Sinema-Murphy proposal also shows why structural symmetry must not become factual false equivalence. Republican leaders opposed the measure, and its Republican author ultimately voted against advancing it. The broader incentive can operate under either party. Responsibility for a specific event still belongs to the people who made the decision. [S24]

The perception-gap research supplies a limited premise, not proof of this program. More in Common found that partisans substantially overestimated the share of opposing partisans who held extreme views. Heavy news consumption and higher education were associated with larger gaps in parts of the study. The research does not show that Americans support these repairs. Direct polling is required for each plank, with partisan cross-tabs and question wording published. [S04]

The claim is falsifiable. If direct polling, election results, or implementation evidence shows that no durable cross-partisan constituency supports a plank, the project must revise its claim. Institutional design cannot create agreement that does not exist.

1.2 Exclusion from the decisive election

Fact and inference. Roughly eight in ten House districts are treated as safe in the current editorial record, and primary turnout often falls between 10 and 20 percent. The exact count depends on the competitiveness definition and election cycle, so every published baseline needs an as-of date. The democratic defect does not depend on a precise national count. When one party is overwhelmingly likely to win the general election, the primary selects the officeholder. Voters excluded from that primary are excluded from the decision that matters.

Research does not support a simple promise that open primaries reliably produce moderate legislators. McGhee, Masket, Shor, Rogers, and McCarty found nomination rules essentially unrelated to legislator extremism across state legislatures. Other studies find modest or context-dependent effects, and advocates identify contestation and competitiveness benefits. The proposal rests on participation and accountability, not a guaranteed ideological outcome. [S07]

Vote splitting is a separate defect. In a choose-one multicandidate primary, several similar candidates can divide a majority constituency and allow two candidates opposed by that constituency to advance. Parties then consolidate fields, discourage candidacies, and sometimes try to select a preferred opponent. A reform that opens participation but retains this penalty does not satisfy the current requirements.

1.3 Legal self-dealing and consequence-free obstruction

The diagnosis is institutional. It does not require proof that every member is corrupt.

Members can hold assets affected by legislation, hearings, regulatory pressure, appropriations, and nonpublic information. Existing disclosure law does not remove the conflict. A rule that asks the public to distinguish an honest trade from a trade influenced by public power is not auditable enough.

Congressional leaders also control access to recorded decisions. A proposal can attract substantial bipartisan sponsorship and still receive no committee consideration or floor vote. This gives leadership a silent veto and denies voters a record by which to assign responsibility.

Budget failure shows the same accountability gap. The federal fiscal year begins on October 1, but regular appropriations are often incomplete. Shutdown risk becomes leverage. Current members may face political criticism, but the rules do not automatically protect public services or return the question to voters.

The repair principle is the adversary test: design every rule as if the person or party the reader distrusts most will administer it. A rule should remain tolerable under that condition. Trustworthy people are welcome. The design cannot depend on them.

2. The three proposed repairs

2.1 Repair One: political selection and accountability

2.1.1 Four requirements for the decisive election

Proposal. A primary system for a safe seat must satisfy all four requirements:

1. Every eligible voter can participate regardless of party registration.
2. Supporting one acceptable candidate cannot hurt another acceptable candidate through vote splitting.
3. The eventual officeholder receives majority support in a final head-to-head election.
4. The ballot can be explained at the polling place, run on available equipment, recounted, and audited by hand.

The current mechanism is one nonpartisan primary ballot listing every qualified candidate. A voter marks every candidate the voter would accept. The two candidates receiving the most approvals advance. The general election chooses between those two and therefore produces a majority winner.

Approval voting remains provisional. No state or congressional jurisdiction has used it. St. Louis has used the method for municipal primaries since 2021 and is the only U.S. jurisdiction identified in the current record as using it after North Dakota prohibited approval voting in 2025. In the March 4, 2025 St. Louis mayoral primary, 34,982 voters cast 48,908 approvals in the mayoral contest, about 1.40 approvals per participating voter. Cara Spencer received approval from 68.11 percent of participating voters. [S08, S09, S10]

That record is too thin to prove national suitability. Approval voting changes strategic voting rather than eliminating it. Voters may apply different approval thresholds. Approving a second choice can help that candidate defeat a first choice. St. Louis critics have argued that a cohesive minority can lose influence when a larger group approves several candidates. Approval advocates have not fully answered the representation objection. These limits must appear beside the recommendation.

Open questions. Offices covered, ballot-access standards, write-ins, recount rules, advancement ties, vacancies, federal and state legal pathways, equipment certification, voter education, minor-party effects, audit requirements, accessibility, and evaluation against STAR or other methods that may satisfy the four tests.

2.1.2 Districts drawn by public formula

Proposal. Politicians may not draw the districts in which they or their colleagues run. Congressional districts are generated by a published algorithm from the decennial Census's geography and population counts, under these rules in this order:

1. Equal population is mandatory. Districts are as nearly equal in population as the Census geography allows.
2. Contiguity is mandatory. Every district is one connected area; areas that meet only at a corner are not contiguous.
3. Political boundaries are respected. The algorithm first minimizes the number of counties divided between districts, then municipalities, then census tracts.
4. Among maps that satisfy rules 1 through 3, the algorithm minimizes total district perimeter.
5. Ties are broken by fixed, published, deterministic rules.

The algorithm may not receive election results, party registration, incumbent or candidate addresses, polling data, candidate information, or racial, ethnic, income, or other demographic data beyond population counts, except as federal voting-rights law expressly requires. The code, the input data, and the output map are public, and the same code runs in every state. Any departure from the algorithm's map is permitted only to satisfy federal voting-rights law, is applied by a nonpartisan technical office under the conflict rules of Appendix F.2, is published with written findings, and is subject to expedited judicial review.

The nearest working precedent is Iowa. Since 1980 nonpartisan legislative staff have drawn Iowa's congressional and legislative maps under a statute that requires population equality, contiguity, the fewest possible county and city divisions, and compactness, and that forbids the use of incumbent addresses, party registration, prior election results, and demographic data other than population counts except as federal law requires. [S37] The proposal takes that rule the rest of the way: the map is computed rather than drafted, so there is no staff judgment to capture and no legislative vote to withhold.

Through Version 0.5 this plank called for independent citizen commissions modeled on Michigan and California. [S11, S12] The author replaced it on September 10, 2026. The commission design's safeguards (exclusions, lottery selection, cross-partisan adoption, public data, judicial review, ensemble testing) remain the standard for the technical office that applies any voting-rights deviation, and the commission design remains the fallback if the formula fails constitutional or voting-rights review.

Fact. Removing politicians from the process is associated with more competitive seats. A Brennan Center analysis of the 2024 cycle found that independent commissions drew about 19 percent of congressional districts but 41 percent of the districts rated as toss-ups. [S30] That finding concerns commissions and is cited for the direction, not for the formula's outcomes. The 15.0-versus-5.7-percent median comparison formerly in the source record was retired by author decision on August 7, 2026, after the underlying study could not be located; it may not be reintroduced without a located and reproduced source.

A neutral process is not a neutral outcome. Chen and Rodden showed that compact districts drawn without partisan data still produce a pro-Republican seat bias where Democratic voters are concentrated in cities. [S38] The formula removes the choice, not the geography. This document therefore claims that no one chose the map; it does not claim that formula-drawn maps are proportional or competitive. Competitiveness is tracked separately as scorecard measure 2.

Independence does not guarantee a lawful map. In *Agee v. Benson*, a unanimous three-judge panel held that Michigan's commission used race impermissibly in thirteen Detroit-area districts. [S14] The human judgment about race is where that design erred; the formula confines that judgment to one published, reviewable exception.

Open questions. The population-equality tolerance the Census block geometry permits; the compactness measure and its treatment of coastlines and water; whether the optimization is exact or a fixed published procedure, and who maintains the code; protection of the input geography (municipal boundaries and Census tract definitions) from manipulation; the design of the technical office and the standard for voting-rights deviations; the treatment of Section 2 of the Voting Rights Act, whose doctrine is in active litigation; whether states adopt the same code for legislative maps; and remedial timelines.

2.1.3 Congressional financial-conflict rule

Proposal. While serving, members of Congress, their spouses, and their children may hold broad-market index funds, Treasury securities, cash, a primary residence, and comparable assets that an officeholder cannot predictably move through official action. They may not hold or trade individual securities, options, conflicted sector funds, or interests hidden through controlled entities.

The initial scope does not include the president, vice president, or senior executive officials. That broader question is deferred. A blind trust does not create an exception. Trusts, private funds, shell entities, beneficial ownership, and prearranged transactions must be included in anti-circumvention rules.

Implementation requires a divestment period, treatment of tax consequences, rapid public disclosure, valuation rules for inherited or closely held interests, an enforcement body independent of congressional leadership, meaningful civil penalties, referral rules for intentional concealment, and an appeal process. The bright-line permitted-assets list should remain simpler than a conflict-by-conflict waiver system.

The proposal does not rest on the false claim that *Citizens United* legalized direct corporate contributions to federal candidates. Direct corporate contributions remain prohibited. The decision addressed independent expenditures and electioneering communications. Political-ad regulation and public financing are outside the initial repair.

2.1.4 Guaranteed recorded decisions

Proposal. A bill reaching a meaningful, predefined bipartisan sponsorship threshold receives committee consideration and a recorded up-or-down floor vote within a fixed period. The rule removes leadership's ability to kill qualifying legislation without a public decision.

Author-approved modeling default. Test a threshold of 15 percent of the full chamber, including sponsors equal to at least 5 percent of the full chamber from each of the two largest caucuses. The rough counts are 66 House members, including at least 22 from each major caucus, or 15 senators, including at least five from each. Qualifying text remains materially stable for 14 days. Committee action occurs within 30 legislative days, followed by a protected floor vote within 60 legislative days. A discharge mechanism applies if committee leadership refuses to act.

A poison-pill substitute does not satisfy the requirement. Materially changed text must requalify. Statutes and joint resolutions may qualify; commemorative measures, nominations, and duplicate versions do not. Historical modeling must still determine whether these figures are usable and whether a bounded anti-flooding rule is necessary. The recorded-decision requirement is fixed; the tested numbers may change when evidence is available.

2.1.5 Automatic funding and the immediate-election amendment

Two legal vehicles are required.

Proposal by statute. If regular appropriations are incomplete at the deadline, funding continues automatically under a neutral continuation formula. The statute should specify the baseline, anomaly process, duration, interaction with new programs, and limits on using repeated continuing resolutions as the normal budget process.

