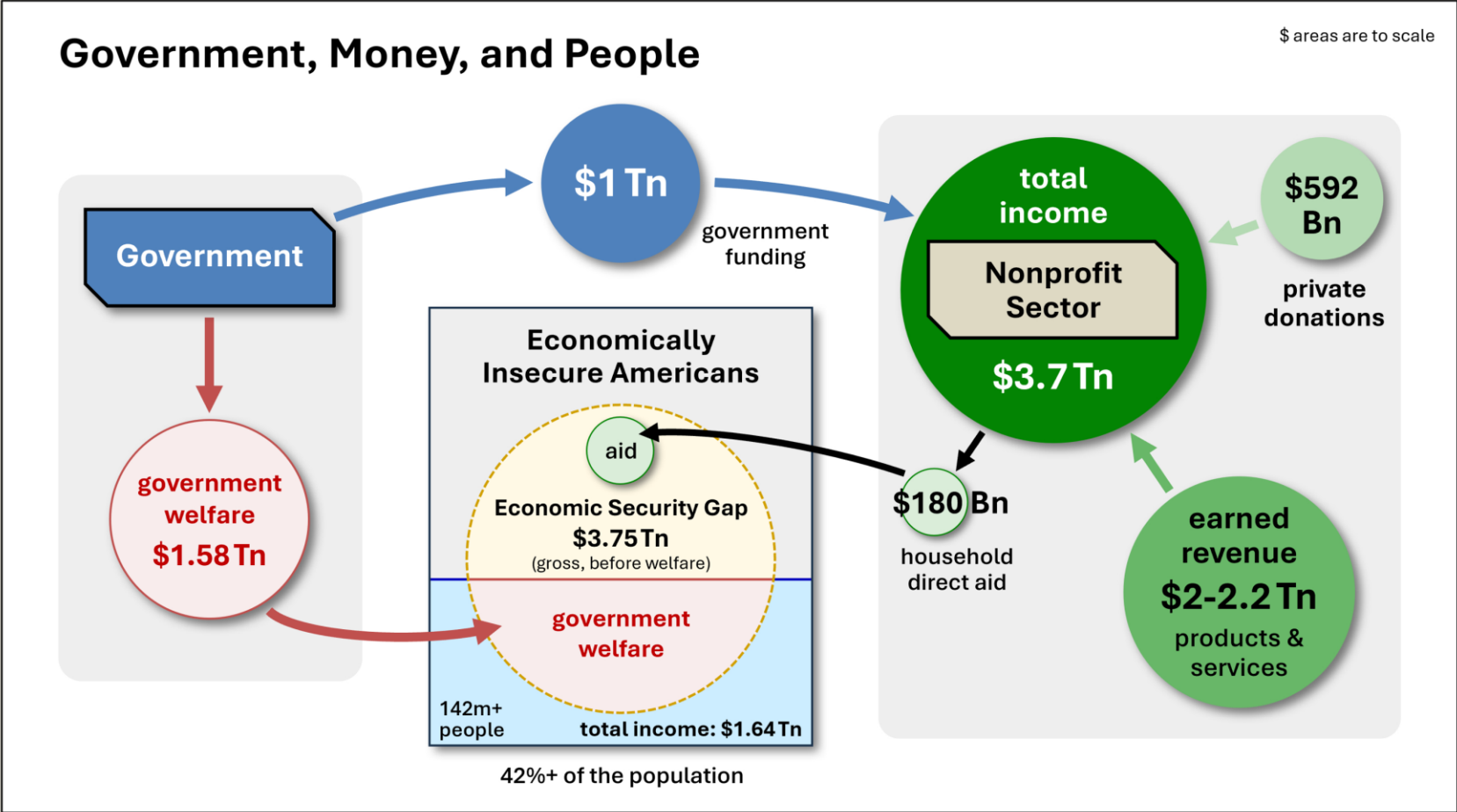


Economic Insecurity – a strategic vulnerability



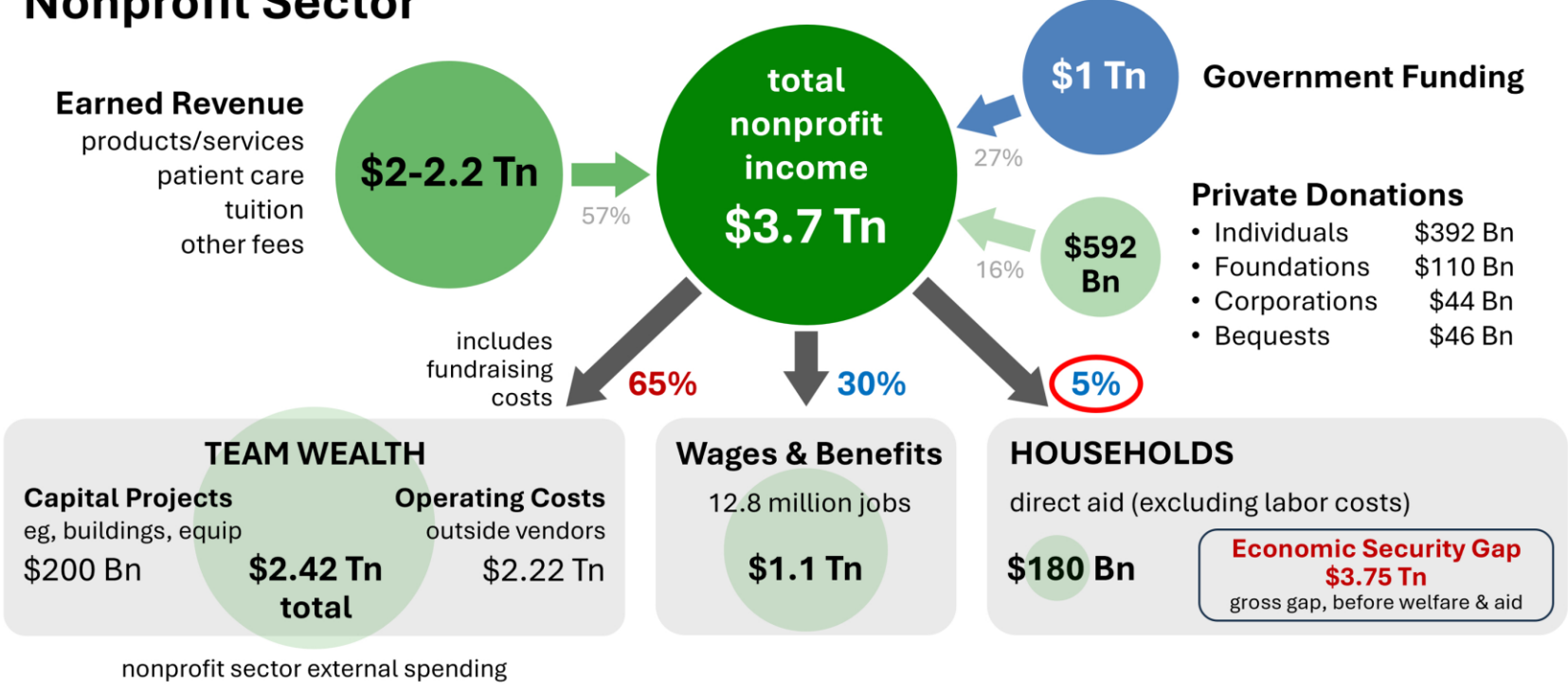
economic insecurity — people, industries, government — is strategic insecurity for the nation

Sources: United for ALICE; Giving USA; NCCS (Urban Institute); USAspending.gov; OMB

