2029: Transfer of social costs to the EU-D-S (September 2026)

"Trusted WEB 4.0 is the Integration of all resources available via the Web into an overall system.

Machines, devices and people are globally accessible, organized in decentralized, anonymous structures.

Trusted WEB 4.0 maps pre-digital social structures.

The value chains are being reorganised."
(Olaf Berberich, 2007)

Study 2029: Outsourcing of Social Costs to the EU-D-S

Revision 2026 | How Trusted WEB 4.0 transforms the European social economy and relieves public budgets by €500–700 billion annually

> **Note:** The companion blog for this study has been published at finders.de/2029-auslagerung-von-sozialkosten-auf-das-eu-d-s. The scenarios, consequential cost tables, and financing models presented there in detail are not repeated here, but only referenced. This revision concentrates on the revised assessment of the **Trusted WEB 4.0 Bonus** against the backdrop of the current election results, as well as on the conceptual openness of the EU-D-S.

★ Executive Summary

This study analyzes how EU member states can relieve their budgets by **20–30 % of social expenditure** through the outsourcing of social costs to the **EU-D-S (European Digital Social System)** within the framework of **Trusted WEB 4.0** – while simultaneously increasing social participation and economic strength.

Key figure	Value
Annual relief of EU budgets	**€500–700 billion**
Reduction of non-participation costs	**30–50 %**
Trusted WEB 4.0 Bonus 2029	**€2,280 billion (12 % of EU GDP)**

Core message: Outsourcing social costs to the EU-D-S is not a cost factor, but an investment in digital sovereignty, social justice, and economic resilience. Through participation instead of transfer payments, a self-sustaining system emerges that strengthens citizens, companies, and the state alike.

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1 Introduction: Why This Study Now?

Europe stands at a crossroads in 2029: The cumulative cost burden from energy scarcity, climate impacts, demographic change, and economic upheavals threatens social cohesion. At the same time, the political situation has escalated: **In Germany, populists have won the most recent elections.**

The study shows how the outsourcing of social costs to the EU-D-S – based on Trusted WEB 4.0 technologies – not only relieves the budgets of member states, but also:

- Enables **social participation** for all citizens – regardless of age, origin, or income
- Generates **economic value creation** through digital work and microtransactions
- Restores **confidence in the problem-solving capacity** of democratic systems
- Secures **European digital sovereignty** against authoritarian and platform-capitalist models

Temporal context:

- **2025:** Federal election – the AfD reaches 20.8 %, its highest result to date, and becomes the second-strongest force
- **2026:** State elections – the AfD becomes the strongest force in Saxony-Anhalt with 43.8 %; at the federal level it leads in some opinion polls
- **2027–2029:** Possible founding and establishment of the EU-D-S as Europe's digital infrastructure

2 Current Situation: The Social Cost Crisis and the Political Crisis of Confidence

2.1 The Cost Trap

The detailed analysis of the probable scenario without Trusted WEB 4.0 – cost increases of 15–25 % due to energy and import costs, climate impacts, demographic burden, and declining tax revenues, with a cumulative cost explosion of **€1,000–1,500 billion/year** – is available in the companion blog and remains unchanged.

Equally unchanged, the **consequential costs of non-participation** (health, mental health, social exclusion, polarization) documented there apply, amounting to **€600–1,000 billion/year (4–7 % of GDP)**.

2.2 New: The Democracy-Policy Dimension – Why Populists Are Winning

The real novelty of the situation in 2026 is no longer merely financial, but **political-psychological**:

Finding	Evidence
Populists as the strongest force in states	AfD wins Saxony-Anhalt with 43,8 % (Sept. 2026) – the highest result for a party there since reunification
Nationwide trend	AfD at 25–28 % in opinion polls, at times the strongest force
Doubts about problem-solving capacity	Only 55 % of Germans believe democracies solve future problems better than autocracies (Ipsos, Jan. 2026) – in the East only 48 %
Openness to authoritarianism	One in five flirts with authoritarian ideas according to the Deutschland-Monitor 2026; only 60 % are satisfied with how democracy functions
Loss of trust in institutions	Political trust at historic lows (Forsa 2026)

The central diagnosis: The majority of people who vote populist today are **not convinced right-wingers**. They are disappointed citizens who have gained the impression that *the problems can no longer be solved* – and who therefore lean toward simple, seemingly authoritarian answers. They do not vote *against* democracy, but *for* a sense of agency they no longer experience in the existing system. 98 % continue to endorse the "idea of democracy" – yet approval of its *functioning* is collapsing.

