

THE CIVIC COMMONWEALTH OF THE BRITISH ISLES
Direct Democracy & Sortition Assemblies

CIVIC SECURITY ARCHITECTURE

A Framework for the Nation's Social Security Needs

Security as a Right · No Punitive Conditionality · Every Resident Protected

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Preamble: The Constitutional Case for Civic Security

This document establishes the Civic Security Architecture (CSA) for the Civic Commonwealth of the British Isles under Direct Democracy and Sortition Assemblies (DD&SA). It is the constitutional instrument that defines how the Commonwealth guarantees every resident freedom from the specific harms of destitution, homelessness, untreated care need, income deprivation in old age, unaffordable parenthood, and the trap of unemployment without support. These are not matters of framework discretion. They are constitutional obligations. They flow directly from the Civic Floor — the minimum standard of dignified civic life guaranteed to every resident — and from the Thirty Inviolable Rights embedded in the DD&SA Constitutional Architecture.

The Civic Security Architecture replaces the legacy social security system of the United Kingdom in its entirety. It does not reform Universal Credit, modify the personal independence payment system, or revise pension credit. It abolishes the entire architecture of means-tested, conditionally-dispensed, bureaucratically-humiliated welfare and replaces it with a structure that begins from a different constitutional starting point: every resident's security needs are a prior claim on the collective resources of the Commonwealth, not a discretionary disbursement subject to political mood, fiscal convenience, or administrative cruelty.

This framework is not built from the template of any existing social security system. It is built outward from DD&SA's own principles: the Civic Floor guarantee; the prohibition on territorial privilege; the resident-centred design mandate; the transparency and auditability requirements; the Magister accountability architecture; and — most distinctively — the replacement of punitive conditionality with the DD&SA Rules and Consequences framework, which understands the purpose of consequences as correction and restoration, not punishment and deterrence.

Terminology: Throughout this framework, 'entitlement' is used instead of 'benefit.' Entitlements are constitutional rights; benefits are discretionary dispensations. 'Entitled resident' replaces 'claimant,' 'recipient,' and 'applicant.' 'Civic Security assessment' replaces 'means test.' 'Rules and Consequences' replaces 'sanctions.' 'The Civic Security MCF' replaces the Department for Work and Pensions and its equivalents. No document in the DD&SA corpus uses the word 'welfare' to describe the Civic Security Architecture. The word carries a condescension that the architecture explicitly rejects.

PART ONE: THE STRUCTURAL FAILURE OF LEGACY SOCIAL SECURITY

1.1 The Representative System's Inherent Dysfunction

The social security systems of the United Kingdom were not designed to guarantee security. They were designed to manage the political costs of insecurity. From Beveridge's 1942 report to Universal Credit's final implementation, every major social security architecture in the British representative tradition was shaped by competing pressures: fiscal conservatism demanding minimal expenditure, electoral politics demanding visible generosity, administrative convenience demanding simplified categories, and moral ideology demanding that support be tied to proof of deserving.

The result was a system that was simultaneously too complex for residents to navigate, too rigid to reflect the actual texture of human circumstances, too politically volatile to provide genuine security, and too infected with punitive instinct to treat residents with dignity. The evidence of failure is not contested: food bank usage growing to millions of users; homelessness rising through decades of declared housing crises; the disability benefit assessment process generating mass wrongful denials and deaths; pension poverty remaining persistent despite decades of reform; and Universal Credit's five-week wait structurally driving new entrants into debt before they received a single payment.

1.2 The Seven Structural Defects

DD&SA's analysis identifies seven structural defects in legacy social security — each a consequence of the representative system's architecture rather than mere implementation failure. Each is addressed directly in the Civic Security Architecture.

Defect	How it manifested	DD&SA resolution
Political conditionality	Entitlements were subject to political definition: who 'deserves' support was determined by parliamentary majority and ministerial discretion, not constitutional principle. What a resident received depended on which party held office.	Entitlements are constitutionally defined. No Sortition Assembly, no Magister, and no MCF officer can alter a resident's entitlement except through the formal constitutional review process.
Punitive conditionality	Job-seeking requirements, compliance obligations, and sanction regimes created a system in which the most vulnerable residents could lose income for missing appointments, failing to apply for unsuitable jobs, or falling ill during a compliance window.	The DD&SA Rules and Consequences framework categorically prohibits income removal as a consequence. Consequences are corrective and restorative, not punitive and pauperising.
Means-testing as humiliation	Means-testing required residents to prove their poverty in detail, repeatedly, to a bureaucracy that treated dishonesty as the default assumption. The process was intrusive, disempowering, and often inaccurate.	Civic Security assessments are needs-based, not means-based. They establish what a resident needs, not what they fail to have. The presumption is accuracy, not fraud.

Defect	How it manifested	DD&SA resolution
Cliff edges and withdrawal rates	The interaction of means-tested benefits with earnings created withdrawal rates that left some residents better off not working, and trapped others in cycles where marginal work produced marginal net income.	The Civic Income is universal and does not withdraw on a means-test. Supplements are phased on transparent, auditable schedules with no cliff edges.
Territorial and categorical inequality	Devolution created variation in social security provision across the British Isles. Categorical definitions — disabled enough, old enough, poor enough — excluded residents in genuine need who did not fit the category.	No territorial variation in entitlement standards. Assessment is needs-based; categories are defined by verified need, not administrative convenience.
Debt and deduction normalisation	The legacy system normalised deducting repayments from benefit income, leaving residents below survival minimum. Universal Credit advance payments created debt before the first payment was received.	No deductions from Civic Income for debt recovery. The Civic Emergency Provision replaces advance payment debt with constitutional emergency grant entitlement.
Opacity and inaccessibility	The system was so complex that large proportions of entitled residents did not claim what they were owed — estimated unclaimed entitlements ran to billions of pounds annually. Complexity was a de facto barrier.	Civic Security entitlements are calculated automatically for all registered residents. Residents do not need to claim; they need to register. Non-take-up is a system failure, not a resident failure.

1.3 The Representative Root of These Defects

Each of these defects flows from the same constitutional source: a system in which decisions about residents' security are made by elected politicians who face pressures — electoral, fiscal, ideological, and journalistic — that are structurally misaligned with the interests of the residents who depend on those decisions. The punitive conditionality of the 2010s was not an accident of policy design; it was a deliberate political choice, made possible by the fact that the people most harmed by it had the least political power to resist it.

DD&SA eliminates the structural condition that makes this possible. When decisions about the Civic Security Architecture are made by Sortition Assemblies — randomly selected residents, including the people who use the system — and when entitlements are constitutionally defined and administered by non-political MCFs under Magister oversight, the political incentive to be cruel to the poor in order to appeal to the secure is removed. Not by being more virtuous than representative politicians, but by building a system in which that incentive cannot operate.

PART TWO: THE CIVIC SECURITY ARCHITECTURE — PRINCIPLES AND OVERVIEW

2.1 Constitutional Foundations

The Civic Security Architecture derives its authority from three provisions of the DD&SA Constitutional Architecture:

First: The Civic Floor Guarantee — that every resident of the Civic Commonwealth is guaranteed the minimum material conditions for a dignified human life. Security of income, housing, care, and civic participation are enumerated components of the Civic Floor.

Second: The Thirty Inviolable Rights — specifically the rights to freedom from destitution, freedom from homelessness, freedom from untreated care need, and the right to participate in civic life without material exclusion.

Third: The Resident-Centred Design Mandate — that all civic institutions exist to serve the resident, that the resident's dignity is the operational constraint on every institutional design, and that no civic institution may structure its processes in a way that treats residents as adversaries, suspects, or burdens.

2.2 The Seven Civic Security Entitlements

The Civic Security Architecture consists of seven entitlements. Together they constitute a complete, non-overlapping, and gap-free architecture for meeting every resident's security needs at every stage of life and in every circumstance. They are:

Code	Entitlement Name	Primary Purpose	Universal?
CI	Civic Income	Universal income floor for all working-age residents; the foundational entitlement from which all others are built	Yes — all residents aged 18–66
CCS	Civic Care Supplement	Additional income security for residents with disability, long-term health conditions, or significant care needs	No — needs-assessed
CHE	Civic Housing Entitlement	Coverage of housing costs up to the locality-adjusted Civic Housing Standard	No — needs-assessed; means-informed
CAE	Civic Ageing Entitlement	Income security for residents of Civic Retirement Age (67 and above)	Yes — all qualifying residents
CPE	Civic Parenting Entitlement	Income security for residents with dependent children; covers both the costs of children and the income impact of caregiving	Yes — all residents with qualifying dependants
CTS	Civic Transition Support	Active support for residents in employment transitions: job loss, retraining, relocation, career change	No — circumstance-triggered; no punitive conditions

Code	Entitlement Name	Primary Purpose	Universal?
CEP	Civic Emergency Provision	Immediate, unconditional support for residents facing acute crisis: destitution, homelessness, domestic abuse, natural disaster	Yes — any resident in defined emergency circumstances

These seven entitlements are designed to be additive and non-conflicting. A resident may receive multiple entitlements simultaneously. There are no interaction effects that produce cliff edges or perverse incentives. The Civic Income is the base; other entitlements supplement it according to verified need and circumstance. No entitlement reduces the quantum of another.

2.3 Core Principles of the Architecture

Principle	Operational Meaning	What It Prohibits
Universality at the base	The Civic Income is paid to all eligible residents without a means test, without a conditions of work requirement, and without an application process beyond registration.	Job-seeking requirements as a condition of basic income; income withdrawal as a sanction; application processes that create non-take-up.
Needs-based supplementation	Entitlements above the Civic Income base are calculated on verified need: care need, housing cost, parenting responsibility, age. Need is assessed professionally and transparently.	Categorical exclusions based on narrow definitions; assessments designed to minimise eligibility rather than accurately identify need.
No punitive conditionality	No resident may have any Civic Security entitlement reduced, suspended, or removed as a consequence of failing to comply with a behavioural requirement. The DD&SA Rules and Consequences framework does not include income removal.	Sanctions, benefit suspension, hardship payments as lesser-of-two-evils substitutes. All of these are categorically prohibited.
Automatic calculation	Entitlements are calculated automatically for all registered residents based on their registration data and verified assessments. Residents do not need to navigate complex claim processes.	Non-take-up through complexity; systems designed so that residents must actively overcome barriers to receive what they are entitled to.
Transparent rates and formulae	All entitlement rates, calculation formulae, and assessment criteria are published on the Sovereign Digital Network. Every resident can see exactly what they are entitled to and why.	Discretionary awards; opaque calculations; officers with power to vary entitlement by personal judgement.
Dignity in assessment	Assessments for needs-based supplements are conducted by qualified, trained assessors whose professional obligation is to accurate identification of need — not to minimisation of eligibility. Residents are believed unless there is specific evidence to the contrary.	Assessments that presume fraud; assessors rewarded for reducing eligibility; arbitrary medical assessments by non-specialist contractors.
No deduction below Civic Floor	No deduction, recovery of overpayment, debt repayment, or third-party obligation may reduce a resident's received Civic Security income below the Civic Floor minimum in any given week.	Universal Credit deductions for debt recovery; advance payment debt; third-party deductions reducing income below minimum survival level.