Nonprofit Sector Money Flows

numbers are approximate

Nonprofit Sector



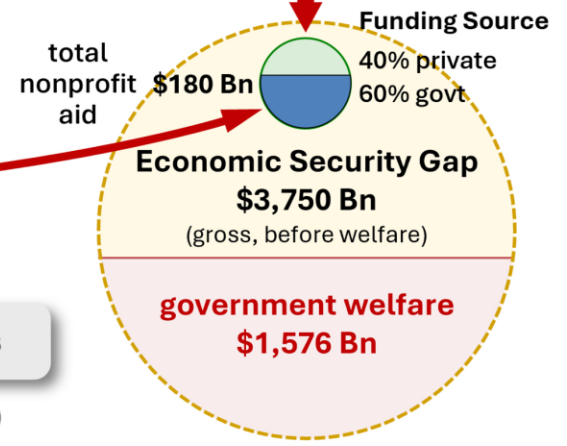
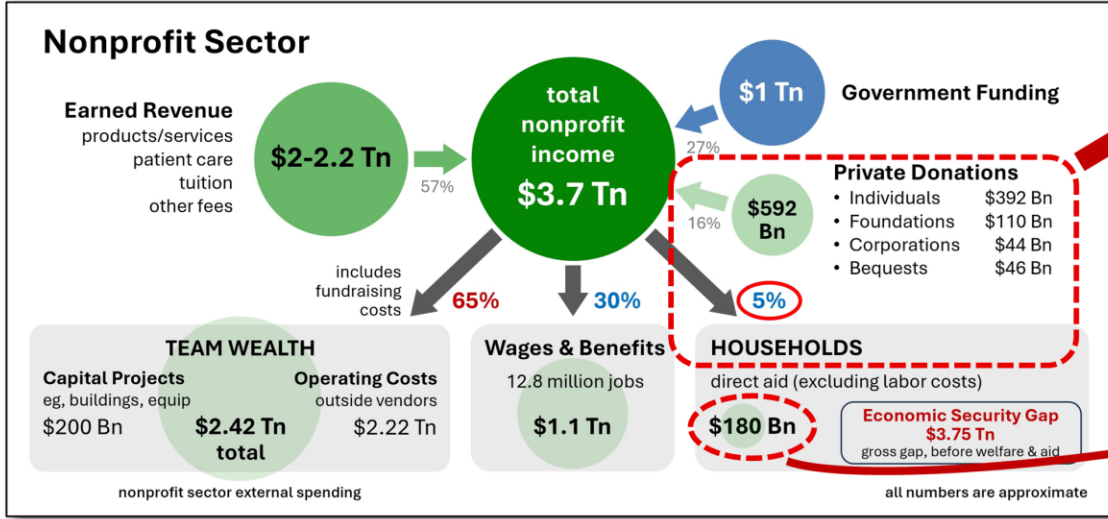
- 65% goes to commercial businesses
- 30% funds 12.8m nonprofit jobs
- 5% reaches households as direct aid

Sources: IRS; Giving USA; USAspending.gov; BEA; OMB

Household Aid Effectiveness

Philanthropic Aid Effectiveness

Private Donations **\$592 Bn** to nonprofits



Philanthropic household direct aid covers ~3% of essential needs

(after welfare)

~12% of private donations reaches households as direct aid

Sources: BLS; FRED; BEA; USAspending.gov; OMB

Consumer Spending – 68% of the economy

Annual Consumer Spending

per person (group averages)
proxy for net income for lower half – no savings

\$ and population areas are to scale
numbers rounded for readability
spending excludes income tax

We give more welfare and aid to 142m Americans to help keep (most of) them alive than we pay them for their labors.

