

Accountable Infinite Prosperity (AIP)

A Framework for Positive-Sum Economics Through Structural Accountability

THE PROBLEM

The United States faces converging crises: \$35 trillion national debt (projected \$180T by 2055), 68,000 annual deaths from uninsured, wealth concentration where top 1% holds more than bottom 90%, and Medicare/Social Security insolvency by 2031-2034. Current approaches treat these as separate problems requiring tradeoffs between growth and equity.

THE SOLUTION: ACCOUNTABILITY ECONOMICS

When system design makes cheating harder than cooperating, participants optimize toward positive-sum outcomes. AIP applies this principle through two interconnected mechanisms:

GROSS REVENUE TAX (GRT)	STABILITY ACCOUNTS
<ul style="list-style-type: none">• Replaces all federal income taxes• Point-of-sale collection (automatic)• Rate: 13.2% → 7.0% → 2.5%• Behavioral: -10.5% bonus / +10% penalty• Zero filing burden	<ul style="list-style-type: none">• \$25,000 deposited at birth• Invested in diversified portfolio• Funds healthcare (capped \$400K) + education• ~\$1.89M at age 65 (6.88% return)• Replaces SS, Medicare, Medicaid, student loans

30-YEAR FISCAL PROJECTIONS

	Year 1	Year 30
GRT Revenue	\$6.10T	\$9.20T
Other Revenue	\$2.00T	\$3.10T
Total Revenue	\$8.10T	\$12.30T
Total Spending	\$8.07T	\$9.50T
Surplus	~\$0 (Balanced)	+\$2.90T
National Debt	\$35T (120% GDP)	\$0 (0% GDP)

KEY OUTCOMES

Workers	Corporations	Government
+160% purchasing power	+360% profits over 30 years	Balanced budgets every year
No income tax filing	730M consumer market	Debt eliminated by Year 30-40
Universal healthcare	Healthier, richer customers	No tax evasion games

\$1.89M avg retirement	Minimal compliance burden	Trust restored (21%→60%)
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KEY ASSUMPTIONS

Variable	Assumption	Impact if Wrong
GDP Growth	3.2% annually	±\$2T Year 30 revenue
GRT Evasion	5% (vs 15% current)	±\$500B annually
Healthcare Efficiency	15% savings	±\$300B annually
Stability Account Returns	6.88%	Significant retirement impact

ACKNOWLEDGED RISKS

- **Political Viability:** Requires constitutional amendments (2/3 Congress + 3/4 states)
- **Transition Disruption:** 2-3 year adjustment period with economic friction
- **Implementation Complexity:** Untested at national scale
- **Interest Group Opposition:** Tax prep industry (\$11B), insurance industry

THE CRISIS WINDOW HYPOTHESIS

This framework is not presented as politically feasible under current conditions. Major reform historically follows crisis. Medicare Hospital Insurance Fund depletion (~2031) and Social Security (~2034) create a reform window. The question is whether viable alternatives exist when that window opens.

WHY THIS MATTERS

Current trajectory: 68,000 die annually from uninsured. Debt becomes mathematically unpayable. Wealth concentration erodes middle class. Entitlements collapse. The choice isn't between this framework and the status quo—it's between having alternatives ready or not when crisis forces change.

WHAT I'M SEEKING

Critique, not endorsement. Specifically:

- **Economic Analysis:** Are the mechanisms sound? What's missing?
- **Distributional Effects:** Is lifecycle progressivity analysis valid?
- **Political Economy:** What makes this more/less feasible than alternatives?
- **Comparison:** How does this relate to existing proposals?

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This summary is part of a working paper in preparation. Feedback will be acknowledged in final publication.