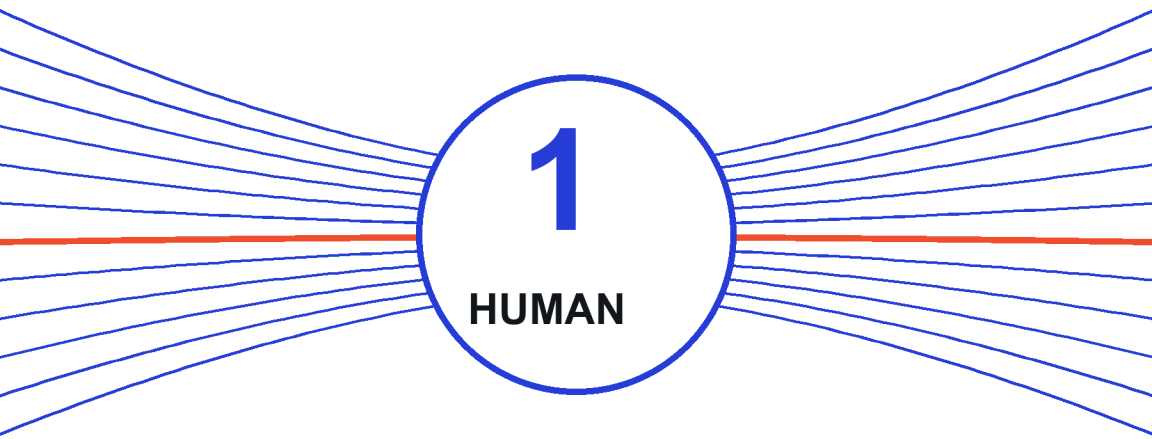
JOHN RECTOR

# THE BUNDLED ECONOMY

How the Fight for Your Wallet Reorganizes the World




THE MACHINERY CAN BELONG TO A COMPANY.
THE CHOICE BELONGS TO YOU.

JOHN RECTOR

# The Bundled Economy

## How the Fight for Your Wallet Reorganizes the World

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Developed with AI assistance at the author's direction. Original typographic and geometric cover artwork created for this edition.

The future people and scenes are fictional illustrations. The author's causal model, scenarios, prices, and projections are developed as a forecast. Sources and numerical definitions appear at the end.

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*The machinery can belong to a company.*
*The choice belongs to you.*

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# Prologue: The afternoon that still works

At 2:17, Mara's father changes the afternoon.

He has been at a clinic since lunch. The appointment is taking longer than expected, and the clinician wants another conversation before he leaves. Mara is supposed to collect her daughter, meet her father at home, and finish a piece of work before dinner. Three people, three days, briefly sharing the same timetable.

In the world we have built, she becomes the dispatcher. She calls someone about her daughter, moves a meeting, checks whether the car can wait, and wonders what her father has eaten. The clinic can extend the visit. The driver can change the ride. The kitchen can deliver a meal. Each can do its own job while the afternoon comes apart between them.

In the world I see taking shape, Mara tells her personal AI what matters. Her father should stay for the conversation. Her daughter should be collected by someone already authorized. Her work needs an uninterrupted hour, later if necessary. Dinner can move.

Her delegate checks the authority it has been given. Her father's delegate authorizes the changes concerning him. The service operator finds transport capacity, confirms the collection arrangement, and changes the meal. One uncertain pickup remains, so Mara gets one question. She answers it. The afternoon continues.

Nobody has invented another hour. No machine has made a clinician available by describing one. A person has changed her plan inside a network that can rearrange actual commitments around her.

That difference is the subject of this book.

I call the economy built around it the Bundled Economy. A company will take responsibility for a growing part of the life you already pay to sustain. Internet, mobile connection, and personal AI will begin

working as one service. Movement will enter. Places to work and gather will enter. Housing, food, utilities, maintenance, and care will follow. The necessities that now arrive as separate purchases and obligations will become the operating machinery behind a continuing subscription.

The company will want more of your wallet. That ordinary ambition will set the transformation in motion. It will not need a theory of civilization to add something useful to a plan. It will need a reason to believe that you will choose it, continue using it, and trust it with the next part of your life.

Yet the consequences will reach civilization. The party receiving the subscription will become the buyer beneath it. Factories will design for a customer who pays for failure. Capital will finance networks rather than millions of separately owned necessities. An employer will be able to support a human without owning the intelligence that human has built. A city will negotiate for a place that works. Countries will compete for people whose lives have become easier to move.

The companies will grow enormous. The human must remain the human.

This is how I see that world developing. Its emergence is already legible; its mature form reaches beyond 2030 toward the middle of the century. The nine-billion-person economy in these pages is the scale of my model, rather than a claim that every person will enter a finished global system on one date. The early useful offer and the mature civilization have different clocks.

I have developed these ideas across essays about ownership, supply chains, personal intelligence, employment, trust, and the companies I call the Dirty Dozen. Here I bring them into one argument and follow the parts that a short essay can leave behind: who funds the child, what pays for the buildings, how a patient changes networks, what a city can demand, and what happens when an operator fails.

Mara, her daughter Liv, and her father Elias are imagined people. Their future scenes let us follow the consequences through a continuing life. They are joined by fictional growers, operators, workers, and civic

leaders. The present-day corporate and institutional starting points are documented in the source notes. The prices and global arithmetic belong to the forecast developed here.