> 90%
are below the national average spending/person
\$57,925

Top 10%
average spending per person
\$289,600
an average top-10% household of 2 adults and 2 children spends
\$1,158,400
each year
~25X the direct spending of the bottom 42%

required for Economic Security: \$35,025
aid + welfare \$12,400
direct spending \$11,600
142m people

hope & fear
middle 48%
avge spending per person
\$39,500
160m people

joy

the bottom 42% the 'middle' 48% top 10% ← Our Population

64% of Americans suffer economic insecurity

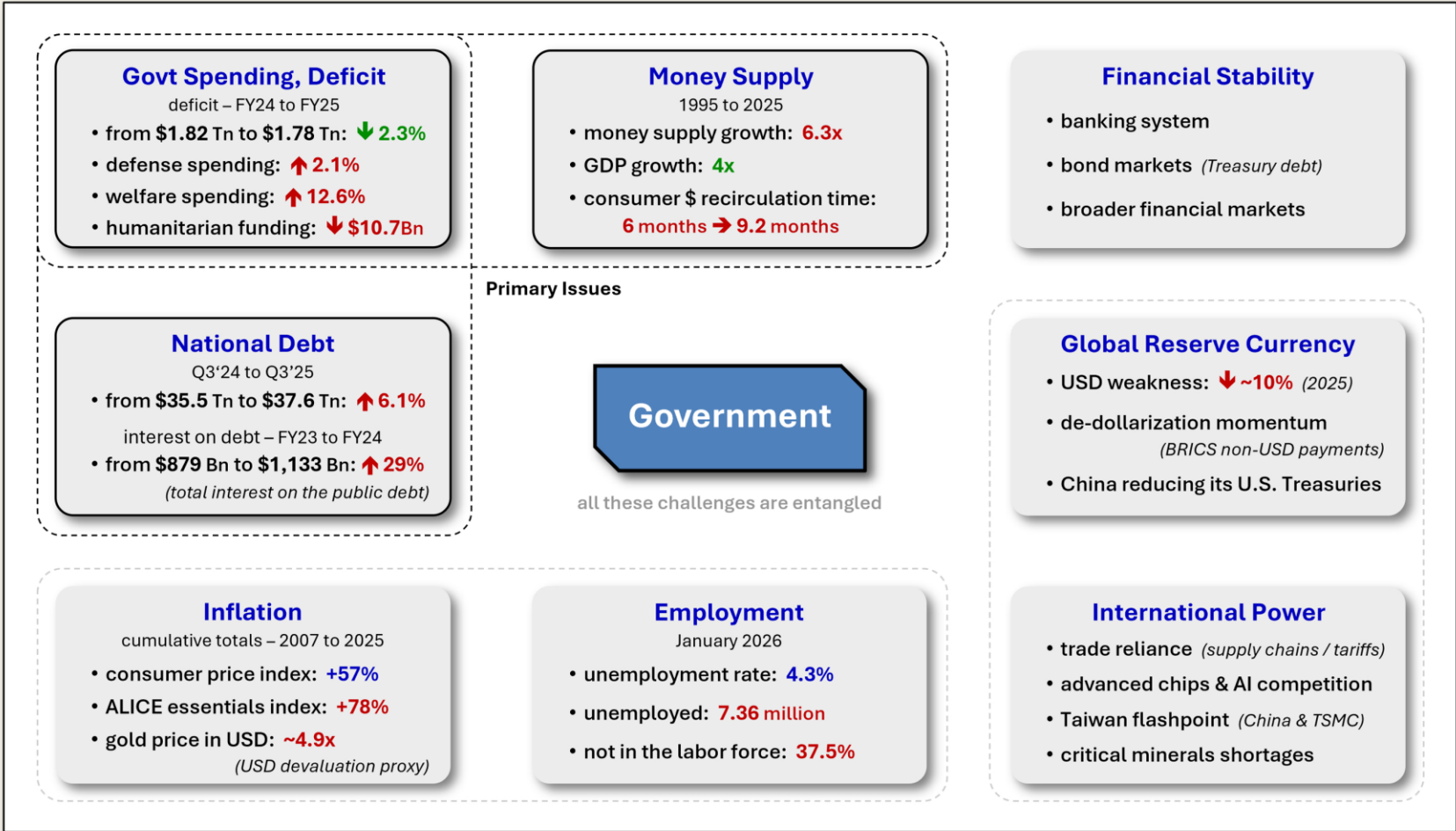
only 36% have secure access to all the basic essentials

and AI is coming for a job near you

the consumer base is on life support — spending is concentrating — the trajectory is unsustainable

