

Author JW Carpenter Releases Book Exploring Transaction Fee Model to Address Affordability Challenges and National Debt

Ending the Cost Crisis and the Debt Funeral with One Simple Fee: A Proposed Approach to Tax Reform and Debt Reduction

BYHALIA, MS, UNITED STATES, January 19, 2026 /EINPresswire.com/ -- Author JW Carpenter has released *Ending the Cost Crisis and the Debt Funeral with One Simple Fee*, a book that analyzes household affordability pressures and proposes a single transaction fee as an alternative to current tax systems.

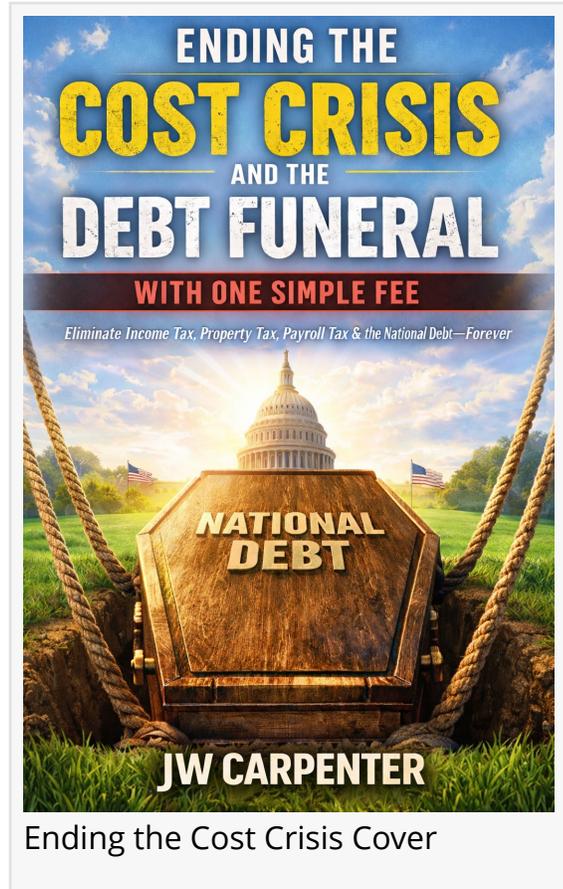
The book examines data showing that, from 2012 to 2026, median U.S. household essential costs (including housing, healthcare, food, transportation, energy, taxes, and debt service) increased by \$58,800 annually, while income rose by \$31,200, resulting in a reported \$27,600 annual gap.

It attributes these pressures to specific policies, including restrictive zoning and environmental review processes, fuel mandates, shipping regulations, healthcare mandates, tax deduction changes, and ongoing deficit spending. The book references examples of reforms implemented in states such as Texas, Florida, Oklahoma, Kansas, and Puerto Rico.

The central proposal is a uniform, low-rate transaction fee (suggested starting range of approximately 0.35–0.4%, with potential reductions) applied at final settlement points on an estimated \$2.35 quadrillion in annual U.S. financial transaction flows. The book argues this could serve as a replacement for many existing federal, state, and local taxes, including income, payroll, corporate, estate, gift, and property taxes.

Under modeling presented in the book:

- Structural policy reversals could provide estimated annual household relief in the range of \$17,900–\$27,600 before any fee implementation.



- Revenue from the fee base could generate surpluses for debt reduction.
- Post-debt scenarios might allow fee rate adjustments and funding for programs such as Social Security and baseline care.
- The approach could reduce compliance costs, bracket creep, and certain lobby-influenced provisions.

The book discusses safeguards against pyramiding and a conceptual model illustrating potential progression from relief to surplus and growth.

A forthcoming companion volume, *The Garden Republic: Economic Resurrection*, is planned to explore extensions involving private-sector infrastructure and asset-based revenue.

About the Author's Other Works

JW Carpenter is the author of a series of books addressing structural issues across spiritual, institutional, and economic domains, including an apologetics series titled *AI and the Unshakable Truth* and a collection of children's books.

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