The most useful way to read this book is to keep asking a simple question: who is responsible now?

When the answer changes, the incentives change. Follow the incentives far enough and the world changes with them.

At 6:40, Mara and her father sit down to dinner. Her daughter tells a story that takes twice as long as it needs to. The afternoon's rearrangements have become almost invisible.

The subscription company has earned another small part of her confidence. Somewhere inside it, a team will ask what else could become useful enough to include.

That is where we begin.

PART I

# The offer

CHAPTER 01

# 1. More of your wallet

The meeting starts with a number the company already knows.

It receives a small part of what you spend each month. You use its service often. You have allowed it to understand something about your preferences, and it has a working relationship with you. The company would like the number to be larger.

There are several ways to pursue that ambition. It can raise its price, sell more of the same thing, or enter another person's life. The route that interests me is to make the existing relationship more useful. Add something that currently sends your money elsewhere. Coordinate it with what you already receive. Give you a reason to move another piece of your monthly budget inside.

That is wallet share. The company is competing for a larger part of the spending that already sustains one human.

At first the decision looks like a product improvement. Your connection service includes intelligence that follows you from home to the phone. The next plan includes movement. You accept because your calendar and your transportation now work together. Later the operator offers somewhere to work between appointments. The company gains spending; you gain a less fragmented day.

Neither side has signed up for a social revolution. This is precisely why the change can become so large. Each decision has a local explanation. The company sees revenue and retention. The human sees a useful addition. The institutional transformation accumulates behind those understandable choices.

## The spending was already there

A life has an operating budget before anyone calls it a bundle. People need somewhere to live, ways to move, food, connection, energy, maintenance, and care. They may buy those things directly, receive them through work, or depend on someone else to fund them. The resources are being assembled somehow.

The Bundler's opportunity is to organize that demand more effectively and win the commercial relationship through which it is supplied. Its subscription is therefore not simply another expense to place above every existing expense. Its central ambition is to displace the separate arrangements already carrying those necessities.

This matters when considering the size of the future market. A company that starts selling an AI subscription may appear to be addressing a software category. A company that uses intelligence to absorb transportation, housing, and care is entering a much larger flow of spending. Adding the old bills to the new comprehensive subscription would count much of the same life twice.

The strategic question becomes: which useful obligation can the operator accept next, and what does accepting it change elsewhere?

A mobility allowance, for example, does more than add ride revenue. It makes the connection service useful in a physical way. A person can ask to attend a meeting and receive an arrangement that includes getting there. The operator learns to coordinate time, place, access, and capacity. That capability supports the next promise.

## A reason to say yes

People do not need to understand a new economic system before they choose it. They need a good reason to accept the next offer.

The first reason will often be value. Separate services that work together can do more for the same human than a collection of services that never share responsibility. The next reason will be relief. The

person stops carrying some of the assembly work that used to connect them.

Consider a refrigerator failure. Today the purchase, warranty, repair appointment, spoiled food, access to the home, and next meal may involve several businesses. Each business can complete its own obligation while the person handles the gap between them. A service promising the functioning home and the food has a reason to manage the whole consequence.

That gap is economically important even when it never appears on an invoice. It consumes attention, time, and the person's ability to do other things. AI makes recognizing and coordinating such dependencies cheaper. Physical networks make the response possible. The operator sells the resulting usefulness.

The offer will succeed where accepting the next responsibility improves the whole relationship enough to cover its cost. It will fail where a company adds a logo to a plan while leaving the person to assemble the service. Inclusion on a brochure is easy. Inclusion in a working life is the difficult and valuable part.

## Why now

Companies have bundled products for a long time. What changes is the practical cost of coordinating a service around one person's circumstances.

Without that capability, a broad bundle tends to become a standardized package. It contains things some people want and other people tolerate. Exceptions are expensive. The customer spends time explaining a change to each department. The organization sees a plan category where the person experiences a particular Tuesday.

Personal AI changes the interface with that Tuesday. It can maintain context, recognize dependencies, communicate authorized needs, and distinguish what can be rearranged from what requires a decision. The operator's intelligence can match those requests to productive capacity.

The two systems have different owners and responsibilities, but they can cooperate.

Connectivity lets that cooperation continue across locations. Automation reduces some of the labor required to supply movement, food, maintenance, and information. Manufacturing and capital provide the physical equipment. None is the original commercial motive. Together they make a much broader pursuit of wallet share practical.

The smartphone offers a useful analogy for adoption. People bought a useful starting device and gradually carried more of life through it: photographs, navigation, communication, payments, work, and access. Every addition could make sense on its own. Eventually the starting device had become the organizing center for activities that once belonged to separate objects and institutions.

The bundle grows through similarly comprehensible choices, with a larger change in responsibility. It must arrange real services rather than merely display applications.

## The commercial loop

Suppose an operator improves the everyday offer enough that people move more spending into it. The operator gains recurring demand. That demand supports investment in capacity. Better capacity makes another addition possible. The addition makes the relationship more useful, encouraging more people to join and existing subscribers to stay.

This is the expanding loop at the center of the Bundled Economy: usefulness attracts spending; spending supports capacity; capacity expands usefulness.

