THE HUMAN STANDARD

HP-13

Social Security and National Worker Protection

A coordinated framework for retirement, disability, family leave, and employment-injury protection

Registered Working Edition • Revised with Employment-Injury Sections 1 and 2 • July 2026

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Status	Library	Related Papers	Companion Review
Registered Working Edition, Revised	The Human Standard • Working Policy Library	HP-09 Dignity Through Work; HP-10 Transparent and Simple Taxation	HC-ST-13 and HC-ST-13A

The Charter Principle

Every person possesses inherent worth. Age, disability, illness, caregiving responsibility, workplace injury, or the death of a wage earner does not reduce that worth or erase the responsibilities of a society that depends upon human work.

Social Security is a shared national promise: protection should follow the person when earning power is interrupted or a working life reaches its close.

Purpose

This policy strengthens Social Security as a coordinated national system of retirement security, survivor protection, disability insurance, paid family and medical leave, and employment-injury protection. It establishes one administrative roof with four protected branches. Each branch shall maintain separate funds, eligibility standards, accounting, actuarial reporting, and responsibility for its own obligations. Coordination shall simplify the experience of the person without blurring ownership of the cost.

Governing Standards

- Social insurance shall be treated as earned protection, not charity.
- A full working life shall lead to a retirement of dignity rather than managed deprivation.
- Existing benefits and lawful cost-of-living adjustments shall not be reduced merely to conceal a funding failure.
- No branch may raid the reserves of another branch.
- Administration shall be understandable, reviewable, and accountable to the People.
- The person receiving protection shall not bear responsibility for routing or reconciling funds among government programs.

Part I: The Four-Branch Structure

Retirement and Survivors Insurance

This branch shall provide retirement income, survivor protection for spouses and dependents, and the national dignified-retirement guarantee.

Disability Insurance

This branch shall protect workers experiencing total, partial, progressive, recurring, or permanent loss of earning capacity. Disability shall not be treated as an all-or-nothing condition.

Family and Medical Leave Insurance

This branch shall provide temporary, portable income protection for qualifying personal illness, childbirth, adoption, recovery, family caregiving, and related medical or family interruption.

National Employment-Injury Protection

This branch shall establish a national minimum for workplace injury and occupational illness, including immediate wage replacement, rehabilitation, retraining, accommodation, return-to-work planning, and transition to long-term disability or survivor protection. Medical treatment shall remain available under existing systems during transition and shall ultimately be coordinated with universal healthcare.

Part II: Retirement Security

The Dignified-Retirement Guarantee

Every qualified worker shall receive a protected retirement guarantee sufficient to support a basic life of dignity. The guarantee shall be measured against the actual cost of stable housing, food, healthcare, utilities, transportation, essential personal needs, and a reasonable margin for emergencies. The guarantee shall not be calculated solely as a percentage of historically low wages.

> **A retirement system should be judged first by what happens to the person who worked a full lifetime at the lowest lawful wage.**

The Minimum-Wage Worker Test

The responsible agency shall test the guarantee against a worker who worked full time for approximately forty years, earned the lawful minimum wage throughout that career, contributed as required, and enters retirement without substantial private retirement income. That worker shall be able to maintain ordinary retirement security without chronic fear of losing housing, food, healthcare, utilities, or transportation.

Earned Supplemental Benefit

Qualified retirees shall receive an earned supplement based upon lifetime covered earnings and contribution history. The formula shall provide stronger replacement at lower lifetime earnings, progressively smaller additional credit at higher earnings, a reasonable maximum, and no abrupt benefit cliff.

Verified Retirement-Resource Profile

The earned supplemental portion may be modeled in relation to a composite profile of verified retirement resources. The purpose is to recognize genuine financial capacity without converting Social Security into an invasive annual confession of wealth.

- pension and annuity income;

- retirement-account distributions;
- wages or self-employment income after retirement;
- investment income and realized capital gains;
- trust, partnership, and similar recurring distributions;
- extraordinary medical, disability, long-term-care, and caregiving costs;
- and other recurring resources reasonably available for retirement.

No adjustment shall rely solely upon self-reporting, a single account balance, a single year of income, one unusual withdrawal, or one fixed wealth threshold. Rollovers, transfers, returned contributions, genuine loans, and other non-income movements shall not be treated as retirement income.