Sources: BLS; BEA; FRED; United for ALICE; USAspending.gov

Challenges in Managing the Economy



tough decisions to be made — irrespective of politics

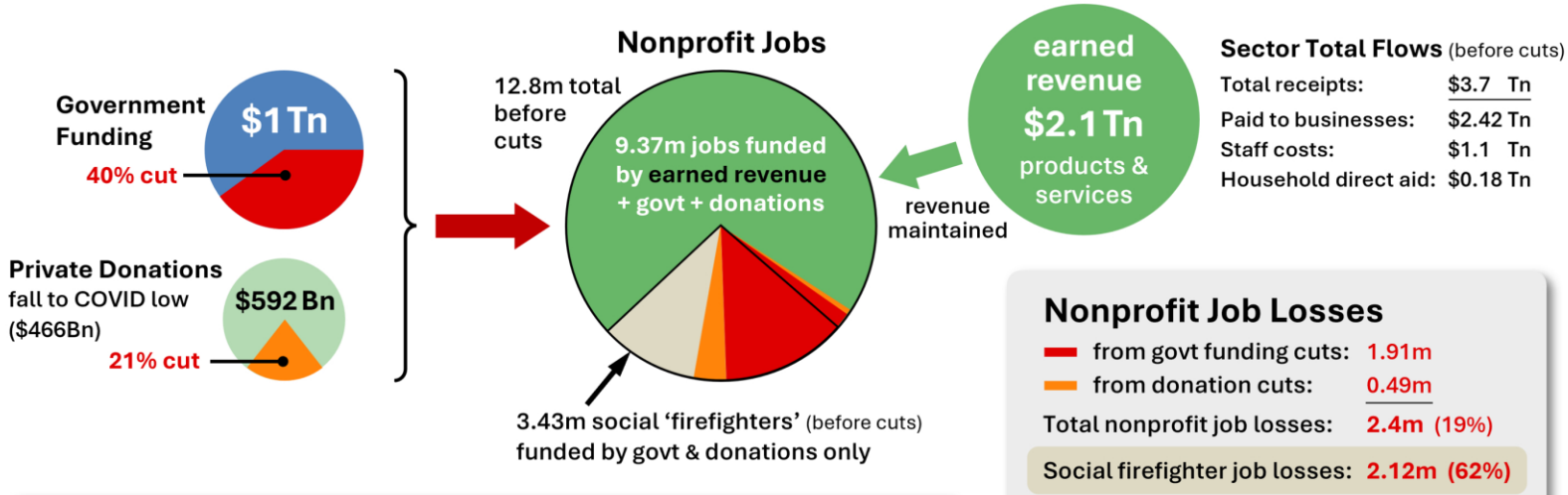
Sources: CBO; FRED; BEA; BLS; US Treasury

Looming Dangers – Part 1

- **Fiscal Vice Tightens** – no painless options: cut funding, borrow more, ‘print’ more; USD weakens, insecurity grows
- **Support Capacity Squeezed** – nonprofit funding down, jobs lost; welfare and aid demand up, support down

Nonprofit Sector Funding Cuts

numbers are approximate



The Government Narrative

- Govt pays \$1Tn to nonprofits; only \$108Bn reaches households as direct aid
 - The overall economy takes priority — 5.7% unemployment is painful but survivable
 - Foundations have \$1.3–1.6Tn in unspent tax-deducted donations — they can step up
- It’s politically viable and economically sound.