This is precisely where the EU-D-S comes in: If the EU succeeds in presenting a visible, comprehensible **comprehensive digital concept** that structurally solves the pressing problems (participation, costs, bureaucracy, platform dependence), then this group of voters can be won back – not through persuasion campaigns, but through **experienced effectiveness**.

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3 Problem Statement: Why Conventional Solutions Fail

3.1 Transfer payments: Expensive and inefficient

- **Bureaucratic overhead:** 30–40 % of social expenditure goes into administration rather than benefits.
- **Dependency trap:** Transfer payments often create passivity instead of initiative – recipients are not invited to co-shape.
- **Unfair distribution:** Those in need receive too little, while abuse can hardly be prevented.

3.2 Tax increases: A brake on growth

- **Investment flight:** High levies burden companies and lead to relocation of business sites.

- **Shadow economy:** Rising social contributions increase the incentive for informal employment.
- **Political feasibility:** Tax increases are unpopular among the population and difficult to implement.

3.3 Austerity measures: Social dynamite

- **Benefit cuts:** Lead to growing poverty and social division.
- **Protests and instability:** Austerity policies regularly trigger mass protests.
- **Long-term damage:** Cuts in education and infrastructure burden future generations.

The insight: The solution does not lie in more transfer payments, higher taxes, or harsh austerity – but in the transformation of social costs into opportunities for participation.

Additionally: All three approaches *amplify* the crisis of confidence because they treat citizens as objects. A welfare state that administers rather than involves hands the populists the argument that democracies cannot deliver. The transformation of social costs into participation opportunities is therefore not merely an economic model, but a **democracy-policy necessity**.

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4 The Solution: Outsourcing to the EU-D-S

4.1 Concept and Architecture

The EU-D-S is a decentralized, trustworthy infrastructure built on Trusted WEB 4.0 technologies:

- **Finder (1999):** precise, hallucination-free search and data processing (Patent ES2374881T3)
- **getmySense (2002):** trustworthy rating and quality control
- **GISAD (2003):** consideration of societal structural relevance
- **EU-D-S (2004):** European digital sovereignty through decentralized architecture
- **WAN anonymity (2007):** participant protection instead of data protection – genuine anonymity

Architecture principles: Decentralization, transparency, interoperability, scalability, security.

4.2 The Participation Model: From Transfer to Own Achievement

Transferring pre-digital principles into digitalization means:

- **Individual and flexible design:** Digitalization and AI enable personalized solutions – without the rigid structures of analog systems.
- **Participation payments instead of social costs:** The state can replace 20–30 % of social costs (approx. €500–700 billion/year) with digital participation in the EU-D-S. This relieves public budgets and strengthens personal responsibility.
- **Win-win for high performers:** Companies pay lower taxes but receive high-quality data and more efficient processes through getmySense.

A pure AI economy that sees people only as data suppliers and consumers offers no advantage to most. Trusted WEB 4.0 relies on genuine participation and fair value creation.

The performance principle as foundation:

- **getmySense for school students:** Already at school, young people can test in various categories at performance levels 1–10 whether they reach higher levels – without negative assessments. The risk: an AI classifies them at a different level.
- **Flexible participation:** Everyone can decide for themselves how many hours per month they create contributions or ratings. Billing is automatic via micropayment, depending on the value of the contribution.

- **No age limits:** Everyone can take part in any age-appropriate category. Behind the WAN-anonymous keys, a year of birth can be stored for age checks on content harmful to minors.
- **AI-supported quality control:** A non-physician explains simple medical relationships at performance level 1 for other non-physicians. The AI checks whether this is consistent with performance level 10 (medical expertise) and, if necessary, requests adjustments.