Strengthened Third-Party Reporting

Financial institutions, employers, pension administrators, plan custodians, trust administrators, and other regulated entities shall provide standardized information necessary to construct the verified retirement-resource profile. Reporting shall distinguish balances, recurring distributions, required distributions, voluntary withdrawals, rollovers, transfers, loans, and extraordinary transactions. The system should use a rolling multiyear assessment where practical so that one unusual year does not determine a continuing benefit.

Protected Savings and Anti-Deferral

Ordinary retirement saving shall not be punished. A broad protected-resource band shall shield modest retirement assets and income from supplemental reduction. Any rule addressing deliberate deferral through unusually large tax-advantaged balances shall be narrow, transparent, subject to substantial thresholds, and accompanied by hardship protections. An account balance alone shall not become a disguised general asset test.

Review, Correction, and Appeal

- plain-language explanation of the calculation;
- access to the data used;
- correction of inaccurate third-party reporting;
- prompt reconsideration after a material change in circumstances;
- timely administrative appeal and judicial review;
- and protection from repayment demands caused solely by government or institutional error.

Part III: Voluntary Benefit Election

A beneficiary may voluntarily choose to receive the full scheduled benefit, any reduced amount, a payment as small as one dollar, no payment for a chosen period, or no payment until the election is changed. A beneficiary may also redirect some or all of a scheduled payment to a protected Social Security fund or another authorized beneficiary-protection purpose within the Social Security system.

Choice, Reversibility, and Privacy

- The election shall not depend upon income, account balances, reporting, government approval, or proof of need.
- The election may be changed at any time without penalty, a new eligibility review, or proof of hardship.
- Full scheduled payments shall resume within the next practicable payment cycle.
- The government shall not publish, rank, celebrate, advertise, or otherwise disclose who participates.
- No employer, insurer, adviser, lender, family member, care facility, representative payee, or public agency may coerce or improperly influence the election.

Declined or redirected payments shall not ordinarily accumulate as a retroactive personal claim. The beneficiary retains the right to resume prospective payment.

This choice is civic stewardship, not charity: a person may leave protection within the shared system while knowing the same protection remains available should life change.

Part IV: Disability Protection

Total and Partial Disability

Disability insurance shall recognize both total and partial loss of earning capacity. A worker shall not be forced into complete unemployment merely to qualify for protection. Partial benefits may supplement reduced earnings when a person can work fewer hours, must accept lower-paid work, experiences recurring incapacity, requires frequent medical absence, or cannot perform prior occupational duties.

Work Incentive

Each additional dollar of earned income shall leave a beneficiary financially better off after any benefit adjustment. Temporary improvement shall not automatically be treated as permanent recovery.

Realistic Work Standard

Earning capacity shall not be based upon work that is merely theoretical, geographically inaccessible, inconsistent with medically established limitations, or unavailable in meaningful numbers.

Review with Dignity

Permanent and irreversible conditions shall not be subjected to repetitive unnecessary review. All reviews shall provide understandable notice, access to records, proportionate evidence requirements, and meaningful appeal.

Part V: Family and Medical Leave Insurance

The leave branch shall provide temporary income replacement during qualifying personal or family medical leave. Benefits shall be portable and shall follow the worker rather than the employer.

- reasonable wage replacement, with stronger protection for lower-income workers;
- coordination with job-protection law and safeguards against retaliation;
- efficient certification that does not create unnecessary medical bureaucracy;
- and a coordinated transition when a temporary condition becomes long term.

A person moving from temporary leave into disability shall not be forced to restart the process from the beginning.

Part VI: National Employment-Injury Protection

Federal Floor and State Administration

Congress shall establish a national minimum using the strongest workable elements of existing state systems. States may provide stronger protections but may not fall below the federal floor. A state that persistently fails national standards may be subjected to corrective supervision or temporary direct federal administration until compliance is restored.

Immediate Protection and Disputed Causation

An injured worker shall receive temporary wage replacement, case coordination, clear notice of rights, and uninterrupted access to necessary care without waiting for final resolution of a causation dispute. A provisional shared-payment mechanism shall allow responsibility to be reconciled after adjudication without forcing the worker to finance the delay.

Employer Responsibility and Risk Rating

Employers shall contribute according to occupational risk through a formula combining industry risk, verified safety performance, claims experience, and limited employer-specific experience rating. The formula shall not reward suppressed reporting, retaliation, discriminatory hiring, or concealment of dangerous work. Individual workers shall never be risk-rated.