It is powerful because the benefits cross boundaries. A kitchen becomes more economical with dependable demand. Homes near it make delivery easier. A fleet serving the neighborhood can coordinate food and people without pretending that every passenger trip can also carry

every meal. A clinic benefits when patients can actually reach their appointments. The value comes from arranging these capacities together with attention to their real constraints.

The operator does not need to own every supplier. It needs enough control, contractual access, and operating ability to keep the promise. It may build a missing capability, acquire it, contract for it, or combine those approaches. What matters is whether a request from a human can reach someone with both the authority and resources to fulfill it.

The loop also explains the risk. Recurring demand can tempt a company to promise expansion before capacity exists. More services increase complexity. A subscriber who relies on several necessities can become difficult to dislodge even when quality declines. Growth and freedom therefore require different machinery. We will build the account and exit architecture later in the book.

## What the company will measure

The familiar measures of a particular industry will remain operationally useful. Vehicles still need maintenance, kitchens still need yields, and clinics still need clinical outcomes. But the company earning the subscription will look above those measures.

It will ask whether the combined life is worth renewing. Did the useful addition increase the relationship's value? Did it reduce failures or simply move costs to another division? Did people move to a broader service because the first layer worked? Are they staying because they choose to, or because leaving is impractical?

That final distinction will become one of the most consequential measurements in the economy. Retention can describe satisfaction or captivity. A provider whose people are free to leave will need a better answer to why they stay.

The company will also discover that the next dollar is not always captured by selling more objects. Sometimes it is captured by needing fewer of them. A more durable appliance, better coordination, or a

smaller fleet that meets the same service standard can improve the subscription's economics without creating a new consumer transaction.

The capitalist motive remains ordinary. Its expression changes because the product has changed.

## Follow the first cause

It is tempting to begin the story with everything that eventually follows: a new account, a political right, a border crossing, a different relationship with property. Those are consequential parts of the resulting world. They are easier to understand when we retain the sequence that produces them.

A company wants a greater share of one person's spending. It makes a useful service broader and more coherent. It accepts new operating responsibilities. Those responsibilities change what it buys and builds. Dependence on that service makes human authority and practical exit indispensable. Public institutions adapt to the new structure of supply and the choices it gives people.

The sequence lets us reason beyond the examples. If a new service enters the bundle, ask which costs and failures the operator has accepted. Then ask how suppliers, investors, workers, and governments respond. The answer will reveal more than another prediction about a product launch.

Back in the meeting, the team is discussing an included ride allowance. It looks modest beside the revenue already flowing through housing and health.

But the company has started asking a question with no natural industry boundary: what else can we make useful enough to put inside?

CHAPTER 02

# 2. One service

The first demonstration is disappointing.

Three services appear on one screen. The internet connection has one support team. The mobile service has another. The AI can explain both bills but has no authority to repair either arrangement. The customer receives one invoice and still carries every connection between the products.

The second demonstration begins with a person leaving home. Her conversation continues as the connection changes. The work she has authorized remains available. When she asks to revise the afternoon, the intelligence understands the relevant context and the service can act across the systems that supply it.

That second demonstration contains the beginning of the bundle.

The difference is not aesthetic. A combined bill changes payment administration. A unified service changes responsibility for the result. We will recognize the Bundled Economy when the operator stops pointing to the boundary between its included products as an explanation for why the person's day failed.

## Connection becomes continuity

Internet, mobile, and AI are a legible starting point because they are already encountered together. A person talks to intelligence through a connected device. The connection changes with place. The personal context should continue.

The operator has to coordinate networks, computing, access, support, and authorized action. The human should not need to rebuild the conversation each time the underlying supplier changes. Continuity is

what makes the service feel like something that belongs in a life rather than something that occupies a device.

Present products already show pieces of this convergence. Deutsche Telekom introduced an AI-assisted phone and integrated AI services in 2025. That is a concrete starting point for the connection between telecom service and intelligence. The larger promise developed here extends into an operating relationship across the day. [So1]

The first successful offer will make its limited scope work well. It will know where it has capacity, what it can arrange, and when it needs the person's decision. That discipline makes expansion credible. A service that cannot preserve a conversation across a connection change has not earned responsibility for a patient's afternoon.

## The two intelligences

The human's delegate and the operator's intelligence perform different jobs.

The personal delegate understands the person and acts under that person's authority. It carries preferences, memories, working methods, relationships, and the limits the human has set. It can compare offers, challenge a service failure, and recommend leaving the company that currently serves the account.

The operator's intelligence organizes the operator's resources. It knows which vehicle is available, which kitchen can fulfill a request, which repair technician has access, and which commitments the company has accepted. It represents a business with costs, capacity, and obligations.

They cooperate through authorized exchanges. Mara's delegate can say that a ride needs to change. The operator's system can confirm a suitable vehicle and arrival time. Neither should confuse a prediction with a reservation or a proposed action with a completed one.

This distinction solves a problem that a single friendly interface can conceal. A supplier can be helpful while still having an economic interest different from the customer's. A personal delegate needs the

ability to inspect, compare, and refuse. Its usefulness to the human cannot depend on always endorsing the current operator's recommendation.

The human's personal center will therefore persist through a change of model supplier or Bundler. We will examine its architecture in chapter 18. For now, the operating implication is straightforward: understanding can travel with the person while capacity remains with the companies that provide it.