4.3 Financing Mechanisms

New financing models – as possibilities of the EU-D-S, not as fixed implementation programs:

- **Unit-price-based contract awarding:** Instead of complicated funding rules, the state awards contracts at fixed unit prices for defined services – without dependence on changing government majorities. Example: €50 per validated data rating in a defined category.
- **Integration of educational institutions:** Schools and universities can be integrated into the data economy. Students work on real projects and receive micro-payments – educational institutions partially finance themselves.
- **"Digital Year" – interdisciplinary scholarship:** A 3–24-month scholarship (modeled on GraTeach), refinanced by companies at approx. €1,000 per month per participant. The state gets the money back if graduates remain with the company for 24 months.
- **Self-sustaining teachers:** After a start-up phase, teachers finance themselves from project output – as would have been possible with GraTeach if the public sector had paid market-standard prices for contracts.

4.4 Deliberately Open: No Fixed Project Path

This revision deliberately contains no concrete project sequences, phase plans, milestones, or case studies. The reason: the EU-D-S is conceived as an open design space. The initiator contributes the technological and conceptual foundation, but for the development of the system seeks a **founder personality who brings in their own ideas, concepts, and implementation paths**.

What is fixed here are the principles alone: decentralization, anonymization, the performance principle, fair compensation, democracy-preserving infrastructure. How such a system concretely grows – with which use cases, in which regions, with which partners – is to be shaped by those who build it. Anything else would unnecessarily restrict this founder personality's room for maneuver.

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5 Financial Impacts

5.1 Relief Potential

Trusted WEB 4.0 can reduce the consequential costs of non-participation by **30–50 %**. The overall calculation – €250–450 billion/year in direct savings plus €250–350 billion/year in additional value creation = **€500–800 billion/year** – remains unchanged (details in the companion blog).

Sample calculation for Germany (2029):

Social cost area	Current costs (2029)	Outsourcing potential	Relief per year
Pension insurance	€400 bn	15 %	€60 bn
Health costs (prevention)	€250 bn	20 %	€50 bn
Unemployment support	€80 bn	25 %	€20 bn
Social assistance	€120 bn	30 %	€36 bn
Education funding	€100 bn	20 %	€20 bn

Social cost area	Current costs (2029)	Outsourcing potential	Relief per year
Total	**€950 bn**	**22 %**	**€206 bn**

The relief does not arise from cuts, but from the **transformation of transfer payments into digital participation**.

5.2 The Trusted WEB 4.0 Bonus 2029

The Trusted WEB 4.0 Bonus stands as the estimated value of the societal and economic potential that is released when trust carries the spirit of departure.

The Basic Estimate

Year	EU GDP (estimated)	Bonus percentage	Trusted WEB 4.0 Bonus
2027	€18,000 bn	5 %	€900 bn
2028	€18,500 bn	10 %	€1,850 bn
2029	€19,000 bn	12 %	**€2,280 bn**

(Note on order of magnitude: EU GDP in this estimation series is stated in € billions; 12 % of the estimated EU GDP 2029 yields the bonus of €2,280 billion.)

Growth is based on a spirit of departure – and that requires trust.

New: The Bonus as a Mirror of Societal Change

Previously, the bonus was justified primarily economically. The elections of 2025/2026 force a deeper interpretation – and make the bonus more credible at the same time:

The starting point: In Germany, populists have won because many people now believe **autocracies could solve the problems better**. The Deutschland-Monitor 2026 shows: one in five is open to authoritarian ideas; in the East, not even half believe democracies will master the future better. These people are predominantly **not right-wingers** – they are disappointed, misguided voters seeking agency and no longer experiencing it in the democratic system.

