The Common Ground Act: A Cross-Partisan Plan to Move America Forward

Sep 26, 2026 · @Patrick Krebs · Draft, built with ChatGPT as co-author and auditor

Executive summary

The Common Ground Act is a 12-title plan made only of reforms that won majorities across Left, Center and Right schools of thought in blind votes, most of them repeated four times across two AI systems. It reopens nothing that failed that test. Where it proposes something new, it says so.

What it does, in one line per title:

1. **Congress governs again.** No more shutdowns or debt-limit brinkmanship. The power of the purse and tariff power return to Congress.
2. **Social Security and fiscal responsibility.** A solvency bargain that each side rejected in halves but accepted whole: a 12% tax on wages above $400,000 paired with a gentle, life-expectancy-linked rise in the retirement age.
3. **Health costs and coverage.** The same price for the same care, real prices posted, a three-year ACA subsidy bridge with an income cap, and Medicaid work rules that do not drop eligible people.
4. **Housing supply.** Pay for homes actually built, and let buyers take over existing low-rate mortgages.
5. **Public safety, immigration courts, energy and work.** Detectives with guardrails, faster immigration courts, power lines between regions, portable licenses and help with child care.
6. **Privacy, AI, defense accountability and civic trust.** One national privacy law, transparency for frontier AI, weapons bought on delivery, and campus rules published.

What it does not yet do: close the debt gap or bring down housing costs at scale. The debt still rises under this plan; it rises more slowly. Those two gaps are the subject of a final round of bargaining now under way with ChatGPT (Symposium 6).

Headline numbers (full sourcing in each title):

Measure	Now	Under the plan
Social Security 75-year shortfall	4.42% of payroll (2026 Trustees)	about 2.4–2.7 points closed by the core bargain (illustrative, not an official score)
Government shutdowns	43-day lapse in 2025; 76-day DHS lapse in 2026	none; lapses continue at last year's level
Immigration court backlog	3.09M cases; 553 judges	up to ~1,200 judges with attorney advisers
Federal privacy law	none	one national floor; stronger state laws survive

Odds of passage: modest, and stated plainly. Claude and ChatGPT each forecast every provision blind before comparing. On the cautious joint reading, 12 provisions are Plausible (25–50% by January 2029), 21 are Uphill (10–25%), 9 are Long shots (under 10%) and 1 is disputed; none is better than even. The likeliest are low-cost, disclosure-first or already moving by rule. The Social Security bargain, the one deal every bloc passed in every run, is a Long shot this Congress because it asks both parties to pay at once. See the master table below.

What this is and is not. The votes come from AI panels reasoning under written charters of real intellectual traditions, checked across two unrelated AI model families. The panels show where the *principles* of those traditions overlap. They are not a poll, and every fact in this document comes from primary sources, cited inline.

How this plan was built

Every provision won a blind vote in all three blocs, Left, Center and Right. Most won it in all four runs by two unrelated AI systems; the rest passed the earlier Symposium 2 blind test and are marked as such. Most proposals failed that test. Only the survivors are in this plan.

Stage	What was tested	What survived
Symposium 1	100 simulated professors debate what is broken	10 easy "consensus" ideas, with no sources. Only 1 survived later testing.

Stage	What was tested	What survived
Symposium 2	Sourced evidence, fact-checks, cross-examination, then blind voting	49 claimed reforms fell to 15 (14 unique ideas)
Symposium 3	62 blocked proposals split into 124 separate items; five conservative schools vote; ChatGPT joins as a second model family	22 pass every conservative school in every run
Symposium 4	Three Left and three Center schools vote on the same items	**53 reforms pass all three blocs in all 4 runs**
Symposium 5	Paired “grand bargains” on Social Security, health coverage and housing	1 robust bargain (Social Security), 1 near (ACA); none on housing

The 11 schools, each 8 simulated seats voting under a written charter of the tradition:

- **Left:** progressive, social democrat, civil libertarian
- **Center:** liberal institutionalist, technocrat, pragmatist
- **Right:** fiscal conservative, libertarian, traditionalist, national conservative, federalist

The rule. A school supports an item when at least 5 of its 8 seats vote yes. An item bridges when 2 of 3 Left, 2 of 3 Center and 3 of 5 Right schools support it. It is robust only if it bridges in all four runs: two Claude models and two ChatGPT runs.

Safeguards against an AI agreeing with itself:

- **Blind ballots.** Voters saw only the item and its evidence, never the debate.
- **Two model families.** Claude and ChatGPT agreed closely (item-level correlation 0.77 on conservative schools, 0.89 on Left and Center).
- **Seal, then release.** Each AI published cryptographic fingerprints of its ballots before either revealed results. In Symposium 5, ChatGPT's audit caught a two-number typo in a posted table; it was corrected in public, and the sealed data never changed.
- **Pre-registration.** Rules, thresholds and tie-breaks were fixed before voting.

Limits, stated plainly. The panels are simulations of intellectual traditions, not voters or members of Congress. The four runs are conditions, not independent samples. The agreement they find is strongest on how government works and weakest on how big it should be. Real-world polling and legislative history, cited in each title, are the check on whether the public and Congress see it the same way.

Title I. Congress governs again

Title I ends shutdowns and debt-limit brinkmanship, and returns spending and tariff power to Congress. These rules bind whichever party holds the White House, which is why every school backed them before knowing who would benefit. Passage odds for each provision are in the master table.

I-1. End government shutdowns

- **Now:** Funding lapsed for 43 days in Oct–Nov 2025 and briefly in Feb 2026; DHS alone went unfunded for 76 days in spring 2026, a partial lapse (House history office). The government runs on a stopgap to Dec 11, 2026 (Pub. L. 119-103). The last year every spending bill passed on time was FY1997 (CRS).
- **Change:** When appropriations lapse, each account keeps running at last year's dollar level, with no inflation adjustment and no one-time or emergency money, until Congress acts. OMB reports every 30 days.
- **Benefits:** No furloughs, missed paychecks or closed services. CBO projected that a shutdown like 2025's would permanently cost $7–14 billion of GDP, depending on its length; that is a scenario projection, not a measured loss (CBO).
- **Consequences:** Less deadline pressure to finish budgets; old spending priorities can linger. Because the freeze is in nominal dollars, both parties lose ground the longer they stall.
- **Cost:** no official score; designed to be budget-neutral at prior-year levels.
- **Public and Congress:** The Prevent Government Shutdowns Act, S.4632 (Lankford, R, with Democrats Hassan, Fetterman, Kaine, Slotkin, Rosen and Kelly) is on the Senate calendar. Only advocacy-sponsored polling exists.
- **Panel:** 44 of 44 school-runs.

I-2. Take default off the table

- **Now:** The July 2025 law raised the debt limit by $5 trillion to $41.1 trillion (Treasury). CRFB forecasts it will bind again in 2027; that is a CRFB projection, not a Treasury date (CRFB).
- **Change:** Any enacted law that changes spending or revenue is deemed to authorize the borrowing it requires, as GAO has recommended.
- **Benefits:** Removes the risk of a U.S. default. GAO estimated $107–161 million in direct costs across eight impasses (GAO, 2026) and, separately, about $1.3 billion in higher borrowing costs from the 2011 standoff (GAO, 2012). The two use different methods

and overlap, so they should not be added together.

- **Consequences:** Removes a leverage point that many voters want tied to spending restraint, and one of the few moments when the national debt gets public attention.
- **Public and Congress:** In May 2023, 60% said a debt-limit increase should come with spending cuts (SSRS); that is support for conditions, not for default. The House ran this “Gephardt rule” in 1979–2001, 2003–11 and 2019–23, repealing and restoring it along the way, and can restore it by rule vote in January 2027 (CRS).
- **Panel:** 42 of 44.

I-3. Enforce the power of the purse

- **Now:** GAO issued at least seven 2025 decisions finding an Impoundment Control Act violation or a mixed result (counting decisions, not programs; as of Sept 2026) (GAO). In Sept 2025 the Supreme Court, on an emergency stay and without ruling on the merits, let about $4 billion of a $4.9 billion “pocket rescission” lapse (No. 25A269).
- **Change:** Pocket rescissions are declared unlawful. GAO gets standing to sue, with fast review in the D.C. Circuit. Apportionment data is posted within 48 hours, and grantees get a right to sue.
- **Benefits:** Money Congress appropriates is spent as enacted, whichever party is president.
- **Consequences:** A legislative agency suing the President raises separation-of-powers questions, and the Impoundment Control Act itself may be challenged. The executive branch argues that ordinary program delays are not impoundments and that it needs room to manage spending.
- **Public and Congress:** 56% oppose a president withholding federal-agency funds without congressional approval; 26% support it (YouGov/States United, Mar 2025).
- **Panel:** 44 of 44.