## What an actual commitment contains

Imagine that Mara asks for dinner at seven because her father will be home then. Her delegate knows his preferences only to the extent he has chosen to share them. The operator knows what its kitchen can prepare and how delivery capacity looks.

A useful exchange establishes more than the menu. It confirms the place, time, dietary requirements, authority, and resources. If a necessary ingredient is unavailable, the system offers a substitute before calling the meal arranged. If the delivery fails, the company remains responsible for getting an acceptable dinner to the person.

The language of service will become more exact because a larger promise makes vague confirmations expensive. A confirmed appointment requires acceptance by a receiving clinician. A home requires access and utilities. A completed repair requires evidence that the equipment works. A machine that says everything is handled while leaving the physical work unresolved creates a liability for the operator.

Good intelligence will reduce the number of unresolved dependencies. Good operations will close them. The combination earns the subscription.

## When the plan changes

Most of the value appears after the original arrangement.

A meeting runs late. A child gets sick. A friend visits. The meal count changes. A building loses power. People do not live according to a schedule compiled once each morning. They revise it, and the revision travels through commitments already made.

The service has to distinguish reversible decisions from irreversible ones. A vehicle can often be reassigned shortly before departure. A crop cannot be unplanted because dinner changes. A surgeon's calendar has constraints that a streaming queue does not. The intelligence needs to know when it is changing a preference, consuming reserved capacity, or asking another person to make a consequential commitment.

That is where a unified service becomes more valuable than a menu of separately automated actions. It can see the consequence of moving one event across the rest of the day. It can preserve the appointment that matters most and revise the less consequential arrangements around it.

It also needs a sensible fallback when the human is unreachable. Standing authority can handle some changes. A consequential new choice may need to wait or follow an agreed default. The operator should be able to keep dinner coming without treating silence as permission to move a person to another country.

## The geography of a promise

The bundle will begin unevenly. A network can make a coherent promise in a city where it has the necessary relationships and capacity before it can make the same promise everywhere.

That is a commercial advantage for places that coordinate well. A district with reliable power, accessible buildings, suitable streets, clinical capacity, and operating access can support an integrated offer sooner than a place where every service is a separate negotiation. Expansion depends on the physical map as much as the software roadmap.

The operator can use partners to extend coverage, but it must secure the rights that matter. A logo on a global map does not reserve a bed or

provide a vehicle. A genuinely useful coverage map describes where a person can live under which commitments, and what happens at the edge of the network.

Some early subscriptions will therefore contain travel allowances, defined service regions, or scheduled transition arrangements. Their boundaries should be understandable. A promise can be broad without pretending to be infinite.

The pressure will be toward more useful coverage because every gap is an opportunity for another operator. A competitor that makes a previously difficult city easy to arrive in can win the spending associated with an entire life there.

## A common tier, a particular person

The service needs a commercial shape people can understand. In my forecast, the first integrated layer is associated with a $500 monthly tier. Housing and everyday needs expand the offer toward $2,000. The comprehensive life-and-care offer reaches $3,000. These are the established tiers of this future model.

The tier organizes the commitment. It does not require identical lives.

One person needs quiet mornings, another needs late-night movement, and another needs equipment suited to a disability. A child and an older adult can draw on the same productive network while receiving very different combinations of service. AI makes the differences legible and manageable without making every arrangement a handcrafted administrative project.

Where individual needs require scarce capacity, the operator still has to plan and fund it. Hyperpersonalization is an ability to understand the human and arrange resources intelligently. It is not a claim that every person can occupy the same desirable room or receive the same clinician's attention at the same time.

The best operators will use standard components to produce particular outcomes. They will standardize connectors, operating procedures,

repair modules, and accountable handovers. The person will experience the resulting freedom to live differently.

## The first useful threshold

There is a moment when the relationship changes in the customer's mind.

Before that moment, the person thinks of the service as a collection of products they use. After it, they begin to think of the operator as someone who can take responsibility for a part of life.

The threshold may arrive during a disruption. The appointment moves and the rest of the day still works. The washing machine fails and clean clothes still arrive. A person travels and the necessary care is ready at the destination. The service demonstrates continuity where the person expected to become the coordinator.

That experience gives the next addition a commercial foundation. The operator has done something worth trusting. It can ask for more of the wallet because it has accepted more of the work behind it.

When movement enters the plan, the company takes another step. Its promise now reaches beyond information and connection into machinery in the street. It must buy, reserve, maintain, and operate that machinery.

The customer still sees one service. Behind it, the economy has acquired a new buyer.

CHAPTER 03

# 3. The buyer behind the bill

The appliance salesman has prepared the wrong presentation.

His slides explain the discount, the finish, the new model's appearance, and the financing offer. The person across the table wants failure rates, repair times, replaceable modules, energy use, and the cost of keeping a thousand machines useful for twenty years.

The machines will occupy people's homes. The buyer will pay every time one fails. It will earn no extra subscription revenue when the pump needs replacing. Its customers will judge whether clean clothes continue to appear, not whether the appliance looks attractive on the showroom floor.

The buyer is a Bundler. A consumer product has become operating equipment.