SECTION 1 • TEMPORARY INCOME REPLACEMENT
The employment-injury branch shall replace temporary earnings lost during hospitalization, treatment, rehabilitation, retraining, and medically supported return-to-work activity. Protected earnings include all legal and verifiable wages lost from every affected employment source. Passive income and voluntary gratuities are excluded. Temporary protection shall continue without interruption until recovery or the permanent-disability transition is active.

SECTION 2 • PERMANENT EARNINGS LOSS AND TRANSITION TO NATIONAL DISABILITY
A workplace injury that permanently reduces a person's earning capacity shall transition automatically from temporary employment-injury protection into the Disability Insurance branch. The person shall not file a second claim, recreate the record, or personally reconcile benefits between programs.

Automatic Preservation and Single Claim

Every accepted employment-injury claim shall automatically preserve a corresponding National Disability claim from the date of injury. The claim shall remain administratively dormant while recovery remains reasonably possible and shall activate when the permanent-condition criteria are satisfied. The person shall receive one case number, one coordinated record, one primary point of contact, and one appeal pathway.

Completion of Treatment and Rehabilitation

Treatment and rehabilitation shall be considered complete through either of two pathways:

1. Full-recovery completion: all material medical goals have been met; pain no longer materially limits function; range of motion, strength, and joint stability have returned to expected pre-injury levels; functional performance matches pre-injury capacity; full activity can resume without unreasonable risk of reinjury; and the treating practitioner approves unrestricted return.
2. Permanent-condition completion: all reasonable curative treatment has been completed or attempted; further treatment is not expected to produce material improvement in function or earning capacity; remaining restrictions are expected to be permanent; and the person is medically stable enough for occupational and vocational evaluation.

Continuing supportive, maintenance, preventive, palliative, or equipment-related care shall not prevent a permanent-disability determination.

Treating-Practitioner Determination

The medical practitioner responsible for the person's course of care shall make the initial determination that the condition is permanent and document the resulting functional restrictions. An agency medical professional may request clarification or provide reasoned advice but may not silently override the treating practitioner. Any disagreement shall identify the specific medical issue, supporting evidence, reviewer qualifications, and opportunity for response or independent specialist review.

Occupational and Vocational Evaluation

After the permanence determination, an occupational therapist or comparably qualified vocational-functional specialist shall evaluate how the restrictions affect employment. The evaluation shall address the prior occupation, transferable skills, actual labor-market conditions, reasonable accommodations, retraining needs, licensing or credential requirements, transportation and accessibility, treatment schedules, and realistic paths to restored earnings.

One-Hundred-Percent Earnings-Gap Protection

The Disability Insurance branch shall replace one hundred percent of the verified difference between the person's earnings-restoration target and current post-injury earnings. The person's combined earnings and benefit shall not exceed the applicable earnings-restoration target, subject to ordinary indexing and correction rules.

Calculation Principle
Disability benefit = indexed earnings-restoration target minus actual post-injury earnings. The formula protects the lost earning capacity rather than forcing the person into total unemployment to qualify.

Earnings Restoration Standard

The earnings-restoration target shall reflect both the thriving-wage floor established by HP-09 and the individual earning position the person built before injury. The department shall consider actual pre-injury earnings, all legal and verifiable employment income, experience, qualifications, licenses, seniority, customary career progression, inflation, time lost because of the injury, and the realistic capacity to sustain the standard of living built through prior work. The purpose is economic restoration, not placement into any available job above a minimum wage.

Projected career advancement may guide retraining and placement. Projected earnings shall not reduce current benefits until those earnings are actually realized.

Actual Earnings and Earning Capacity

Actual post-injury earnings shall be presumed to represent current earning capacity. A higher capacity may be recognized only through clear medical, vocational, and labor-market evidence demonstrating suitable, sustainable, and presently available employment. A database entry, occupational title, generalized wage estimate, or vacancy that is inaccessible to the person shall not be sufficient.

Government Duty to Make Opportunity Real

When the government asserts that a person can earn more than current earnings, it shall provide the training, certification, counseling, placement, accommodation coordination, transportation assistance, adaptive equipment, employer outreach, and other reasonable services necessary to make that opportunity attainable. Benefits shall not be reduced because of theoretical earning capacity before the person begins suitable work or refuses a verified bona fide offer without good cause.

Submission and Verification of Employment Offers

Any employment offer relied upon to establish or increase post-injury earning capacity shall be submitted simultaneously to the claimant and the National Disability department in a standardized written form. It shall identify the employer, duties, wage, hours, schedule, duration, location or remote terms, qualifications, physical and cognitive demands, accommodations, conditions, and start date.