Proposal by constitutional amendment. Missing the deadline triggers an immediate election for every member of the responsible chamber. Article I fixes House terms at two years, and the Seventeenth Amendment fixes Senate terms at six years. Ordinary legislation cannot shorten those terms. The immediate-election consequence therefore requires an amendment. [S16]

The amendment must define the appropriations package, deadline, repeated failures, election administration, emergency conditions, and safeguards against manufactured triggers. It must preserve voter choice. Permanent ineligibility and “No Budget, No Pay” are rejected alternatives.

Approved accountability framework. The amendment applies to both chambers and guarantees each a vote on the same final funding package. A chamber is responsible only if it rejects or fails to vote on that package. It is not responsible solely because the other chamber or the president blocked it. If responsible, every member faces a special election within 90 days, regardless of individual vote. A senator elected in the special election completes the existing term. A two-thirds vote of each chamber may postpone the election for no more than 90 days after a defined catastrophe, but may not cancel it.

A mandatory conference first attempts to produce the final package. If conference fails, the Senate selects by recorded vote between the two complete chamber-passed packages. It may not write a third package at that stage. Each chamber then receives a protected up-or-down vote on the selected text. A chamber that rejects or fails to vote is responsible.

Automatic funding protects the public. The amendment restores a direct electoral consequence. One is not a substitute for the other.

2.2 Repair Two: a controlled and humane immigration settlement

2.2.1 One statute with simultaneous implementation

Proposal. Operational border control, lawful immigration reform, targeted enforcement, and earned legal status belong in one statute. Congress appropriates the necessary money, establishes deadlines and judicial review, and uses simultaneous implementation requirements so neither constituency receives only its half.

The proposal does not call for a closed border. It calls for a controlled border combined with more functional lawful entry. “Secure” should not be used as an undefined binary trigger. A later administration could set an impossible standard and postpone legalization indefinitely. The statute should instead use measurable capacity and performance requirements that begin on enactment and can be audited.

2.2.2 Operational control and prompt decisions

The government funds officers, adjudicators, immigration judges, counsel procedures where required, technology, detention alternatives, and ports of entry at levels sufficient to decide claims in weeks or months rather than years. Fast decisions must remain fair decisions.

Performance measures should include time to initial screening, time to final adjudication, appearance rates, repeat unlawful entry after final process, port wait times, staffing, case backlogs, and the share of final orders actually executed. A single count of encounters is not an adequate measure because policy and enforcement intensity change the count.

Repeat unlawful entry after fair process receives escalating consequences. Asylum triage distinguishes claims that can be decided quickly from claims requiring fuller evidence. Judicial review and public reporting constrain error and political manipulation.

Open questions. Numerical staffing targets, detention standards, access to counsel, expedited-removal boundaries, asylum definitions, country conditions, parole authority, capacity planning, federal-state coordination, and the metric that demonstrates durable control without becoming an enforcement-only veto.

2.2.3 Lawful routes based on contribution and obligation

Proposal. Lawful immigration expands and gives priority to applicants likely to contribute through scarce skills, verified labor demand, entrepreneurship, job creation, or other defined public value. Corporate sponsorship may identify genuine demand, but it cannot give one employer ownership of the worker’s status. Employer-responsive channels require wage floors, immediate job portability, bans on recruitment debt, fee funding, audit authority, retaliation remedies, and sanctions for employers that use visa dependence to suppress pay or mobility.

Family and humanitarian streams remain. The proposal reduces reliance on arbitrary lotteries where better evidence of contribution exists; it does not convert every admission into an economic test. Refugee protection, asylum obligations, family unity, and labor-market needs require distinct rules. Congress should set bands and safeguards, while an independent commission may recommend annual adjustments using labor demand, wages, regional needs, demographics, and exploitation data.

Open questions. Annual numbers, occupation and regional criteria, credential recognition, entrepreneur standards, family categories, diversity goals, humanitarian allocations, portability, employer fees, prevailing wages, enforcement against labor exploitation, and adjustment during recessions or shortages.

2.2.4 Targeted removal and due process

Proposal. Enforcement prioritizes people convicted of serious violent crimes, organized-crime participants, genuine security threats, recent unlawful entrants, fraud, and people with final removal orders after due process. Indiscriminate neighborhood raids are rejected.

An arrest is not a conviction. Statutory definitions must be narrow enough to resist expansion through agency guidance. Juvenile records, old offenses, expunged records, foreign convictions, plea classifications, and offenses arising from poverty or immigration status require explicit treatment. National-security procedures need review independent of the enforcement agency.

The phrase “remove violent offenders” must not become a general permission to characterize broad civil or low-level criminal categories as violent. The adversary test applies: write the category as if the least trusted administration will interpret it.

2.2.5 Earned status and citizenship

Proposal. The eligibility cutoff is the bill’s introduction date. Established residents may register, pass identity and background checks, document residence and work, settle federal tax obligations, pay processing costs and a moderate civil assessment, remain law-abiding, and complete six years in durable provisional status. They then become eligible for permanent residence, followed by the ordinary citizenship period. The working civil-assessment benchmark is $1,000 per adult, payable over time and waivable for hardship; legislative scoring and administration may adjust that number.

This is an earned path, not an erasure of prior violation. “Amnesty” is therefore not the proposal’s own term. Provisional status must be legally durable enough that registration does not become a list for a later mass-removal program. A credible confidentiality rule, document standard, judicial remedy, and transition process are necessary.

Work authorization begins with provisional status. Emergency care, public-health protection, children’s services, and disability protections remain available immediately. General federal means-tested benefits phase in after five years in provisional status or upon permanent residence, whichever comes first, with state flexibility to provide earlier assistance. A very long exclusion from ordinary legal protections or benefits can create an exploitable permanent workforce and shift costs to states, hospitals, and mixed-status families.

Open questions. Eligibility date, residence proof, tax settlement, fee amount, waiting period, criminal exclusions, Dreamers, farmworkers, mixed-status families, provisional travel, work authorization, benefit phase-in, naturalization queue treatment, fraud review, confidentiality, state fiscal effects, and remedies when agencies miss deadlines.

2.2.6 Evidence and outcome control

The current source record estimates that undocumented immigrants paid $96.7 billion in federal, state, and local taxes in 2022, including $25.7 billion to Social Security and $6.4 billion to Medicare. The Institute on Taxation and Economic Policy produced the estimate and is generally regarded as progressive-leaning. Its methodology and assumptions should travel with the claim. [S17]

The scorecard begins with an editorial baseline of about 11 million long-term residents without legal status and a target below one million. That target must be achieved through earned legalization plus control of future unlawful entry. Mass removal of eleven million people would fail the policy even if it reduced the count.

The Immigration Reform and Control Act of 1986 legalized roughly three million people while adding employer sanctions. Its subsequent history warns against a bargain whose enforcement, legal-channel, or labor-market provisions are underfunded after enactment. Historical analogy does not establish that the current design will succeed. It identifies an implementation failure to prevent. [S25]

2.3 Repair Three: honest books, universal ownership, and limited insurance

2.3.1 Fiscal rule

Proposal. Federal debt may not grow faster than the economy over a rolling period. The rule rejects a literal annual balanced-budget requirement and the older 0-to-2-percent deficit corridor. It allows automatic stabilizers and avoids forcing deep procyclical cuts during a recession.

CBO publishes the baseline, scores legislation, defines compliance using transparent assumptions, and reports deviations; GAO reviews process and data integrity. Emergency borrowing is available for war, a severe economic crash, a pandemic, or a comparably defined event. Emergency authority expires after two years. Extension requires a new recorded three-fifths vote in each chamber. Excess emergency debt returns to the ordinary rule on a published ten-year path.

Author-approved modeling default. Compare debt held by the public with nominal GDP over a rolling five-fiscal-year period. CBO performs the primary score using published assumptions, with GAO review of process and data integrity. If legislation or a budget fails the rule, the president must submit a compliant correction and Congress must hold a fast-track recorded vote. The rule does not impose automatic across-the-board cuts. Emergency authority still expires after two years; extension requires a three-fifths recorded vote in each chamber; excess emergency debt returns to the ordinary path over ten years.

Historical analysis must compare three-, five-, seven-, and ten-year windows under recessions, wars, pandemics, and inflation shocks. Gross debt, intragovernmental holdings, Federal Reserve remittances, government financial assets, credit programs, and off-budget entities require consistent treatment. Evidence may change the five-year parameter without reopening the policy commitment.

Fact. CBO’s February 2026 baseline projected a $1.9 trillion federal deficit in 2026, equal to 5.8 percent of GDP, and debt held by the public rising to 120 percent of GDP in 2036. The 2026 primary deficit was projected at 2.6 percent of GDP. Rising net interest was a major driver of the increase. Baselines are projections under stated laws and assumptions, not forecasts of enacted policy. [S05]

Open questions. Accounting perimeter, treatment of investments and emergencies, judicial review, fast-track details, interaction with the debt limit, and the result of historical window testing.

2.3.2 Tax fairness and borrowing against gains

Proposal. Realized capital gains and carried interest face the same rate schedule as wages. Large nonbusiness personal borrowing secured by appreciated financial assets is treated as realization to the extent of untaxed gain. The rule includes marketable and private-company interests used as collateral for personal borrowing.

Capital gains are already taxable income when realized. The change is equal rate treatment and a rule preventing indefinite deferral through personal borrowing. [S18]

The borrowing rule must:

- apply to cumulative covered borrowing and refinancing, not only a single loan;
- limit taxable realization to untaxed appreciation supporting the loan;
- provide basis adjustment or a credit when the asset is later sold so the same gain is not taxed twice;
- protect ordinary mortgages and genuine operating-business credit;
- address loss after a taxable borrowing event;
- prevent untaxed gain from disappearing at death; and
- include administrable valuation rules, especially for private businesses.

At death, remaining gain is realized, subject to spouse rollover, charitable-transfer protection, and extended payment rather than exemption for a genuinely continuing family business or farm. Prior borrowing-triggered tax receives a basis adjustment or later-sale credit.

The earlier $5 million modeling threshold is rejected as too high. The approved rule uses a $1 million cumulative activation threshold for aggregated covered nonbusiness borrowing outstanding. Once crossed, all covered borrowing from that tax year forward is tested against untaxed appreciation; the threshold is not a new annual exemption. A lower reporting threshold, related-taxpayer and trust aggregation, refinancing rules, and loan-splitting rules prevent avoidance.

This is a new statutory realization rule, not enforcement of an existing prohibition. Prior Treasury proposals show that thresholds, liquidity, deferral charges, valuation, and treatment at death can materially change incidence and administration. They provide design examples, not authority for a particular version here. [S19]

Open questions. The lower reporting threshold, loan-to-value tests, tracing of personal and business use, interest deductibility, losses, private-asset valuation and liquidity, constitutional analysis, and coordination with state taxes.