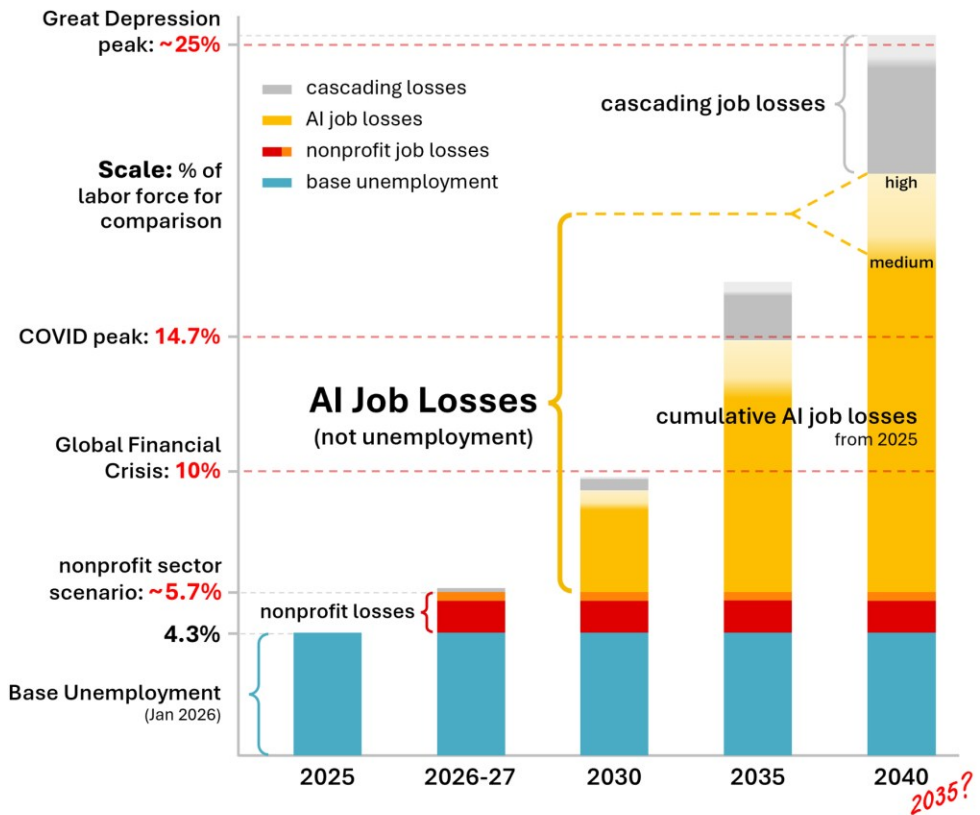
The fire department is now at risk.

Sources: NCCS (Urban Institute); IRS; Giving USA; USAspending.gov; BLS

Looming Dangers – Part 2

• **AI Comes of Age** – replacing new hires now, plus some existing jobs; range of roles displaced widens, impact grows relentlessly