I-4. Tariffs are taxes: return them to Congress

- **Now:** On Feb 20, 2026 the Supreme Court held 6–3 that emergency powers (IEEPA) do not authorize tariffs (opinion). CBO counts about $166 billion of IEEPA tariffs collected and projects most, not all, of it refunded during FY2026. The administration then used Section 122 (10%, Feb 24–July 24) and, from July 24, Section 301 tariffs of 10–12.5% on 80+ countries, alongside Section 232 tariffs on metals, autos, chips and wood (CBO, Aug 2026).
- **Change:**

1. Any tariff raising over $10 billion a year lapses after 150 days unless Congress enacts it, and is scored as a tax.
2. New national emergencies lapse after 30 days unless Congress approves them by fast-track vote; emergency statutes confer no tariff power.
3. Broad tariffs phase down over three years into targeted national-security tariffs.
4. No Section 232 tariffs on residential building materials.

- **Benefits:** New York Fed researchers estimate U.S. buyers bore about 90% of 2025 tariff costs (NY Fed); that is a research estimate of who paid, not a measure for every tariff or household. Federal Reserve research found the 2018 tariffs reduced manufacturing employment on net (Flaaen & Pierce).
- **Consequences:** Less presidential leverage in trade talks. *Revenue:* CRFB's model puts net tariff revenue at about $1.9 trillion through FY2036. About $950 billion of that comes from Section 301 tariffs plus Section 338 tariffs on Canada that are proposed, not enacted, and it depends on litigation and on the tariffs being permanent; it is not a CBO score (CRFB, July 2026). How much is given up depends on what Congress votes to keep; any revenue lost must be replaced (see Title II). Other countries' retaliation and the price effects on U.S. buyers also shift with the design.
- **Public and Congress:** 62% say presidents should not impose tariffs without Congress; 21% say they should (Economist/YouGov, Feb 2026). The Trade Review Act, S.1272, was introduced by Sens. Cantwell (D) and Grassley (R) with bipartisan cosponsors (Cantwell office); the White House has threatened a veto (Statement of Administration Policy).
- **Panel:** Symposium 2 robust (four items).

I-5. Rebuild Congress's own expertise

- **Now:** Congressional committee, GAO and CRS staffing all fell substantially between 1979 and 2015 (historical figures, not 2026 levels; see the House capacity hearing record). The Office of Technology Assessment has been unfunded since 1995. The House Appropriations Committee's FY2027 bill proposes cutting GAO about 25%; it is a committee proposal, not an enacted cut (committee minority).
- **Change:** Committee staff budgets +25% over three years; GAO, CRS and CBO funding indexed to federal pay; a ~150-person technology assessment office; the House staff pay floor extended to the Senate.
- **Benefits:** After the Supreme Court ended Chevron deference in 2024, Congress must write more precise laws itself. *Cost:* small relative to the budget, but unscored; it needs an itemized appropriation before a figure is printed.

- **Consequences:** No causal evidence that more staff produces better laws; offices can become messaging shops.
- **Public and Congress:** No national poll. A Luján (D)–Tillis (R) bill would modernize technology assessment in Congress (Luján office), and the House Modernization Committee backed reviving OTA.
- **Panel:** 44 of 44.

I-6. Supreme Court terms of 18 years (separate constitutional amendment)

- **Now:** Life tenure.
- **Change:** Justices appointed after ratification serve 18 active years, then senior status; one appointment in every odd-numbered year.
- **Benefits:** Every president gets two appointments per term, lowering the stakes of any single vacancy.
- **Consequences:** A confirmation fight every two years. An amendment needs two-thirds of both chambers and three-quarters of the states (38), and must settle how sitting justices transition.
- **Public and Congress:** 79% favor fixed terms in general, including 71% of Republicans (Marquette, Sept 2026); that is support for the idea, not for a specific amendment. Rep. Barrett (R) has filed H.J.Res.145, a different design: 20-year terms for all federal judges.
- **Panel:** 38 of 44.

I-7. Let independents vote in party primaries (state model law)

- **Now:** 12 states plus DC run closed primaries, as coded by MAP. In 2024, voters in six states rejected all-candidate primary measures (most bundled ranked-choice voting), while DC approved a reform and Alaska voted to keep its system (Ballotpedia).
- **Change:** A model state law letting unaffiliated voters choose one party's primary ballot; parties keep control of their nominations.
- **Benefits:** In safe seats the primary is effectively the election, and closed primaries shut out independents there. A Bipartisan Policy Center study found turnout rose about 5 points where primaries opened to unaffiliated voters, under its research design (Ferrer et al., 2024).
- **Consequences:** No evidence yet that it produces more moderate legislators. Parties argue they have a First Amendment right to decide who picks their nominees (*California Democratic Party v. Jones*, 2000). Open, semi-closed and all-candidate

primaries are different systems; this model is the semi-closed kind.

- **Public and Congress:** In Pennsylvania, 77% (54% strongly, 23% somewhat) favored letting independents vote in one major party's primary (F&M, Aug 2024, n=920). No recent independent national poll. A state matter, not a federal bill.
- **Panel:** 43 of 44.

Title II. Social Security and fiscal responsibility

Title II closes a little over half of Social Security's 75-year gap with the one grand bargain that passed every bloc in every run. It also collects taxes already owed more reliably. It does not by itself stabilize the national debt. Where two bridged ideas overlap, the overlap is flagged, because the panels voted on them separately.

Where things stand. The retirement (OASI) trust fund runs out in late 2032, after which 78% of benefits can be paid. If the retirement and disability funds were pooled, which current law does not allow, the combined reserves would last to 2034 with 83% payable. The 75-year shortfall is 4.42% of taxable payroll, a long-run gap distinct from the near-term cash deficit (2026 Trustees Report). Debt held by the public rises from 99% of GDP to 120% by 2036, and net interest from $1.0 trillion to $2.1 trillion a year (CBO, Feb 2026).

II-1. The Social Security solvency bargain (core)

- **Now:** Payroll tax of 12.4% on wages up to $184,500 (2026); nothing above. Full retirement age 67 for anyone born in 1960 or later (SSA).
- **Change:**
  1. From 2028, a 12% surcharge on wages above $400,000 (not indexed), split between employer and employee, with no added benefit.
  2. For people born in 1981 or later, the retirement age rises by half a month for each month of projected longevity gain, capped at 3 months per birth year. Each cohort's path is published 15 years before it reaches 62. Illustratively, the age reaches about 68 for people born in 2004.
  3. All proceeds go to the trust funds and cannot be spent as offsets for other legislation.
  4. No cohort's path takes effect until SSA publishes its effect on benefits by lifetime earnings and sex. GAO reviews at years 5 and 10.

- **Benefits:** Closes an illustrative 2.4–2.7 points of the 4.42-point gap, with an illustrative 10-year deficit reduction of $0.9–1.5 trillion. Both figures come from the frozen Symposium 5 illustration, built from SSA and CBO component estimates without interaction effects; neither is a CBO or SSA score. Nobody born before 1981 and nobody already retired is affected.
- **Consequences:** Top earners' marginal tax rate rises 12 points with no added benefit, inviting income shifting that could shrink the yield. The retirement-age change cuts everyone's lifetime benefits. CBO finds that, measured against lifetime earnings, higher earners lose a larger share than lower earners (about 10% versus 5% for the 1970s cohort), partly because low earners rely more on disability benefits, which the change does not touch (CBO, Sept 2024). About 1.7 points of the 4.42-point gap remains open.
  Correction to the record: the Symposium 5 evidence packet said CBO found retirement-age increases hit lower earners hardest. CBO's report says the opposite on its lifetime-benefits-to-lifetime-earnings measure; separately, CBO finds roughly similar percentage cuts in annual benefits at 65 across earnings groups. The error began in an audit note (forum post #525) and entered the ballot. The sealed votes stand. The error likely strengthened one argument against the retirement-age change, but its effect on the votes cannot be measured without a new experiment; that D1-A passed with it present is a limitation, not a validation.
- **Public and Congress:** In a University of Maryland Program for Public Consultation survey (Feb 2026), 79% backed taxing wages over $400,000, including 77% of Republicans, and 56% backed raising the retirement age to 68 (PPC); exact question wording is in the PPC topline. The bipartisan PROMISE proposal (Cassidy, Durbin, Tillis, Kaine, Cornyn, King and others) would set up a process for Congress to act on a solvency package; it does not endorse this one.
- **Panel:** Robust in 4 of 4 runs (35 of 44 school-runs). Knife-edge: 5 of 12 bloc tests passed at exactly the minimum. Each half failed on its own: the Right rejected the surcharge alone in 3 of 4 runs, and the Left rejected the retirement-age change in 4 of 4.

II-2. Social Security companions (each bridged separately; stacking flagged)

Provision	What it does	Panel	Interaction with II-1
Minimum benefit	125% of the poverty line after 30 work years, phased in from 10 years	37/44, knife-edge	Offsets part of the retirement-age cut for career low earners. Not voted together with II-1.
Progressive indexing	Benefit growth stays wage-indexed below the 70th earnings percentile, blends above it, and is price-indexed above the 90th; only after SSA publishes quintile tables	41/44, knife-edge	Adds solvency from the top of the benefit scale. Not voted with II-1.
90% wage coverage	Raise the $184,500 cap over 10 years until 90% of wages are taxed, with benefit credit	39/44	Fills the untaxed band between today's cap and $400,000. SSA scores this design (option E3.2: 90% coverage phased in 2026–35, with benefit credit) at 0.69% of payroll; a variant without benefit credit (E3.6) scores 0.82% (SSA). *It overlaps the surcharge's high-earner tax base, so the two cannot simply be added; the panels never voted on the combination.*

How much of the remaining gap the companions would close together is unscored, and the panels never voted on the combination. This plan treats it as an open question for Symposium 6, not a finding.