2.3.3 Funded accounts from birth

Proposal. Every American begins with a funded investment account at birth. The default is a low-cost diversified fund that adjusts risk according to age and funded status. An account that can already finance the insured floor can reduce risk earlier. Published rebalancing rules prevent automatic mass selling after a crash.

Seed deposits use new money. Current payroll taxes are not diverted from benefits owed today. Using an annual birth cohort of roughly 3.6 million and a $10,000 seed produces an arithmetic benchmark of about $36 billion per year. The number excludes administration and behavioral responses.

At an assumed 7 percent real return over 65 years, a $10,000 deposit grows to roughly $800,000 in today's purchasing power. This is an illustration, not a forecast or guarantee. Fees, contribution patterns, sequence risk, asset valuations, and future returns can change the outcome substantially. The public edition expresses this balance as about $2,700 per month, assuming a roughly 4 percent annual drawdown, and rounds the annual seed arithmetic to about $40 billion to allow for administration. **Estimate or benchmark.**

Existing federal seeded accounts for children born in a limited statutory cohort are a partial vehicle, not this retirement design. The implementation plan should determine whether to use, amend, or replace that vehicle only after legal and operational review.

2.3.4 Limited insurance floor

Proposal. The account becomes the retirement engine for fully transitioned cohorts. Public insurance fills only the gap when low lifetime earnings or the published default investment path leaves a full-career worker below the minimum.

The current benchmark is 125 percent of the poverty guideline, described in the source record as about $1,660 per month in 2026 and rounded to $1,700 in public copy. The comparable provision is now pinned: SSA Office of the Chief Actuary Long-Range Solvency Provision B5.2, a special minimum benefit setting the PIA for 30 years of coverage at 125 percent of the monthly poverty level, prorated below 30 and wage-indexed for later cohorts. OCACT estimates B5.2 at 0.17 percent of taxable payroll under the 2022 and 2023 Trustees Report assumptions, 0.13 percent under 2024, and 0.10 percent under 2025 (long-range actuarial balance). On the stated 2026 payroll base of $11.043 trillion, that range is roughly $11 billion to $19 billion per year; public copy's "roughly $20 billion" is the high-end rounding. The prior 0.16-percent figure could not be matched to any 2022-2025 vintage and is superseded. This is author arithmetic using a comparable provision. It is not an actuarial score of the proposed account interaction. [S06, S22, S29]

A person may depart from the default portfolio. If the person earns more, the person keeps the upside. If the person earns less, the guarantee is calculated against the value the default path would have produced. The public does not insure the added loss.

At retirement, enough of the balance converts into a lifetime payment. Disability and survivor insurance continue because they cover risks that a retirement balance alone does not solve.

Approved guardrails. A full floor applies after 35 credited years and is prorated below 35 rather than disappearing at a cliff. Credited years include covered employment and defined caregiving, disability, and military-service periods. The floor is individual rather than household-based. Enough of the account must support a regulated lifetime payment covering the account's funded share of the floor; assets above that amount remain available subject to ordinary consumer protections.

Open questions. Precise credit rules, interrupted work, disability onset, survivor benefits, early claiming, the lifetime-payment vehicle, longevity pooling, floor indexing, fees, default-path recordkeeping, severe-sequence stress tests, and treatment when actual and counterfactual balances cannot be reconstructed.

2.3.5 Age-phased transition and legacy financing

Proposal (fifth-review structure, August 6, 2026; supersedes the Version 0.3 age structure). Current beneficiaries and everyone age 45 or older at enactment retain full currently scheduled Social Security retirement benefits, unchanged and on schedule.

Workers under 45 at enactment receive a catch-up investment account plus a scaled Social Security share. The younger the worker at enactment, the larger the account's share of the combined benefit; the older the worker, the larger the retained Social Security share. The account and the retained share together are guaranteed to at least equal the benefit scheduled under current law, so no worker's projected retirement decreases. The scaling formula must be continuous and avoid a cliff at age 45 or between adjacent ages.

The catch-up deposits are new, expressly appropriated money, illustrated at roughly $140 billion per year for ten years. **Estimate or benchmark.** The figure is author arithmetic, not an actuarial score. Past payroll taxes still do not automatically convert to cash balances, because those taxes financed prior and current benefits. Birth seeds apply to children born after enactment.

No payroll tax is diverted from current obligations. The legacy system's financing sits inside the transition: the current direction lifts the payroll-tax cap so all covered earnings face the retirement payroll tax. Trimming benefits at the top of the formula is an implementation candidate, no longer part of the public statement. The combination has not been scored and cannot yet be described as restoring solvency.

As legacy obligations decline, the retirement payroll tax is projected to fall from 10.6 percent of covered earnings (the OASI share of the 12.4 percent payroll tax) toward roughly 2 percent, with the transition obligation illustrated as closing around 2110. **Estimate or benchmark.** Both figures depend on the insurance floor's final design and require actuarial validation.

An older design proposed a roughly $1 trillion catch-up fund, partly supported by philanthropy. That design remains superseded and is not part of the proposal. The fifth-review catch-up accounts are a distinct, publicly appropriated proposal with a stated illustrative cost, adopted by direct author decision.

The public edition's cohort table also illustrates lifetime retirement cost to the government per person: roughly $480,000 under current law for an average earner, falling to roughly $440,000 for a worker who is 35 at enactment, roughly $300,000 at 25, and a $10,000 seed paid once for a child born after enactment. **Estimate or benchmark.** These are author illustrations built from the same benefit, return, and drawdown assumptions as the rest of this section; the formulas belong in the calculation registry (Appendix H.4) and require actuarial validation with the transition schedule.

The 2026 Trustees Report projected OASI reserve depletion in 2032 with 78 percent of scheduled retirement benefits payable at depletion. The combined OASI and DI projection is different: 2034 and 83 percent. The measures must not be mixed. The report estimated the 75-year combined actuarial deficit at 4.42 percent of taxable payroll. [S06]

Life-expectancy gains are unequal across income groups. Raising the retirement age therefore reduces lifetime benefits more heavily for some lower-income workers. The proposal rejects a general retirement-age increase. [S23]

3. How the repairs work together

The three repairs share a theory of failure, not a requirement that Congress place every provision in one bill.

Repair One changes who participates in decisive elections, who draws districts, how financial conflicts are handled, whether bipartisan bills receive decisions, and what happens when appropriations fail. It addresses the machinery that rewards unresolved conflict.

Repair Two tests whether the system can complete a bargain whose two constituencies have rational reasons to distrust sequencing. Control without legal status can become permanent exclusion. Legal status without funded control can leave the same operational failure in place. The halves therefore belong in one integrated statute with simultaneous, measurable implementation.

Repair Three separates ownership from insurance. It asks households to own funded assets while government insures defined risks that private accounts do not reliably cover. The fiscal rule and tax changes make the public accounting more honest.

Most planks are severable. A state may adopt the districting formula before Congress addresses retirement. Congress may enact the financial-conflict rule before states change primaries. A voter can support one repair and reject another. The immigration halves are the exception because severing them would recreate the bargaining failure the statute is intended to solve.

The proposal is not midpoint compromise. Each constituency receives an outcome it values. Border control is real control; citizenship is real citizenship. Ownership is real ownership; the floor is real insurance. The institutional rule is not that the parties split every difference. It is that durable agreements cannot depend on one side accepting a symbolic promise that the other half will arrive later.

4. Implementation considerations

4.1 Legal vehicles

Different planks require different legal vehicles:

- Federal and state statutes can establish approval primaries for offices within the relevant jurisdiction, subject to constitutional and ballot-access review.

- Federal statute under the Elections Clause can prescribe the districting formula for congressional maps in every state; state constitutions, statutes, and ballot initiatives can adopt the same code for legislative maps. Federal standards must respect state administration while enforcing federal voting rights.
- Federal statute and chamber rules can establish the congressional asset rule, bipartisan-vote procedure, and automatic continuing funding.
- A federal constitutional amendment is required for the immediate-election trigger because current House and Senate terms are constitutionally fixed.
- Federal statute governs the integrated immigration settlement, tax treatment, federal retirement accounts, and Social Security changes.
- Agency rulemaking should implement defined statutory standards, not supply the core policy choices Congress avoided making.

Every legal section needs severability, judicial-review timing, effective dates, transition rules, reporting, data retention, privacy protections, appeals, and a schedule for independent evaluation.

4.2 Sequence

A workable sequence begins with measures that expose responsibility and already have identifiable legislative or state pathways.

1. Enact the congressional financial-conflict rule and improve disclosure needed to enforce it.
2. Enact automatic continuing funding and begin the constitutional-amendment campaign for the election trigger.
3. Pursue approval-primary pilots through state law or ballot measures, and the districting formula through federal statute or state adoption, while commissioning independent evaluation of the voting method.
4. Establish the bipartisan-vote procedure through chamber rules and, where possible, statute.
5. Enact the integrated immigration statute with appropriations and self-executing implementation milestones.
6. Establish the fiscal scorer and define the debt-growth metric before applying enforcement.
7. Build account administration, portfolio governance, actuarial specifications, and the Social Security transition before opening enrollment.

This sequence is a planning inference, not a claim that one administration can complete every item. State reforms and federal statutes can proceed in parallel. No sequencing choice should allow a temporary pilot to become an excuse to avoid a decision.

4.3 Cost and obligation map

Item	Current treatment	What must be scored
Existing Social Security promises	Legacy obligation already in current law	Solvency effect of lifting the payroll cap; top-formula trim remains an implementation

Item	Current treatment	What must be scored
		candidate
Current beneficiaries and everyone 45 or older at enactment	Full scheduled retirement benefits preserved, unchanged	Baseline obligation and effect of the solvency package
Under 45 at enactment	Catch-up account plus scaled Social Security share, guaranteed together to at least equal the scheduled benefit	Scaling formula, deposit schedule (roughly $140 billion/year for ten years, illustrative), cash flow, floor interaction, and distributional effects
Birth account seed	$10,000 proposal	About $36 billion annual arithmetic benchmark (rounded to about $40 billion in public copy) plus administration
Limited retirement floor	125 percent of poverty benchmark ($1,700 in public copy)	Roughly $20 billion comparable benchmark; exact actuarial cost, sensitivity, and tail risk
Transition wind-down	Retirement payroll tax falling from 10.6 percent toward roughly 2 percent; transition illustrated as closing around 2110	Actuarial validation of the path, endpoint, and closure date
Immigration administration	Staff, courts, technology, ports, reporting	Up-front and continuing federal costs, fee revenue, state/local effects, and labor-market effects
Election and map administration	New ballots, education, formula custody, technical office, data, audits	Federal, state, and local costs; equipment and recount requirements
Fiscal and enforcement bodies	Independent scoring, ethics enforcement, audits	Staffing, systems, litigation, and oversight

Fraud reduction, faster growth, charitable contributions, or unspecified efficiency gains may not be booked as offsets without a source, mechanism, and score. The prior philanthropic financing concept is superseded.