AI's Coming of Age



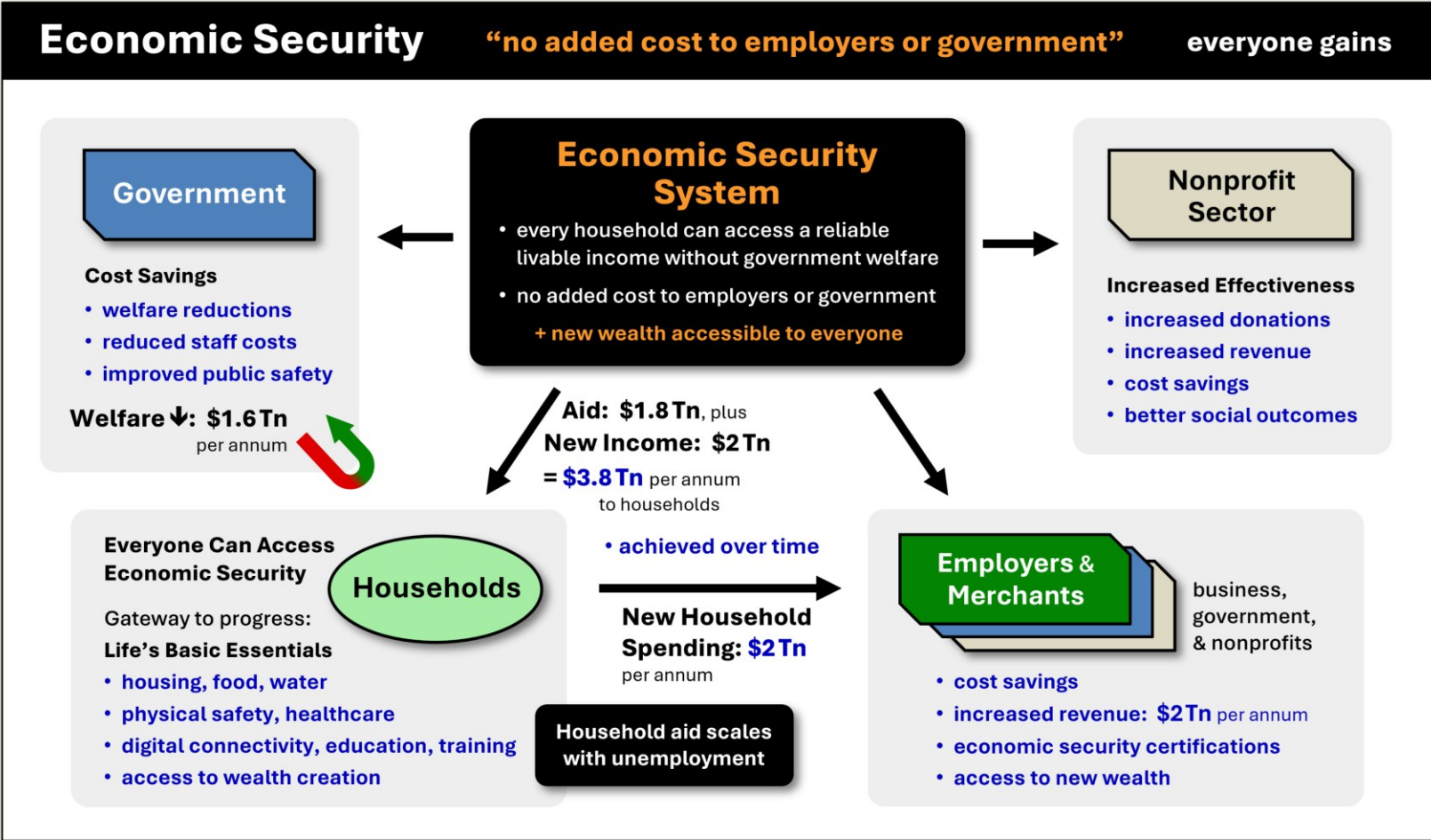
AI Job Losses

- estimates reflecting ROI-driven AI adoption, including robotics
- 2040 losses ~34% to 42% of white collar + admin + production jobs
- cascading losses rise with stress: 10% to 30% of primary losses
- 2025: 54,836 AI-cited layoff plans — an early signal (Challenger; excludes “cost-cutting”, etc)
- college grad underemployment: 42.5% (NY Fed, 2025 Q4)
- job loss ≠ unemployment: BLS counts ‘employed’ if you worked ≥1 hour that week
- 40% of employers anticipate reducing staff where AI can automate tasks (WEF)

Once a job type is lost to AI, it's never coming back.

