

THE FLOOR

A society rich enough to prevent destitution has no right to use destitution as leverage.

THE IDEA IN ONE PARAGRAPH

Every society wealthy enough to do it should guarantee a floor no one falls below: a home, enough food, medical care, and an education. Not as charity, but as the precondition for everything else. You cannot fully be a worker, a citizen, or a free person without it.

HOUSING

A home of your own, not a shelter bed.

FOOD

Enough to eat, unconditionally.

MEDICAL CARE

Full coverage. No bill at the point of care.

EDUCATION

College, a trade or an apprenticeship.

UNIVERSAL MEANS UNIVERSAL

Everyone who lives here gets it: no means tests, no sorting the deserving from the undeserving. Universal programs like Social Security endure; programs that sort people get stigmatized and cut. Everyone pays in, too, by income, on the tax return, never at an office window.

The Floor does not abolish incentive. It abolishes desperation as an employment policy.

WHY IT DOESN'T EXIST YET

Cost and politics are part of it. Another part is that desperation does real work in our economy. When survival depends on taking any job on any terms, employers don't have to make jobs worth choosing. That gap is a hidden subsidy, paid by the people with the least and collected by everyone who buys their labor cheap. The Floor ends it. Page 2 is the arithmetic.

WHAT IT COSTS

The Floor is not free. But for its most expensive guarantee, America already pays the bill, and at one price pays it twice over.

\$14,885

per person on health care in 2024; Germany \$9,365, France \$7,367

Medical care. The U.S. spends 18% of GDP on health care for a life expectancy of 79. One public payer with no bills takes over \$1.9 trillion a year of premiums, bills and state Medicaid budgets. At the lower of the two provider rates CBO has modeled it cuts total spending about \$650 billion, mostly overhead and prices; at today's rates, about \$40 billion.

3.9M

homes vacant and for rent in autumn 2026, a 7.6% vacancy rate

Housing. 745,652 people were homeless on one night in January 2025; 22.7 million renter households pay over 30% of income for housing. The Floor ends homelessness with Housing First, makes the 30% rule an entitlement, and builds 200,000 public homes a year: about \$200 billion, inside the \$145 to \$300 billion a year the tax code already spends on owners. The largest new cost.

29%

of the U.S. food supply is wasted; 47.9 million people are food insecure

Food. The constraint is distribution, not production. Every resident holds a Floor card loaded with USDA's Thrifty Food Plan, full below the poverty line and tapering above it, no application and no conditions, plus free school meals for every child: about \$140 billion a year on top of SNAP.

\$80.7B

collected in tuition and fees by public colleges in fiscal 2025

Education. Public K-12 is already universal. Tuition-free public college and training replaces what public colleges now charge residents, about \$75 billion a year with seats and apprenticeships grown. The Floor already pays for the room and the food, so this is the cheapest pillar.

THE FULL BILL

Total: about \$2.3 trillion a year in new federal spending for the four guarantees, 7.4% of GDP, at CBO's lower provider rates; \$2.9 trillion at today's; long-term care adds \$600 billion from 2032. \$1.9 trillion of it replaces premiums, bills and state Medicaid payments that end. Net new cost to the country: zero at the lower rates, 1.5% of GDP at today's. **Funding:** page 3.

PAYING FOR IT

Everyone is covered. Everyone pays in, by income. Most households come out ahead; not all, and here is which.

WHAT REPLACES THE PREMIUM

\$1.4 trillion a year. These end the \$1.9 trillion households, employers and states now pay for care.

Employers: 7.5% of payroll above the first \$2 million **\$500B**

Households: 5% of income above \$20,000 / \$40,000 **\$622B**

States: today's Medicaid share, continued **\$260B**

WHAT THE TOP PAYS

\$0.6 trillion a year, from capital, wealth and tax breaks. CBO's own scores where it has them.

Cap itemized deductions at 15% **\$166B**

Wealth tax: 2% above \$50M, 3% above \$1B **\$180B**

Corporate rate to 28%; a rebuilt IRS **\$153B**

Top brackets up 2 points; gains taxed at death; a 0.01% transaction tax **\$123B**

THE ARITHMETIC CLOSES AT ONE PRICE, AND NOT THE OTHER

A 5% VAT (\$294B), a carbon fee (\$80B) and a 2-point surtax above \$100,000 (\$89B) complete it: \$2.47 trillion against \$2.29 trillion at CBO's lower payment rates, a margin of \$180 billion that vanishes if the wealth tax falls. At today's payment rates the bill is \$2.9 trillion and the package is \$450 billion short. Vermont's plan died in 2014 when its financing was published; this one publishes first.

THE HOUSEHOLD LEDGER

\$80,000 family of four

Now: about \$10,500 a year in premium share and bills. After: a \$2,000 contribution and \$1,900 of VAT, plus wages from the \$14,000 its employer stops paying. Ahead \$7,000 to \$18,000 a year.