4.4 Governance and hostile-use controls

The adversary test should be converted into implementation checks:

- Can a party manipulate ballot access while formally keeping the primary open?

- Can coordinated voters exploit approval thresholds in a way that systematically excludes a minority?
- Can anyone steer the districting formula through the code, the tie-breakers, the input geography, or the voting-rights exception?
- Can a member hide exposure through a spouse, child, trust, private fund, option, or shell entity?
- Can leadership alter qualifying bill text after sponsorship to avoid or weaponize a floor vote?
- Can a minority cause an appropriations failure to trigger an election against the majority?
- Can an administration set the border-control milestone so legalization never begins?
- Can immigration enforcement expand "serious violent crime" through guidance?
- Can a fiscal scorer be captured or a government move debt off balance sheet?
- Can wealthy borrowers restructure loans to avoid the realization rule?
- Can portfolio governance become a source of political favoritism or excessive fees?
- Can colleges improve repayment metrics by excluding disadvantaged applicants or disfavored fields?

The final statutory design should answer each question through definitions, transparency, independent review, and remedies. Good intentions are not a control.

4.5 Evidence and citation administration

The implementation source should maintain a citation registry keyed to every factual claim, figure, quotation, legal constraint, and scorecard row. Each record should include title, author or issuing body, date, stable link, relevant page or table, source type, political or institutional interest where material, and the claim IDs it supports.

Author calculations must show the formula and inputs. Estimates must identify whether they are cash, accrual, annual, present-value, or long-range figures. A current baseline must carry an as-of date and an update schedule. A source list without claim mapping is not enough.

When the website is synchronized, its structured content should reuse the same claim IDs. A reader should be able to move from a number on a scorecard row to the exact source record without searching a general bibliography.

5. Evidence, limits, and unresolved questions

5.1 Evidence hierarchy

Use primary law, official data, court opinions, election records, and nonpartisan government analysis first. Peer-reviewed research should identify design, sample, outcome, and limitations. Advocacy research may be useful when its interest is disclosed and the underlying method is available. News reporting is appropriate for recent events and quotations, but official votes and enacted text should replace it where available.

The proposal distinguishes five recurring limits:

1. Public support for one plank does not establish support for the package.
2. An association between an institutional rule and an outcome does not prove causation.
3. A city pilot does not establish national scalability.
4. A comparable program score is not a score of this design.
5. A baseline projection is conditional on assumptions and current law.

5.2 Major unresolved design work

The following issues do not reverse current policy, but they can materially change cost, administration, or risk:

- Independent validation of approval voting against the four tests, including strategic behavior and minority-representation analysis.
- Final districting-formula specification: population tolerance, compactness measure, tie-breakers, code custody, input-geography protections, the technical office, and the standard for voting-rights deviations.
- Enforcement, valuation, divestment, and appeals for the congressional asset rule.
- Historical validation and final anti-gaming process for the author-approved floor-vote modeling thresholds.
- Final-package fallback and election-administration plan for the immediate-election amendment.
- Immigration eligibility date, criminal definition, asylum procedure, lawful-channel numbers, benefit rules, and simultaneous implementation dashboard.
- Historical validation and accounting detail for the approved fiscal-rule modeling default.
- Administration of the approved $1 million cumulative activation threshold, valuation, liquidity, losses, reporting, and legal analysis.
- Account administrator, fiduciary standard, eligible assets, fees, default path, governance, cybersecurity, portability, annuitization, and political-influence controls.
- The scaling formula combining catch-up accounts and retained Social Security shares for workers under 45 without a cliff, the catch-up deposit schedule, the legacy solvency package, and actuarial interaction with the floor.
- Validated definitions, baselines, sources, and update cadence for all eight scorecard measures.

5.3 Claims that must not be made

This draft does not support claims that:

- Americans agree on everything important;
- the perception-gap study proves support for this proposal;
- either party bears equal responsibility for every failure;
- opening primaries will reliably produce moderates;
- approval voting eliminates strategy or has a national track record;
- a formula-drawn map cannot be unlawful, or is proportional, competitive, or free of partisan effect;

- the immediate-election trigger can be enacted by ordinary statute;
- the immigration target should be achieved through mass removal;
- the approved fiscal modeling default has completed historical validation or a complete fiscal score;
- capital gains are currently untaxed in all cases;
- a 7 percent real return is guaranteed;
- the $20 billion floor estimate is a score of this design;
- current federal child accounts already accomplish the retirement transition;
- the legacy Social Security shortfall is solved by unspecified cap and benefit changes; or
- the complete package is funded and ready for legislative text.

6. FAQ and pressure test

6.1 Is this defending the status quo?

No. It retains the constitutional structure while changing rules that let officials choose voters, hold conflicted assets, suppress recorded decisions, and use shutdown risk without automatic public protection. Retaining the constitutional structure does not mean retaining current incentives.

6.2 Does this add more procedure to a paralyzed government?

Most of Repair One removes ways to avoid decisions. Qualifying bills receive votes. Funding continues automatically. Maps leave legislative control. The fiscal rule is a substantive new constraint, so it requires emergency capacity and independent scoring.

6.3 Does the project claim both parties are equally responsible?

No. The institutional incentive can be available to either party. Responsibility for a particular vote or collapse belongs to the people who made it. The 2024 border episode should be described with event-specific attribution.

6.4 Can Congress force an immediate election by statute?

No. The Constitution fixes federal legislative terms. Automatic continuing funding can be statutory. The immediate-election consequence requires an amendment. The public argument should state that legal path where the proposal first appears.

6.5 Does perception-gap research prove a latent majority?

No. It shows misperception of opponents’ views. Each plank needs direct polling with the wording and partisan cross-tabs published. The stock-trading survey supplies evidence for that plank only.

6.6 Must all three repairs pass together?

No. They share a diagnosis and can reinforce one another, but most planks should rise or fall separately. The immigration components are integrated because enforcement-first and legalization-first sequencing recreates the underlying trust failure.

6.7 Why approval voting if it has such a thin record?

It currently passes the four requirements better than the discarded designs: universal participation, no vote splitting among acceptable candidates, a majority-producing final, and a simple auditable ballot. Its city-level record and representation objections are real limits. The four requirements remain the commitment if a better method is demonstrated.

6.8 Is the proposal paid for?

The major cost categories are identified. They are not fully scored. The birth-account seed is an arithmetic estimate of about $36 billion annually, rounded to about $40 billion in public copy. The floor's roughly $20 billion figure is a benchmark from a comparable minimum benefit. The under-45 catch-up deposits are illustrated at roughly $140 billion per year for ten years, and the comparison against Social Security's roughly $1.4 trillion annual retirement cost is an unscored illustration. The transition, immigration administration, and legacy solvency changes need formal scores. The document must not describe the plan as fully funded.

6.9 Does the retirement proposal privatize all Social Security risk?

No. Fully transitioned cohorts use funded accounts as the retirement engine, but government retains limited minimum-income, disability, survivor, and longevity insurance. Current beneficiaries and everyone 45 or older at enactment retain full scheduled benefits, and workers under 45 are guaranteed that the catch-up account and retained Social Security share together at least equal the currently scheduled benefit. Current payroll taxes are not diverted.

6.10 What happens to a 35-year-old's past payroll taxes?

Past taxes do not become a cash account balance because those receipts financed benefits already paid or currently owed. A 35-year-old is under the age-45 boundary and therefore receives a catch-up investment account, funded by new appropriation, plus a scaled Social Security share; the two together are guaranteed to at least equal the benefit scheduled under current law. Birth seeds apply to future newborns. The catch-up deposits are an explicit, separately appropriated cost, illustrated at roughly $140 billion per year for ten years and not yet scored.

6.11 Is taxing loans against stock the same as saying loans are income?

No. Ordinary borrowed principal creates an offsetting repayment obligation. The proposal creates a specific realization rule when large personal borrowing allows untaxed appreciation to finance consumption without sale. The taxable amount cannot exceed untaxed gain, and later sale receives a credit or basis adjustment to prevent double taxation.

6.12 Does the immigration settlement promise open borders?

No. It funds control, fast decisions, consequences after fair process, and targeted removal. It also expands lawful entry and provides an earned path for established residents. "Closed border" is inaccurate because lawful immigration remains and may expand.

6.13 Is the earned path amnesty?

The proposal does not use that term because it implies that the prior violation is simply forgotten. Registration, screening, tax settlement, a penalty or fee, waiting, and continued lawful conduct are conditions. Critics may still oppose the result, but the mechanism should be described accurately.

6.14 Who carries the program?

No single organization currently carries the whole program. Different planks have different federal, state, and civic constituencies. The likely path is a series of federal bills, an amendment campaign, state laws, and ballot initiatives. That is an implementation reality, not a reason to turn the program into a third-party presidential platform.

7. Technical appendices

Appendix A. Policy-status matrix

Area	Current proposal	Required safeguard	Status of detail
Primary	Open nonpartisan approval primary; top two to general	Four tests; audit; final majority	Mechanism advocated and provisional
Maps	Congressional districts computed by public formula from Census geography and population	Ranked rules, no political or demographic inputs, public code identical in every state, voting-rights deviations published and reviewable	Rule fixed; specification open
Congressional assets	Permitted diversified assets only for members, spouses, children	Beneficial ownership, anti-evasion, independent enforcement	Scope fixed; enforcement open
Bipartisan bills	Guaranteed committee consideration and floor vote; 15%/5% modeling default	Stable text, protected vote, anti-flooding test	Requirement fixed; defaults approved for testing
Budget	Automatic funding	Conference then	Framework fixed;

Area	Current proposal	Required safeguard	Status of detail
	plus immediate-election amendment for either responsible chamber	Senate package selection, protected votes, 90-day election, catastrophe delay	legal text open
Immigration	Control, lawful channels, targeted removal, earned citizenship in one law	Simultaneous funding, due process, measurable milestones	Bargain fixed; definitions open
Fiscal rule	Debt held by public relative to nominal GDP over five-year modeling window	CBO score, GAO review, two-year emergency, three-fifths extension, ten-year return	Modeling default approved; validation open
Tax	Same rates; covered borrowing against gains triggers realization; gain realized at death	$1 million cumulative activation, aggregation, ordinary-credit protection, later-sale credit	Requirements fixed; administration and score open
Accounts	$10,000 birth seed; dynamic low-cost default	Fiduciary governance, fees, stress testing	Direction fixed; score and governance open
Insurance floor	Gap fill to 125 percent of poverty benchmark	Default-path counterfactual, lifetime income	Direction fixed; actuarial design open
Transition	Full scheduled benefits at 45 and older; catch-up account plus scaled Social Security share under 45, guaranteed to at least equal the scheduled benefit	No payroll diversion; continuous scaling formula without an age-45 cliff; deposits expressly appropriated	Fairness rule fixed; actuarial formula and deposit schedule open
Legacy solvency	Lift payroll cap, no age increase; top-formula trim is an implementation candidate	Formal solvency and distribution score	Direction fixed; formula open

Appendix B. Election and map work order

Before legislative drafting, commission independent experts to:

1. Simulate approval, STAR, and other qualifying methods using realistic candidate fields and strategic behavior.
2. Evaluate racial, ethnic, ideological, minor-party, and geographic representation effects.
3. Test ballot comprehension, accessibility, equipment compatibility, hand audits, recounts, and election-night reporting.
4. Specify ballot access and anti-field-clearing rules.
5. Publish St. Louis cast-vote analysis and correct the 34,945 error to the official 34,982 voter count.
6. Specify the districting formula: population tolerance, compactness measure, tie-breakers, code custody, input-geography protections, the technical office, and the voting-rights deviation standard.
7. Establish an evaluation period and replacement process if the advocated primary mechanism fails a durable test.

