Onderwerp: Citizen Capital as a complement to the Savings and Investments Union
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Aan: cab-albuquerque-contact@ec.europa.eu

Dear Commissioner Albuquerque,

I would like to submit for consideration a policy concept that may complement the objectives of the Savings and Investments Union.

The European Union seeks to enable citizens to participate more effectively in capital markets while directing European savings towards productive investment.

This raises an additional question:

How can participation in productive capital be broadened to citizens who currently have little or no financial wealth available to invest?

The attached paper proposes examining Citizen Capital as a complementary mechanism.

Rather than relying exclusively on individual savings, independently governed citizen capital funds could gradually accumulate diversified productive assets on behalf of citizens.
Possible funding mechanisms and their economic incidence would require careful independent assessment.

This is not intended to replace private savings, pensions, wages or existing social protection.

Instead, it suggests two complementary routes towards broader participation in European prosperity:

individual wealth formation + collective citizen wealth formation.

The question becomes particularly relevant if artificial intelligence, automation and robotics cause a greater proportion of future productivity to be generated by capital.

Rather than assuming that such a development will occur, the attached proposal suggests that Europe examine the economic consequences and possible institutional responses in advance.

I would therefore be grateful if DG FISMA could consider whether Citizen Capital and collective capital participation could form part of future research surrounding the Savings and Investments Union and the participation of European citizens in productive capital.

A first step could simply be an independent feasibility study comparing alternative models and their effects on investment, public finances, wealth distribution and intergenerational equity.

Thank you for considering this contribution.

Yours faithfully,

Eddy Vanderlinden

PS As a case-study, I have the Belgian situation *ready to be send at your request*.

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Bijlagen:

European Citizen Capital.pdf 99,5 KB