2.4 The Civic Security Rate-Setting Process

All monetary rates within the Civic Security Architecture are set by the Independent Epistemic Secretariat (IES) on a defined annual review cycle, informed by: the Minimum Income Standard (an independently verified measure of the cost of a socially acceptable standard of living); housing cost data from the Civic Housing Index; care cost data from the Civic Care Cost Register; and the general NBI price index. Rates are published in advance of each financial year.

No Sortition Assembly, no Magister, and no MCF has power to set or override entitlement rates. Rates are set by the evidence. The IES publishes its methodology and all underlying data. Local SAs and national Sortition Assemblies may submit evidence to the IES review process but may not direct its outcome. If a national Sortition Assembly believes rates are materially wrong, the remedy is a formal submission to the IES review, not a political override.

2.5 The Civic Security MCF and Delivery Architecture

The Civic Security Architecture is delivered through the Civic Security Managed Civic Function (CS-MCF), a national non-political service delivery organisation operating under DD&SA blueprints. The CS-MCF operates the Civic Security Digital Platform (a component of the Sovereign Digital Network), processes entitlement calculations, manages assessment services, coordinates emergency provision, and interfaces with the seven Local SA oversight functions in each locality.

The CS-MCF has no political leadership, no ministerial accountability, and no electoral cycle. Its Director General is appointed by the Civic Security Magister following a competence-based selection process open to public scrutiny. Its performance is measured against the service standards defined in this framework and is subject to quarterly Local SA review and annual national Sortition Assembly scrutiny.

PART THREE: ENTITLEMENT 1 — THE CIVIC INCOME

CI

Entitlement

Civic Income

Universal · Unconditional at the base · The foundational floor of the Civic Security Architecture

3.1 Constitutional Purpose

The Civic Income is the foundational entitlement of the Civic Security Architecture. It is an unconditional income payment made to every resident of the Civic Commonwealth between the ages of 18 and 66. It is not a jobseeker's allowance. It is not a minimum wage substitute. It is not a poverty trap. It is the constitutional recognition that every resident, by virtue of their membership in the Commonwealth, has an unconditional claim to the resources needed to sustain basic civic life.

The Civic Income is set at a level that covers, for a single adult resident living independently, the core costs of: food and non-alcoholic drink; clothing and footwear; household energy and water; basic household goods and toiletries; local transport; telecommunications (phone and internet access, both components of civic participation under DD&SA); and a modest discretionary amount for social participation. It does not cover housing costs — that is the Civic Housing Entitlement. It does not cover care costs — that is the Civic Care Supplement.

3.2 Eligibility

Category	Eligibility Condition	Rate Applied
Standard adult (18–66)	Registered resident of the Civic Commonwealth; age 18–66; not in receipt of the Civic Ageing Entitlement	Full Civic Income rate
Young adult (18–24)	Registered resident; age 18–24; residing independently (not in parental/guardian household). Residents aged 18–24 in parental/guardian household receive the reduced Young Adult Household Rate.	Full rate if independent; Young Adult Household Rate if in parental/guardian household
Resident in full-time education (18–24)	Registered resident; age 18–24; enrolled in full-time education. The Civic Income is not reduced for full-time education. The legacy system's 'student loans replace benefits' architecture is abolished.	Full rate
Resident in employment	The Civic Income does not taper, reduce, or withdraw on account of earnings. A resident in employment receives the full Civic Income alongside their employment income.	Full rate — employment income does not affect CI
Resident with zero earnings	No means test, no job-seeking requirement. The Civic Income is not contingent on any employment status or job-seeking activity.	Full rate — zero earnings does not affect CI
Resident with significant earnings (above Civic Contribution threshold)	Above the Civic Contribution threshold, the Civic Income is netted off against the resident's Civic Contribution (the DD&SA equivalent of income tax at the point of annual calculation). This is an annual fiscal adjustment, not an in-year withdrawal.	Full CI paid in-year; annual Civic Contribution settlement adjusts net position

3.3 The Civic Income Rate

The Civic Income rate is set annually by the IES on the basis of the Minimum Income Standard for a single adult living independently in a median-cost locality. The rate is expressed as a weekly figure. The figures below represent the reference model for the NBI's first operating year; all subsequent rates are set by the IES.

Rate Category	Weekly Amount (reference)	Annual Equivalent	Rationale
Civic Income — Standard Adult (25–66)	£187.50	£9,750	Full Minimum Income Standard cost for independent single adult, excluding housing and care
Civic Income — Young Adult Independent (18–24)	£187.50	£9,750	Same rate as standard adult; the legacy age-based differential is abolished as unjustifiable
Civic Income — Young Adult in Parental/Guardian Household (18–24)	£94.00	£4,888	Reduced rate reflecting shared household costs; food and energy partially covered by household; not reduced beyond this floor
Civic Ageing Entitlement rate (67+)	£228.00	£11,856	Higher rate reflecting established higher costs of older age (heating, mobility, healthcare copayments); set separately in Part Six

The standard adult rate of £187.50 per week represents a substantial increase from legacy Universal Credit standard allowance (approximately £91.47 per week at final legacy rates). This increase reflects the fact that the Civic Income is set to genuinely cover the costs it is designed to cover, using the independently verified Minimum Income Standard, rather than being set at a politically acceptable level unconnected to actual need. The fiscal architecture that makes this possible is addressed in Part Eleven.

3.4 Payment Mechanics

- The Civic Income is paid weekly, directly to the resident's registered financial account (bank account, credit union account, or Civic Digital Wallet for residents without a conventional account)
- Payment is made at the start of each week for that week — no equivalent of the five-week Universal Credit wait. Residents receive their first payment within 5 working days of registration completion.
- The Civic Income is not subject to deduction for debt recovery, third-party payments, advance repayments, or any other offset except the annual Civic Contribution settlement for high earners.
- The Civic Income is paid 52 weeks per year without interruption. There is no equivalent of benefit gaps, payment holidays, or delays for administrative processing.
- If a payment fails for technical reasons, the CS-MCF must make the payment within 24 hours of the failure being identified. Delay beyond 24 hours triggers automatic escalation to the Civic Security Magister.

3.5 The Civic Contribution Interaction

The Civic Income's universality is central to its constitutional character. The mechanism that ensures it is fiscally sustainable for higher earners is the Civic Contribution — the DD&SA equivalent of income taxation. The Civic Contribution is calculated annually and takes account of the Civic Income received. The interaction is:

$$\text{NET POSITION} = \text{Civic Income received (annual)} - \text{Civic Contribution due on total income (including CI) at applicable rate}$$

For a resident whose total annual income (CI plus other sources) is below the Civic Contribution threshold, the Civic Contribution is zero and the full CI is a net receipt. For a resident with income above the threshold, the annual Civic Contribution settlement reduces the net position. This is not an in-year withdrawal of CI; it is an annual fiscal settlement — precisely analogous to how self-employment income is handled in any income tax system. The CI payment is never withheld or reduced in-year.

3.6 Oversight and Accountability

The Civic Income is the least complex entitlement to administer. There is no means-testing, no assessment, and no conditionality. The Local SA's oversight function covers: payment timeliness (are all registered residents receiving weekly payment within the 5-day registration standard?); payment failure rates (are technical failures resolved within 24 hours?); registration completeness (are all eligible residents registered?); and Civic Digital Wallet uptake for residents without conventional accounts.

The single most important oversight task for Local SAs in relation to the Civic Income is ensuring complete registration. Non-take-up in the legacy system was driven by claim complexity; in the Civic Security Architecture, it is driven by registration gaps. SAs must actively reach out to residents — particularly homeless residents, recently arrived migrants, young care leavers, and residents leaving institutional settings — to ensure they are registered and receiving their entitlement.

PART FOUR: ENTITLEMENT 2 — THE CIVIC CARE SUPPLEMENT

CCS
Entitlement

Civic Care Supplement

Disability · Long-term health conditions · Care needs · Assessed with dignity

4.1 Constitutional Purpose

The Civic Care Supplement (CCS) recognises that residents with disability, long-term health conditions, or significant care needs face additional costs that the standard Civic Income does not cover — costs arising directly from their condition: specialist equipment, therapies, adapted transport, higher energy bills for heating or medical equipment, personal assistance, and the loss of earning capacity that many (though not all) disabled residents experience.

The CCS is a single, unified supplement that replaces the fragmented and contested architecture of Personal Independence Payment, Disability Living Allowance, Attendance Allowance, Employment and Support Allowance, and the related legacy apparatus. It addresses both the additional costs of disability and the income implications of reduced or absent earning capacity, in a single assessment framework.

The CCS is not an employment-conditioned payment. It is not an assessment of whether a resident is fit for work. The DD&SA Constitutional Architecture explicitly rejects the framing that disabled residents' entitlement to security depends on their proximity to the labour market. The CCS addresses care need and additional costs. Employment status is irrelevant to eligibility.

4.2 The Civic Care Assessment — Architecture and Principles

The Civic Care Assessment (CCA) is the needs-identification process through which CCS eligibility and rate are established. It replaces all legacy disability and capability assessments. Its architecture is governed by six foundational principles that are constitutionally entrenched:

1. The assessment is a professional needs evaluation, not a gatekeeping exercise. The assessor's task is to accurately identify what support a resident needs, not to minimise the number of residents receiving support.
2. Assessors are qualified health and social care professionals — occupational therapists, clinical psychologists, physiotherapists, specialist nurses — with direct professional experience relevant to the conditions they assess. Assessors are not contracted from commercial companies whose remuneration is linked to assessment outcomes.
3. The resident is the expert on their own experience. Assessors gather evidence from medical records, specialist reports, and the resident's own account. The resident's account is given full weight; it is not presumed to be self-serving or unreliable.
4. The assessment is episodic: it reflects how a resident is affected across a typical week, including good days and bad days. An assessment conducted on a good day does not constitute an accurate account of a resident whose condition fluctuates. Assessors must explicitly inquire into variability.

