

The Rise of the Post-AI American Middle Class

André Vellozo

“Today, Americans and people everywhere... can’t save money because they don’t have money to save. But they can and will save data. Becoming economically prosperous now, requires becoming digitally wealthy... we are all data-poor, and need to become data-rich.”

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America built the middle class once. It's time to do it again: The last great economic disruption didn't end with a government check. It ended with a new institution. We need one now.

There is a rideshare driver somewhere right now navigating city streets, logging routes, calibrating surge pricing with every decision to accept or decline a ride. He thinks he's earning a living. He is paying for the car, the gas, the maintenance, the insurance, bearing every cost of the system while feeding it the data that makes it smarter. He is building, at his own expense, the autonomous vehicle that will replace him.

This is the quiet transaction at the heart of the AI economy. People are not just contributing to these systems. They are financing them. Every route logged, every surge accepted or rejected, every rider interaction is live training data, purchased in effect by the driver himself, then handed to a platform that captures the data and keeps it.

The car is not the exception. It is the template. Who pays the energy bill, the carrier fee, and the monthly installment on the device that pumps your behavioral data into the cloud twenty-four hours a day? You do. The phone in your pocket is not a product you bought. It is a data collection terminal you are paying to operate. We are collectively funding the infrastructure of our own displacement, doing so out of pocket at scale across half the planet's data flows.

You are financing the AI revolution. The driver just makes it visible.

Artificial intelligence is not a technology story. It is a distribution story. And right now, we are telling it very badly.

Over the past decade, AI has compressed the middle class from both directions simultaneously. It automates white-collar tasks that once required degrees and judgment, while boosting the productivity of lower-wage work. What looks like efficiency on a quarterly earnings call is something else on a labor force chart: hollowing. The jobs that once anchored American economic stability — stable, skilled, middle-income — are being quietly vacated. What fills the space is not equivalent to work. It is often nothing.

The standard political response is Universal Basic Income: a monthly transfer to displaced workers, an acknowledgment that their economic contribution has become obsolete. It is a compassionate idea built on a defeatist premise that people are casualties to be compensated rather than participants capable of generating value. It also misdiagnoses the problem entirely.

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

We have been here before.

After World War II, the United States faced a structural disruption of comparable magnitude. Industrial productivity was surging. Labor unrest was real. Workers entering a new kind of economy had no bridge between present wages and future security. The Treaty of Detroit, negotiated in 1950 between General Motors and the United Auto Workers, answered that problem with a structural solution: employer-funded pensions. Not charity. Not a stipend. A mechanism for converting labor, hours worked, and value contributed into a long-term financial asset.

Pensions transformed the American middle class. Workers became long-term participants in the economy, not just earners. Pension funds became institutional investors. Work became ownership. The later codification of these protections in the Employee Retirement Income Security Act ensured the system scaled.

That was the last time America looked at a structural economic crisis and responded with genuine institutional creativity. We built something. And for a generation, it worked. Then we shipped jobs overseas, and globalization has blurred the line between stagnation and saturation.

Now we're here, facing another structural break, but without the same instinct to build. We diagnose, we debate, we optimize, but we don't create.

Last time, America built pensions while China built its industrial base. Both chose institutions. Both converted participation into long-term value. But the roles are shifting again. China is building AI, data, and infrastructure at scale, while America hesitates, caught between stagnation and saturation. That's the real divide. Not left or right. Not growth or decline. Builders versus bystanders. This time, we either build what comes next, or we watch the system get rebuilt by someone else.

A Data Savings Act would do for the AI economy what pensions did for the industrial economy: turn participation into ownership.

The principle is straightforward: if your data contributes to the functioning and profitability of AI systems, you should accumulate value from it over time. Not as a one-time privacy payment. Not as a regulatory concession. As a compounding financial asset, it is held in personal Data Savings Accounts and professionally managed through Data Savings Funds.

This is not "selling your data". That model belongs to a Web 2.0 world of targeted ads and privacy violations. This is something more fundamental: recognizing data generation as a form of economic contribution, and building the institutional machinery to compensate it accordingly. The same way a factory worker's hours fund a pension, a citizen's continuous digital participation would fund their future.

The objections are predictable. Who administers these accounts? How is data valued? What prevents companies from gaming the system? These are engineering problems. They are not reasons to abandon the principle. Every objection raised against pension systems in 1950 turned out to be solvable. The harder question — the one we are currently avoiding — is what we believe an economy is for.

An economy exists to serve human needs and create human participation. Without people, there is no demand, no purpose, no value. When the systems that power economic growth are trained on human behavior but return nothing to the humans who generated that behavior, we have not achieved efficiency. We have built a machine that extracts from the society it was supposed to serve.

The concentration of AI-generated wealth is not an accident. It is the predictable outcome of building powerful new systems without building the institutions to distribute their benefits. We have done this before, in the Gilded Age, in the early decades of industrialization, and the correction was not gentle. It required decades of conflict, reform, and, eventually, institutional redesign.

We have the opportunity to do the redesign first, this time. The good news is that speed is a given. Today, Americans can't save money because they don't have money to save. But they can and will save data. And data has a lot of value.

The Treaty of Detroit did not emerge from altruism. It emerged from a shared recognition that an economy in which workers had no stake in its future was an economy permanently at risk of instability. The same logic applies now. An AI economy in which most people are structurally excluded from the value they help generate is not a stable equilibrium. It is a fast-building crisis.

The United States solved a version of this problem once. It did not wait for collapse. It looked at a transition and asked: What institution do we need to build so that participation leads to accumulation, and contribution leads to ownership?

We need to ask that question again. And we need to answer it the same way, not with a check, but with a system. 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.

We can build a better "future."

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