CLIFF NOTES EDITION

The Data Savings Act

A Framework for Individual Data-Based Asset Accumulation

The Treaty of Detroit for the AI Economy

United States of America | 2026

The Line That Moves Washington

This Act does not regulate data. It capitalizes it — for the individual. We are creating a new savings system for Americans in the AI economy.

Origin: The Last Time America Solved This Problem

In 1950, the United States faced a structural economic disruption of comparable magnitude to what AI represents today. Industrial productivity was surging. Traditional labor was being displaced. Workers entering the new economy had no bridge between present wages and future financial security.

The answer was not a government check. It was a new institution.

The Treaty of Detroit — negotiated between General Motors and the United Auto Workers — established employer-funded pension plans: a mechanism for converting labor hours and economic contribution into long-term personal financial assets. Work became ownership. The later codification of these protections in ERISA (1974) ensured the system scaled to the entire American middle class.

America built the middle class once. The Data Savings Act is how we build it again.

The Parallel: Treaty of Detroit vs. Data Savings Act

Dimension	Treaty of Detroit / ERISA	Data Savings Act
Purpose	Secure retirement income for industrial workers	Secure economic participation for digital workers
Trigger	Post-WWII industrial disruption & labor unrest	AI-driven job displacement & wealth concentration
Mechanism	Employer-funded defined benefit pension plans	Data Savings Accounts (DSAs) backed by digital activity

Asset Created	Pension fund entitlement from labor hours	Data equity from digital interactions & relationships
Matched Contribution	Employee + Employer match contributions	Individual + Platform match data contributions
Oversight Body	Department of Labor / ERISA framework	Treasury / FTC / SEC / Data Savings framework
Portability	ERISA vesting schedules & portability rules	DSA portability across platforms and providers
Individual Right	Right to pension benefit upon vesting	Right to own, save, exchange, invest & pay with data
Comparable Scale	Built the American middle class 1950–1990	Projected: single largest financial unlock since credit

The Problem This Act Solves

There is a rideshare driver right now navigating city streets, logging routes, calibrating surge pricing with every ride. He thinks he is earning a living. He is paying for the car, the gas, the maintenance, the insurance — while feeding the platform the data that makes its AI smarter. He is building, at his own expense, the autonomous vehicle that will replace him.

This is not an exception. It is the template of the AI economy.

Your smartphone is not a product you own. It is a data collection terminal you pay to operate. Americans are collectively funding the infrastructure of their own displacement — without accumulating any stake in what they are building.

The issue is not that people have stopped contributing to the economy. The issue is that the economy no longer recognizes their contributions.

- 37% of Americans have no savings
- 31% have a negative net worth
- 42 million Americans — 13% of the population — live in poverty
- Over 1.7 billion adults globally remain unbanked

These people cannot save money because they do not have money to save. But they can — and will — save data.

Why Not UBI: The Defeatist Alternative

Universal Basic Income treats displaced workers as casualties requiring compensation, rather than participants capable of generating new forms of value. UBI operates on the premise that human economic contribution has become obsolete.

This misdiagnoses the problem entirely. AI systems require continuous streams of human-generated data to function and improve. People are not being displaced from value creation. They are being excluded from the recognition and reward of their contribution.

Data Savings vs. UBI in One Line

UBI compensates people for being excluded. Data Savings benefits individuals and organizations for participation.

The Cloud Is Unregulated Banking

You keep your money in the bank. Your data is in the Cloud. You can receive, wire, deposit, and withdraw your money — and you can save it. You have no equivalent control over your data. Others manage and benefit from it. You cannot save it and deploy it the way you can money.

Banks and telecom carriers have interchange fees. The Cloud does not. When you swipe a credit card, your bank receives compensation from the merchant's bank. When a carrier routes a call, fees flow between networks. When a platform monetizes your data — nothing flows back to you.

Cloud Interchange Fees would transform this. They would charge platforms for monetizing or transferring user-generated data, and route that value into individual Data Savings Accounts — just as banking interchange routes value to issuing banks, and telecom interchange funds network operators.

Estimated value unlock from Cloud Interchange: $100B–$300B annually (3–10% of hyperscaler revenue), on top of $500B–$1T in currently uncaptured consumer data monetization.