The societal change the Trusted WEB 4.0 Bonus reflects:

1. **From powerlessness to efficacy.** What wins is not the staging effect of authoritarian appearances – but the everyday experience that one's own digital engagement is visibly paid and problems are visibly solved. Those who experience participation and compensation in the EU-D-S no longer need "strong men" pretending they alone can bring salvation.
2. **From transfer bureaucracy to co-production.** A welfare state that treats citizens as co-producers of value creation fundamentally changes the relationship with the state: from recipient object to shaping subject. This is the psychological counter-model to the authoritarian promise of order through subordination.
3. **From polarization to a shared task.** The study data show: −40 % political participation among those affected by poverty, +25 % polarization since 2020. A system that compensates participation *economically* reintegrates exactly the groups that feel left behind – and deprives populism of its actual voter base: the conviction that participation is only available outside democracy.
4. **From distrust to digital reliability.** WAN anonymity and transparent compensation models replace distrust in "those up there" with verifiable fairness "down here". Trust is not created by campaigns, but by non-disappointed expectations – measurable in every micropayment.

The conclusion: If the misguided voters can be convinced that a comprehensive digital concept exists that can actually solve the problems, then the Trusted WEB 4.0 Bonus reflects more than economic growth: it quantifies the **value of reclaiming a society** that once again believes in democratic problem-solving. Seen in this light, the estimate of 10–12 % of GDP is not excessive but conservative – because the alternative is not the status quo, but the continuation of the downward spiral of cost explosion, loss of trust, and authoritarian turn, which historically comes at a far higher price.

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6 Risks and Challenges

The risk matrix (technological: data misuse, system failures, AI errors; socio-political: acceptance, unequal participation, political resistance; economic: funding gaps, market distortion) including countermeasures remains valid.

Added in this revision – the actual core risk: The time window. The 2026 election results show that the drift into authoritarian patterns of thinking does not proceed linearly, but at an accelerating pace. Every year without a visible democratic problem-solving concept grows the group of voters who perceive autocracies as without alternative. The EU-D-S is thus not merely an economic project, but a project in a race for democracy's capacity to tell its own story.

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7 Conclusion and Recommendations

The Central Insight

Outsourcing social costs to the EU-D-S is not merely a technical or economic innovation – it is a **democracy-policy answer to the authoritarian temptation**. It solves three central challenges simultaneously:

1. **Financial relief:** €500–700 billion/year in savings plus additional value creation
2. **Social justice:** Genuine participation for all – regardless of age, origin, or income
3. **Democratic resilience:** Proof that democratic systems solve problems better than autocracies – because they organize participation instead of subordination

Recommendations (without concrete project specifications)

For the EU and member states:

- Recognize the outsourcing of social costs to the EU-D-S as a strategic goal – the detailed implementation design is to be deliberately left to local actors and a founder personality
- Create legal and institutional framework conditions that do not hinder decentralized participation models but enable them
- Establish the Trusted WEB 4.0 Bonus as a political indicator: measure not only GDP and debt ratio, but the state of societal trust

For a founder personality for the EU-D-S:

- The initiator provides the technological basis (Finder, getmySense, GISAD, WAN anonymity) and the conceptual principles
- Sought is a founder who contributes **their own ideas** on use cases, implementation paths, and the organization of the EU-D-S
- The room for maneuver is deliberately kept open: development, growth sequence, target groups, and applications are to be developed from the founder's perspective

For business and civil society:

- Engage early – help shape participation models instead of merely consuming them

- Insist on autonomy and data protection standards (WAN anonymity instead of a control logic)

Europe's Opportunity

Outsourcing social costs to the EU-D-S offers Europe the historic opportunity to emerge stronger from the double crisis – financial and democratic. The contradiction between digital participation, economic strength, and social justice is resolved; in its place emerges a system that does not demand trust in democratic problem-solving, but earns it.

The election results of 2025/2026 are not fate, but a deadline. **The time to act is now. 2029 must be the year of decision.**

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8 Sources

Scenario, consequential costs, financing models (details in the companion blog)

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- Tagesschau: low water, auto summit, IW study on social expenditure
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Elections, authoritarianism, confidence in democracy (new in this revision)

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Trusted WEB 4.0 and the EU-D-S

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- Eurostat, IMF, OECD: statistical foundations

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-1 BvR 91/26 -

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