Appendix C. Retirement actuarial work order

An independent actuarial and investment review must produce:

- a continuous scaling schedule combining the catch-up account and retained Social Security share for every worker under 45 at enactment, without a cliff at age 45 or between adjacent ages, satisfying the guarantee that the combination at least equals the currently scheduled benefit;
- a scored catch-up deposit schedule testing the roughly $140-billion-per-year, ten-year illustration;
- cash-flow projections by cohort and year, including the projected payroll-tax decline from 10.6 percent toward roughly 2 percent and the illustrated transition close around 2110;
- a separate score of the legacy Social Security shortfall and the payroll-cap lift, with the top-formula trim scored as an implementation candidate;
- seed, administration, and contribution costs;
- implementation of the approved 35-credit-year floor, proration, and caregiving, disability, military-service, and interruption rules;
- floor cost under central, optimistic, and adverse return paths;
- severe early- and late-career sequence tests;
- fee, rebalancing, funded-status, and default-path assumptions;
- annuitization, longevity, disability, survivor, early-claiming, and household rules;
- distributional results by income, sex, race, work history, disability, and longevity; and
- governance, fiduciary, cybersecurity, fraud, and political-influence controls.

The review must show which figures are current-law obligations, new recurring costs, transition cash flows, and contingent insurance exposure.

Appendix D. Eight-number scorecard

The scorecard is a proposed accountability instrument. Baselines require source and definition validation before publication.

Measure	Editorial baseline	Target	Control against gaming
States with both an open primary and formula-drawn maps	0	50	Count the conjunction, not separate reform totals
House seats where November is genuinely in doubt	18 of 435	150	Publish competitiveness definition and as-of date
Members of Congress and families trading individual stocks	Legal	Banned	Define covered family, assets, beneficial ownership, and enforcement
Budgets passed on time in the last twenty years	0 of 20	20 of 20	Define qualifying appropriations and deadline
Long-term residents without legal status	About 11 million	Under 1 million	Legalization plus control; mass removal fails
Cents of each federal tax dollar consumed by interest	19 cents	Under 10 cents	Fix denominator, fiscal year, and source vintage
Americans over 50 with no retirement savings	20 percent	Under 5 percent	Preserve survey wording and population [S20]
Americans on track to maintain retirement living standard	61 percent	90 percent	NRRI (2022 SCF vintage) fixed as the model August 7, 2026; keep the definition stable; do not use self-assessment

Baseline as-of record (refreshed August 7, 2026; details and sources in Appendix H.1): measure 1 — state election offices and Ballotpedia, verified August 7, 2026; measure 2 — Cook Political Report 2026-cycle ratings, 18 toss-ups [S34]; measure 3 — legal as of August 7, 2026 (H.R. 7008 passed the House July 22, 2026 but is not law) [S02]; measure 4 — 0 of the last 20 fiscal years through FY2026 (CRS status tables); measure 5 — about 11 million long-term residents, 2022 vintage (see the flagged Pew 2023 total-population divergence, [S33]); measure 6 — 19 cents, CBO February 11, 2026 baseline [S05]; measure 7 — 20 percent, AARP April 24, 2024 [S20]; measure 8 — 61 percent, NRRI 2022-SCF vintage published February 27, 2024 [S28].

The author has chosen a model-based readiness construct rather than a self-assessment survey, and on August 7, 2026 adopted the National Retirement Risk Index as that model: the 61 percent baseline is the 2022-SCF vintage's 39-percent-at-risk finding, inverted. The Federal Reserve's 2026 household survey figure of 35 percent of non-retirees believing their saving is on track is a different, self-assessed construct and is not used. The 90 percent target remains an author-set goal. The definition and vintage must remain stable for later comparison. [S21, S28]

Appendix E. Source notes

Editorial authority and internal source record

- **E01.** *00 - Canonical Policy and Editorial Charter*, approved Phase 1 working file as updated August 6, 2026.
- **E02.** *3 - Fix the System (Full Argument)*, 31-page source PDF. Principal structural predecessor; pages 15-16 contain a visible omission and page 28 contains stale open questions.
- **E03.** *Archive/4 - Commentary and Pressure Test*, 23-page source PDF. Used for objections, legal caveats, severability, hostile-use tests, and plain-English FAQ; older mechanisms excluded.
- **E04.** *7 - The Primary Problem (Memo)*, 9-page source PDF. Used for the four tests, approval-voting limits, and redistricting specification; note 10's 34,945 count corrected to the official 34,982.
- **E05.** *8 - The Retirement Design and Its Cost (Memo)*, 3-page source PDF. Used for account, floor, transition, cost classification, caveats, and actuarial work order.
- **E06.** *6C - Common Sense Again (Version C - Short)*, 22-page source PDF. Controlling public-policy direction during development of this implementation document and continuing source for the public argument, subject to the approved technical refinements recorded here.

External evidence and legal sources

- **S01.** Program for Public Consultation, University of Maryland, "Prohibit Members of Congress and Live-In Family from Trading Stocks," national survey presentation, June 2023. 86 percent overall support; 87 percent Republican, 88 percent Democratic, 81 percent independent. https://publicconsultation.org/wp-content/uploads/2023/06/StockTradesSlides_0623.pdf
- **S02.** Office of the Clerk, U.S. House of Representatives, Roll Call 280, H.R. 7008, July 22, 2026. Vote 232-198. https://clerk.house.gov/Votes/2026280
- **S03.** Associated Press, "House votes to limit stock trading by members of Congress," July 22, 2026. Used for bill-content and political-context descriptions; official vote count comes from S02. https://apnews.com/article/3400cf5d498cc9934c0f16be1326bfe9

- **S04.** Daniel Yudkin, Stephen Hawkins, and Tim Dixon, *The Perception Gap: How False Impressions Are Pulling Americans Apart*, More in Common, 2019. Advocacy-oriented civic research with published methodology. https://www.moreincommon.com/media/0fmblxb3/the-perception-gap.pdf
- **S05.** Congressional Budget Office, *The Budget and Economic Outlook: 2026 to 2036*, February 11, 2026, including corrections and data updates noted by CBO. https://www.cbo.gov/publication/61882
- **S06.** Board of Trustees, *2026 Annual Report of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds*, June 9, 2026, especially Table II.A1. https://www.ssa.gov/oact/TR/2026/
- **S07.** Eric McGhee, Seth Masket, Boris Shor, Steven Rogers, and Nolan McCarty, "A Primary Cause of Partisanship? Nomination Systems and Legislator Ideology," *American Journal of Political Science* 58, no. 2 (2014). Peer reviewed.
- **S08.** City of St. Louis Board of Election Commissioners, *March 4, 2025 Primary Election Final Official Results*, p. 1. Registered voters casting ballots: 34,982; mayoral approvals: 48,908. https://www.stlouis-mo.gov/government/departments/board-election-commissioners/documents/election-results/upload/Mar25-Final-Official-Results.pdf
- **S09.** City of St. Louis Board of Election Commissioners, "Clarification Regarding March 4 Primary Municipal Election Ballot," January 21, 2025. https://www.stlouis-mo.gov/government/departments/board-election-commissioners/news/clarification-regarding-march-4-primary-municipal-election-ballot.cfm
- **S10.** North Dakota H.B. 1297 (2025), prohibiting ranked-choice and approval voting. North Dakota Legislative Branch bill actions and enrolled text. https://ndlegis.gov/assembly/69-2025/regular/bill-actions/ba1297.html?bill_number=1297&bill_year=2025 and https://ndlegis.gov/assembly/69-2025/regular/documents/25-0495-01000.pdf
- **S11.** Michigan Constitution, art. IV, sec. 6, independent citizens redistricting commission. https://www.legislature.mi.gov/documents/historical/miconstitution1963.htm Cited for the commission design superseded on September 10, 2026; retained as the record of that design and as the standard for the technical office.
- **S12.** California Constitution, art. XXI, sec. 2, Citizens Redistricting Commission. https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CONS&article=XXI Cited for the superseded commission design.
- **S13.** Kosuke Imai and collaborators, work on automated redistricting simulation using Markov chain Monte Carlo; Daryl DeFord, Moon Duchin, and Justin Solomon, "Recombination: A Family of Markov Chains for Redistricting," *Harvard Data Science Review* 3, no. 1 (2021). https://doi.org/10.1162/99608f92.eb30390f Cited for the ensemble testing in the superseded commission design.
- **S14.** *Agee v. Benson*, No. 1:22-cv-00272, Document 131 (W.D. Mich. Dec. 21, 2023), three-judge panel; remedial proceedings in 2024. https://law.justia.com/cases/federal/district-courts/michigan/miwdce/1%3A2022cv00272/104360/131/
- **S15.** National Conference of State Legislatures, election-administration resources on ranked-choice voting and state primary systems. NCSL is a bipartisan organization

serving state legislatures. https://www.ncsl.org/elections-and-campaigns/ranked-choice-voting