Core Architecture: The Three Pillars

SECTION I — DATA SAVINGS ACCOUNT (DSA)

The individual's personal data asset account — equivalent to a 401(k) for the data economy

- Any individual in the United States may establish a DSA
- Offered by regulated financial institutions, licensed technology providers, or Authorized Data Agents
- User-controlled, non-custodial, with credential-based access
- Provides clear reporting of value generated from the individual's data
- Receives tax-advantaged treatment analogous to IRAs and 401(k) accounts

SECTION II — DATA SAVINGS PLAN (DSP)

The structured program — equivalent to an employer's pension plan or 401(k) match program

- Enables individuals to contribute data into structured economic use cases
- Each DSP clearly defines: data categories, permitted uses, value attribution methodology, and distribution rules
- Operates as a smart contract: programmable, auditable, and enforceable
- Participation is voluntary, transparent, and revocable
- Supports both anonymous use cases (collective contributions → individual benefits) and non-anonymous use cases (individual contributions → individual benefits)

SECTION III — DATA SAVINGS FUND (DSF)

The pooled investment vehicle — equivalent to a pension fund or mutual fund for data-derived assets

- Recognized pooled investment vehicle for data-derived value
- May aggregate certified data assets, enter commercial agreements, and generate returns for participants
- Operates under oversight of the U.S. Securities and Exchange Commission
- Must ensure transparent accounting, fair distribution of returns, and fiduciary responsibility to participants

The New Economics: Data Is Potential, Not Oil

The most important conceptual reframe of this Act: data is not oil. Oil is extracted once and consumed. Data is Potential — a reusable, regenerative, accumulable capacity. Each use of data refines it rather than depletes it. Its value compounds over time as more relationships, context, and intelligence are layered onto it.

Like a savings account, data can be stored. Like capital, it can be structured and allocated. Unlike traditional capital, its activation does not deplete it — it enhances it.

The formula for data's economic value: $dP = R \times Vs^2$ — where Data Potential equals the breadth and quality of Relationships multiplied by the square of the Value Schema (the semantic richness and network effect multiplier of data structures).

Data has no intrinsic value in isolation. It derives value from relationships — every data point originates in an interaction between entities. No relationship, no data. This is why the Data Savings framework is built on Relationships as the fundamental unit of production.

Key Definitions

Data Subject — An individual to whom data relates.

Data Savings Account (DSA) — A personal account enabling an individual to manage and allocate the economic value derived from their data. The individual's data wallet.

Data Savings Plan (DSP) — A structured program through which data is contributed, managed, and used for defined economic purposes. The data equivalent of a 401(k) plan.

Data Savings Fund (DSF) — A pooled investment structure that manages data-derived assets and distributes resulting value. The data equivalent of a pension fund.

Certified Data Asset — Data that is verified, attributable to an individual, and governed under defined standards.

Data Certificate — The atomic unit of value in the Data Savings framework. A digital asset assigning ownership of a specific data point or data stream to a relationship. The receipt that makes data ownership tangible and enforceable.

Cloud Interchange Fee — A charge levied on cloud platforms for the monetization or transfer of user-generated data, routed back to data originators via DSAs.

Authorized Data Agent — A licensed entity authorized to issue DSAs, facilitate DSPs, and manage certification processes. The data equivalent of an ERISA plan administrator.

Individual Rights (Section 8)

Every participant has the right to:

1. Access and control their data held in any DSA
2. Allocate data into DSPs of their choosing
3. Receive the economic value generated from their data
4. Transfer, modify, or terminate participation without penalty
5. Receive transparent reporting of value generation and distribution
6. Own, save, exchange, invest, and pay using data as collateral

This Act does not replace existing privacy laws such as the California Consumer Privacy Act. It extends them into economic participation.

Regulatory Architecture

Oversight is coordinated across three primary federal bodies:

- Federal Trade Commission → consumer protection and platform accountability
- U.S. Securities and Exchange Commission → Data Savings Funds as investment structures
- U.S. Department of the Treasury → financial system integration, pilot programs, and Cloud Interchange study

Authorized Data Agents are licensed entities that issue DSAs, facilitate DSPs, and manage certification. They are subject to security standards, operational requirements, and regulatory approval — functionally equivalent to ERISA-regulated plan administrators.

Implementation Timeline

- **Year 1 — Pilot programs: 1M+ participants (gig workers, healthcare contributors, financially underserved)**
- Years 2–3 — Expansion, regulatory refinement, and Cloud Interchange rollout
- Year 5 — Broad national adoption framework: every American with a digital footprint has a DSA

Priority pilot entry points: California (CCPA momentum) or a federal pilot via the Treasury Department.

How to Win in Washington

The positioning that works is not 'data rights' and is not 'data privacy.' The U.S. will not move on either framing.

The positioning that wins:

Capital Formation + Retirement 2.0 + Middle-Class Participation in AI

Position the Data Savings Act exactly as pensions were positioned after World War II: not as worker protection, but as a new institution for turning participation into ownership. Not a check. A system.

You do not start with Congress. You start with California (CCPA infrastructure) or a federal Treasury pilot. You build demonstrated outcomes. You bring those outcomes to Washington as evidence of a new savings system working — then you legislate it.

"Once implemented, Data Savings will be the single largest financial unlock

since the invention of credit. It will create new value and distribute wealth simultaneously."

— André Vellozo, DrumWave