5. The assessment outcome is subject to mandatory review on a defined cycle appropriate to the nature of the condition, and to resident-initiated review at any time when the resident believes their needs have materially changed. There is no presumption that conditions improve; the review cycle is set by clinical appropriateness, not administrative convenience.
6. Any resident who disagrees with their assessment outcome may request a review. The review is conducted by a different assessor. If the review confirms the original assessment, the resident may challenge through the DD&SA Civic Justice Architecture — specifically the Civic Advocate function, which provides free representation to residents challenging Civic Security decisions.

4.3 CCS Rate Structure

The CCS is structured as two components: the Additional Costs Component and the Reduced Capacity Component. Both are assessed through the Civic Care Assessment. Both may be awarded simultaneously. Neither is conditional on the other.

4.3.1 Additional Costs Component (ACC)

The ACC covers the verified additional costs that arise from disability or long-term health conditions. It is assessed at three levels corresponding to the volume and nature of additional costs identified.

ACC Level	Assessment Criteria	Weekly Rate (reference)
ACC Level 1	Additional costs are present and verifiable but moderate: some specialist equipment, some adapted transport, some therapeutic support. Additional costs broadly equivalent to 20–35% above standard living costs.	£68.00
ACC Level 2	Additional costs are substantial: regular personal assistance, significant specialist equipment or therapies, substantially adapted accommodation or vehicle, or multiple moderate additional costs. Additional costs broadly equivalent to 35–60% above standard living costs.	£112.00
ACC Level 3	Additional costs are significant and extensive: full-time personal assistance for daily living activities, complex specialist equipment, multiple therapeutic and medical supports, or a combination creating total additional costs exceeding 60% of standard living costs.	£178.50

4.3.2 Reduced Capacity Component (RCC)

The RCC addresses the income implications of reduced earning capacity arising directly from a disability or long-term health condition. It is not based on employment status — it is based on assessed functional capacity relative to the full-time employment norm. A resident with reduced earning capacity receives the RCC regardless of whether they are currently working, seeking work, or not in the labour market.

RCC Level	Assessment Criteria	Weekly Rate (reference)
RCC Level 1 — Partial Capacity Reduction	The condition materially reduces the range of employment a resident can access or the hours they can reliably sustain — typically 50–75% of median earnings capacity. The Civic Income already provides a floor; the RCC	£52.00

RCC Level	Assessment Criteria	Weekly Rate (reference)
	supplements it to address the income gap created by partial capacity reduction.	
RCC Level 2 — Significant Capacity Reduction	The condition substantially limits employment capacity — typically 25–50% of median earnings capacity. The resident cannot reliably sustain full-time employment; part-time or intermittent work may be possible. The RCC supplements Civic Income to close the earnings gap.	£98.00
RCC Level 3 — Severe Capacity Reduction	The condition severely or completely prevents sustained employment — typically below 25% of median earnings capacity. This includes residents for whom any employment is reliably impossible given the nature, severity, and prognosis of their condition.	£155.00

ABSOLUTE PROHIBITION: No resident's RCC may be reduced, suspended, or removed on the grounds that they have not been actively seeking work, have declined a job offer, have failed to attend a work-focused interview, or have not engaged with an employment support programme. The RCC is a needs-based entitlement. It has no employment conditionality whatsoever. This prohibition is constitutionally entrenched and cannot be overridden by any Sortition Assembly, Magister, or MCF instruction.

4.4 CCS in Practice: Combined Awards

Many residents with disability or long-term health conditions will receive both components. The CCS award is the sum of the applicable ACC level and RCC level:

CCS AWARD = ACC Level Rate + RCC Level Rate

WEEKLY CIVIC SECURITY INCOME (with CCS) = Civic Income (CI) + CCS Award

Example: A resident with a degenerative neurological condition assessed at ACC Level 2 (£112.00) and RCC Level 2 (£98.00) receives a combined CCS award of £210.00 per week. Added to the standard Civic Income of £187.50, their total weekly Civic Security income is £397.50 — before housing costs, which are covered separately by the Civic Housing Entitlement. This is a materially different position from the legacy system, in which the equivalent resident might receive PIP Enhanced Daily Living (£108.55 per week) and ESA Support Component, but face a total that consistently fell below verified need.

4.5 The Chronic and Terminal Condition Protocol

Residents with conditions that are terminal, permanent, or reliably degenerative are assessed once, comprehensively, and awarded their CCS at the appropriate level for the remainder of their lives without requirement for reassessment. Reassessment occurs only if the resident themselves reports a material change in their needs. The automatic reassessment cycle for these residents is set at 10 years (to reflect genuine long-term change), not annually or biennially as in the legacy system. The administrative cost of repeated reassessment for permanent conditions is borne by the system; the psychological and practical cost is not imposed on residents.

4.6 Carer's Recognition Supplement

A resident who provides substantial unpaid care to another resident who receives a CCS award receives the Carer's Recognition Supplement (CRS), an additional £52.00 per week. The CRS recognises the economic contribution and personal cost of caregiving. Unlike the legacy Carer's Allowance, the CRS is not withdrawn if the carer undertakes paid employment. The carer's Civic Income continues in full. The CRS is in addition to it.

PART FIVE: ENTITLEMENT 3 — THE CIVIC HOUSING ENTITLEMENT

CHE
Entitlement

Civic Housing Entitlement

Housing costs · Locality-adjusted · No cliff edges · Operates within the Civic Housing Architecture

5.1 Constitutional Purpose and Relationship to the Civic Housing Architecture

The Civic Housing Entitlement (CHE) addresses housing costs for residents who cannot fully cover them from their Civic Income, employment income, and other Civic Security entitlements combined. It is one component of a broader DD&SA Civic Housing Architecture, which addresses housing supply, planning, social housing production, and the civic approach to land value — matters outside the scope of this Civic Security document but directly relevant to the CHE's operation.

The fundamental design principle of the CHE is that no resident should spend more than 35% of their total Civic Security income on housing costs. Where actual housing costs exceed 35% of the resident's income, the CHE makes up the difference up to the Civic Housing Standard Rent (CHSR) for the locality. The CHSR is the IES-set figure for reasonable housing costs by property type and locality.

5.2 Eligibility

The CHE is available to any resident whose net housing costs — after application of their Civic Income and any other Civic Security entitlements — exceed 35% of their total weekly Civic Security income. It is not restricted to residents in social housing; it applies to private tenants and owner-occupiers with mortgage costs equally, subject to the locality-adjusted CHSR ceiling.

5.3 The Civic Housing Standard Rent (CHSR)

The CHSR is the IES-set ceiling for CHE coverage. It represents the 35th percentile rent for the relevant property size in the local housing market area, updated quarterly by the IES using independently verified rental market data. This replaces the legacy Local Housing Allowance (LHA), which was politically frozen below market rates as a deliberate cost-reduction measure, producing a structural gap between what was covered and what tenants actually paid.

The CHSR is not frozen. It tracks the actual cost of decent housing at the 35th percentile level. If rents rise, the CHSR rises. If rents fall, the CHSR falls. The CHSR is never set below the cost of meeting the Civic Housing Minimum Standard — the DD&SA definition of decent, safe, and habitable housing — for the relevant property type.

CHE AWARD = MAX(0, ACTUAL_HOUSING_COST — 0.35 × TOTAL_WEEKLY_CI_INCOME)

Subject to: CHE AWARD ≤ (CHSR for locality and property size — 0.35 × TOTAL_WEEKLY_CI_INCOME)

Property Size	Applicable to	CHSR Determination Basis
Single room / bedsit	Single adults without dependants or care needs requiring a larger space	35th percentile single-room rent in local housing market area; minimum: Civic Housing Minimum Standard for single occupancy
One-bedroom property	Single adults with a clinical need for a separate bedroom (assessed by CCS), or couples	35th percentile 1-bed rent in local housing market area
Two-bedroom property	Residents with 1 dependent child, or couples with medical bedroom need	35th percentile 2-bed rent in local housing market area
Three-bedroom property	Residents with 2–3 dependent children	35th percentile 3-bed rent in local housing market area
Four-bedroom property	Residents with 4 or more dependent children, or 3+ children where a child has a condition requiring a separate bedroom	35th percentile 4-bed rent in local housing market area
Adapted/specialist accommodation	Residents with disability requiring specialist housing adaptations or specialist care environment	Cost of appropriate adapted accommodation in locality; assessed through CCS process; no ceiling based on standard CHSR

5.4 Owner-Occupiers with Mortgage Costs

The CHE applies to owner-occupiers in the same way as renters, with the actual mortgage interest cost substituted for actual rent. The CHE does not cover the capital repayment element of a mortgage — the distinction is between the cost of occupying housing (covered) and the accumulation of an asset (not covered). The CHSR ceiling applies to mortgage interest in the same way as rent, using an equivalent interest rate for the property type and size.

5.5 Interaction with Social Housing

Residents in social housing managed by a Civic Housing MCF under the Civic Housing Architecture are charged rents that are, by design, at or below the CHSR for their property type. For these residents, the CHE will typically produce a low or zero award — because the rent is already low. This is the intended interaction: the CHE provides a safety net for the private market, while the Civic Housing Architecture aims to provide direct housing at costs that make the CHE unnecessary for social tenants.

5.6 No Bedroom Tax Equivalent

There is no under-occupancy charge or 'bedroom tax' in the DD&SA Civic Housing architecture. The CHSR reflects the property a resident reasonably occupies. If a resident chooses to remain in a property larger than the size standard, their CHE award is calculated on the CHSR for their applicable size, not their actual property size. This means they bear the cost difference themselves from other income — but they are not actively penalised or forced to move.

ABSOLUTE PROHIBITION: No resident may be required to downsize, move property, or change their accommodation as a condition of any Civic Security entitlement. Housing decisions are the resident's own. The CHE provides coverage for appropriate housing costs; it does not mandate specific housing choices.

5.7 Homelessness and the CHE

A homeless resident has no housing costs in the conventional sense but has the most urgent housing need in the system. The CHE does not apply in the conventional way to homeless residents; instead, they are immediately referred to the Civic Emergency Provision (Part Nine) and the Civic Housing Architecture's emergency accommodation function. The CHE becomes available upon establishment of a stable tenancy or accommodation arrangement.

PART SIX: ENTITLEMENT 4 — THE CIVIC AGEING ENTITLEMENT

CAE
Entitlement

Civic Ageing Entitlement

Retirement · Older residents · Contribution-independent income security

6.1 Constitutional Purpose

The Civic Ageing Entitlement (CAE) replaces the State Pension and Pension Credit as the income security entitlement for residents who have reached Civic Retirement Age (67). The CAE is a universal, contribution-independent entitlement: it is paid to all residents who reach age 67 and are registered in the Civic Commonwealth, regardless of their National Insurance contribution history or any other prior contribution record.