II-3. Cap itemized deductions at 28 cents per dollar

- **Now:** The 2025 law caps the value of itemized deductions at 35% for the top bracket from 2026. The SALT cap is $40,400, reverting to $10,000 in 2030 (IRS).

- **Change:** No itemized deduction saves more than 28% of the amount deducted. Every deduction stays.
- **Benefits:** Deductions are worth the same to a top earner as to a middle-bracket filer. It raises revenue without choosing which deductions survive.
- **Consequences:** Some reduction in charitable giving and a larger hit in high-tax states. No official score exists for this design.
- **Public and Congress:** 55% say upper-income people pay too little (Gallup, 2024). Proposed in several Obama budgets; the 2025 law's 35% cap is the enacted precedent.
- **Panel:** 40 of 44.

II-4. Replace step-up in basis with carryover basis above $5 million

- **Now:** The estate-tax exemption is $15 million per person, permanent and indexed. Heirs receive a "step-up," so gains during the owner's lifetime are never taxed.
- **Change:** No tax at death. Above $5 million per person, heirs keep the original cost basis and pay capital-gains tax when they sell.
- **Benefits:** Ends "buy, borrow, die" tax avoidance and the incentive to hold assets until death. An older estimate of about $110 billion over a decade covered a broader carryover-basis design (via CRFB); it is not a score for this version, which needs a JCT estimate and would raise less.
- **Consequences:** Record-keeping burdens and valuation disputes for heirs, and heirs of family businesses and farms may need to sell assets to pay the tax. A 1976 version was repealed before taking effect.
- **Panel:** 43 of 44.

II-5. Collect what is owed: IRS enforcement with audited returns

- **Now:** TIGTA reports that IRS enforcement staffing and examination activity fell sharply in FY2025 even as total collections hit a record (summary of the TIGTA report); exact figures will be printed from the primary TIGTA report. The IRS projects a net tax gap of $606 billion for tax year 2022, an estimate of unpaid tax, not money that could all be recovered (IRS).
- **Change:** Restore examination and collection staff to its FY2024 level within three years, with a floor on revenue agents. Each year GAO audits an IRS report separating direct from deterrence revenue, with marginal returns and uncertainty ranges.

- **Benefits:** Boning, Hendren, Sprung-Keyser and Stuart (QJE 2025) estimate that an extra dollar spent auditing the top 10% of earners returns more than $12, counting estimated deterrence in later years; that is a research estimate for that group, not a guaranteed return for this bill. The audited-return requirement answers the charge that such estimates are inflated.
- **Consequences:** Returns fall as coverage widens; hiring and training take 2–3 years. More audits mean more compliance cost and privacy concerns for taxpayers, including those found to owe nothing.
- **Panel:** Staffing 40 of 44; audited reporting 44 of 44.

II-6. Free filing directly with the IRS

- **Now:** IRS Direct File was ended and not offered in 2026. In 2025 it accepted 296,531 returns in 25 states; Treasury cited low uptake and high cost per return in ending it (Treasury).
- **Change:** A permanent, optional IRS channel for simple returns in every state. Free File continues. Cost per return is published yearly, with a GAO review after three seasons.
- **Benefits:** Free filing with the agency that already has your W-2.
- **Consequences:** Low uptake so far makes the cost per return high, which the yearly reporting must address. Opposition from tax-prep firms. Critics argue simplifying the code would do more.
- **Panel:** 44 of 44, including the libertarian school.

What Title II does to the debt

On its own, Title II slows the rise in debt but does not stop it. CBO calculated in 2024 that holding debt at 99% of GDP would take primary deficits about 1.9% of GDP smaller every year over 2024–54 (CBO); a 2025 CBO scenario put the figure at about 1.6 points over 2025–55 (CBO). The bridged items supply only part of that, and Title I's tariff changes can give back revenue. A debt-stabilization bargain is the first order of business for the next round.

Title III. Health costs and coverage

Title III attacks the price side of health care, where both parties already agree, and offers a three-year ACA subsidy bridge that came within one run of full agreement. It keeps the 2025 Medicaid work requirement but stops it from dropping people who comply.

III-1. Same price for the same care; real prices posted

- **Now:** From 2026, Medicare pays physician-office rates for drug administration at excepted off-campus hospital sites (CMS); that is one service, not full site neutrality. Hospital price-transparency rules have applied since 2021 and were updated for 2026 (CMS 2026 rule).
- **Change:**
  1. Medicare pays the same rate for services HHS finds safe and common in doctors' offices, wherever they are billed. The change phases in over three years; critical-access, sole-community and rural emergency hospitals are exempt.
  2. An access trigger pauses the next step in any region where participating sites fall 10% or travel time rises 10 minutes.
  3. Hospitals must post dollar prices, with escalating penalties. The data go to the FTC, state attorneys general and employer plans.
- **Benefits:** Lower Medicare spending and patient cost-sharing, and less incentive for hospitals to buy up physician practices. CBO's December 2024 budget options give 2025–34 benchmarks for specified designs: a broad site-neutral option saves $156.9 billion; narrower options save $5.6–7.6 billion (CBO). This selected-service version has no score and overlaps the drug-administration change already in effect.
- **Consequences:** Hospital outpatient revenue helps fund standby capacity and cross-subsidizes other care; rural, safety-net and suburban hospitals could lose margin, and patients could lose access, before the access trigger fires.
- **Public and Congress:** The Lower Costs, More Transparency Act, with site-neutral and price-disclosure provisions, passed the House 320–71 in December 2023. The administration is already moving in this direction by rule.
- **Panel:** The Symposium 5 selected-service version passed all 44 school-runs; Symposium 2 robust for transparency.

III-2. A three-year ACA subsidy bridge with an income cap (near-agreement)

- **Now:** The enhanced premium credits expired December 31, 2025. In December 2025 a Senate cloture vote on an extension failed 51–48, short of the 60 needed (Senate roll call); in January 2026 the House passed a three-year extension 230–196 (ABC). Marketplace plan selections (not paid enrollment) fell from 24.2 million to 23.1 million, and average net premiums for selected plans rose 58%, from $113 to $178 a month, partly reflecting shifts in who enrolled and which plans they chose (KFF).
- **Change:**

1. Restore the enhanced credits for three plan years.
2. Phase the credit out between 550% and 600% of the poverty line, with none above.
3. Verify income against wage data, with a $5,000 or 10% tolerance, 60 days to respond and continued coverage during appeal.
4. CBO and CMS report after years one and two; the whole program sunsets unless Congress renews it.

- **Benefits:** Restores affordable coverage for most Marketplace families while ending the credit for the highest earners.
- **Consequences:** Deficit-increasing; no official score exists for this capped three-year design, and CBO should score it before a vote. It creates another cliff, and a single national income line treats older and high-cost-area families harshly. It forgoes the minimum-premium idea some Republicans want to curb improper enrollment.
- **Public and Congress:** 74% favored a generic extension of the credits in late 2025, including 50% of Republicans (KFF); that question was not about this design. A bipartisan framework floated by Sens. Moreno and Collins paired an income cap with a $5 minimum premium, then stalled; it was not introduced or scored (CBS).
- **Panel: Near-agreement, 3 of 4 runs** (34 of 44 school-runs); flagged as such. The minimum-premium version failed every bloc in at least one run, so the panels suggest the income cap, not the premium floor, is the viable trade.

III-3. Medicaid work rules that don't drop eligible people

- **Now:** The 2025 law requires states to impose work requirements on expansion adults from January 1, 2027. A June 2026 CMS interim rule already requires data checks before asking people to prove exemptions, and gives 30 days to fix problems (CMS).
- **Change:** CMS certifies each state's system before penalties apply: data matching, pre-filled notices, online, phone, mail and in-person fixes, and coverage through appeal. Until certified, only data showing actual noncompliance counts; an unreturned form alone does not. If a state's system fails audit, people cut off by that failure get coverage back retroactively.
- **Benefits:** In Arkansas's 2018 program, about 18,000 people lost coverage and employment did not rise; separately, researchers estimated over 95% of the target group already worked enough or qualified for an exemption (Sommers et al.). The two figures describe different measures, and not every loss was purely paperwork. Over a 4.5-year period, Georgia spent $54.2 million on administration versus $26.1 million on care (GAO-25-108160).

- **Consequences:** Fewer paperwork losses means smaller budget savings than the 2025 law assumed, and certification adds administrative work and verification cost for states.
- **Public and Congress:** 62% support work requirements, but support falls to 32% if people lose coverage over paperwork (KFF, 2025). This provision is built for that gap, and much of it can be finished in the CMS final rule.
- **Panel:** Verification 39 of 44 (knife-edge); retroactive restoration 44 of 44.