- **S16.** Constitution Annotated, U.S. Constitution art. I, sec. 2 and amend. XVII. House terms are two years; Senate terms are six years. https://constitution.congress.gov/browse/article-1/section-2/ and https://constitution.congress.gov/browse/amendment-17/
- **S17.** Institute on Taxation and Economic Policy, *Tax Payments by Undocumented Immigrants*, July 30, 2024. Progressive-leaning tax-policy organization; methodology published. https://itep.org/undocumented-immigrants-taxes-2024/
- **S18.** Internal Revenue Service, "Taxable income," including capital gains. https://www.irs.gov/filing/taxable-income
- **S19.** U.S. Department of the Treasury, *General Explanations of the Administration's Fiscal Year 2025 Revenue Proposals*, discussion of minimum tax, unrealized gains, liquidity, and deferral. Design precedent, not adopted policy here. https://home.treasury.gov/system/files/131/General-Explanations-FY2025.pdf
- **S20.** AARP, "1 in 5 Americans Ages 50+ Have No Retirement Savings," April 24, 2024. Advocacy organization and survey source. https://www.aarp.org/press/releases/2024-4-24-new-aarp-survey-1-in-5-americans-ages-50-have-no-retirement-savings/
- **S21.** Board of Governors of the Federal Reserve System, *Report on the Economic Well-Being of U.S. Households in 2025*, May 2026, savings and investments section. https://www.federalreserve.gov/publications/2026-economic-well-being-of-us-households-in-2025-savings-investments.htm
- **S22.** Social Security Administration, Office of the Chief Actuary, Long-Range Solvency Provisions, provision B5.2 (special minimum benefit: PIA for 30 years of coverage set at 125 percent of the monthly poverty level, prorated below 30, wage-indexed for later cohorts). Estimates by Trustees Report vintage, long-range actuarial balance in percent of taxable payroll: -0.17 (2022 and 2023), -0.13 (2024), -0.10 (2025). Pinned August 7, 2026; the prior 0.16 figure is superseded. Current vintage: https://www.ssa.gov/oact/solvency/provisions/charts/chart_run183.html (certified September 25, 2025); 2023 vintage: https://www.ssa.gov/oact/solvency/provisions_tr2023/charts/chart_run249.html
- **S23.** Congressional Research Service, *The Growing Gap in Life Expectancy by Income: Recent Evidence and Implications for the Social Security Retirement Age*, R44846. https://crsreports.congress.gov/product/pdf/R/R44846
- **S24.** U.S. Senate, S. 4361, *Border Act of 2024*, actions and May 23, 2024 cloture vote, 43-50. https://www.congress.gov/bill/118th-congress/senate-bill/4361/all-actions and https://www.senate.gov/legislative/LIS/roll_call_lists/vote_menu_118_2.htm. Associated Press reporting supplies the quoted political context and the authors' May positions: https://apnews.com/article/924f48912eecf1dc544dc648d757c3fe
- **S25.** Immigration Reform and Control Act of 1986, Pub. L. 99-603, 100 Stat. 3359. https://www.govinfo.gov/content/pkg/STATUTE-100/pdf/STATUTE-100-Pg3359.pdf
- **S26.** U.S. Supreme Court, *U.S. Term Limits, Inc. v. Thornton*, 514 U.S. 779 (1995). Used only if explaining why congressional term limits are rejected and would require an amendment. https://supreme.justia.com/cases/federal/us/514/779/

- **S27.** Congressional Budget Office, *Administrative Costs of Private Accounts in Social Security* (2004) and related distributional work. Historical design evidence; assumptions require updating. https://www.cbo.gov/publication/15828
- **S28.** Center for Retirement Research at Boston College, *The National Retirement Risk Index: An Update from the 2022 SCF* (2024): 39 percent of working-age households at risk of being unable to maintain their standard of living in retirement, equivalently 61 percent on track. Adopted August 7, 2026 as the official model for scorecard measure 8. CRR cautions that pandemic-era factors lowered the figure and it may drift back toward 40-50 percent. https://crr.bc.edu/the-national-retirement-risk-index-an-update-from-the-2022-scf/
- **S29.** U.S. Department of Health and Human Services, annual poverty guidelines. The monthly 125-percent figure must be recomputed for the publication year and household definition. https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines
- **S30.** Brennan Center for Justice, "The Competitive Districts that Will Decide Control of the House" (2024): independent commissions drew about 19 percent of congressional districts but 41 percent of 2024 toss-ups. https://www.brennancenter.org/our-work/analysis-opinion/competitive-districts-will-decide-control-house
- **S31.** Gallup, June 2024 immigration survey: 76 percent favored hiring more Border Patrol agents; 75 percent favored a path to citizenship for immigrants living in the United States illegally who meet requirements over time; 81 percent for those brought as children. Supports the Full Pamphlet's both-halves claim. https://news.gallup.com/poll/647123/sharply-americans-curb-immigration.aspx
- **S32.** AARP Public Policy Institute, July 13, 2022: about 57 million people, 48 percent of private-sector employees ages 18-64, work for an employer offering neither a pension nor a retirement savings plan. Supports the Full Pamphlet's ownership passage. https://www.aarp.org/press/releases/2022-7-13-new-aarp-research-nearly-half-americans-do-not-have-access-to-retirement-plans-at-work/
- **S33.** Pew Research Center, *U.S. Unauthorized Immigrant Population Reached a Record 14 Million in 2023*, August 21, 2025. Total unauthorized population as of mid-2023, including about 6 million with temporary protections and about 2 million admitted with precarious statuses. Recorded August 7, 2026 for the open duration-definition question on scorecard measure 5; not adopted as the "long-term residents" baseline. https://www.pewresearch.org/race-and-ethnicity/2025/08/21/u-s-unauthorized-immigrant-population-reached-a-record-14-million-in-2023/
- **S34.** Cook Political Report, 2026 House race ratings: 18 toss-up seats (10 Democratic-held, 8 Republican-held). As of the 2026-cycle ratings, verified August 7, 2026. https://www.cookpolitical.com/ratings/house-race-ratings
- **S35.** U.S. Department of the Treasury and contemporaneous reporting on the federal seeded-account launch of July 4, 2026: more than 7 million accounts opened, about 1.7 million eligible for the $1,000 newborn pilot (births 2025-2028). Verified August 7, 2026. https://trumpaccounts.gov/ and https://www.washingtonpost.com/politics/2026/07/04/trump-accounts-launch-with-1000-eligible-newborns/

- **S36.** Louisiana Secretary of State, Closed Party Primary Elections (effective for federal races in 2026; first closed primaries held May 2026). Supports the Full Pamphlet's corrected primary-systems claim. https://www.sos.la.gov/elections-voting/closed-party-primary-elections
- **S37.** Iowa Code ch. 42 (2026), §42.4, redistricting standards: population equality, contiguity, the fewest county and city divisions, compactness, and a prohibition on using incumbent addresses, voter party affiliations, previous election results, and demographic data other than population counts except as the Constitution and federal law require. Verified September 10, 2026. https://www.legis.iowa.gov/docs/code/42.pdf
- **S38.** Jowei Chen and Jonathan Rodden, "Unintentional Gerrymandering: Political Geography and Electoral Bias in Legislatures," *Quarterly Journal of Political Science* 8, no. 3 (2013): 239-269. Neutral, compact simulated districts produce a pro-Republican seat bias where Democratic voters are concentrated in cities. Verified September 10, 2026. https://doi.org/10.1561/100.00012033

Appendix F. Implementation specification work orders

This appendix converts the current policy into the work that legislative counsel, administrators, analysts, and independent reviewers must complete. It does not settle the listed open choices.

F.1 Approval-primary administration

The implementing statute or state constitutional provision should identify every covered office and preserve equal access across party registration. The ballot should list all qualified candidates in a neutral order, rotate order where current law requires it, state that the voter may select every acceptable candidate, and reject any interface that implies a vote limit of one.

Election systems must record a separate approval for each candidate. The public record should report participating voters, approvals by candidate, total approvals, undervotes, overvotes where technically possible, ballot style, precinct, voting method, and provisional status while protecting ballot secrecy. Reporting "votes cast" without distinguishing voters from approvals creates the kind of 34,945/34,982 confusion corrected in this draft.

The statute should define qualification, write-ins, withdrawal, death, replacement, recount, ties for second, and contests. A tie rule should not give an official discretion to choose the finalist. A runoff, drawing procedure, or other predetermined method must be stated in advance.

Hand auditing must test both the candidate totals and the interpretation of multiple marks. Equipment certification should include ballot-screen accessibility, language access, overvote warnings, and a clear review screen. Voter instructions should be tested with unaffiliated, partisan, low-literacy, first-time, elderly, and disabled voters before statewide use.

Pilot evaluation should publish:

- approvals per participating voter and the distribution of one, two, and multiple approvals;
- ballot completion and error rates by voting method;
- differences between primary approval patterns and final head-to-head results;

- representation and turnout by race, ethnicity, income, geography, age, and party registration where lawful;
- candidate-entry and field-consolidation behavior;
- organized bullet-voting or coordinated-threshold evidence;
- administration, recount, education, and equipment costs; and
- comparison with other methods against the four durable tests.

The evaluation body should not be an approval-voting advocacy organization or an opponent with a financial interest in another method. Its data and code should be public.

F.2 Districting formula statute

The statute should state the five rules in order and define each term: the population measure and tolerance; contiguity (areas meeting only at a corner are not contiguous); the political-subdivision hierarchy of counties, municipalities, and census tracts; the compactness measure; and the deterministic tie-breakers. It should name the permitted inputs (Census geography and population counts) and forbid every other input by category, following Iowa's list: incumbent and candidate addresses, party registration, prior election results, polling, candidate information, and demographic data other than population counts, except as the Constitution and federal law require. [S37]

Code custody is the new capture point. The statute should place the code in the public domain, require that the exact version used be published with the map, require that any change to the code be enacted rather than administered, and require that the map be reproducible by anyone from the published code and the published Census release. Where an exact optimum is not computable for a large state, the statute should fix the procedure rather than promise the optimum.

The input geography needs protection. Municipal boundaries and Census statistical-area definitions should be frozen as of a stated date before the count, so that annexation, incorporation, and boundary requests after that date cannot steer the map.

The voting-rights exception is the only place human judgment enters. A nonpartisan technical office, under conflict rules at least as strong as those the prior commission design required for staff, applies any deviation that federal voting-rights law requires, publishes the data relied on and written findings, and draws the smallest change that satisfies the law. Every deviation is subject to expedited judicial review. The statute should state who has standing, which court hears the case, what record receives deference, and whether the office or the court draws a remedy.

The prior commission design's safeguards (exclusions with a defined lookback, bounded strikes, a public lottery conducted by an outside entity, staff and vendor conflict rules, and public records) remain the standard for that office, and the commission design remains the fallback if the formula fails constitutional or voting-rights review.

F.3 Congressional asset-rule administration

The law should use a permitted-assets schedule rather than a general reasonable-person conflict standard. It must define individual securities, diversified funds, sector concentration, derivatives, options, carried interests, private funds, closely held businesses, digital assets, commodities, Treasury securities, cash equivalents, and primary residences.