The abolition of the contribution condition is one of the most significant structural changes from the legacy system. The legacy State Pension's dependence on National Insurance contribution records created a system in which residents who had been carers, had worked in the informal economy, had periods of illness, or had immigrated to the UK later in life received reduced or no pension — despite having lived their adult lives in the Commonwealth and being as entitled to security in old age as any other resident. The contribution test was administratively convenient but constitutionally incoherent.

6.2 The Civic Retirement Age and Transition

The Civic Retirement Age is set at 67 for the initial implementation of the CSA. It is reviewed by the IES every five years using independently verified life expectancy and healthy life expectancy data, disaggregated by occupation, geography, and socioeconomic status. The IES review must demonstrate that any proposed change in Civic Retirement Age does not disproportionately impact residents whose healthy life expectancy is below the national median — a pattern well established in the data for manual workers, residents in areas of concentrated deprivation, and certain occupational groups.

The DD&SA architecture rejects the use of average life expectancy as the sole basis for retirement age setting. Healthy life expectancy — the years a person can expect to live in good health — is the constitutionally appropriate measure. A lorry driver in a former industrial town who has a healthy life expectancy of 62 has the same claim to retirement security as any other resident. Retirement age framework direction that ignores healthy life expectancy inequality is a form of territorial and occupational privilege in reverse.

6.3 CAE Rate Structure

Category	Weekly Rate (reference)	Annual Equivalent	Rationale
Standard Civic Ageing Entitlement (67+)	£228.00	£11,856	Set above the Minimum Income Standard for older adults (which is higher than working-age MIS due to heating, mobility, and healthcare supplement costs); equivalent to the 'full' State Pension at the final legacy rate but set by the IES independently of legacy pension levels
CAE with Civic Care Supplement	£228.00 + applicable CCS	Variable	Older residents with care needs receive both the CAE and an appropriate CCS award; they are not merged or reduced against each other
CAE for residents with significant pension income	Full CAE paid; Civic Contribution settlement at end of year takes account of total income including pension income	N/A	No means test; no in-year reduction; annual settlement handles higher incomes

6.4 Occupational and Private Pensions

The CAE operates alongside, not instead of, occupational and private pension income. A resident with a substantial occupational pension receives the full CAE in addition. The annual Civic Contribution settlement applies to their total income. This is not a reduction of the CAE based on other income; it is a fiscal settlement that takes all income into account. For residents with no occupational or private pension, the CAE provides their entire retirement income and is set to be sufficient for a dignified retirement without additional savings.

6.5 The Civic Retirement Transition

Residents approaching Civic Retirement Age receive an automatic notification from the CS-MCF at age 65, confirming their entitlement start date, the payment arrangements, and the interaction with any occupational pension they hold. There is no separate application; the transition is automatic upon the resident's 67th birthday. A resident who wishes to continue working past 67 continues to receive the CAE alongside their employment income.

6.6 Previously Accumulated State Pension Entitlements

The transition protocol (Part Fourteen) addresses residents who had accumulated State Pension entitlements under the legacy system. In brief: residents whose legacy State Pension entitlement, at the transition date, exceeds the CAE standard rate receive a Transition Supplement equal to the difference, so that no resident's retirement income falls as a result of the transition. This supplement is gradually consolidated into the CAE rate as the IES adjusts rates upward over the first ten years of operation.

PART SEVEN: ENTITLEMENT 5 — THE CIVIC PARENTING ENTITLEMENT

CPE
Entitlement

Civic Parenting Entitlement

Children · Caregiving · Family formation · No child limit

7.1 Constitutional Purpose

The Civic Parenting Entitlement (CPE) recognises two distinct but related costs that arise from parenthood and caregiving: the direct financial costs of raising children, and the income implications of the caregiving role for the resident who performs it. The CPE addresses both.

The CPE replaces Child Benefit, the Child Tax Credit, the child element of Universal Credit, and associated legacy entitlements. It is structured as two sub-entitlements: the Child Civic Allowance (covering the costs of each child) and the Caregiving Recognition Supplement (addressing the income implications of primary caregiving).

ABSOLUTE ABOLITION: The Two-Child Limit introduced by the Welfare Reform and Work Act 2015 is unconstitutional under the DD&SA architecture. No entitlement under the Civic Parenting Entitlement may be restricted on the basis of the number of children a resident has. All children generate an equal Child Civic Allowance. This prohibition is constitutionally entrenched.

7.2 Child Civic Allowance (CCA)

The Child Civic Allowance is paid for each dependent child under 16 (or under 20 in full-time education or approved training) living in the resident's household. It is a flat-rate allowance per child. It does not taper, reduce, or alter with additional children, household income, or any other variable.

Category	Weekly Rate (reference)	Annual Equivalent
Child Civic Allowance — each child under 16	£52.00	£2,704
Child Civic Allowance — child 16–19 in full-time education or approved training	£52.00	£2,704
Child Civic Allowance — child with disability (CCS-assessed need)	£52.00 + applicable CCS child rate (£28.00 – £68.00)	Variable — £4,160 to £6,240
Early Years Supplement — child under 5	Additional £18.00 per week per child under 5	Additional £936 per year

7.3 Caregiving Recognition Supplement (CRS-P)

The Caregiving Recognition Supplement for Parents (CRS-P) recognises the income impact on a resident who is the primary caregiver for a young child and cannot sustain full-time employment as a result. It is distinct from the Carer's Recognition Supplement under the CCS, which relates to caring for a disabled adult. The CRS-P is available to the primary caregiver of a child under 5 at a level that addresses the income gap between full-time employment and the caregiving role.

Category	Weekly Rate (reference)	Eligibility
CRS-P — primary caregiver, youngest child under 2	£78.00	Resident is the primary caregiver; youngest child is under 2. Both parents/guardians may claim if caregiving is genuinely shared. Rate does not reduce if the resident does some paid work.
CRS-P — primary caregiver, youngest child 2–4	£52.00	Resident is the primary caregiver; youngest child is 2–4. Reduced rate reflects increasing availability of full-time childcare provision at age 2–3 under the Civic Education Architecture.
CRS-P — primary caregiver, youngest child 5+	Not applicable	From age 5, full-time education and the Civic Income structure are designed to enable employment. The CRS-P phase-out coincides with school entry and the universal childcare provision of the Civic Education Architecture.

The CRS-P does not require the resident to prove they are not working. It is not reduced if the resident undertakes some paid employment. It recognises that the caregiving role for young children has economic value and income cost and addresses that cost. It is not a mechanism to keep parents out of the labour market; it is a mechanism to ensure that choosing to provide primary care for an infant does not result in poverty.

7.4 Single-Parent Supplement

A resident who is the sole parent or guardian of dependent children receives a Single-Parent Supplement of £38.00 per week, in recognition of the compounded costs of single parenthood: the inability to pool housing costs, the absence of a second income, and the higher per-resident cost of all household functions. This supplement is universal for all single parents regardless of income or other entitlement receipt.

7.5 Payment of CCA to the Child's Household

The Child Civic Allowance is paid directly to the registered primary caregiver of the child. Where parental responsibility is shared between two residents in separate households, the CCA is paid to the resident with whom the child lives for the majority of nights in a typical week (assessed on actual living arrangements, not legal custody arrangements). Disputes about CCA payment in shared care situations are resolved through the Civic Mediation function, not through adversarial legal process.

PART EIGHT: ENTITLEMENT 6 — CIVIC TRANSITION SUPPORT

CTS
Entitlement

Civic Transition Support

Employment transition · Active support · No punitive conditions · Skills & opportunity

8.1 Constitutional Purpose and Design Philosophy

The Civic Transition Support (CTS) addresses the specific circumstances of residents who have lost employment, are changing career, are returning to the labour market after a period of caregiving or illness or are seeking to develop their skills and earning capacity. It is the DD&SA architecture's replacement for Jobseeker's Allowance and the employment-related components of Universal Credit.

The CTS is built on a fundamentally different philosophy from any legacy employment-conditioned benefit. It begins from the recognition that employment transitions are a normal, recurring feature of a modern economy — not evidence of personal failure, moral inadequacy, or a propensity to avoid work. Most residents who lose employment find new employment as quickly as the labour market allows, not because they are threatened with losing income, but because employment provides income, purpose, and social connection that residents value independently of any compulsion.

The DD&SA analysis of punitive conditionality in job-seeking is unambiguous: the evidence shows that job-seeking requirements and sanctions did not accelerate employment entry for the vast majority of recipients; they increased stress, ill-health, and the use of emergency food provision, while producing short-term employment entries that were often lower quality and lower paid than would have been found with slightly more time. The CTS replaces compulsion with active support.

8.2 CTS Components

8.2.1 Income Bridge

The Income Bridge is a payment that supplements the Civic Income for residents who have recently lost employment and whose loss of earnings creates a material income gap. It is time-limited to reflect its transitional nature, but it is not conditional on job-seeking activity.

Income Bridge Period	Rate	Notes
Weeks 1–13 (first quarter)	70% of previous weekly employment income, capped at 2.5 × Civic Income rate (£468.75 at reference rates)	Provides income replacement while the resident stabilises; no conditions attached
Weeks 14–26 (second quarter)	55% of previous weekly employment income, same cap	Gradual taper to encourage transition; still no conditions attached
Weeks 27–52 (second half of year)	40% of previous weekly employment income, same cap; floor: Civic Income rate	Lower taper; Civic Income floor guarantees no resident falls below CI during the full year
Beyond 52 weeks	Income Bridge ends; Civic Income continues in full; Transition Plan Review conducted at 52-week mark	Extended transitions handled through enhanced CTS Active Support (section 8.3)

$$\text{INCOME BRIDGE RATE} = \text{MIN}(\text{applicable \%} \times \text{PREVIOUS_WEEKLY_INCOME}, 2.5 \times \text{CIVIC_INCOME_RATE})$$

$$\text{TOTAL WEEKLY CTS INCOME} = \text{CIVIC_INCOME} + \text{INCOME_BRIDGE} + \text{CHE (if applicable)} + \text{CPE (if applicable)} + \text{CCS (if applicable)}$$

8.2.2 The Civic Transition Plan

Every resident receiving the CTS Income Bridge is offered — not required — a Civic Transition Plan. The CTP is a personalised, professionally supported plan for the resident's next employment or skills development steps. It is offered, not imposed. A resident who does not want a CTP receives their Income Bridge without reduction. However, the evidence from comparable international systems shows that most residents in transition benefit from and actively use structured support when it is genuinely supportive rather than a compliance surveillance mechanism.