Title IV. Housing supply and affordability

Title IV is the plan's thinnest title: every bloc agrees on building more homes and freeing up existing ones, but no bargain on rental aid has yet won agreement. The provisions below help at the margin. Symposium 6 is testing a rental-assistance bargain because the gap is large: in the Symposium 2 evidence, 11.0 million extremely low-income renter households compete for 3.8 million affordable units, and only about 1 in 4 eligible households gets federal rental aid (CBPP).

IV-1. Pay for homes actually built

- **Now:** The 21st Century ROAD to Housing Act became law in July 2026 after passing 85–5 and 358–32. Its “Build Now” bonus, already law, rewards fast-growing places through community development block grants (Pub. L. 119-101, §213). No federal program pays per finished home; this provision adds only the completion grants and the bonus extension.
- **Change:** $1 billion a year for five years, paid per net new home completed above each place's own five-year baseline. Demolitions are subtracted, double claims are barred, and no state gets over 15%. The CDBG production bonus is extended on the same measure. Participation is voluntary, with no zoning mandate and no penalty.
- **Benefits:** Pays for certificates of occupancy, not plans, and leaves the how to local governments.
- **Consequences:** $5 billion over five years. There is no evidence yet that federal money changes local zoning politics; neither the ROAD Act nor HUD's PRO Housing grants has been evaluated. Places with thin permitting staff may be unable to compete.
- **Public and Congress:** 83–92% across parties back faster, simpler permitting (Pew Charitable Trusts). The vehicle is housing appropriations plus amendments to the ROAD Act.
- **Panel:** Grants 40 of 44; CDBG extension 42 of 44.

IV-2. Let buyers take over existing low-rate mortgages

- **Now:** FHA, VA and USDA loans can be assumed by a buyer; most Fannie Mae and Freddie Mac loans cannot. A large share of outstanding mortgages carry rates far below today's, which keeps owners from selling. Assumable loans (the buyer takes over the seller's loan) differ from portable ones (the seller moves the rate to a new home); this plan covers only the first.
- **Change:** Fannie and Freddie adopt a uniform assumption process, published underwriting and a 45-day decision clock with appeal. The buyer qualifies independently. There is no portability and no rate subsidy.
- **Benefits:** In a March 2024 working paper covering mid-2022 through 2023, FHFA researchers estimated rate lock-in prevented about 1.33 million home sales and raised prices about 5.7% (FHFA WP 24-03). Assumption frees existing homes at no taxpayer cost.
- **Consequences:** Benefits sellers who hold cheap loans. Buyers still need cash for the gap between the loan balance and the price. Servicers need new capacity, mortgage-bond investors expect loans to be paid off at sale, and some contracts may need legal changes; some added risk for Fannie and Freddie.
- **Public and Congress:** No national poll. FHFA can order it administratively; no bill is needed.
- **Panel:** 44 of 44.

IV-3. No tariffs on residential building materials

Covered in Title I (I-4): lumber, gypsum, cabinets and vanities from allied countries come out of Section 232 tariffs. Construction material and input prices rose roughly 40% over about 2020–25, a measure of materials, not total building cost (Joint Center for Housing Studies).

Pending: a rental-assistance bargain

In Symposium 5, the best housing trade was 300,000 added vouchers paired with a six-year limit on new assistance. It won all three blocs in only 1 of 4 runs, so it is *not* in this plan. HUD's March 2026 proposed rule, not yet final, would let housing agencies choose to set time limits of two years or more, with exemptions (Federal Register). A recalibrated version can be tested in a later round.

Titles V–VIII. Public safety, immigration, energy, work and family

These titles pair what the Right wants with the guardrails the Left wants in the same provision: more detectives with conduct rules, faster deportation cases with counsel and priorities, new power lines paid for by the regions that benefit. Each item below passed all three blocs in all four runs unless marked.

Title V. Public safety and justice

Provision	Now	Change	Upside	Downside	Public and path	Panel
V-1. Detectives where homicides happen	FY26 appropriations gave COPS Hiring $253.1M (Congressional Record); Senate appropriators projected about 1,260 officers, a projection, not confirmed hires. Homicide clearance rose from about 61% (2024) to 69% (2025) by the Murder Accountability Project's FBI-based estimates (MAP), a national trend not attributed to COPS	Matching grants for up to 10,000 officers over 5 years in ~100 highest-homicide cities; ≥30% detectives, forensic or victim-witness staff; no arrest quotas; stops and force published by race; independent audit; funds withheld for violations	In the cities it studied, each added officer averted about 0.1 homicides a year, with larger per-capita benefits for Black victims (Chalfin et al.); not a forecast for this grant	The same study finds more low-level arrests; the guardrails are intended to limit that but are untested. Local matching and retention costs	Pew 2021: 47% want more spending on police in their area, 15% less (Pew); a local-spending question, not this grant. Vehicle: Justice appropriations	41/44 and 42/44

Provision	Now	Change	Upside	Downside	Public and path	Panel
V-2. Report use of force; decertify bad officers	FBI use-of-force reporting is voluntary: agencies covering 78% of officers reported for July 2024–June 2025, below the 80% needed to release incident counts (FBI). The order that created the federal-officer misconduct database was rescinded in Jan 2025 (White House); a separate multistate decertification index exists	Byrne JAG grants require full reporting and a state board able to decertify officers	Data a voluntary system cannot produce; makes it harder for decertified officers to move between departments, if participation and vetting are complete	Cost for small agencies; federalism objections; due process for officers and correction of wrong entries	90% favored a federal misconduct database in 2020, including 85% of Republicans (Pew 2020); not a poll on grant conditions	43/44

Provision	Now	Change	Upside	Downside	Public and path	Panel
V-3. Divert first-time nonviolent misdemeanors	Set by states and prosecutors; 39 states have at least one general statutory diversion program, not a uniform scheme (NCSL)	Presumption of diversion for first-time nonviolent misdemeanors; excludes domestic violence, DUI and weapons; prosecutors may override in writing	In one jurisdiction, not prosecuting marginal nonviolent-misdemeanor defendants cut their chance of a new complaint within two years by 53% (Agan, Doleac & Harvey, QJE 2023); not a figure for all diversion	One study site; political objections over shoplifting; limits prosecutors' discretion; victims' interests	No national poll located. A state model law; any federal grant incentive would be a separate bill	42/44
V-4. Detain by danger, not wealth	New Jersey moved from mainly money bail to risk-based release in 2017 (NJ Courts); Illinois ended money bail in 2023. An Aug 2025 executive order directs agencies to identify funds that may be suspended for cashless-bail places, subject to law (White House)	End money bail as a detention tool; risk assessment with judicial override; presumption of detention after a recent violent-felony arrest; quarterly public data	Detention turns on risk, not ability to pay; public data let states measure safety outcomes	Electronic monitoring can widen; risk tools can embed racial bias; detention hearings need clear risk standards and due-process protections	In our assessment, federal politics is hostile to "cashless" bail; the bridge is clearer detention rules for violent cases. State law	41/44

Provision	Now	Change	Upside	Downside	Public and path	Panel
V-5. Safe gun storage in every state	35 states plus DC have child-access-prevention laws of varying strength (RAND, Jan 2026)	Civil and criminal liability when a minor gets a negligently stored gun and causes harm	RAND rates the evidence "supportive" for fewer youth firearm suicides, firearm homicides and injuries, and unintentional firearm deaths	After-the-fact enforcement; home-defense concerns, though RAND found no qualifying studies of effects on defensive gun use	74% support a law requiring guns in the home to be locked when not in use, including 62% of gun owners (Johns Hopkins, 2025). State law	38/44

Title VI. Immigration courts and enforcement priorities

Provision	Now	Change	Upside	Downside	Public and path	Panel
VI-1. Fix the courts	Pending cases: 3.09 million at end of Aug 2026 (TRAC). The judge corps fell from 726 in early 2025 and DOJ has since announced new hiring classes (DOJ). The 2025 law sets an 800-judge ceiling, not a funded target (Pub. L. 119-21)	Repeal the cap; 800, then 1,000, then ~1,200 judges, each with an attorney adviser; asylum officers decide new border claims within 90 days with automatic review by a judge; counsel for unaccompanied children; quarterly public statistics	Aims at faster decisions, so strong claims are protected sooner and weak ones resolved sooner	Hiring and training take time; no causal estimate of how much this package would shorten cases; judges' independence and the size of future caseloads matter	67% back hiring more judges and asylum officers (Data for Progress, 2024); not a poll on this bill. The bipartisan Dignity Act (Salazar R, Escobar D) has a related asylum-officer track	38–44/44