That change travels backward through almost every industry that enters the subscription. Vehicles supply movement. Buildings supply shelter. Medicine supplies care. A kitchen supplies nutrition. Their value is judged through the continuing life the operator has promised to keep working.

## The final customer and the industrial customer

The human remains the customer of the life subscription. The operator becomes the customer of the companies supplying its inputs.

This creates two different kinds of competition. Bundlers compete for the human's recurring mandate. Suppliers compete to help the Bundler fulfill that mandate. A company that once marketed directly to millions

of people may find that a smaller set of large operating buyers now organizes much of the demand.

The supplier's product does not have to become less distinctive. Its claim needs to address a different decision. A bakery can offer a taste people specifically want. A wheelchair specialist can offer expertise that a large general network lacks. A manufacturer can offer a component that reduces failures throughout the fleet. The operator has a reason to pay when the contribution improves the whole relationship.

The commercial problem is that some useful contributions will be difficult to measure. A local gathering place may prevent isolation, improve retention, and make a neighborhood attractive without supplying a neat unit comparable to a kilowatt-hour. The Bundler will need judgment about the life it supplies rather than a procurement system that buys only the cheapest visible input.

## What vertical integration really buys

Owning a supplier gives the operator control over investment, capacity, standards, and the allocation of resources. It can make a costly improvement in one part of the network because the benefit appears elsewhere.

For example, a more reliable door system may reduce missed visits by care staff, failed deliveries, and emergency maintenance. Each improvement is modest in isolation. Together they justify a better design. An integrated operator can see and capture more of the combined benefit.

Ownership also changes internal pricing. The operator does not need to pay an external supplier's margin when the work is performed within the consolidated company. But the resources still cost something. Engineers need compensation. Factories consume energy and materials. Capital has alternative uses. A profitable outside supplier may be better at the task than an internal division.

The test is the cost and quality of the useful result, including the investment and risk required to produce it. Erasing an internal invoice does not erase a physical cost. A company can own every layer and still operate poorly.

Some capabilities will therefore remain contracted. An expert clinic may serve several Bundlers. A regional fleet operator may provide capacity under service agreements. A building owner may commit space without selling the building. Integration of responsibility can extend across corporate boundaries when the contracts and operations make the promise dependable.

The mature network will contain both owned and contracted capacity. Its coherence will come from accountable arrangements around the human's service.

## The cost of a broken day

The largest savings may appear between the old industries.

Consider a missed clinical appointment. The ride company may have fulfilled its contract, the clinic may have followed its cancellation policy, and the meal provider may have delivered on schedule. The human still lost the visit. Someone had to reorganize the day, and the delay may have consequences for care.

A Bundler carrying the combined obligation has a reason to prevent that failure. It can reserve a different vehicle, confirm the appointment, and adjust another delivery. The cost of a little spare capacity may be smaller than the combined cost of a missed visit, a dissatisfied customer, and another person's time.

The accounting must look across the service. A mobility division can improve its own apparent efficiency by refusing short-notice trips while making the whole bundle worse. A kitchen can minimize waste by narrowing meals until people stop enjoying the service. A maintenance team can reduce this month's expense by deferring a repair that causes a larger failure next month.

The operator will need local measures that serve the combined obligation. A cheap input is useful only if it helps produce a life worth renewing.

## Savings inside the subscription

Now imagine that the price of a battery, a solar panel, a medicine, or an ingredient falls.

For a person buying the item directly, the lower purchase price can become visible. Inside the bundle, the operator is the buyer. The lower input cost increases its operating room at the established subscription price.

The company can keep the gain, invest it in capacity, or use some of it to improve the included service. Competition will influence that decision. It does not turn every input decline into an automatic reduction in the subscription bill.

This distinction is central to my forecast. Deflation is one consequence of more productive supply. The subscription remains the organizing consumer price. The company wins more wallet share by making that price represent more useful life.

The International Energy Agency's account of battery markets illustrates why the distinction matters. It reports a 20 percent decline in lithium-ion battery pack prices in 2024, with material prices and competition among the drivers. That is evidence of a particular input-price change, not a universal law that every resource becomes cheaper every year. [S04]

The Bundler will still face costly land, constrained labor, scarce facilities, and occasional price shocks. Its task is to coordinate a portfolio of resources and obligations. Productivity gains in some parts can create room for investment in others.

## The smaller supplier's opportunity

A world of giant buyers can appear hostile to a small company. The risk is real. A single buyer can use its position to demand prices or terms that suppliers cannot sustain.

But the new structure also creates a useful entrepreneurial question: what does the operator have to keep promising that it does not yet know how to supply well?

The answer can be narrow and valuable. A reliable refrigeration module can protect food and medication. A specialist repair process can make a mobility aid available again in hours. A small network of gathering places can make a city useful to people the standard lounge does not serve. A new preparation method can provide a desired food without unacceptable waste.

These contributions can scale through contracts with the operating networks. The supplier does not need to rebuild the whole consumer relationship each time it enters another neighborhood. It needs evidence that its contribution improves service and a fair route into the network.

That route should remain contestable. Multiple Bundlers, independent channels, interoperable capacity, and supplier ownership of their own methods all help prevent the network's efficiency from becoming a buyer's private tollbooth. Human choice at the top of the system depends partly on productive alternatives beneath it.

## From transaction to responsibility

Selling an object and supplying an outcome can look similar at the moment of delivery. The difference appears over time.