Sources: BLS; NY Fed; Challenger; WEF

Accessible Economic Security – a solution for everyone

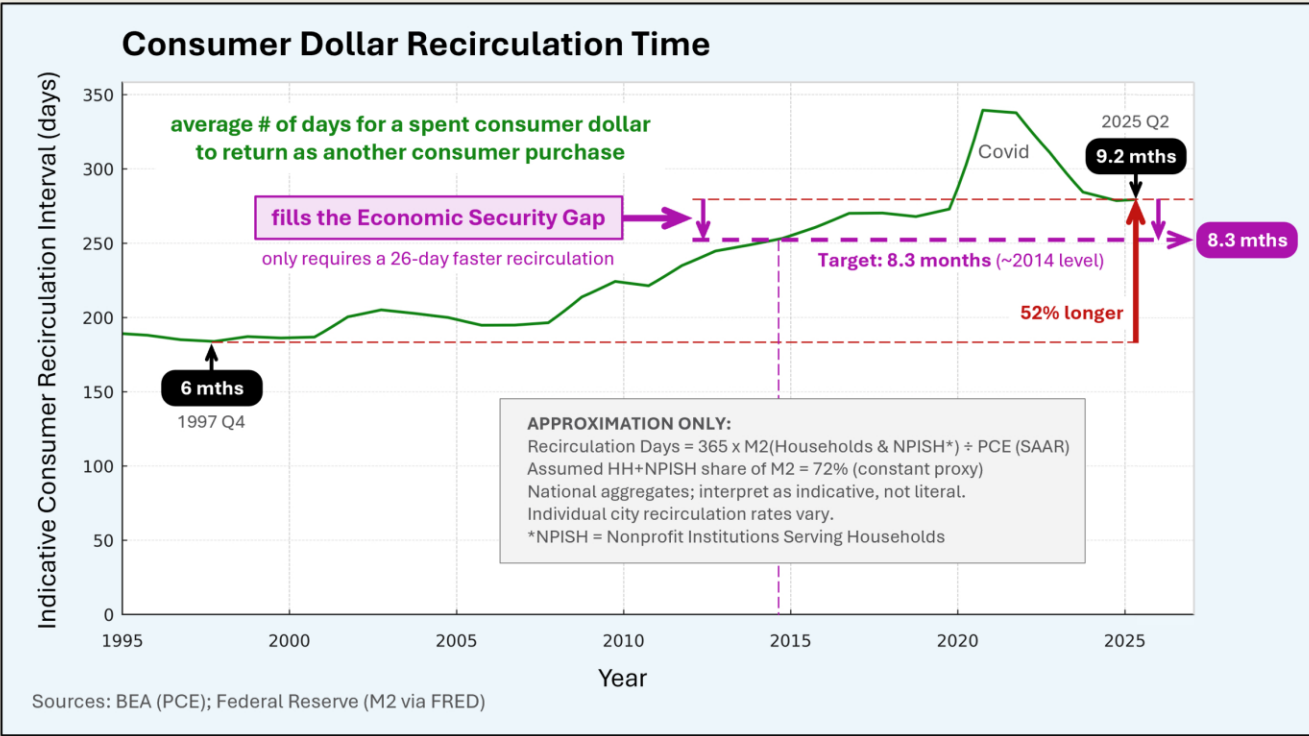


strengthening the economy and the country — making society AI resilient

Sources: FRED; BEA; BLS; OMB; IRS

“How?”

- **Consumer money stock:** the pool of money circulating through the consumer side (68%) of the economy
- **Recirculation time:** time for a spent consumer dollar to return as another consumer purchase — currently 279 days (9.2 months)
- **Cutting average recirculation time by 26 days (to 8.3 months) creates ~\$2 Tn of new consumer spending without any more money**
- We achieve the same \$2 Tn gain by accelerating just 0.26% of the \$14.8 Tn consumer money supply (~\$39 Bn) to weekly recirculation **that’s how everyone can access economic security — without it costing anyone any money**



The Full Story

There's a lot more to a car than how the engine converts gas into motion — an engine alone does not make a car.

Same with economic security.

To understand how we can create economic security from slow-moving money — making it accessible to every household in need, while giving every person and every type of organization (business, government, and nonprofits) access to new financial gains — see the full story at:

→ [CreatingEconomicSecurity.com](https://www.CreatingEconomicSecurity.com)

Pathfinder strategic services is a 501c3 nonprofit organization

info@pathfinder-strategic.com

Economic Security **is** National Security