The Civic Transition Plan is developed jointly by the resident and a Civic Transition Advisor — a qualified employment and skills adviser employed by the CS-MCF. It covers: the resident's employment history and transferable skills; the local and NBI-wide labour market for roles matching those skills; skills development or retraining options; any barriers to employment (transport, childcare, disability, confidence) and how the Civic Security Architecture can address them; and the resident's own priorities and preferences.

8.2.3 CTS Active Support Services

The CTS includes access to a suite of active support services, all available without conditions or charge:

- Skills development funding — the Civic Skills Account, a resident-controlled training credit of up to £3,500 over any 3-year period, usable for accredited training, courses, or qualifications
- CV and application support — professional assistance through the CS-MCF or accredited partner organisations
- Interview preparation and coaching
- Transport support for job interviews — covered by CTS at actual cost
- Childcare provision during job searches and interviews — covered by CTS at actual cost
- Relocation assistance — where a resident accepts employment in a different locality, the CTS covers reasonable relocation costs up to a defined ceiling
- Enterprise entry support — connection to the Local Economic Development function's Enterprise Entry Pathway for residents who wish to establish their own enterprise during the transition

8.3 The Extended Transition Protocol

Residents who have been in the CTS for more than 52 weeks without entering stable employment face specific structural barriers. The Extended Transition Protocol addresses these through enhanced support:

- A comprehensive Extended Transition Review conducted by a senior Civic Transition Advisor, covering all factors affecting the resident's transition — including any health, care, housing, or personal circumstances that may not have been identified in the initial CTS process
- Referral to specialist services where the Extended Transition Review identifies underlying issues — to mental health support, substance use support, domestic abuse support, debt counselling, or other services within the Civic Security Architecture
- A substantially enhanced Civic Skills Account for retraining in areas of strong NBI-wide demand — up to £8,500 if the resident is pursuing a major career change or retraining programme
- Guaranteed work experience or voluntary placement through the NBI Civic Participation programme for residents who want to develop skills or rebuild confidence in a structured setting without employment pressure

ABSOLUTE PROHIBITION: No resident's Income Bridge, Civic Income, or any other Civic Security entitlement may be reduced or suspended for declining to engage with the Civic Transition Plan, declining a job offer, failing to attend an interview or appointment, or any other behavioural non-compliance. These prohibitions apply without time limit — including beyond 52 weeks. The CTS may offer, support, encourage, and facilitate. It may not coerce, threaten, or punish.

8.4 The Distinction Between CTS and the Civic Income

The Civic Income continues for all residents including those receiving CTS. The CTS Income Bridge is additive — it is on top of the Civic Income, not a replacement for it. This means that the Income Bridge taper never takes a resident below the Civic Income floor. A resident receiving a tapering Income Bridge always retains the full Civic Income. The taper operates on the additional transitional income only.

PART NINE: ENTITLEMENT 7 — CIVIC EMERGENCY PROVISION

CEP
Entitlement

Civic Emergency Provision

Immediate · Unconditional · Crisis response · No application delays

9.1 Constitutional Purpose

The Civic Emergency Provision (CEP) is the Civic Security Architecture's response to acute crisis: circumstances so immediate and severe that the standard weekly payment cycle of the other entitlements cannot adequately respond. The CEP provides immediate, unconditional support for residents facing destitution, homelessness, domestic abuse, natural disaster, and other defined emergency circumstances.

The CEP replaces the legacy Discretionary Housing Payments, Local Welfare Assistance Schemes, and the Crisis Loan element of the Social Fund. Unlike all of these, the CEP is a constitutional entitlement — not a discretionary fund, not a local budget, not a charity substitute. Every resident in a defined emergency circumstance has a legal right to CEP support. The CS-MCF may not decline a CEP application from a resident in a qualifying emergency circumstance.

9.2 Emergency Circumstances — Qualifying Categories

Emergency Category	Definition	CEP Response
Acute destitution	A resident who has no food, no money, and no ability to access Civic Security income within 24 hours, for any reason including system failure, identity loss, recent arrival, or relationship breakdown	Immediate emergency food and essential needs grant: minimum £80 in-day; Civic Security Digital Platform emergency activation within 4 hours; full regular entitlement payment within 48 hours of identity verification
Homelessness — immediate	A resident who has no accommodation and no prospect of accommodation tonight, whether or not they are registered with the CS-MCF	Immediate temporary accommodation provided by or arranged by the Civic Housing Emergency function; Civic Income emergency activation; CEP housing transition grant of up to £1,200 to facilitate move to stable accommodation
Domestic abuse or violence	A resident who has left or is leaving a household due to domestic abuse, violence, or coercive control, and has lost access to shared finances, housing, or property	Immediate safe accommodation referral; emergency income payment of 2 weeks' Civic Income in advance of regular payment cycle; Civic Emergency Support Worker allocated within 24 hours; no requirement to disclose details of abuse to receive payment
Benefit system failure	A resident whose Civic Security entitlement payments have failed for a technical or administrative reason, leaving them without income they are entitled to	Emergency bridging payment of full weekly entitlement within 4 hours of confirmed system failure; automatic investigation of failure cause; compensation for distress if failure lasts more than 24 hours
Natural disaster or civil emergency	A resident whose home, possessions, or income have been materially affected by flood, fire, severe weather, or other declared civic emergency	Emergency grant of up to £3,500 for immediate essential needs, property security, and temporary relocation; no repayment requirement; additional support through the NBI Emergency Response Framework

Emergency Category	Definition	CEP Response
Release from custody or institutional care	A resident released from prison, a care institution, a mental health inpatient facility, or other institution who has no established housing or income arrangements	Civic Income activated the day of release; CEP transitional housing grant of up to £800; mandatory 30-day check-in with Civic Transition Advisor; no waiting period, no 'settling in' period without income

9.3 CEP Payment Standards

- Any resident in a qualifying emergency circumstance must receive an initial response — whether payment, accommodation referral, or both — within 4 hours of a CEP request being received by any CS-MCF office, Civic Contact Centre, or Local SA emergency channel.
- Emergency payments under the CEP are grants, not loans. No repayment is required. The legacy system's Social Fund loan system — which charged interest on emergency assistance to the poorest residents — is abolished.
- A resident does not need to be registered with the CS-MCF to receive a CEP emergency response. Identity verification is sufficient for initial emergency provision; full registration is completed during and after the emergency response, not as a prerequisite for it.
- The CEP is funded from the Civic Security Emergency Reserve, a ring-fenced component of the Civic Security Budget, not from the regular entitlement budget lines. CEP expenditure cannot be used to justify reductions in regular entitlement rates.

9.4 Food Security and the Abolition of Food Banks as Necessity

The DD&SA Civic Security Architecture is designed such that no resident should need to use a voluntary food bank as a substitute for income they are constitutionally entitled to. The Civic Income, set at the Minimum Income Standard level and paid without the gaps, delays, and sanctions that characterised the legacy system, should make food bank use a matter of choice rather than necessity.

However, the CEP acknowledges that the transition period will not immediately eliminate food insecurity. The CEP includes a Civic Food Security provision — accessible at any CS-MCF office or registered partner location — which provides immediate, unconditional food provision for any resident in acute food insecurity, at any time, without means test or documentation requirement. This is a constitutional backstop, not an alternative to the income entitlements. Its continued use above a defined threshold is a red-flag indicator of system failure requiring immediate investigation by the Civic Security Magister.

PART TEN: THE CIVIC SECURITY DIGITAL PLATFORM

10.1 Architecture and Purpose

The Civic Security Digital Platform (CSDP) is the operational infrastructure of the Civic Security Architecture. It is a component of the Sovereign Digital Network (SDN) — the DD&SA's central civic digital infrastructure — dedicated to the administration, calculation, payment, and oversight of all Civic Security entitlements. The CSDP is not a replacement for human service; it is the digital backbone that enables entitlements to be calculated automatically, payments to be made reliably, and data to be transparent and auditable.

10.2 Automatic Entitlement Calculation

The CSDP's defining operational principle is automatic calculation. When a resident registers on the Civic Register — the NBI's universal resident registration system — their Civic Income entitlement is calculated automatically and payment is initiated within 5 working days. They do not need to apply for the Civic Income. Registration is the trigger.

For needs-based entitlements (CCS, CHE, CPE, CTS), the CSDP uses registration data, assessment records, and life event notifications to calculate entitlement without requiring the resident to initiate a claim. The system operates on a push model — it proactively notifies residents of entitlements they appear to qualify for and initiates the assessment process — rather than a pull model requiring residents to navigate claim processes.

Entitlement	Automatic Trigger	Resident Action Required
Civic Income (CI)	Registration on Civic Register	None — payment initiated automatically
Civic Ageing Entitlement (CAE)	67th birthday on Civic Register	None — transition is automatic; resident notified at age 65
Child Civic Allowance (CCA)	Birth or adoption registration; child registration with primary caregiver on Civic Register	None — CCA payment initiated automatically upon child registration
Civic Care Supplement (CCS)	GP or specialist referral to CSDP; or resident self-referral; or Local SA flag	Attendance at Civic Care Assessment — resident actively participates; can be conducted at home or via accessible video for residents with mobility or distance barriers
Civic Housing Entitlement (CHE)	Housing cost data submitted to CSDP (by landlord, mortgage provider, or social housing MCF); or resident self-reporting	Resident confirms housing cost data; no separate application process beyond confirmation
Civic Transition Support (CTS)	Employment end notification to CSDP (by employer, or by resident); or resident self-notification	Resident confirms employment end; Income Bridge calculated automatically; Civic Transition Plan offered
Civic Emergency Provision (CEP)	Any resident contact with any CEP channel (CS-MCF office, Civic Contact Centre, Local SA emergency channel)	No documentation required for initial emergency provision; identity verification for ongoing provision

10.3 Civic Digital Wallet

Any resident without a conventional bank or credit union account receives their Civic Security entitlements through a Civic Digital Wallet — a prepaid account held within the CSDP that operates like a standard bank account for all practical purposes (card payment, cash withdrawal, online purchase, direct debit). The Civic Digital Wallet is provided free of charge. No resident may be denied Civic Security entitlements because they lack a conventional bank account.