The object can leave the seller's books. The service obligation remains. Wear, maintenance, replacement, and the interaction with other equipment continue to matter. The operator has an interest in knowing how things perform throughout their useful lives.

That information feeds design. It also feeds capacity planning. The company can see whether a neighborhood's failures come from one weak component, poor installation, excessive load, or an operating practice. It can change the source of the problem rather than repeatedly sell another replacement.

The buyer behind the bill will therefore demand more than a lower acquisition price. It will want a dependable service contribution with a known operating history. Product design, warranties, financing, and the relationship between maker and user will adapt to that demand.

The appliance salesman closes his slides. He asks the engineer to join the next meeting.

The machine on the screen has not changed. The person paying for its future has. That will be enough to change the machine.

CHAPTER 04

# 4. Three entrances

The companies will arrive at the same contest from different directions.

One already connects people. One already organizes the transactions of everyday life. One already coordinates work and movement. Each sees adjacent spending it could earn by making the existing relationship more useful.

The route matters because it determines the first capability, the first trust, and the first difficult gap. A company strong in connection must learn to operate physical services. A superapp must move from arranging transactions to accepting responsibility for their combined result. A work network must support the life around the person earning the income.

Three entrances make the adoption path especially clear: SpaceX, Tencent, and Uber.

## SpaceX: connection becomes movement

Start with internet, mobile, and intelligence as a continuous service. The connection changes as you move. Your context and authorized work continue.

Then include a Cybercab usage allowance. A request about where you need to be becomes a request the network can fulfill physically. A calendar change can revise transport. A place to work can become part of the route. The next addition extends a relationship already used throughout the day.

In this forecast I treat Tesla and SpaceX as one prospective ecosystem for counting the Dirty Dozen. That is a strategic unit in the model. It does not require us to invent a present legal merger between the two companies. The current starting points include Tesla's vehicle and

energy systems and SpaceX's connectivity and intelligence operations. Tesla's third-quarter 2026 materials describe Cybercab and Grok integration; SpaceXSI's own materials document the intelligence business. [S18] [S19]

The advantage is the ability to coordinate important physical and digital layers. The challenge is that a broad life promise requires much more than vehicles, satellites, and models. Food, homes, clinical care, local maintenance, and public agreements need their own capacity and operating knowledge.

The company will expand where the next layer makes the whole offer more valuable and where it can actually deliver. The included ride gives it a reason to secure gathering places. The gathering places make a neighborhood useful. Housing adds a much larger share of spending and a much longer set of obligations.

The progression is easy for a customer to understand. It becomes difficult for an operator precisely because each addition deepens the promise.

## Tencent: the daily relationship becomes an obligation

Tencent begins with a different kind of proximity. Weixin and WeChat already connect communication, payments, and service interactions within a pervasive daily environment. Tencent's current reporting describes that ecosystem and its enormous recurring use. [S09]

The next strategic step is to accept more responsibility for what happens through it.

A transaction platform can help you order a meal. A Bundler promises that nutrition will fit the life it supplies. A platform can help you find a doctor. A care-inclusive subscription has to arrange access, movement, authorized information, funding, and continuity. The interface looks familiar while the economic obligation grows.

Tencent's advantage is the existing relationship and the ability to coordinate a wide range of counterparties. It can discover useful additions inside activities people already perform. It can direct demand toward capacity that makes the subscription better.

Its challenge is to make the promise real across a distributed network. Partners have their own incentives, contracts, and limits. The operator must secure enough authority and capacity to resolve failures rather than return the human to a dispute among providers.

The acquisition strategy will follow the gap. Sometimes the missing piece will be a company. Sometimes it will be a service agreement, a reserved block of capacity, or a new operating standard. Ownership of every building is less important than dependable access to the buildings required to keep the promise.

As the service expands, the human will need a personal center independent of the platform. The same familiarity that makes entry easy can make exit difficult. A continuing human account lets the relationship deepen without giving the supplier ownership of the life that has accumulated through it.

## Uber: work and healthcare first

Uber's entrance is larger than a better ride membership.

I have argued since 2024 that Uber will become the world's largest employer by 2030 through a transformation in how work and healthcare are organized. The underlying idea is an employment utility: intelligence matches useful human capability to work, while a public agreement makes healthcare part of the resulting arrangement. [A04]

That creates a powerful starting relationship. A person does not merely receive a service. The network helps them participate in the income-generating side of the economy.

From there the bundle grows around the human. Connection, intelligence, movement, places to work, food, and care support the person's ability to accept useful assignments. The operator earns more

of the spending associated with that life while improving the conditions under which the person can work.

Imagine a capable worker with three available mornings each week. Her intelligence knows the limits she has chosen. The work network knows a need that fits. It arranges a paid bounded assignment, verifies access, and makes transportation possible. The arrangement can become more useful than an application process followed by a separate scramble to make the work feasible.

The current corporate starting point includes Uber's own October 22, 2026 announcement of a company-wide ChatGPT Work rollout. The broader employment-and-healthcare arrangement is the future mechanism developed here. [S20]

Its challenge is to separate support from control. A company that funds a person's service must not own their account or make departure an interruption of essential care. The funding can change. The human must continue. The work network becomes more valuable when people can participate without surrendering the personal system through which they understand and organize their lives.