Beneficial ownership should include assets controlled or economically enjoyed through a spouse, child, trust, partnership, corporation, donor-advised structure, nominee, or other entity. A transfer among covered family members cannot cure a conflict. Prearranged sales, hedges, short positions, and synthetic exposure need the same treatment as direct ownership.

The transition should specify divestment timing, tax treatment, hardship review for genuinely illiquid assets, recusal during disposition, and consequences for missing the deadline. A hardship process must not allow a member to retain a liquid conflicted asset merely because sale is inconvenient.

Disclosure should be electronic, searchable, prompt, downloadable, and tied to beneficial ownership. The enforcement body needs audit authority, subpoena or referral capacity, published dispositions, civil penalties proportionate to value, and a rule for knowing concealment. Members should receive notice and an appeal, but congressional leadership should not control case outcomes.

The initial law covers members of Congress, spouses, and children. Implementation definitions may prevent evasion within that scope. They may not extend the law to the president, vice president, executive officials, or a broader family category without a new author decision.

F.4 Guaranteed-decision procedure

Legislative counsel should test the author-approved starting thresholds of 15 percent total chamber sponsorship, including at least 5 percent of the full chamber from each of the two largest caucuses. Each model should show how many bills in prior Congresses would have qualified, party distribution, committee workload, calendar demand, and susceptibility to symbolic sponsorship.

A qualifying bill should have materially stable introduced text for 14 days. Sponsors remain publicly attached through the decision or file a recorded withdrawal. Material amendments require requalification so leadership cannot replace the text and claim compliance.

Committee consideration should occur within 30 legislative days, and a protected floor vote within 60. If the committee reports no bill, an automatic discharge procedure should place the qualifying text on the calendar. The floor process should permit a bounded amendment rule while protecting the final up-or-down decision. Leadership must not satisfy the requirement with a poison-pill substitute unrelated to the sponsored text.

Statutes and joint resolutions may qualify; commemorative resolutions, nominations, and duplicate versions do not. The procedure still needs rules for companion bills, appropriations, privileged measures, constitutional amendments, and emergency legislation. An annual cap may prevent flooding, but a cap can also restore silent veto power. Historical modeling should test the starting thresholds and the need for a cap before final numbers are adopted.

F.5 Automatic-funding statute and election amendment

The automatic-funding statute should state which accounts continue, at what level, with which inflation or anomaly adjustments, and for how long. It should protect essential administration and benefit delivery without creating an incentive to rely indefinitely on stale priorities. Any automatic reduction or growth factor must be visible in advance.

The amendment applies to both chambers and guarantees each chamber a vote on the same final appropriations package. A chamber is responsible only if it rejects or fails to vote on that package. A chamber that passed it is not responsible solely because the other chamber or the president blocked it.

Every member of a responsible chamber faces a special election within 90 days. A senator elected in that special election completes the existing term, preserving the ordinary stagger afterward. A two-thirds vote in each chamber may postpone the election for no more than 90 days after a defined catastrophe, but may not erase the trigger. Election administration must address filing, ballot access, primary timing, replacement nominations, overseas ballots, campaign finance, state calendars, vacancies, and the status of members during the special election.

A mandatory conference should produce the final package. If it fails, the Senate chooses by recorded vote between the two complete chamber-passed packages and may not write a third package. Both chambers then receive protected votes on the selected text. The final rule must not let either chamber avoid accountability by preventing designation of final text.

F.6 Integrated immigration implementation plan

The statute should create one implementation schedule with separate workstreams for ports and processing, adjudication, enforcement priorities, lawful channels, employer compliance, provisional registration, benefit rules, data, and judicial review. Appropriations and staffing authorizations should be enacted with the policy, not left to later annual bargaining.

The control dashboard should distinguish capacity from outcomes. Capacity measures include staffing, court slots, detention alternatives, technology, port hours, and case-management systems. Outcome measures include decision time, appearance, repeat entry after final process, execution of final orders, error and reversal rates, lawful-channel use, employer compliance, and labor exploitation complaints.

The provisional-status system uses the bill's introduction date as the eligibility cutoff. It needs secure registration, document standards, identity resolution, tax reconciliation, fee payment, work authorization, travel rules, confidentiality, and review. The modeling default is six years before permanent-residence eligibility and a $1,000 adult civil assessment plus processing costs, with installments and hardship waivers. Work authorization begins immediately; general federal means-tested benefits phase in after five years or permanent residence, whichever comes first, subject to immediate humane exceptions and state flexibility. Data collected for eligibility should not be repurposed for mass enforcement when the applicant followed the process. Fraud investigations require access under defined standards and an auditable record.

The criminal standard should list covered federal and state offenses or use a definition narrow enough to produce consistent results across jurisdictions. It must address attempts, conspiracies, misdemeanors labeled violent, old and expunged convictions, juvenile adjudications, foreign judgments, pardons, vacated pleas, and evidence of organized crime or security threats.

Lawful-channel design should prioritize scarce skills, verified labor demand, entrepreneurship, job creation, and other defined public value. Corporate sponsorship may demonstrate demand without giving an employer ownership of the worker. Immediate portability, wage enforcement, recruitment-debt bans, retaliation remedies, and labor-organizing rights reduce the risk that expansion creates a legally dependent workforce. Family and humanitarian floors remain, while an independent commission may recommend annual adjustments within congressional bands.

The simultaneity rule should start funded control and registration together. Later milestones can release later phases, but no discretionary declaration that the border is “secure” may suspend the earned path indefinitely. Missed agency deadlines should produce judicial or administrative remedies rather than extinguish eligibility.

F.7 Fiscal-rule institution

CBO should perform the primary score using published assumptions, with GAO review of process and data integrity. The work order should identify any additional data access, conflict, transparency, and review authority those institutions require rather than presuming a new large scorer.

The accounting perimeter should cover debt held by the public and define the treatment of government financial assets, credit subsidies, guarantees, leases, public corporations, the Postal Service, Social Security, emergency facilities, and Federal Reserve interactions. Transactions designed mainly to change timing or classification should be restated on a consistent economic basis.

The author-approved modeling default compares debt held by the public with nominal GDP over a rolling five-fiscal-year window. Testing should still compare three-, five-, seven-, and ten-year windows under historical recessions, wars, pandemics, and high inflation. Inflation can change both sides in ways that obscure fiscal capacity, so the five-year default must survive stress testing before it becomes final legislative text.

Emergency authority needs a defined trigger, a borrowing envelope or scoring method, the two-year sunset, and a three-fifths recorded vote in each chamber for extension. The ten-year return path should begin after the emergency period and should not require destabilizing immediate austerity.

Failure requires a compliant presidential correction proposal and a fast-track recorded congressional vote. Automatic across-the-board cuts are rejected as too blunt. The implementation study must still specify deadlines, amendment rules, waiver conditions, and what follows if Congress rejects the correction.

F.8 Tax-rule design study

The approved mechanism is deemed realization when covered nonbusiness personal borrowing occurs. Comparative work on a deferral charge or minimum tax may inform administration, but it may not replace the approved borrowing trigger without another author decision. The study should show revenue, liquidity, valuation, avoidance, administrative cost, and constitutional analysis.

The earlier $5 million threshold is rejected as too permissive. The approved $1 million cumulative activation threshold applies to aggregated covered borrowing outstanding. Once crossed, all covered borrowing from that tax year forward is tested against untaxed appreciation; it is not a renewable exclusion. Large personal borrowing cannot permit indefinite tax deferral.

Tax cannot exceed the untaxed appreciation supporting the loan. Ordinary mortgages and genuine operating-business credit remain protected. A lower reporting threshold, refinancing rules, trust and related-party aggregation, and loan-splitting rules prevent avoidance. Later sale receives a credit or basis adjustment.

Private-company interests remain covered when they secure large personal borrowing. A broad exception can swallow the rule; forced valuation can create disputes and liquidity pressure. The study should test marketability, loan size, asset value, income, use of proceeds, and third-party underwriting as possible filters. At death, remaining gain is realized, with spouse rollover, charitable protection, and extended payment rather than exemption for a continuing family business or farm.

The study should also address charitable gifts, gifts to family, trusts, expatriation, hedges, short sales, collars, derivatives, securities lending, installment sales, and state coordination. Final public prose should state the approved rule in one sentence while the appendix preserves these mechanics.

F.9 Account and insurance administration

The account administrator should have a fiduciary duty to participants and an explicit prohibition on using account assets for political allocation. Eligible default funds should be diversified, low cost, transparent, and competitively procured. Fee caps should include investment, recordkeeping, advice, annuity, and transaction fees.

The default glide path responds to age and funded status. The governing formula must define the insured floor, expected lifetime-payment conversion, return assumptions, inflation, fees, and the point at which de-risking occurs. Rebalancing rules should avoid forced selling into a crash and should be published before market stress.

Participants need portability, beneficiary rules, disability coordination, survivor treatment, divorce orders, bankruptcy treatment, fraud protection, identity recovery, and plain-language statements. Departures from the default must display the default counterfactual used for insurance. Advice cannot imply that the public will cover losses beyond that counterfactual.

Everyone 45 or older at enactment retains full scheduled Social Security benefits. Workers under 45 receive a catch-up account plus a scaled Social Security share, guaranteed together to at least equal the scheduled benefit; no past payroll tax becomes cash, and the catch-up deposits are separately appropriated. Birth seeds apply to future newborns. The actuarial work must produce a continuous scaling formula without an age-45 cliff and score the deposit schedule against the ten-year illustration.

At retirement, the lifetime-income rule should preserve enough liquidity for ordinary needs while preventing rapid depletion followed by an enlarged public claim. Annuity providers, public pooling, phased withdrawals, and longevity insurance should be compared for cost, solvency, adverse selection, and consumer protection.