10.4 Resident Transparency Portal

Every resident has access, through the SDN, to a personal Civic Security portal showing: their current entitlement calculations in plain language; the exact formula applied to calculate each entitlement; the assessment records that inform their needs-based supplements; their payment history; and a channel to report changes in circumstances, challenge assessments, or access the escalation process. The portal is accessible without a computer — via any smartphone, tablet, library terminal, or CS-MCF office terminal. It is available in the working languages of the Commonwealth.

10.5 Data and Privacy

The CSDP holds sensitive personal data about residents' financial, health, and care circumstances. This data is held under the strongest protections of the DD&SA Privacy Architecture. It may be used only for the purpose of administering Civic Security entitlements. It may not be shared with employers, landlords, commercial organisations, or any public body other than those with a defined and constitutionally grounded need to receive it (e.g., the Civic Justice Architecture in cases of confirmed fraud). CSDP data is not used for immigration enforcement purposes under any circumstances.

PART ELEVEN: FUNDING ARCHITECTURE — THE CIVIC SECURITY BUDGET

11.1 The Civic Security Budget

The Civic Security Architecture is funded from the NBI Civic Budget through a dedicated Civic Security Budget line. The Civic Security Budget is constitutionally protected: it cannot be reduced below the level required to fund all seven entitlements at their IES-determined rates for the full registered resident population. This is not a spending target; it is a constitutional floor. If fiscal conditions create pressure on the NBI Civic Budget, the Civic Security entitlements are the last line to be reduced — and any reduction requires a constitutional amendment process, not an annual spending review.

11.2 Budget Structure

Budget Component	Covers	Approximate Share	Protection Level
Civic Income Fund	Payment of Civic Income to all eligible residents (18–66)	~38%	Constitutional floor — cannot be reduced below full-population CI rate
Civic Ageing Entitlement Fund	Payment of CAE to all residents 67+	~22%	Constitutional floor
Civic Care Supplement Fund	Payment of CCS to all assessed eligible residents	~14%	Constitutional floor
Civic Housing Entitlement Fund	CHE awards calculated on CHSR basis across all localities	~10%	Constitutional floor; varies with housing market conditions
Civic Parenting Entitlement Fund	CCA, CRS-P, and Single-Parent Supplement	~8%	Constitutional floor — including two-child limit abolition cost
Civic Transition Support Fund	Income Bridge, CTS Active Support services, Civic Skills Accounts	~5%	Constitutional floor for Income Bridge; programme costs reviewed annually
Civic Emergency Provision Reserve	All CEP grants and emergency accommodation costs	~2%	Ring-fenced; unused balance rolls forward; cannot be raided for other purposes
CS-MCF Operations	CSDP infrastructure, assessment services, advisers, administration	~1%	Operating budget reviewed annually; cost reductions sought through efficiency, not service reduction

11.3 Revenue Sources

The Civic Security Budget is funded through the NBI Civic Contribution (the DD&SA equivalent of income and wealth taxation) and through two dedicated levies. The Civic Security Architecture is not funded by its own recipients — the framing of 'contributions to the system you draw from' is replaced by the broader principle that civic security is a collective obligation funded by those with the means to contribute.

11.3.1 The Civic Income Funding Model

The Civic Income's universality creates an important fiscal interaction. Because the Civic Income is paid to everyone — including high earners — the annual Civic Contribution settlement recaptures the Civic Income payment from residents above the Civic Contribution threshold, at marginal rates that increase with income. For the highest earners, the Civic Income is entirely offset by the Civic Contribution; the net cost to the CSA budget relates only to the portion of the population for whom the Civic Income represents a genuine net receipt. This self-correcting mechanism contains the Civic Income's gross budget cost without requiring a means test.

11.3.2 The Civic Security Levy

A Civic Security Levy is charged on all employers in the Civic Commonwealth, proportional to their payroll, as a contribution to the social costs of employment transitions. This replaces the employer National Insurance contribution structure of the legacy system. The levy is set at a rate sufficient to fund 50% of the Civic Transition Support Fund; the remainder is funded from general Civic Contribution revenue.

11.3.3 The Wealth Contribution

A Wealth Contribution applies to residents with net personal wealth above a defined threshold, set by the IES on a three-year review cycle. The Wealth Contribution funds a portion of the Civic Care Supplement Fund, on the principle that the care needs of the nation are most efficiently addressed through collective provision funded by those with accumulated wealth.

11.4 Fiscal Sustainability

The most common objection to a universal Civic Income at Minimum Income Standard rates is that it is unaffordable. The DD&SA analysis of this objection proceeds as follows:

7. The current legacy system already spends substantial amounts on social security. The question is not 'cost versus zero' but 'this design versus the legacy design.' The net additional cost of the Civic Income, after accounting for the Civic Contribution recapture and the consolidation of multiple legacy entitlements into a single payment, is substantially lower than the gross figure.
8. The legacy system spends enormous amounts on administration, appeals, reassessments, and the management of the harm caused by punitive conditionality — including emergency healthcare, emergency food provision, homelessness services, and the costs of wrongful assessment. These costs are largely eliminated under the Civic Security Architecture.
9. The Civic Income produces significant positive economic effects: increased consumption at the lower end of the income distribution (higher marginal propensity to consume); reduced transaction costs in the labour market (workers can afford to wait for appropriate employment rather than taking any job to avoid sanction); increased entrepreneurship and risk-taking; and reduced costs of poverty-related health and social care needs.
10. The international evidence from universal basic income pilots (Finland, Canada, Kenya, Stockton California, Wales) consistently shows that UBI-type systems do not reduce work effort for the vast majority of recipients, do reduce mental health costs, do improve educational outcomes for children, and do produce measurable gains in labour market participation quality.

PART TWELVE: OVERSIGHT — SORTITION ASSEMBLIES, MAGISTERS, AND CIVIC ADVOCATES

12.1 The Civic Security Oversight Stack

The Civic Security Architecture is overseen at three levels: the Civic Security Magister at national level; Local Sortition Assemblies at local level; and the Civic Advocate function, which represents individual residents in disputes and challenges. These three levels operate independently of each other and are mutually reinforcing.

12.2 The Civic Security Magister

The Civic Security Magister is the independent expert overseer of the entire Civic Security Architecture. Their function includes:

- Auditing the CS-MCF's performance against the service standards defined in this framework and publishing quarterly Magister Reports available on the SDN
- Receiving and investigating formal challenges from Local SAs, individual residents, and Civic Advocates
- Directing the CS-MCF to remedy any identified failure in service delivery, assessment quality, payment accuracy, or CEP response
- Commissioning independent reviews of the assessment framework, the CSDP, and the Civic Transition Support offer on a defined cycle
- Convening the annual National Sortition Assembly Civic Security Review, at which the full year's performance data is examined by a nationally selected resident assembly
- Providing the IES with verified cost-of-delivery data to inform the annual rates review

12.3 Local SA Civic Security Oversight Function

Every Local SA exercises a Civic Security oversight function covering the CS-MCF's operations in their locality. The specific oversight responsibilities include:

12.3.1 Registration Coverage

The SA monitors the proportion of estimated eligible residents who are registered and receiving their Civic Income. A gap between estimated eligible population and actual recipients is a potential indicator of registration failure, requiring investigation. The SA works with the CS-MCF and local community organisations to identify and address registration gaps, with particular attention to:

- Rough sleeping and hidden homelessness populations
- Recent migrants and asylum seekers with entitlement to Civic Security provision
- Young care leavers and residents recently released from custody
- Residents with severe mental health conditions or learning disabilities who may need support to register
- Elderly residents in social isolation who may not be receiving their CAE

12.3.2 Assessment Quality Monitoring

The SA receives quarterly data on Civic Care Assessment outcomes in their locality: total assessments, level distribution, review request rates, and review outcome rates. A pattern of very high review request rates or a high proportion of reviews overturning original assessments is a potential indicator of assessment quality problems, requiring formal challenge to the Civic Security Magister.

12.3.3 Payment Performance Monitoring

The SA receives weekly payment performance data: on-time payment rates, failure rates, resolution times. Any failure to meet the payment standards defined in Parts Three through Nine triggers automatic reporting to the SA. The SA's quarterly review examines trends and initiates formal challenge for persistent failures.

12.3.4 CEP and Emergency Response Monitoring

The SA monitors CEP activation rates, response times, and food security provision data. As noted in Part Nine, persistent CEP food provision above a defined per-capita threshold is a red-flag indicator that regular entitlement payments are failing — not that more emergency provision is needed. The SA escalates this to the Civic Security Magister.

12.4 The Civic Advocate Function

The Civic Advocate is a free, independent representative available to any resident who wishes to challenge a Civic Security decision. Civic Advocates are funded by the Civic Security Budget but are institutionally independent of the CS-MCF. They represent residents in:

- Reviews of Civic Care Assessments that the resident believes are inaccurate
- Challenges to CHE calculations where the resident believes the CHSR is incorrectly applied
- Challenges to any CS-MCF decision or administrative action the resident believes is wrong
- Escalation to the Civic Justice Architecture where the CS-MCF has failed to remedy a challenge

The Civic Advocate system is the constitutional replacement for the fragmented and underfunded welfare rights advice sector that characterised the legacy system. It is fully funded; no resident should need a voluntary organisation or a charity to navigate a Civic Security dispute.

12.5 Performance Standards for Civic Security Delivery

Standard	Target	Escalation Trigger
Civic Income first payment within 5 working days of registration	99.5%	Rate falls below 98% in any week
CAE first payment within 5 working days of 67th birthday	99.5%	Rate falls below 98% in any month
Child Civic Allowance payment within 5 working days of child registration	99.5%	Rate falls below 98% in any month
Payment failure resolution within 24 hours	99%	Any failure unresolved beyond 24 hours
CEP emergency response within 4 hours	99%	Any failure beyond 4 hours in qualifying emergency circumstance
Civic Care Assessment appointment offered within 15 working days of referral	97%	Rate falls below 95% in any quarter
Assessment review conducted by different assessor	100%	Any exception
Formal challenge response from Civic Security Magister within 45 working days	97%	Rate falls below 95% in any quarter
Civic Advocate allocated within 5 working days of request	99%	Rate falls below 97% in any quarter

PART THIRTEEN: RULES, CONSEQUENCES, AND THE ABSOLUTE PROHIBITION ON PUNITIVE CONDITIONALITY

13.1 The Constitutional Framework: Rules and Consequences

The DD&SA Constitutional Architecture replaces the concept of 'laws and punishments' with a framework of 'Rules and Consequences.' This is not a semantic rebranding; it is a structural rethinking of what institutional responses to rule-breaking are for. In the DD&SA framework, the purpose of consequences is always: to make the harmed party whole; to correct the behaviour that caused harm; and to restore the relationship between the rule-breaker and the civic community. The purpose of consequences is never: to cause additional suffering as a deterrent or to express social disapproval.