## Different assets, the same prize

These routes reveal why the Bundled Economy is not simply a list of AI companies.

Intelligence is a crucial enabler. The strategic position belongs to the operator organizing recurring demand and accepting the service obligation. A company with manufacturing, local distribution, healthcare relationships, or a pervasive human interface can approach that position from a different direction than a model laboratory.

The difficult work is assembling enough complementary capability. A superb model cannot supply a furnished room by itself. A vehicle factory cannot infer the right care arrangement without information, clinical judgment, and authority. A messaging platform cannot guarantee an arrival merely by displaying a reservation.

The strong operator connects these capabilities into an offer whose parts reinforce one another. It can put capital where the next improvement in the whole service is most valuable. That is why later chapters will consider acquisitions of hotels, gyms, local-commerce networks, and intelligence companies within the same strategic frame.

## The first complete neighborhood

The competition will become visible at a scale smaller than a country.

One neighborhood can demonstrate the loop: useful homes, reliable movement, food, connection, care, maintenance, and places where people want to spend time. The operator can observe the combined economics. The human can experience whether the day works.

A successful district gives another city something concrete to evaluate. It also gives rivals a reason to respond. They can copy a component, partner with a supplier, or improve the whole arrangement. The contest will be uneven, with different services reaching different places at different times.

The neighborhood matters because the bundle cannot prove itself entirely on a screen. It must meet people with bodies, habits, relationships, and needs. The three entrances become one kind of economic structure only when each operator can do that work.

The next question is therefore physical. What must exist beneath the subscription to make movement, shelter, food, and care dependable?

The answer starts with a fleet at the hour everyone wants to leave.

PART II

# The machinery

CHAPTER 05

# 5. The hour everyone leaves

At 8:10, the fleet is a promise under pressure.

People leave home for work. Children need to reach school. A clinic expects patients. A railway station receives a delayed train, releasing a crowd into a district whose vehicles were already busy. The operator can know almost everything about the demand and still have too few suitable vehicles in the right places.

This is the first physical lesson of the Bundled Economy: the average does not keep the promise. Capacity has to meet the difficult hour.

A personally owned car solves that problem by waiting for its owner. It may spend much of its life unused, but its availability has value. A shared fleet earns its advantage by coordinating that waiting across people. Intelligence can reduce idle time and predict demand. It cannot assume the idle capacity was worthless.

## What sharing saves

A fleet can use a vehicle for several people's trips across the day. It can maintain equipment centrally, match vehicles to routes, coordinate charging, and recover useful capacity when one person's plan changes. Some trips can be shared when the people involved accept the arrangement and the routes fit.

Those gains reduce the number of vehicles needed for a given service. They also change land use. A vehicle working across the day needs less destination parking than one stored beside each person's activity. Depots, charging facilities, cleaning, and maintenance still require space.

The International Transport Forum's Lisbon simulation is a useful precedent. It showed that shared self-driving fleets could greatly reduce vehicle requirements under specified conditions, while also showing that total travel could increase and that public transport and vehicle choice mattered. It was a model of a particular urban system, not a universal replacement ratio for the planet. [So3]

The important lesson is structural. Utilization can substitute for privately duplicated capacity. The amount depends on density, time patterns, pooling, vehicle type, and the service standard the operator promises.

## A sufficient fleet

An operator has to decide what kind of availability it is selling.

A car immediately outside every door is an expensive promise. A short predictable wait is different. Scheduled trips can be arranged differently from spontaneous ones. A person who needs accessible equipment cannot be treated as interchangeable with someone who can use any small vehicle.

The service standard should describe these differences clearly. Otherwise the company can make a fleet look efficient by letting difficult customers wait or by quietly degrading the offer at busy times.

Mara's subscription includes a defined movement service. Her delegate can schedule her father's clinic visits ahead of time. The operator has a reason to preserve capacity for those visits because failing them damages more than a transport metric. A flexible recreational trip may be offered a later departure. The human can choose whether that alternative works.

The system will be more useful when it can reason about the consequence of delay. That requires permission to share the relevant need, rather than opening an entire medical history to the dispatch system. The fleet needs to know that a timed arrival matters and which accessibility requirements apply. It does not need to know everything about Elias.

## Empty miles count

A vehicle travelling to collect a person is still consuming energy, tires, road capacity, and useful life. A trip rejected because it is outside the profitable core is still part of the coverage promise if the company sold that promise.

The fleet's economics must therefore include repositioning, charging, cleaning, repair, downtime, accidents, and reserve capacity. A low cost per occupied mile can conceal a poor total cost if too many miles are empty or vehicles wait in the wrong places.

Intelligence helps by improving the match between expected demand and deployment. The personal side knows some plans before they become urgent. The operator can aggregate permitted signals without requiring every person to follow an immutable timetable. Better information changes how uncertainty is managed; it does not abolish uncertainty.

The network can also coordinate across modes. Rail, shared vans, bicycles, walking, and smaller vehicles can supply different parts of a journey. A life subscription has a reason to offer the useful combination, even if it owns one particular vehicle type. The cheapest way to fulfill the promise may be a reliable connection to a train rather than another car entering a congested street.

## The included allowance

A mobility allowance makes the first expansion understandable. The person knows what kinds of movement are included and where the service works. The operator knows the operating commitment it must fund.