Provision	Now	Change	Upside	Downside	Public and path	Panel
VI-2. Enforcement where public safety is	No statutory ranked priority list. On July 11, 2026, 70.6% of people in ICE detention (46,436 of 65,765) had no criminal conviction (TRAC); that is not the same as no charges or no risk	Tier 1: national security and violent felonies; Tier 2: arrivals within 2 years and final orders; Tier 3: long-resident people without convictions. 90% of capacity goes to Tiers 1–2; no fast-track removal for Tier 3. No legal status is granted	A safety-efficiency case: scarce detention and removal capacity goes first to the highest-risk cases	Constrains executive discretion; invites litigation over tiering; other lawful removal grounds still need a place in the order	Among those backing some deportations, 97% prioritize violent criminals and 44% recent arrivals (Pew 2025); not a poll on a statutory ranking. No bill; past versions were executive memos	42/44
VI-3. Audit the cost of removals	No public, standardized, fully allocated cost per completed removal. ICE's public dashboard shows figures as of Dec 31, 2024 (ICE)	Restore monthly statistics by tier; annual GAO audit of cost per removal	Lets Congress and the public evaluate what enforcement costs; cost alone is not a measure of effectiveness or humanitarian impact	Categories can be gamed or misclassified; privacy and operational sensitivity	No poll located. Route: an appropriations reporting mandate; the GAO audit should count detention, transport, court time and case outcome	Symposium 2 robust

Title VII. Energy and the grid

Provision	Now	Change	Upside	Downside	Public and path	Panel
VII-1. Power lines between regions; beneficiaries pay	FERC Order 1920 requires long-term regional planning with interregional coordination, but no minimum transfer capability (FERC). A Feb 2026 FERC staff study made no recommendation for statutory change (FERC study)	FERC sets a minimum transfer capability between neighboring regions, met within 10 years; each line's cost split by measured benefits, and a region with no net benefit pays nothing	Designed to improve reliability in extreme weather as peak demand grows; the gain depends on modeled stress hours and alternatives	Ratepayers in benefiting regions bear capital costs; land use; litigation at FERC	61–13 support faster permitting in general (BPC/Morning Consult), not this minimum. Possible vehicle: a Senate permitting package	42/44 and 44/44
VII-2. Faster hookups; data centers pay their way	Completed generation and storage projects took a median of more than 5 years from request to operation (Berkeley Lab). Separately, in June 2026 FERC ordered all six grid operators to justify their large-load rules; no final rule yet (FERC)	Plants connect now and accept curtailment while upgrades are built; hard study deadlines; loads over 50 MW pay their own grid costs	Faster connections; the cost rule is intended to keep households from subsidizing data centers, including shared upgrades and stranded assets	Curtailment can raise financing costs, depending on contract terms	The House passed the narrower Ratepayer Protection Act (H.R. 9340) 417–3 on Sept 16, 2026 (House roll call); not yet law	Symposium 2 robust

Provision	Now	Change	Upside	Downside	Public and path	Panel
VII-3. Optional tribal equity in major projects	No comprehensive tribal-equity framework for major projects. DOE's Tribal Energy Financing Program had closed one loan guarantee and no direct loans through July 2025 (GAO)	Tribes and sponsors of major projects on tribal lands may negotiate equity or revenue shares; voluntary; no effect on permits	May give tribes an ownership stake in projects near them; any federal cost depends on design and needs a score	No evidence yet that it reduces conflict; credit risk, tribal sovereignty and consent, and who owns, votes and benefits must be spelled out	No poll located. Possible vehicle: a permitting package	44/44

Title VIII. Work and family

Provision	Now	Change	Upside	Downside	Public and path	Panel
VIII-1. Refundable child-care credit	The credit covers up to 50% of qualifying expenses for the lowest incomes in 2026, on expense limits of $3,000 (one child) and $6,000 (two or more), so at most $1,500 or $3,000; it is nonrefundable (IRS)	Make the credit refundable; index the expense limits	Reaches working families who pay for qualifying care but owe little or no income tax	Unscored; paid once a year while bills are monthly, unless advance payments are added	80% say finding and affording child care is a crisis or major problem (First Five Years Fund poll, Jan 2026); not a poll on this credit. The PACE Act, H.R. 2900 (Tenney R, Schneider D), proposes refundability	38/44, knife-edge

Provision	Now	Change	Upside	Downside	Public and path	Panel
VIII-2. More home-based child care	Licensed family child care homes rose 1.4% and centers fell 1% in 2025, among the 7 of 42 states with complete data (Child Care Aware)	Tie part of block-grant quality money to allowing licensed home child care by right in residential zones, portable credentials and faster licensing; infant ratios unchanged	May expand local options if inspection, training and funding keep up	Local-control concerns; care quality and inspection capacity	No provision-specific poll located. Vehicle: new conditions in the Child Care and Development Block Grant	Symposium 2 robust
VIII-3. Reduce the EITC marriage penalty	In 2026 the married phase-out starts $7,270 higher than for singles (IRS); whether a couple is penalized depends on both partners' incomes	Married phase-out starts at double the single threshold	Reduces marriage penalties for many low-income working couples; the size needs modeling	Who gains depends on the couple's combined income; needs distributional modeling. Adds cost	No poll or bill identified. Possible vehicle: the next tax bill	Symposium 2 robust
VIII-4. Licenses that travel	28 states have some form of universal license recognition, usually with equivalence or residency rules (Archbridge, 2025)	Grants to states that recognize out-of-state licenses, review old and new licenses, and drop blanket bans on people with records	Easier for licensed workers to move for jobs; fewer blanket bans can open entry-level work	Risk of a race to the lowest standard; licensing stays a state decision	No poll located. Needs a grant authority and appropriation at the Labor Department	41/44
VIII-5. Pilot wage boards, with evaluation	Federal minimum wage $7.25 (DOL); California's $20 fast-food wage (since Apr 2024) has disputed effects	Evaluation grants for up to 10 states to pilot worker–employer–public wage boards in fast food, home care and warehousing, with randomized or synthetic-control evaluation	Adds evidence on a live dispute; will not settle it alone	Capture by one side; price pass-through; results may not generalize	No provision-specific poll or bill identified	37/44, knife-edge

Provision	Now	Change	Upside	Downside	Public and path	Panel
VIII-6. Phone-free school days, evaluated	39 states plus DC restrict phones in school in some form, from class-time rules to all-day bans (Education Week)	Grants for bell-to-bell phone storage with non-punitive enforcement and preregistered evaluation	One Florida district saw test gains in year two of a strict all-day ban (working paper)	Evidence is mixed: that district saw early suspension spikes, disproportionately for Black students, and a national pouch study found near-zero average test effects (NBER)	68% back class-time bans, including 74% of Republicans (Pew 2024); support for all-day bans has since grown (Pew 2026)	Symposium 2 robust

Titles IX–XII. Privacy and AI, defense accountability, civic trust, national service

These titles favor disclosure over mandates. Publish the rules, the prices, the incidents and the results, and let the public judge. That is why they drew some of the widest agreement in the whole project.

Title IX. Privacy and artificial intelligence

Provision	Now	Change	Upside	Downside	Public and path	Panel
IX-1. One national privacy law	No comprehensive federal consumer-privacy law, only sectoral laws. About 20 states have their own (Bloomberg Law tracker), varying in scope (CRS). The 2024 bipartisan draft (APRA) included both lawsuits and preemption and did not advance (House E&C)	Collect only what a service needs; rights to see, fix and delete your data; opt-in for location, health, biometric and under-17 data; enforced by the FTC and state AGs. Lawsuits only for sensitive-data violations, after a 45-day chance to fix. Stronger state laws survive; only weaker provisions are preempted	Offers a compromise on the two issues, lawsuits and preemption, that divided past efforts	Businesses still face variation above the federal floor; compliance costs	72% want more regulation of how companies use personal data, 68% of Republicans (Pew 2023); not a poll on this design. House Energy & Commerce has a privacy working group	40–42/44

Provision	Now	Change	Upside	Downside	Public and path	Panel
IX-2. Transparency for the most powerful AI models	No federal frontier-AI statute. California (SB 53) and New York (RAISE Act) enacted frontier-model laws in 2025. A Dec 2025 executive order directs litigation against state AI laws and asks for a legislative preemption proposal; it does not itself preempt them (White House)	Developers training above 10^26 operations with over $500M revenue publish safety frameworks and release reports, report critical incidents within 15 days (24 hours if lives are at risk) and protect whistleblowers; civil penalties up to $1M	A national baseline for the largest developers; the natural trade for any federal preemption, whose scope Congress must choose	Thresholds can become a moat for incumbents; trade-secret and speech concerns	80% prefer keeping AI safety and data-security rules even if development slows, 79% among Republicans and independents (Gallup/SCSP 2025); not a poll on this bill. Related bill: the AI Risk Evaluation Act (Hawley R, Blumenthal D)	42/44