This framework applies directly and with particular force to the Civic Security Architecture. The legacy social security system used income removal — the sanction — as the primary tool for enforcing compliance with job-seeking requirements, appointment attendance, and other behavioural obligations. The sanction caused severe harm: food insecurity, homelessness, mental health crises, and in documented cases, death. It did not, on the evidence, produce better employment outcomes. It was, in the DD&SA analysis, a constitutionally invalid instrument — an administrative cruelty justified by political ideology, not evidence.

THE ABSOLUTE PROHIBITION: No Civic Security entitlement — including the Civic Income, all supplements, all transition support, and all emergency provision — may be reduced, suspended, withheld, or otherwise diminished as a consequence of a resident's failure to comply with any behavioural requirement. This prohibition is absolute, permanent, and constitutionally entrenched. It cannot be overridden by any Sortition Assembly decision, any Magister instruction, any MCF protocol, or any emergency measure. It applies in all circumstances, without exception, without qualification, and without time limit.

13.2 What This Prohibition Means in Practice

The absolute prohibition on punitive conditionality does not mean that the Civic Security Architecture has no rules and no framework for addressing misuse or fraud. It means that the consequences of misuse or fraud are handled through appropriate institutional responses, not through income removal.

Circumstance	What the PROHIBITION rules out	What the DD&SA framework does instead
Resident declines a job offer during Civic Transition Support	Reducing or removing the Income Bridge as a sanction	Nothing. The resident's decision about employment is their own. The CTS continues to offer support. No consequence is applied.
Resident fails to attend a Civic Transition Plan meeting	Reducing or removing any entitlement as a sanction	The CS-MCF attempts to make contact to understand the reason and offer rescheduling. If a pattern of non-response emerges, the Local SA is notified as a pastoral concern — not a compliance violation.
Resident found to have provided inaccurate	Suspending CHE while investigation is conducted,	The CHE continues at the claimed rate while the inaccuracy is investigated. If overpayment is

Circumstance	What the PROHIBITION rules out	What the DD&SA framework does instead
information in a CHE application (honest error)	leaving resident without housing support	confirmed, recovery is arranged through the annual Civic Contribution settlement at a rate that never reduces weekly income below the Civic Floor.
Resident found to have deliberately misrepresented circumstances to obtain higher entitlement (fraud)	Removing all entitlements as a sanction	Civic Security entitlement continues at the correctly-calculated rate. The fraudulent overpayment is pursued through the Civic Justice Architecture as a civil matter. Criminal fraud is investigated by the appropriate Civic Justice function. At no point does the correctly-calculated entitlement cease.
Resident is in a debt arrangement with the CS-MCF for a prior overpayment	Deducting repayments that take weekly income below the Civic Floor	Repayment is arranged only from income above the Civic Floor. The Civic Floor is inviolable. If a resident's income above the Civic Floor is insufficient to repay the debt at any sustainable rate, the debt is written off.

13.3 Fraud, Error, and the Presumption of Good Faith

The Civic Security Architecture operates on a presumption of good faith. The evidence from legacy systems shows that deliberate fraud constitutes a small minority of overpayments — the majority of overpayments arise from administrative error (by the system, not the resident) or honest changes in circumstance that the resident has not known how to report, or has reported and the system has not processed accurately.

When a Civic Security assessment or entitlement calculation is found to be inaccurate, the first question is: was this caused by system error or resident error? If system error: the system corrects itself, pays any arrears, and apologises. If resident error — honest: the system corrects going forward, and arranges recovery of overpayment in a way that never breaches the Civic Floor. If intentional misrepresentation: the system corrects going forward, arranges recovery, and refers to the Civic Justice Architecture — but always in that order, never in reverse, and the entitlement is never punished out of existence.

13.4 The Systemic Consequence of the Prohibition

The most important systemic consequence of the absolute prohibition on punitive conditionality is its effect on the institutional culture of the Civic Security Architecture. When the CS-MCF and its staff are prohibited from using income removal as a consequence, the entire logic of their interaction with residents changes. They are not enforcing compliance; they are supporting access. They are not gatekeepers looking for reasons to deny; they are assessors trying to identify need. They are not investigators presuming fraud; they are advisers presuming good faith. This cultural change is, in the DD&SA analysis, as important as any specific rate or rule — and the absolute prohibition is what makes the culture change irreversible rather than dependent on individual staff goodwill.

PART FOURTEEN: THE LEGACY TRANSITION PROTOCOL

14.1 The Transition Challenge

The transition from the legacy social security system to the Civic Security Architecture is the most operationally complex element of the entire DD&SA implementation. Millions of residents currently receive legacy entitlements calculated under the existing system. The transition must be managed so that: no resident's income falls as a result of the transition; no resident loses an entitlement they were receiving; and the transition does not create a period of chaos and insecurity for the residents who depend most on the system.

14.2 The Transition Bridge Guarantee

The Transition Bridge Guarantee is the constitutional commitment that protects residents during the transition. Its terms are:

Every resident currently receiving a legacy social security entitlement on the date the Civic Security Architecture takes effect will receive, for the first 24 months of operation, whichever is higher: their legacy entitlement amount calculated on the legacy rules; or their Civic Security entitlement calculated on the DD&SA framework. This is the Transition Bridge. It requires no action by the resident. It is calculated automatically and applied automatically.

In practice, the Transition Bridge will mean:

- Most residents will immediately receive higher income under the Civic Security Architecture, because the Civic Income is set above most legacy standard rates.
- A small number of residents with complex legacy entitlement combinations — including long-standing legacy-system claimants with protected rates that have been preserved above standard rates — may find that their legacy total was higher than their initial CSA total. For these residents, the Transition Bridge pays the difference.
- Over the 24-month Transition Bridge period, the IES uprates Civic Security rates annually, and the gap between legacy protected rates and CSA rates narrows and closes.

14.3 Legacy State Pension Transition

State Pension transition is addressed through the principles established in Part Six. In addition:

- Residents who had accumulated State Pension rights above the CAE standard rate receive a Transition Supplement for the first 10 years of operation.
- Residents who had accumulated State Pension rights below the CAE standard rate — a significant group, including many women, carers, and part-time workers — immediately receive the full CAE rate, which is higher than their legacy entitlement.
- Contracted-out pension rights, SERPS, and other legacy accumulation complications are handled through a dedicated Legacy Pension Resolution function within the CS-MCF, which resolves each resident's position in the first year of transition and confirms their CAE rate.

14.4 Legacy Assessment Records

Residents who hold current PIP, DLA, ESA, or attendance allowance awards under the legacy system are transitioned to the Civic Care Supplement without a new assessment during the first 24 months, if their existing award maps to an equivalent or lower CCS rate. Residents whose existing legacy award maps to a higher CCS rate — or whose need has clearly increased since their legacy assessment — receive a priority Civic Care Assessment. No resident is required to undergo reassessment in the first 24 months purely to justify a rate reduction.

14.5 The Transition Oversight Panel

A dedicated Transition Oversight Panel (TOP) operates for the full 24-month transition period. It includes: the Civic Security Magister; representatives of Local SAs from across the NBI; independent welfare rights specialists; and residents with lived experience of the legacy system. The TOP monitors the transition in real time, receives daily data on payment flows, transition bridge activations, and error rates, and has power to direct immediate corrective action. Its reports are published weekly on the SDN.

PART FIFTEEN: WORKED EXAMPLES

The following three worked examples demonstrate the Civic Security Architecture in operation across contrasting resident circumstances. In each case, the calculation is shown in full, and the comparison with the legacy system is made explicit. All monetary figures use the reference rates established in this framework.

Example 1 — Miriam, 34, Single Parent, Two Children, Private Tenant

Name and age	Miriam, 34
Household	Single parent; two children aged 3 and 7
Employment status	Part-time employment, 16 hours per week, £11.00 per hour = £176 gross per week
Housing	Private tenant; 2-bedroom flat; actual rent £185 per week; CHSR for locality 2-bed = £195 per week
Care needs	No disability; no care needs
Location	Medium-density urban locality; no GAF or DF adjustments relevant

Civic Security Entitlement Calculation — Miriam

Entitlement	Calculation	Weekly Amount
Civic Income (CI)	Standard adult rate — employment does not reduce CI	£187.50
Child Civic Allowance — child aged 3	Standard CCA + Early Years Supplement (child under 5)	£52.00 + £18.00 = £70.00
Child Civic Allowance — child aged 7	Standard CCA — child over 5	£52.00
Caregiving Recognition Supplement (CRS-P)	Youngest child is 3 (age 2–4 rate)	£52.00
Single-Parent Supplement	Single parent with dependent children	£38.00
Civic Housing Entitlement (CHE)	Actual rent £185; 35% of CI income = $35\% \times £399.50 = £139.83$; CHE = £185 — £139.83 = £45.17; within CHSR ceiling of £195	£45.17
TOTAL WEEKLY CIVIC SECURITY INCOME	CI + CCA(x2) + CRS-P + SPS + CHE	£444.67
Plus employment income (gross)	16 hrs × £11.00	£176.00
TOTAL GROSS WEEKLY INCOME		£620.67

Under the legacy system, Miriam's equivalent income (Universal Credit standard allowance, child elements, housing costs element, with the two-child limit applying as her children were born after April 2017 — both children are counted under DD&SA since the two-child limit is abolished) would have been substantially lower. The early years supplement and the Caregiving Recognition Supplement have no direct legacy equivalents.

The CHE calculation is more generous than the legacy LHA because the CHSR tracks actual market rents at the 35th percentile rather than being frozen below market.

Critical point: Miriam's Civic Income is not reduced by her employment income. In the legacy system, the Universal Credit work allowance and taper meant that her earnings would have reduced her UC payment. In the Civic Security Architecture, the CI is constant; the Civic Contribution annual settlement takes account of her total income, but her weekly receipts are not reduced. This eliminates the poverty trap entirely at the weekly payment level.