\$75,000 single worker

On an employer single plan: a \$1,440 premium and \$900 of bills end; a \$2,750 contribution and \$1,800 of VAT begin. Behind \$700 to \$2,200 a year, for coverage that can't be lost with the job; ahead only below about \$45,000 to \$70,000.

\$250,000 household

Contribution \$10,500, VAT \$4,900, surtax \$1,000, against \$10,450 of premiums and bills that end. Behind \$5,000 to \$6,000, more once deductions are capped; at \$1 million, \$85,000 to \$115,000.

Universal contribution is the same principle as universal benefit. Everyone pays in; everyone is covered; the gains go to families, renters, the old and the poor, the bill to the top and to single earners above the middle.

THE OBJECTIONS, ANSWERED

1 “People will stop working.”

Every experiment finds people work a little less and nobody stops. Finland's basic income raised employment slightly; Alaska's dividend had no effect; the 1970s U.S. trials cut men's hours about 7%; CBO expects 4 to 5% fewer under single payer. Everything above the Floor still has to be earned.

3 “It'll go to the wrong people.”

Deciding who the wrong people are is what means tests do, and every test brings paperwork, stigma and bias; one eligible household in four gets housing help today. The Floor sorts no one at a desk. Contributions scale with income on the tax return, where everyone is already sorted.

5 “Won't it just push prices up?”

It could, if it were cash chasing a fixed supply. The Floor guarantees goods, starts from a 7.6% rental vacancy rate and a 29% food surplus, charters the building authority in year one, and makes the rent guarantee an entitlement only once homes are rising. Supply is the policy.

7 “It's a trap for people just above poverty.”

It would be, if the guarantees each tapered on their own: stacked, they could take 70 cents of a raise. The Floor uses one taper, run on the tax return, capping food and rent together at a quarter: about \$90 billion a year, and the difference between a floor and a trap.

2 “They haven't earned it.”

Nobody earns the Floor. They earn everything above it. Security isn't the reward for contributing; it's what makes contributing possible, for the student, the new parent, and the worker laid off at 55.

4 “The economy can't take it.”

Premiums and tax breaks counted, America already spends more on social provision than France. The Floor moves 7% of GDP through the budget; the real new spending is 1.6% of GDP against a health saving of 2.1%. The honest cost is growth: contributions raise marginal tax rates, and in CBO's framework that leaves GDP a few percent below its path. The Floor buys security with some output, and says so.

6 “Won't it draw people from elsewhere?”

Countries with universal programs answer this with residency rules: how long, and on what terms, someone must live there to be covered. The costing counts everyone the Census does; excluding people without status saves 3% and makes every clinic a checkpoint. Where residency begins is a separate choice, best made in the open.

8 “The government can't run it.”

Not today's. The Floor needs an authority that builds 200,000 homes a year, a payer that holds a budget against hospitals, and a tax agency that can run a taper. Vienna houses 60% of its people because Vienna builds. The money can close; the capacity must be rebuilt. That is the work.

THE PRINCIPLE

The evidence supports the Floor, but the case doesn't rest on it. Even if every study came back even, a society that can guarantee security and chooses not to is making a choice, and should defend that choice in the open. The numbers here exist to end one conversation, the one that says there is no money, so the real one can begin.

THE WINDOW

Automation and AI are reshaping work now: in the occupations most exposed to AI, employment of 22-to-25-year-olds has already fallen 13% relative to older workers. The country is moving the other way: in 2025 it cut Medicaid and food assistance, extended work requirements to 64-year-olds, and ended the survey that measures hunger. Disruption breeds anger, and anger without an outlet turns toward scapegoats: immigrants, minorities, whoever is nearest. The Floor has to be imaginable and believed possible before that pressure peaks, so that what people reach for is security rather than someone to blame.

BUILD THE FLOOR.

SOURCES, AS OF NOVEMBER 2026

Health: OECD, Health at a Glance 2025; CMS, National Health Expenditure data (2024); CDC/NCHS, life expectancy 2024; CBO single-payer papers (2020, 2022); Himmelstein and Woolhandler (2020).

Food and education: USDA ERS, Household Food Security 2024; ReFED, 2026 Food Waste Report; USDA FNS, SNAP FY2025; SHEEO, SHEF FY2025; Georgetown CEW (2020).

Spending and revenue: OECD Social Expenditure Database (net total); CBO, Options for Reducing the Deficit 2025–2034; Saez and Zucman (2021); Penn Wharton (2019); KFF, Employer Health Benefits 2025.

Housing: HUD, 2025 Homelessness Assessment Report; Census Housing Vacancy Survey, Q3 2026; Harvard JCHS 2026; Urban Institute (2023); Jacob et al., Am. J. Prev. Med.

Work: Kela, Finland's basic income experiment (2020); Jones and Marinescu, Alaska (2022); Burtless, 1970s income experiments; Vivalt et al., OpenResearch (2024).

AI: Brynjolfsson, Chandar and Chen, Canaries in the Coal Mine (2025). Every figure's source page: The Floor: Economic Package (November 2026), gonkbrain.org/floor.