Title X. Defense and foreign-aid accountability

Provision	Now	Change	Upside	Downside	Public and path	Panel
X-1. Buy weapons on delivery	GAO found 18 of 40 middle-tier acquisition programs started in 2018–25 with immature technology ([GAO-26-108457]). The F-35 fleet was mission-capable 44% of the time in FY2025 (fully mission-capable 25%), and existing incentive payments have not been effective ([GAO-26-108113])	5-year munitions contracts paid per delivered round, with up to 10% clawed back after two short quarters; rapid programs start only with proven technology unless Congress gets a written waiver; DoD buys F-35 repair and interface data rights	Ties payment to delivery; buying repair data and rights is what can reduce vendor lock-in	Multiyear deals can lock in designs as warfare changes fast; contracts need re-competition options	No specific poll. Possible vehicle: the FY2027 defense bill (NDAA)	44/44, all three
X-2. No clean audit, fenced funds	DoD has never received a clean full-scope audit opinion; the statutory target is Dec 31, 2028 ([GAO])	From FY2028, 1% of operating funds fenced for any component without a qualified opinion, released on fixes	Adds enforceable milestones to the audit deadline	Paper fixes to release money; the fence must spare essential operations	No poll. Possible vehicle: NDAA	Symposium 2 robust

Provision	Now	Change	Upside	Downside	Public and path	Panel
X-3. Restore proven global health programs, with audits	USAID's programs were dismantled and moved to the State Department in 2025 (House hearing). Congress appropriated $300M for Gavi in each of FY2025 and FY2026, but the administration has withheld support pending reforms (KFF)	Return HIV (PEPFAR), malaria and vaccine (Gavi) funding to FY2024 dollar levels over two years through the State Department; money released only after the gap and a delivery plan are published; independent evaluation; unit costs reported, with 10% withheld until published	HIV treatment, insecticide-treated nets and vaccines are among the best-tested health tools; lives saved by this package depend on how fast delivery can be rebuilt	Capacity lost since 2025 may not return; cost depends on the gap and is unscored	No national poll found. Possible vehicle: State and foreign operations appropriations	38/44

Title XI. Civic trust

Provision	Now	Change	Upside	Downside	Public and path	Panel
XI-1. Show who gets into college, and why	A new federal survey collects privacy-screened admissions data by race, sex, scores and income, but not outcomes by legacy or recruited-athlete status (Federal Register); IPEDS already asks whether legacy status is considered	Colleges admitting under half of applicants report admission and enrollment by family income, Pell, legacy, athlete and early-decision status	Disclosure instead of a ban	The 50% cutoff is a policy choice; reporting burden; small cells need privacy protection	75% say a relative's attendance should not factor in admissions (Pew 2022); not a poll on disclosure. Needs Education Department authority and rulemaking	44/44
XI-2. Campus speech: publish the rules and the record	Title VI already bars discrimination based on shared ancestry, covering Jewish, Muslim, Arab and other students (Education Dept.); separately, in Oct 2025 the administration offered universities a voluntary funding “Compact”	Research universities publish viewpoint-neutral rules for protests and events and an anonymized yearly enforcement log; each states its own policy on institutional neutrality; a biennial federal survey of campus expression	Comparable public records could expose uneven enforcement	Statistics can be gamed and reflect who reports, not just what happened	52% of students are at least somewhat uncomfortable discussing controversial politics in class (FIRE 2026)	43–44/44

Provision	Now	Change	Upside	Downside	Public and path	Panel
XI-3. No jawboning; due process before funding cuts	In Murthy v. Missouri (2024) the Supreme Court found the plaintiffs lacked standing and did not decide the free-speech question (opinion); the FCC chair's Sept 2025 public warning to ABC drew criticism from both parties	Any federal request to remove lawful speech is logged and disclosed within 72 hours; no viewpoint-based licensing or merger decisions; civil-rights funding cuts follow the statutory hearing process on a 90-day track	Binds whichever party holds power	Exceptions for security or privacy must be narrow, logged and reviewable	44% named “the government” as the biggest threat to free speech (YouGov, Sept 2025)	Symposium 2 robust
XI-4. Count hate crimes accurately	Reporting is voluntary. For 2025, the FBI reported 10,881 hate-crime incidents from agencies covering 95.3% of the population (FBI); many victims never report	Justice grants require hate-crime reporting, including zero reports; an annual victim survey by bias category	Better data narrows the noise in policy debates	A mandate on local police; IT and training cost; underreporting remains	No poll. The bipartisan 2021 NO HATE Act supports reporting and is the precedent (DOJ)	41/44

Title XII. National service

Provision	Now	Change	Upside	Downside	Public and path	Panel
XII-1. AmeriCorps: due process and audits	Mass grant terminations on March 24–25, 2025 were temporarily blocked for 23 states and DC by a court's preliminary injunction (order)	30 days' notice before any termination, with immediate suspension still allowed for fraud or safety; independently audited outcome reports	Process for grantees, accountability for taxpayers	Slower terminations can keep poor performers funded longer; must preserve the power to end grants for cause	No poll. Possible vehicle: Labor-HHS appropriations	44/44, both
XII-2. A randomized service pilot against polarization	AmeriCorps NCCC already runs diverse, residential, team-based national service (AmeriCorps); no program randomly assigns members across regions to test effects on division	Up to 20,000 voluntary slots a year for three years ($1B cap), ages 18–26, randomly placed in-region or out-of-region on mixed teams; poverty-line allowance plus education award; preregistered trust measures at 1, 2 and 5 years; a separate military civil-support track; no expansion before results	A preregistered test of whether serving together reduces division; its rigor depends on uptake, attrition and sample size	Volunteers self-select, limiting how far results generalize; contact experiments abroad show real but outcome-specific effects (Nigeria experiment)	No national poll found. Possible vehicle: Labor-HHS; the military track needs NDAA authorization	36/44 (knife-edge) and 41/44

Master table: every provision, its trade-offs and its odds

How the odds were made. Claude and ChatGPT each estimated, separately and before seeing the other's numbers, the chance that each provision *as written* becomes law (or a final rule, where an agency can act) by the end of the 120th Congress in January 2029. Both files were locked with a cryptographic fingerprint before either was revealed (forum thread 53, posts #597, #601, #605, #606). ChatGPT gave point estimates; Claude gave ranges. For a provision whose current version is partly law already (the Build Now bonus in IV-1), the odds cover only what is new.

Joint odds rule. When the two estimates fall in the same range or in neighboring ranges, the table shows the *lower* range, so the reader gets the cautious figure. When they are two or more ranges apart, it says *Disputed*. Long shot = under 10%; Uphill = 10–25%; Plausible = 25–50%; Good odds = 50% or more. The joint label is a conservative decision convention agreed by both models (posts #606–#607). It is not an average, not a calibrated probability and not a statistical model, which is why both inputs are printed beside it.

What the odds say. The two models agreed on the range for 20 of 43 scored provisions and were one range apart on 22. Only one is disputed: VI-2, enforcement priorities (Claude under 10%, ChatGPT 38%). No provision reaches Good odds on the joint reading: ChatGPT rated none above 46% (VI-3, auditing removal costs), while Claude rated three at 50% or better (site-neutral pay, faster grid hookups and buying weapons on delivery). **12 provisions are Plausible, 21 Uphill and 9 Long shots.** The Plausible group is mostly low-cost, disclosure-first or already moving by rule: shutdown prevention, audited IRS reporting, site-neutral pay with posted prices, Medicaid work-rule safeguards, housing completion grants, detective grants, removal-cost audits, faster grid hookups, home-based child care, licenses that travel, weapons bought on delivery, and admissions disclosure. The Long shots mostly ask a group to pay or ask a president to give up power: the Social Security bargain and its companions, the deduction cap, carryover basis, Direct File, impoundment enforcement, the constitutional amendment on Court terms, wage-board pilots and the service pilot.

These are subjective forecasts by two AI models, not polls or calibrated election probabilities. The Social Security bargain (II-1) is the sharpest gap between the panels and the politics: every bloc passed it in every run, yet both models rate it a Long shot this Congress (ChatGPT 6%, Claude 10–25%), because it asks both parties to accept a cost at once. Its likelier path is the fast-track commission process described under II-1, closer to the trust fund's 2032 depletion date.

The one disputed item, VI-2 (enforcement priorities). ChatGPT's 38% gives weight to broad cross-party agreement that violent offenders come first, and to a possible appropriations or oversight compromise that keeps exceptions; it discounts for the lack of a bill and resistance from the administration and House leadership, and calls its own figure possibly aggressive in hindsight. Claude's under-10% rests on the same obstacles weighted more heavily: no bill, and an administration and House majority opposed to statutory limits on enforcement discretion. Both sealed forecasts stand, so the item stays Disputed rather than being given a false consensus.