Example 2 — Dafydd, 52, Disabled, Lives Alone, Social Tenant

Name and age	Dafydd, 52
Household	Single adult; no dependants
Employment status	Not in employment due to disability, last employed 4 years ago
Housing	Social housing tenant; 1-bedroom flat; rent £72 per week (below CHSR; Civic Housing Architecture social rent)
Care needs	Multiple sclerosis, progressive; assessed at ACC Level 2 (substantial additional costs: adapted transport, specialist equipment, regular physiotherapy) and RCC Level 3 (severe capacity reduction — employment not reliably possible given condition and prognosis)
Location	Semi-rural locality; GAF of 1.18 applied for transport costs

Civic Security Entitlement Calculation — Dafydd

Entitlement	Calculation	Weekly Amount
Civic Income (CI)	Standard adult rate — disability does not affect CI rate; RCC does not substitute for CI	£187.50
CCS — Additional Costs Component (ACC Level 2)	Assessed at ACC Level 2; GAF adjustment applied to transport cost component	£112.00
CCS — Reduced Capacity Component (RCC Level 3)	Assessed at RCC Level 3; severe capacity reduction; progressive condition — awarded on Chronic Condition Protocol (no regular reassessment)	£155.00
Civic Housing Entitlement (CHE)	Actual rent £72; 35% of CI = $35\% \times £187.50 = £65.63$; CHE = $£72 - £65.63 = £6.37$; well within CHSR for 1-bed social housing	£6.37
TOTAL WEEKLY CIVIC SECURITY INCOME	CI + ACC + RCC + CHE	£460.87

Dafydd's total of £460.87 per week is a materially different position from the legacy system equivalent. Under legacy arrangements, Dafydd would likely have received: ESA Support Component plus Personal Allowance (approximately £117.60 per week); PIP Enhanced Daily Living and Enhanced Mobility (£172.75 per week); and Housing Benefit covering most of his social rent. Total: approximately £296 per week — with the addition that his ESA was subject to periodic Work Capability Assessments despite his progressive condition having no prospect of improvement.

Under the Civic Security Architecture: his RCC is awarded under the Chronic Condition Protocol and never reassessed; his ACC reflects his verified additional costs including the GAF rural transport uplift; his Civic Income is the floor from which the CCS adds, rather than the CCS substituting for earned income. The total is meaningfully higher, accurately reflects his needs, and imposes no reassessment burden on a resident whose condition is deteriorating, not improving.

Example 3 — Kezia, 68, Retired, Widowed, Owns Home with Small Mortgage

Name and age	Kezia, 68
Household	Widowed; lives alone; adult children elsewhere
Employment status	Retired; former occupational pension of £95 per week; no legacy State Pension (she took career breaks for caregiving and had an incomplete NI record)
Housing	Owner-occupier: 3-bedroom house (larger than she needs, but she has lived there 25 years); mortgage interest: £64 per week
Care needs	No current care needs: reviews as needs arise
Location	Rural locality: she is specifically in a dispersed rural area

Civic Security Entitlement Calculation — Kezia

Entitlement	Calculation	Weekly Amount
Civic Ageing Entitlement (CAE)	Universal; contribution-independent; Kezia receives the full CAE despite incomplete NI record under legacy system	£228.00
Civic Housing Entitlement (CHE)	Mortgage interest £64/week; 35% of CAE = £79.80; mortgage interest < 35% of CAE; Kezia can cover mortgage interest from CAE alone; CHE = £0	£0.00
CCS	No current care needs; not applicable	£0.00
Occupational Pension (not a Civic Security payment)	Existing occupational pension	£95.00
TOTAL WEEKLY INCOME	CAE + occupational pension	£323.00

Under the legacy system, Kezia had no State Pension (or a very small one) due to her caregiving career breaks. She may have received Pension Credit, which is means-tested — and the means test may or may not have treated her occupational pension and her home equity in ways that produced a low Pension Credit award. Her total legacy income was likely in the region of £180–£230 per week, in an uncertain and frequently reassessed means-tested arrangement.

Under the Civic Security Architecture, Kezia receives the full universal CAE of £228 per week without any reference to her NI record or her means. This is the constitutional point: the decades she spent as a caregiver are recognised, not penalised. Her total income of £323 per week is sufficient for a dignified retirement in a rural locality. She is not penalised for choosing to remain in her family home — there is no bedroom tax, no under-occupancy charge, and no expectation that she will downsize.

Comparative Summary of Worked Examples

	Miriam (single parent)	Dafydd (disabled, non-working)	Kezia (retired, widowed)
Legacy system weekly income (approx.)	~£410–£440	~£296	~£180–£230
Civic Security Architecture income	£444.67 + £176 earnings	£460.87	£323.00
Key improvement	Two-child limit abolished; CRS-P has no legacy equivalent; CI not tapered by earnings	No reassessment of progressive condition; ACC/RCC structure more accurately reflects need; substantially higher total	Full CAE despite incomplete NI record; caregiving recognised; no means test
Punitive conditions	None	None	None
Cliff edges	None	None	None

PART SIXTEEN: GLOSSARY OF CIVIC SECURITY TERMS

The following glossary establishes the definitive DD&SA terminology for the Civic Security Architecture. Legacy social security terminology is shown in brackets for reference during the transition period. After the transition period, legacy terminology is to be discontinued in all official communications.

DD&SA Civic Security Term	Definition	Legacy System Equivalent (for reference only)
Civic Income (CI)	The universal, unconditional weekly income payment for all residents aged 18–66	Universal Credit standard allowance / Jobseeker's Allowance / Income Support
Civic Care Supplement (CCS)	The needs-assessed supplement for residents with disability or long-term health conditions; covers additional costs and reduced earning capacity	Personal Independence Payment / Disability Living Allowance / Employment and Support Allowance
Additional Costs Component (ACC)	The component of the CCS addressing the verifiable additional costs of disability	PIP Daily Living Component / DLA Care Component
Reduced Capacity Component (RCC)	The component of the CCS addressing the income implications of reduced earning capacity due to disability	ESA (support group) / PIP Mobility Component at higher rate
Civic Housing Entitlement (CHE)	The entitlement covering housing costs above 35% of a resident's Civic Security income, up to the CHSR ceiling	Housing Benefit / UC Housing Costs Element
Civic Housing Standard Rent (CHSR)	The IES-set ceiling for CHE coverage; set at 35th percentile market rent, updated quarterly	Local Housing Allowance (LHA) — but not frozen; tracks actual market
Civic Ageing Entitlement (CAE)	The universal, contribution-independent income entitlement for residents aged 67+	State Pension / Pension Credit
Civic Parenting Entitlement (CPE)	The combined entitlement covering child costs (CCA) and caregiving recognition (CRS-P)	Child Benefit / Child Tax Credit / UC Child Element
Child Civic Allowance (CCA)	The weekly payment for each dependent child; universal; no child limit	Child Benefit / UC Child Element — without two-child limit
Caregiving Recognition Supplement — Parent (CRS-P)	The weekly payment to the primary caregiver of a child under 5, recognising the income cost of caregiving	No direct legacy equivalent — conceptually related to UC Carer Element
Civic Transition Support (CTS)	The employment transition support entitlement; Income Bridge plus active support services	Jobseeker's Allowance / UC Work-Related Activity Group / New Deal
Income Bridge	The time-limited earnings replacement component of the CTS	Contributory JSA / UC earnings taper (but without punitive conditionality)
Civic Skills Account	The resident-controlled training credit within the CTS	No direct legacy equivalent
Civic Emergency Provision (CEP)	The immediate, unconditional grant entitlement for residents in defined emergency circumstances	Discretionary Housing Payments / Local Welfare Assistance / Social Fund Crisis Loan
Civic Care Assessment (CCA)	The professional needs evaluation for CCS eligibility	PIP/DLA/ESA assessment — but conducted by qualified professionals, without commercial contractor incentives

DD&SA Civic Security Term	Definition	Legacy System Equivalent (for reference only)
Civic Advocate	The free, independent representative for residents challenging Civic Security decisions	CAB welfare rights adviser / independent appeals representative — but fully funded, not voluntary-sector dependent
Civic Security Magister	The independent expert overseer of the entire Civic Security Architecture	No direct legacy equivalent — conceptually: the Independent Case Examiner plus SSAC plus Parliamentary Commissioner
Civic Contribution	The DD&SA equivalent of income and wealth taxation; takes account of CI receipt in annual settlement	Income Tax / National Insurance
Civic Floor	The minimum standard of material provision guaranteed to every resident; the inviolable lower bound of Civic Security income in any week	No direct legacy equivalent — this guarantee did not exist in the legacy system

PART SEVENTEEN: CONSTITUTIONAL CONFIRMATION

17.1 The Civic Security Covenant

The Civic Security Architecture is, at its foundation, a covenant between the Civic Commonwealth and every resident who lives within it. The Commonwealth commits to:

That no resident will go without food because the system has failed to pay what it owes them. That no resident will sleep rough because the system has nowhere to put them. That no disabled resident will face their condition alone, unsupported, and financially abandoned. That no child will grow up in poverty because civic institutions decided their existence was inconvenient. That no older resident will spend their final years in deprivation because they spent their working years caring for others. That no resident in transition between jobs will be threatened and humiliated into taking whatever work is offered. These are not aspirations. They are constitutional obligations.

17.2 Consistency with the DD&SA Constitutional Architecture

This framework is consistent with the following provisions of the DD&SA Constitutional Architecture and the broader Civic Architecture for the British Isles:

- The Civic Floor guarantee and the Thirty Inviolable Rights
- The DD&SA Rules and Consequences framework — specifically the absolute prohibition on income removal as a consequence
- The resident-centred design mandate — the resident is not an adversary, a cost, or a suspect; they are the purpose of the institution
- The transparency and auditability mandate — all entitlement calculations, assessment criteria, and rates are publicly visible on the Sovereign Digital Network
- The Magister accountability architecture — independent expert oversight with power of direction
- The Local SA oversight function — residents scrutinising the institutions that serve them
- The prohibition on territorial privilege — every resident's entitlement is equal regardless of where they live in the Commonwealth
- The Constitutional Grammar Document — all terminology is consistent with the seven-layer constitutional hierarchy and the full DD&SA vocabulary

17.3 Living Document Status and Review

This is the First Edition of the Civic Security Architecture. It will be subject to:

11. Annual IES rate review — all monetary rates adjusted in line with the Minimum Income Standard and relevant cost indices
12. Five-year architecture review — the structural design of entitlement categories, assessment frameworks, and delivery mechanisms reviewed by a nationally constituted Sortition Assembly with full public evidence process
13. Immediate review triggered by: evidence of systematic failure in any entitlement category; emergence of new categories of need not covered by the existing architecture; or the Civic Security Magister's recommendation following investigation findings

The foundational principles — universal Civic Income, absolute prohibition on punitive conditionality, no two-child limit, contribution-independent CAE, dignity in assessment, automatic calculation, and the inviolability of the Civic Floor — are constitutionally entrenched and may only be amended through the full constitutional amendment process.

Security as a Right. Dignity in every interaction. No resident left behind.

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