No offer shall affect benefits until the department verifies authenticity, compensation, hours, duration, accessibility, medical suitability, accommodations, and actual availability. Informal, conditional, sham, short-lived, materially altered, or paper-only offers shall not reduce benefits. The claimant shall receive reasonable time to review the offer with the primary caseworker and medical-vocational team. Refusal may affect benefits only when the offer is bona fide and suitable and the claimant lacks good cause.

Protected Trial Work and Career Progression

A person entering new or modified employment shall receive a protected trial-work period. Benefits shall adjust to actual earnings while the claim remains open. If the work attempt fails because of the disability, prior protection shall be restored automatically without a new application. Entry-level wages in a new field shall not be treated as the person's final earning capacity merely because the new occupation has a possible future ceiling. Career counselors and caseworkers shall pursue a documented, realistic progression toward the earnings-restoration target.

Duration and Closure

The wage-gap benefit shall continue until the person is sustainably employed at or above the indexed earnings-restoration target. Employment in a field with a realistic path to the target shall reduce benefits only as actual earnings rise. Closure shall require demonstrated sustained earnings, written findings, access to the evidence used, and appeal rights. A later work failure caused by the disability shall permit prompt restoration without relitigating the original injury.

Economic Layoff and Unrelated Job Loss

A general layoff or economic downturn shall be addressed first through unemployment protection. When the permanent disability materially limits the person's ability to obtain replacement work, the Disability Insurance branch may resume or increase the wage-gap benefit based on documented disability-related reemployment barriers. The original claim shall remain available for this purpose.

No Separate Impairment Claim at Launch

Healthcare shall address treatment and continuing care; employment-injury protection shall address temporary wage loss and rehabilitation; and Disability Insurance shall address permanent earnings loss. HP-13 shall not create a separate permanent-impairment cash claim at launch. This avoids duplicate ratings, applications, examinations, appeals, and body-part schedules where no demonstrated unmet need remains.

Five-Year Review of Unmet Need

At least once every five years, the responsible department shall publicly evaluate whether people with catastrophic permanent injuries continue to face substantial unmet needs after healthcare, income protection, rehabilitation, accommodations, assistive equipment, caregiving, and support services are provided. Congress may create or revise a narrowly tailored benefit only when transparent evidence demonstrates a material gap.

Benefit Continuity and Internal Reconciliation

Temporary employment-injury benefits shall continue until the permanent-disability determination, payment calculation, and first Disability Insurance payment are complete. Permanent entitlement shall be preserved from the date of injury, with internal credit for temporary benefits already paid for the same period. The person shall not manage offsets, reimbursements, or agency disputes and shall not be required to repay amounts caused solely by government allocation error.

Review, Appeal, and Evidentiary Protection

- Reviews shall occur only after a material change in medical condition, earnings, employment status, or credible evidence of recovery.
- Stable and irreversible conditions shall not be repeatedly re-proved.
- Benefits shall continue during a timely appeal unless fraud is established through due process.
- Every decision shall explain the medical, vocational, wage, labor-market, and offer evidence relied upon.

- No disputed medical question shall be decided solely by nonmedical personnel.
- No automated system shall issue a final adverse decision without meaningful human review.

Administrative Capacity and Minimum Disturbance

The person shall submit information once. Participating branches shall share the authorized record internally. Implementing law shall establish enforceable weighted caseload ceilings, reserve staffing when ceilings are reached, and interdisciplinary medical and vocational staff sufficient to translate records and support timely decisions. Understaffing or interagency disagreement shall not delay, suspend, or reduce an otherwise payable benefit.

Part VII: Funding

Contributions on All Earned Income

All earned income shall be subject to Social Security and Medicare contributions without an earnings cap. Additional benefit credit at very high earnings shall diminish progressively and remain subject to a reasonable maximum.

Relationship to HP-10

HP-13 shall be coordinated with HP-10, Transparent and Simple Taxation. HP-10 shall govern the broader revenue base, rate, collection, and protected allocation mechanics. HP-13 shall define the protected purposes for which that revenue is required.

Occupational and Shared Risks

Employer contributions shall principally fund risks created by employment and workplace conditions. Broad national revenue shall principally fund shared social risks that cannot reasonably be attributed to one employer.

No Automatic Benefit Cuts

A projected shortfall shall trigger a public actuarial warning, updated projections, revenue recommendations, program-efficiency review, and an explicit recorded legislative response. It shall not automatically trigger benefit reductions.