#	Provision	What it changes	Who gains	Costs and risks	Budget	Claude (range)	ChatGPT (point, range)	Joint odds
I-1	End shutdowns	Lapsed accounts keep last year's funding until Congress acts	No furloughs or closed services	Less pressure to finish budgets	Neutral at prior-year levels	25–50%	32% (25–50%)	**Plausible**
I-2	Take default off the table	Laws that change spending or revenue authorize the borrowing they need	No default risk	Loses a spending-restraint lever	None	25–50%	14% (10–25%)	**Uphill**
I-3	Power of the purse	Pocket rescissions unlawful; GAO can sue; apportionments posted in 48 hours	Money spent as Congress enacted	Separation-of-powers litigation	Minimal	<10%	12% (10–25%)	**Long shot**
I-4	Tariffs back to Congress	Tariffs raising over $10B a year lapse after 150 days unless enacted	Lower prices for U.S. buyers; Congress decides	Less trade leverage	Revenue loss; size depends on what Congress keeps	10–25%	16% (10–25%)	**Uphill**
I-5	Congress's own expertise	Committee staff +25%; technology-assessment office	Better-written laws after Chevron	No proof more staff means better laws	Small; unscored	10–25%	28% (25–50%)	**Uphill**
I-6	18-year Supreme Court terms	Constitutional amendment; one appointment every odd year	Lower stakes per vacancy	A confirmation fight every two years	None	<10%	3% (<10%)	**Long shot**

#	Provision	What it changes	Who gains	Costs and risks	Budget	Claude (range)	ChatGPT (point, range)	Joint odds
I-7	Independents in primaries	State model law: unaffiliated voters pick one party's primary	More voters in decisive races	Party-association objections	State administration	—	—	State law (not scored)
II-1	Social Security bargain	12% surcharge above $400k; retirement age tied to longevity from the 1981 cohort	Closes an illustrative 2.4–2.7 of the 4.42-point gap	Top-earner rate +12 points; smaller lifetime benefits	Illustrative $0.9–1.5T 10-yr saving; not scored	10–25%	6% (<10%)	**Long shot**
II-2	Social Security companions	Minimum benefit, progressive indexing, 90% wage coverage	Protects career low earners; adds solvency	Overlaps II-1's tax base; never voted together	Unscored combination	<10%	13% (10–25%)	**Long shot**
II-3	28% deduction cap	No itemized deduction saves more than 28 cents per dollar	Same value for all brackets	Less charitable giving; high-tax states	Raises revenue; unscored	10–25%	9% (<10%)	**Long shot**
II-4	Carryover basis above $5M	Heirs keep original cost basis instead of step-up	Ends "buy, borrow, die"	Heirs' records, valuation, liquidity	Raises revenue; needs JCT score	<10%	7% (<10%)	**Long shot**
II-5a	IRS enforcement staff	Restore exam and collection staff to FY2024 level	Collects tax already owed	Audit burden; 2–3 years to hire	Expected net gain; unscored	10–25%	24% (10–25%)	**Uphill**
II-5b	Audited IRS return reports	GAO audits the IRS's yearly enforcement-return report	Trustworthy numbers	Reporting cost	Minimal	25–50%	34% (25–50%)	**Plausible**
II-6	Direct File	Permanent optional free IRS filing	Free filing	Low uptake so far; tax-prep opposition	Small; cost per return published	<10%	9% (<10%)	**Long shot**
III-1	Same price, real prices	Site-neutral Medicare pay for office-safe services; dollar prices posted	Lower Medicare and patient costs	Hospital margins; rural access	Saves money; unscored	≥50%	36% (25–50%)	**Plausible**
III-2	ACA subsidy bridge	Enhanced credits 3 years, phased out at 550–600% of poverty	Coverage for most Marketplace families	Another cliff	Adds to deficit; unscored	10–25%	28% (25–50%)	**Uphill**

#	Provision	What it changes	Who gains	Costs and risks	Budget	Claude (range)	ChatGPT (point, range)	Joint odds
III-3	Medicaid work-rule safeguards	CMS certifies state systems; no loss for an unreturned form alone	Eligible people keep coverage	Smaller savings; state workload	Reduces 2025-law savings	25–50%	33% (25–50%)	**Plausible**
IV-1	Pay for homes built	$1B a year per net new home above baseline	Rewards results, not plans	No proof it changes zoning	$5B over 5 years	25–50%	31% (25–50%)	**Plausible**
IV-2	Assumable mortgages	Fannie and Freddie loans assumable by qualified buyers	Frees locked-in homes	Servicer and legal hurdles	No taxpayer cost	25–50%	11% (10–25%)	**Uphill**
V-1	Detectives where homicides happen	Matching grants for up to 10,000 officers; ⩾30% investigators	Fewer homicides	More low-level arrests	Grant cost; unscored	25–50%	27% (25–50%)	**Plausible**
V-2	Use-of-force data; decertify	Byrne JAG grants require full reporting and a decertifying state board	Bad officers can't move	Small-agency cost; federalism	Minimal	10–25%	17% (10–25%)	**Uphill**
V-3	Divert first-time misdemeanors	State model law	Fewer repeat offenses	One study site	State cost	—	—	State law (not scored)
V-4	Detain by danger, not wealth	State model law	Fairer, smaller jails	Monitoring creep; risk-tool bias	State cost	—	—	State law (not scored)
V-5	Safe gun storage	State model law	Fewer youth gun deaths	After-the-fact enforcement	State cost	—	—	State law (not scored)
VI-1	Fix immigration courts	Repeal judge cap; up to ~1,200 judges; 90-day asylum-officer track	Faster, fairer decisions	18–36 months to hire	Spending increase; unscored	25–50%	22% (10–25%)	**Uphill**
VI-2	Enforcement priorities	Three statutory tiers; 90% of capacity on Tiers 1–2	Capacity goes where safety gains are	Constrains executive discretion	Minimal	<10%	38% (25–50%)	**Disputed**
VI-3	Audit removal costs	Monthly statistics by tier; GAO cost audit	Public sees costs and results	Categories can be gamed	Minimal	25–50%	46% (25–50%)	**Plausible**

#	Provision	What it changes	Who gains	Costs and risks	Budget	Claude (range)	ChatGPT (point, range)	Joint odds
VII-1	Lines between regions	Minimum transfer capability; beneficiaries pay	Reliability in extreme weather	Ratepayers carry capital cost	Ratepayer-funded	10–25%	18% (10–25%)	**Uphill**
VII-2	Faster hookups; big loads pay	Connect now with curtailment; loads over 50 MW pay own costs	Faster power; no household subsidy of data centers	Higher financing costs	Paid by large loads	≥50%	29% (25–50%)	**Plausible**
VII-3	Optional tribal equity	Tribes may negotiate project equity	Tribes may gain an ownership stake	Unproven	None	25–50%	21% (10–25%)	**Uphill**
VIII-1	Refundable child-care credit	Make the credit refundable; index caps	Reaches families with no tax liability	Paid yearly, bills monthly	Adds to deficit; unscored	10–25%	27% (25–50%)	**Uphill**
VIII-2	Home-based child care	Quality money tied to by-right home child care	More local care options	Local-control concerns	Existing grant money	25–50%	32% (25–50%)	**Plausible**
VIII-3	Reduce EITC marriage penalty	Married phase-out at double the single threshold	Fairer to married couples	Gains mostly above poverty	Adds to deficit; unscored	10–25%	17% (10–25%)	**Uphill**
VIII-4	Licenses that travel	Grants to states that recognize out-of-state licenses	Opens entry-level jobs	Race to lowest standard	Small grants	25–50%	31% (25–50%)	**Plausible**
VIII-5	Wage-board pilots	Evaluation grants for up to 10 states	Evidence on a live dispute	Capture; price pass-through	Small grants	<10%	11% (10–25%)	**Long shot**
VIII-6	Phone-free schools	Grants for bell-to-bell storage, evaluated	Learning gains	Evidence thin so far	Small grants	25–50%	23% (10–25%)	**Uphill**
IX-1	National privacy law	Data minimization and user rights; FTC and state enforcement	One set of rights	Variation above the floor	Compliance cost	10–25%	36% (25–50%)	**Uphill**
IX-2	Frontier-AI transparency	Largest developers publish safety frameworks and report incidents	A national baseline for the largest developers	Could entrench incumbents	Compliance cost	10–25%	27% (25–50%)	**Uphill**

#	Provision	What it changes	Who gains	Costs and risks	Budget	Claude (range)	ChatGPT (point, range)	Joint odds
X-1	Buy weapons on delivery	Pay per delivered round; mature technology first	Ties payment to delivery	Can lock in designs	Likely saves money	≥50%	43% (25–50%)	**Plausible**
X-2	Audit or fenced funds	1% of operating funds fenced until a clean audit opinion	Teeth for the 2028 audit deadline	Paper fixes	None	25–50%	23% (10–25%)	**Uphill**
X-3	Restore global health	HIV, malaria, vaccine funding to FY2024 levels, audited	Lives saved	Lost capacity may not return	Spending increase	10–25%	14% (10–25%)	**Uphill**
XI-1	Admissions disclosure	Selective colleges report admission by income, legacy, athlete	Transparency, not a ban	Arbitrary cutoff	Small	25–50%	31% (25–50%)	**Plausible**
XI-2	Campus speech records	Published rules and yearly enforcement log	Visible even-handedness	Gameable statistics	Small	10–25%	17% (10–25%)	**Uphill**
XI-3	No jawboning	Speech-removal requests disclosed in 72 hours; due process before cuts	Binds both parties	Sealed carve-outs	None	10–25%	12% (10–25%)	**Uphill**
XI-4	Count hate crimes	Grants require reporting, including zero reports	Accurate data	Mandate on local police	Small	10–25%	42% (25–50%)	**Uphill**
XII-1	AmeriCorps due process	30 days' notice before terminations; audits	Process and accountability	None found	None	10–25%	44% (25–50%)	**Uphill**
XII-2	Service pilot	Up to 20,000 randomized slots a year	A preregistered test of reducing division	Self-selection	Up to $1B cap	<10%	21% (10–25%)	**Long shot**

Budget column: “unscored” means no CBO or JCT estimate exists for this design; figures labeled illustrative are formulas from the Symposium 5 record, not official scores. State-model provisions (I-7, V-3, V-4, V-5) are recommended to legislatures and were not given federal odds.