Appendix G. Consolidated pressure-test register

Failure mode	How the proposal could worsen the problem	Required control or research
Approval threshold inequality	Some voters approve one candidate while others approve many, producing unequal practical influence	Simulation, ballot research, public cast-vote analysis, and comparison against the four tests
Cohesive-minority dilution	A larger group approving multiple candidates may overwhelm a smaller cohesive bloc	Representation analysis, community review, and willingness to replace the mechanism if a durable test fails
Candidate field manipulation	Parties clear fields, recruit decoys, or promote a preferred opponent	Ballot-access rules, entry data, anti-coordination enforcement where constitutional, and evaluation
Formula capture	The code, tie-breakers, input geography, or voting-rights exception is shaped to reproduce a chosen outcome	Public-domain code, enacted rather than administered changes, frozen input geography, a reproducibility requirement, and reviewable deviations
Geographic bias	A neutral formula still yields a partisan seat skew where one party's voters are concentrated in cities	State the limit plainly, claim no proportionality, and measure competitiveness separately (scorecard measure 2)
Asset-rule evasion	Exposure moves through trusts, funds, derivatives, spouses, children, or shell entities	Beneficial-ownership rules, permitted-assets list, audit authority, and meaningful sanctions
Loss of qualified candidates	Strict divestment discourages people with complex businesses from serving	Advance disclosure, a defined disposition period, narrow illiquidity process, and public tradeoff analysis
Floor-vote flooding	Sponsors qualify many symbolic bills and consume the calendar	Historical modeling, stable-text rules, bipartisan shares, and bounded procedure
Poison-pill compliance	Leadership changes the text or attaches unrelated material before the required vote	Requalification for material changes and a protected vote on sponsored text
Budget-election sabotage	A minority or the other chamber causes failure to	Responsibility definition, procedural safe harbors, and

Failure mode	How the proposal could worsen the problem	Required control or research
	punish members unable to compel passage	amendment modeling
Permanent continuing resolutions	Automatic funding removes urgency and freezes outdated priorities	Visible continuation formula, anomaly rules, and direct electoral consequence
Enforcement-only immigration	Control begins while legal status is delayed indefinitely	One statute, appropriations, simultaneous start, and enforceable deadlines
Legalization-only immigration	Status begins without adequate operational capacity	Funded capacity milestones beginning on enactment and public performance reporting
Registration as enforcement list	A later administration uses applicant data for mass removal	Statutory confidentiality, use limits, judicial remedy, and narrow fraud access
Expanding crime definitions	Guidance converts minor, old, or nonviolent conduct into removal priority	Statutory definitions, conviction requirement, record rules, and independent review
Worker dependence	Employer-responsive visas make workers unable to leave abusive jobs	Portability, wage floors, recruitment-fee bans, labor remedies, and employer audits
Fiscal procyclicality	The debt rule forces cuts or taxes during recession	Rolling window, automatic stabilizer treatment, emergency authority, and historical stress tests
Accounting games	Debt moves off budget or optimistic forecasts delay action	Economic accounting perimeter, independent data, public models, and restatement authority
Emergency permanence	Temporary borrowing becomes the new baseline	Two-year sunset, recorded supermajority extension, and ten-year return path
Tax-rule overreach	Ordinary mortgages or productive business credit trigger realization	Loan-use, threshold, asset, and underwriting tests with explicit exclusions
Double taxation	Borrowing triggers tax and later sale taxes the same appreciation again	Basis adjustment or later-sale credit with auditable cumulative records
Private-asset valuation	Disputed valuations create arbitrary tax or liquidity	Marketability thresholds, third-party loan data,

Failure mode	How the proposal could worsen the problem	Required control or research
	pressure	valuation methods, and appeal
Political investment control	Government uses default funds to reward or punish sectors	Fiduciary mandate, diversified indices, public procurement, and political-allocation ban
Excess fees	Recordkeepers and funds absorb the ownership benefit	All-in fee caps, competitive procurement, disclosure, and audit
Publicly insured speculation	Participants take extra risk knowing the floor will pay	Guarantee based on the default counterfactual, not the actual risky portfolio
Retirement sequence failure	A crash near retirement causes large forced sales or floor claims	Funded-status de-risking, rebalancing controls, lifetime-income design, and stress tests
Transition inequity	Adjacent ages receive sharply different legacy treatment	Smooth age curve, distribution tables, minimum floor, and author review
Catch-up deposit discipline	The approved under-45 catch-up accounts drift into an open-ended obligation or an implied cash credit of past payroll taxes	Explicit appropriation and actuarial score of the deposit schedule; no conversion of past payroll taxes to cash; author review of any expansion

Appendix H. Evidence and validation agenda

H.1 Publication-critical source work

Of the four source tasks identified in the consistency check, three were closed on August 7, 2026 and one remains.

First (closed): the study behind the 15.0-versus-5.7-percent redistricting comparison could not be located after a directed search, and the comparison was retired by author decision. The Brennan Center 2024-cycle analysis carries the competitiveness claim. [S30]

Second (closed): the National Retirement Risk Index was adopted as the model-based readiness measure; see S28 for vintage and definition. The Federal Reserve's self-assessed 35 percent figure is not used.

Third (closed): the minimum-benefit benchmark is pinned to OCACT Long-Range Solvency Provision B5.2; see S22 for the formula and the estimates by Trustees Report vintage. The superseded 0.16-percent figure may not reappear.

Fifth (open, added September 10, 2026): the districting formula rests on Iowa Code chapter 42 [S37] and Chen and Rodden [S38]. The Brennan Center comparison [S30] concerns commissions and may be cited only as evidence that removing politicians from the process is associated with competitiveness, not as evidence for the formula's outcomes. Section 2 of the Voting Rights Act is in active Supreme Court litigation; the voting-rights exception must be re-checked against current doctrine before legislative drafting.

Fourth (closed August 7, 2026): all live baselines and near-fix statuses were refreshed as of August 7, 2026, during website synchronization. The as-of record:

- **Safe districts (~8 in 10) and competitive seats (18 of 435).** Cook Political Report 2026 House race ratings list 18 toss-ups (10 Democratic-held, 8 Republican-held). Baselines hold. As of the 2026-cycle ratings, verified August 7, 2026. [S34]
- **Congressional trading law (Legal).** H.R. 7008 passed the House 232-198 on July 22, 2026 but is not law; it allowed existing holdings to be retained and sold. The Senate HONEST Act (S. 1498) advanced from committee in July 2025 and awaits floor action. Individual stock trading by members remains legal. Verified August 7, 2026. [S02, S03]
- **On-time appropriations (0 of 20).** No fiscal year in the last twenty completed all regular appropriations by October 1 (the last complete on-time cycle was FY1997). Verified August 7, 2026 against Congressional Research Service appropriations status tables.
- **Undocumented population (about 11 million long-term residents).** Divergence flagged, not applied: Pew Research (published August 21, 2025) estimates a record 14 million total unauthorized immigrants as of mid-2023, including roughly 6 million with temporary protections and about 2 million admitted with precarious statuses; DHS OHSS and Pew 2022-vintage estimates support the 11 million figure for the settled population. The scorecard's "long-term residents" measure keeps the 11 million baseline (2022 vintage) pending an author decision on the duration definition, which section 2.2.6 already lists as open. [S33]
- **Interest share (19 cents).** CBO's February 2026 baseline: net interest of about $1.0 trillion against revenues of about $5.6 trillion, or 18.6 percent of revenues, rounded to 19 cents per federal tax dollar. As of February 11, 2026, verified August 7, 2026. [S05]
- **Retirement savings (20 percent of Americans over 50 with none).** AARP survey, April 24, 2024; no newer AARP vintage as of August 7, 2026. [S20]
- **Retirement readiness (61 percent on track).** National Retirement Risk Index, 2022-SCF vintage (published February 27, 2024): 39 percent at risk, inverted to 61 percent on track. No newer NRRI vintage as of August 7, 2026. [S28]
- **Account participation.** More than 7 million federal seeded ("Trump") accounts reported open after the program's July 4, 2026 launch, about 1.7 million of them eligible for the $1,000 newborn pilot deposit for births 2025-2028. The pamphlets' "more than six million" statement remains accurate and unchanged; website structured data carries the July 2026 count. [S35]
- **Pending legislation.** Prevent Government Shutdowns Act of 2026 reintroduced May 2026 (Lankford-Hassan with 19 cosponsors; House companion by Arrington and Panetta); HONEST Act awaiting Senate floor action; H.R. 7008 awaiting Senate action. Louisiana's switch to closed party primaries for federal races took effect in 2026 (first closed primaries held May 2026). Verified August 7, 2026. [S36]

No refreshed figure required a change to approved document text; the Pew total-population divergence above is the single item held for author decision.

H.2 Required external review

The implementation document should receive separate reviews from:

- election administrators and voting-method scholars who do not share one advocacy position;
- Voting Rights Act and state constitutional counsel;
- redistricting practitioners, computational-redistricting researchers, statisticians, and community representatives;
- congressional ethics, tax, trust, and beneficial-ownership counsel;
- appropriations, constitutional-amendment, and election-law counsel;
- immigration adjudication, enforcement, labor, asylum, benefits, and state-fiscal specialists;
- CBO-style fiscal analysts and public-debt economists;
- tax administrators, private-business experts, and constitutional tax counsel;
- Social Security actuaries, investment fiduciaries, annuity experts, disability and survivor specialists, and consumer advocates; and
- survey methodologists responsible for direct plank polling and scorecard baselines.

Reviewers should identify whether a comment disputes a fact, inference, policy choice, estimate, legal conclusion, or implementation candidate. Editorial staff should not merge those categories.

H.3 Direct polling plan

Each plank should be tested separately before the project claims a latent majority. Questions should state the mechanism and its strongest short caveat. The instrument should randomize order, test alternative neutral wording, publish sample and weighting, and report Democratic, Republican, independent, ideological, demographic, and geographic cross-tabs.

Package polling should follow, not replace, plank polling. It should test whether support changes when costs, constitutional requirements, implementation uncertainty, or the opposing argument is disclosed. A high initial topline that collapses under a fair objection is not durable support.

H.4 Calculation registry

The following calculations require a visible formula in the final registry:

- 3.6 million births multiplied by a $10,000 seed;
- $10,000 compounded at a stated real return for a stated period;
- the B5.2 payroll percentage (by Trustees Report vintage) multiplied by the relevant taxable-payroll base;
- benefit reductions after OASI depletion using the stated average benefit;
- interest share using a fixed denominator;
- debt-growth compliance under the selected rolling window;

- the per-person lifetime-cost comparisons in the 15-Minute Edition cohort table (about $480,000 under current law, about $440,000 at age 35, about $300,000 at age 25, and the $10,000 birth seed), including the benefit streams, return, drawdown, and discounting assumptions behind each figure; and
- every cost or savings comparison appearing in the scorecard or executive summary.

The registry should store units, vintage, rounding, source table, formula, result, and sensitivity. It should distinguish an illustration from a score in both label and typography.

Appendix I. Version and change control

Every approved revision should record:

- version and approval date;
- author decision being implemented;
- affected policy and claim IDs;
- source additions, removals, or changed vintages;
- changed estimates or baselines;
- superseded language blocked from reentry;
- website surfaces awaiting synchronization; and
- reviewer responsible for legal, fiscal, actuarial, election, or factual checks.

Approval of this technical control does not by itself authorize changes to 6C, 6A, the Elevator Pitch, any website file, any public download, or any archive location. Those actions require their own drafting and synchronization instructions.