Recession Backstop

Temporary general-revenue support may stabilize a protection fund during a declared economic emergency, subject to public accounting and mandatory replenishment rules. Retirement, survivor, and disability reserves shall remain unavailable to other branches.

Part VIII: Protected Funds and Accounting

Each branch shall maintain separate reserves, financial statements, actuarial reports, administrative-cost reporting, and reimbursement records. Transfers between funds shall be prohibited except for documented reimbursements authorized by law. Every reimbursement shall identify the obligation, responsible branch, amount, legal basis, and actuarial method.

> **Coordination may share the doorway. It may not erase the walls between protected funds.**

Part IX: Benefit Payment Continuity

Scheduled Social Security benefits and the essential administrative operations required to issue them shall operate under permanent payment authority and shall not depend upon annual appropriations.

Operating Reserve

The system shall maintain a protected, highly liquid operating reserve sufficient to continue scheduled benefits and critical administration during a temporary disruption in federal budgeting or Treasury operations. The size and form of the reserve shall be established through actuarial and operational analysis.

Debt-Limit Future-Proofing

HP-13 supports removal or automatic neutralization of the separate statutory debt-limit mechanism so that lawful obligations cannot be disrupted after Congress has already authorized them. The full structure for debt-limit reform, budget variance reporting, contract accountability, and government-wide financial records shall be established in a separate Human Standard paper on federal fiscal administration and transparency.

Part X: Transparency, Privacy, and Public Reporting

- contributions received and benefits paid;
- fund balances, obligations, and actuarial projections;
- administrative cost, weighted caseloads, and processing time;
- inter-fund reimbursements;
- appeal outcomes, reversals, and reporting errors;
- employment placements, sustained earnings restoration, and failed-work restorations;
- state performance and corrective action;
- and voluntary payments retained or redirected, reported only in aggregate.

Reports shall be published in both technical and plain-language forms. Personal medical, employment, retirement, and voluntary-election information shall remain protected from unauthorized use or disclosure.

Part XI: Implementation and Transition

Immediate and Early Measures

- remove the earnings cap on contributions;
- protect existing benefits and lawful COLAs;
- establish separate branch accounting and actuarial reporting;
- authorize voluntary benefit elections;
- strengthen payment continuity;
- and begin standardized third-party retirement-resource reporting.

Subsequent Measures

- establish the dignified-retirement guarantee and redesigned earned supplement;
- create partial-disability and permanent earnings-restoration protection;
- establish national family and medical leave insurance;
- create the national employment-injury floor and state transition process;
- and complete integration with HP-09 wage standards, HP-10 funding, and future universal healthcare.

Implementation shall preserve active claims, vested protections, records, appeals, and continuity of payment. No national transition shall occur through a single overnight switch.

Matters Reserved for Implementation

- the precise dignified-retirement guarantee and regional adjustment method;
- the supplemental-benefit taper, protected-resource band, and anti-deferral threshold;
- the administrative calculation and indexing mechanics for the earnings-restoration target;
- family and medical leave duration and wage-replacement formula;

- temporary injury wage replacement, waiting periods, and duration;
- the employer-risk contribution formula and rating bands;
- reserve targets, recession margins, and operating-reserve design;
- the division of federal and state administrative responsibility;
- the transition of state funds, insurers, personnel, records, and pending claims;
- privacy, cybersecurity, data retention, and appeal procedures;
- and the specific revenue allocation governed by HP-10.

Adoption Standard

This policy shall be considered ready for final adoption only after independent long-range actuarial modeling, comparative review of federal and state disability and employment-injury systems, disability-rights review, labor and employer consultation, administrative-capacity assessment, privacy and cybersecurity review, and public stress testing. Implementation details may refine the machinery. They may not reverse the governing promise.

Governing Standard

> **The United States should maintain a Social Security system strong enough to protect a lifetime of work, flexible enough to follow a person through changing circumstances, honest enough to keep every fund separately accountable, and humane enough to prevent age, disability, caregiving, injury, or loss from becoming a sentence to insecurity.**

Revision Note

This revision incorporates the completed employment-injury income-replacement framework and the new permanent earnings-loss transition. The detailed comparison and stress-test findings are contained in HC-ST-13A.

Document Relationships and Revision Status

Controlling policy: HP-13, Social Security and National Worker Protection, Controlled Working Edition (July 31, 2026).

- **Current status:** This document is preserved only as drafting history.
- **Citation rule:** It must not be cited as current HP-13 policy.
- **Controlling successor:** Use the current HP-13 controlling working edition and its registered supporting documents.