Who gains, who pays, and why the balance favors most Americans

Most of the plan's costs fall on people and institutions best able to bear them: earners above $400,000, very large estates, hospitals billing premium rates for routine care, and contractors who miss delivery dates. Most of its benefits reach working families, retirees and taxpayers. The one broad cost is a slower-rising retirement age for people born in 1981 or later, and it is small and announced 15 years ahead.

Group	What they gain	What they give up	Net
Working families under ~$100K	Refundable child-care credit; no EITC marriage penalty; ACA subsidies for three more years; lower Medicare cost-sharing; free IRS filing; licenses that travel	Nothing directly	Clear gain
Retirees and anyone born before 1981	Social Security's 2032–34 benefit cut (to 78–83% of scheduled benefits) is pushed back; lower Medicare cost-sharing	Nothing	Clear gain
Workers born 1981 or later	A far smaller cut when the trust fund runs short; a higher floor for career low earners if companions pass	Retirement age rises gradually, illustratively to about 68 for those born in 2004	Gain versus the default of an across-the-board cut
Earners above $400,000	Stable Social Security and credit markets; no default risk	12% surcharge above $400,000; deductions worth at most 28%; carryover basis above $5M	Pays the most, by design

Group	What they gain	What they give up	Net
Small businesses	Portable licenses; no shutdowns; tariffs only by act of Congress; privacy rules exempt firms under 100,000 consumers	Some reporting (use-of-force for small police agencies; hate-crime data)	Gain
Rural America	Critical-access, sole-community and rural emergency hospitals exempt from site-neutral cuts; interregional lines; tribal equity	Transmission siting fights	Mixed to positive
Hospitals and large insurers	Clearer rules	Lower Medicare rates for office-type services; posted prices	Pays
Defense contractors	Multiyear munitions contracts	Clawbacks for missed deliveries; repair-data rights	Mixed
Every taxpayer	Audited IRS returns, audited Pentagon books, GAO cost audits, no shutdowns or default risk	Tariff phase-down revenue must be replaced (Title I)	Gain, if the debt round succeeds

Three reasons the balance tips toward benefits:

1. **The default is worse.** Under current law, every Social Security beneficiary faces a cut of about 17–22% in 2032–34, and shutdowns and debt-limit standoffs keep recurring. Most provisions compare favorably with doing nothing.
2. **Costs are targeted.** The main revenue measures apply above $400,000 in wages or $5 million in inherited assets. In the University of Maryland survey, 77% of Republicans backed the $400,000 surcharge (UMD PPC).

3. **Guardrails ride with power.** Police grants carry conduct rules. Enforcement carries priorities and counsel. Work requirements carry data checks. Each side's worry is written into the provision that triggers it.

Where the balance is honest about losses: the retirement-age index is a real benefit cut for younger workers; the ACA bridge adds to deficits; phasing down broad tariffs gives up roughly $1 trillion that must be replaced. The plan states these costs rather than hiding them.

Path to the floor

Do not move this as one bill. The project's clearest method finding is that bundling hides agreement: proposals the Right blocked as packages passed once split into separate votes. The Common Ground Act works best as a public platform whose pieces move on the vehicles Congress already has to pass.

Only a member of Congress can introduce legislation. The route from this document to a bill runs through a sponsoring office and the Office of Legislative Counsel, which turns the provision text into statutory language. Where a bipartisan bill already exists, the fastest route is adding cosponsors to it.

Route	Provisions	Timing	Why it can move
No new law needed	Mortgage assumption (FHFA); Medicaid verification (CMS final rule); admissions data fields (Education Department); site-neutral payment steps (Medicare rules); campus expression survey (NCES)	Now	Agencies can act on existing authority; several are already moving
FY2027 defense bill (NDAA)	Munitions contracts, technology gate, F-35 data rights, audit fence, military service track	Must pass each year	Defense bills pass with large bipartisan majorities

Route	Provisions	Timing	Why it can move
FY2027 appropriations	Shutdown prevention, police grants with conditions, JAG reporting, immigration judges, AmeriCorps notice, IRS staffing, Congress's own capacity, completion grants, global health	Current stopgap ends Dec 11, 2026	Riders and funding levels ride on must-pass bills
Bipartisan bills already filed	Prevent Government Shutdowns Act (S.4632); Trade Review Act (S.1272); PROMISE Act (S.4979); PACE Act (H.R. 2900); Ratepayer Protection Act (passed House 417–3); AI Risk Evaluation Act; Dignity Act (asylum-officer track)	119th and 120th Congresses	Sponsors from both parties are already on record
Next tax bill	28% cap, carryover basis, refundable child-care credit, EITC marriage parity	Before the 2030 SALT reversion	Tax bills need revenue; these raise or redirect it
Permitting package	Interregional transmission, interconnection, tribal equity	120th Congress	Energy committees in both chambers have moved permitting bills
Social Security fast track	The solvency bargain and companions	Before the 2032 trust-fund shortfall	The PROMISE Act would set up exactly this process
States	Open primaries, diversion, New Jersey–model pretrial, safe storage	Rolling	State legislatures and ballot measures

What could stop it:

- **Vetoes.** Impoundment enforcement, tariff limits, permanent Direct File, IRS rebuilding and global health restoration reverse current executive-branch policy. They need veto-proof margins, a must-pass rider or a later administration.
- **Organized opposition.** Hospitals oppose site-neutral pay, tax-preparation firms oppose Direct File, and defense contractors will resist clawbacks. Each has a record of stopping similar measures.
- **Popular but one-party.** Court terms, safe storage, police data and Direct File poll well but have only Democratic sponsors. The versions here are narrower, which is their best chance to recruit Republicans.
- **The omnibus trap.** Packaged together, every provision becomes a reason to oppose the whole.

Odds by provision were estimated blind and independently by Claude and ChatGPT; both files were sealed before either was revealed. Because one gave point estimates and the other ranges, the plan does not average them: it prints both and uses the lower range as the joint reading, or marks the item Disputed when they are two ranges apart. The results appear in the master table.

Methods, caveats, audit and sources

Every number in this document comes from a primary or named source linked where it appears. Every figure labeled "illustrative" is a formula from the Symposium 5 record, not an official score.

Audit status: complete. ChatGPT audited every title claim by claim, 178 claims in all (forum thread 53: Titles I–IV in posts #603–#604, Titles V–XII in #610–#613), marking each PASS, FIX or CUT against primary sources. Every FIX and CUT has been applied. Unverifiable figures were removed; scenario estimates and projections were relabeled; poll results were matched to the question actually asked; dates and denominators were added; baselines already in law were separated from what is new; and opposing arguments were added where the audit found the case one-sided. Two material corrections from the second half: the U.S. Gavi position is withheld support despite $300 million appropriated each year, not a $0 pledge; and the 2025 AmeriCorps terminations were temporarily blocked by a court, not reversed.

Corrections so far:

- **Symposium 5 evidence error.** The ballot text said CBO found retirement-age increases fall hardest on lower earners. CBO's report finds the reverse on its lifetime-earnings measure. The error began in a ChatGPT audit note and was carried into the ballot; ChatGPT confirmed and owned it (post #602). The sealed votes stand; the error's effect on them cannot be measured.
- **Symposium 5 posting error.** Two retyped cells in a published tally were caught by ChatGPT's hash check and corrected in public; the sealed ballots never changed.

Caveats a reader should weigh:

1. The panels simulate intellectual traditions; they are not voters or legislators.
2. The four runs share designs and are not independent samples.
3. Items that bridged separately were not always voted together. Where this plan combines them, it says so (Social Security companions).
4. Cost figures are official benchmarks for related policies, or labeled illustrations; none is a CBO or JCT score of this plan.
5. Polls use different wording and samples; some are advocacy-sponsored and are marked as such.

Full record: Every Symposium thread, sealed ballot and reconciliation report is published in the Professors space at patrickkrebs.com/dialogues.

Principal primary sources: SSA 2026 Trustees Report · CBO Budget and Economic Outlook 2026–2036 · CBO tariff update, July 2026 · CBO on raising the retirement age · TIGTA IRS staffing report · KFF ACA enrollment 2026 · CMS Medicaid work-requirement rule · HUD proposed rule on time limits · GAO-26-108457 · GAO-26-108113 · TRAC immigration courts · RAND gun policy · Marquette Law School poll · Pew on tariffs · Gallup on compromise