The allowance need not behave like a separate bill for every ride. In the mature model, the agreed necessities are supplied within the subscription. A company cannot advertise life without separate transport expenses and then send the person an unexpected charge whenever the fleet is busy.

It can define reasonable scope before the person chooses. Long-distance travel, unusual equipment, or discretionary experiences can have different arrangements if they sit outside the agreed necessities. Clear scope is part of a dependable service. Hidden exceptions are a way of returning the coordination burden and cost to the human.

Competition will reward operators that make the inclusion more useful within the same tier. Better scheduling, denser coverage, and more suitable capacity can improve the offer without pretending every trip is physically free.

## Movement and the city

The fleet's efficiency depends partly on decisions outside the fleet.

A clinic with an accessible entrance reduces time and risk. A school that coordinates collection creates different peak demand from one whose entire population leaves in ten minutes. A neighborhood mixing homes, work, and gathering places can reduce journey length. A depot near demand saves empty travel but competes for valuable land.

This is why the operator will become a participant in city design. The subscription connects the costs of distant zoning, inconvenient access, and poor infrastructure to the same company that pays for movement. It can see the value of a place that needs fewer difficult journeys.

The city will still need to govern the streets for everyone. A company improving its own fleet metrics can create congestion, occupy curbs, or displace other users. Public agreements must evaluate the functioning place rather than the private efficiency of one network.

## The person who keeps a car

Elias keeps an old car because he likes it.

The bundle has relieved him of the need to own one for everyday movement. It has not removed the pleasure of ownership. He enjoys the machinery, the familiarity, and the ritual of taking it out on a quiet morning. That choice can coexist with the subscription.

His chosen possession has its own costs and responsibilities under the arrangement he makes. The distinction matters. The forecast is not a prohibition on owning things. It changes the reason many people will own necessities. Access becomes reliable enough that ownership can become a preference rather than a compulsory solution to an unreliable service market.

Some people will retain equipment because their use is unusual, remote, or deeply personal. A good operator learns from that limit. It can extend the service where doing so creates value and respect a choice where it does not.

## The next design meeting

As mobility becomes an operating input, the manufacturer receives a new assignment. The vehicle must withstand intensive use, be easy to clean, recover quickly from minor damage, and accept replacement modules. The interior must suit different people without making each trip an exercise in reconfiguration.

Its useful life will be measured in service delivered. A decorative feature that adds repair time will look different to the buyer paying for downtime. An accessible design that makes more trips possible will create value across the subscription.

At 8:45, the pressure eases. Some vehicles move toward the clinic district. Others return to charge. The crowd at the station has dispersed, and the operator can prepare for the next peak.

The human experiences a ride that arrived when needed. Behind that moment is a large economic system balancing utilization against readiness.

What happens to the vehicle's design when the same company keeps paying for that balance is the subject of the next chapter.

CHAPTER 06

# 6. Who pays when it breaks

The repair is scheduled for a Tuesday because Tuesday is cheaper than Thursday.

The washing machine is still working. Its pump has begun showing a pattern the operator recognizes across thousands of machines. On Tuesday, a technician will already be in the building. On Thursday, Mara's family needs the machine and the building's maintenance schedule is full.

The operator replaces the module before it fails. Mara sees a notice, approves the access arrangement, and receives clean clothes as usual. The machine continues for years.

Nothing about this requires a manufacturer to become unusually virtuous. The subscription price will not rise because the pump fails. The operator has a reason to avoid the larger cost of disruption, emergency repair, replacement, and a disappointed customer.

Who pays for the failure helps determine how the thing will be designed.

## The lifetime equation

For a buyer choosing equipment, acquisition price is only one part of cost. Energy, maintenance, downtime, replacement, and disposal accumulate over time. If another party bears those costs, a low sale price can be commercially attractive even when the equipment is expensive to live with.

Bring the costs together and the decision changes. A better bearing can justify its higher initial price by reducing service interruptions. A

replaceable pump can be worth more than a sealed assembly. Documentation can save enough repair time to become a product feature the buyer will pay for.

This logic already exists in industrial service. Rolls-Royce describes TotalCare as an engine service paid through engine flying hours, with maintenance and specified risks carried back by the manufacturer. The aircraft operator retains its own operating responsibilities, but the arrangement demonstrates how payment and risk allocation can reward dependable equipment. [S02]

The life bundle extends this pattern into ordinary things. Its particular force comes from the combined consequence of failure. The appliance is connected to the person's work, food, hygiene, care, and confidence in the service. Preventing a small mechanical fault can protect several obligations.

## Making repair ordinary

A useful repair system needs more than a clever prediction.

It needs the right part, a trained person or capable machine, access, time, tools, and evidence that the repair worked. If the manufacturer has sealed the component or discontinued it, the predictive system may merely announce the failure earlier.

The Bundler will therefore demand designs with an operating future. Components need identifiers and known compatibility. Replacement parts need dependable supply. Software updates need a way to preserve useful equipment rather than turn it into an unsupported object. Technicians need instructions that match the version in the building.

The operator can aggregate experience across many installations. It can distinguish a weak component from an installation error or an unusual use pattern. That evidence can improve the next design and the maintenance schedule for the equipment already deployed.

Personalization remains relevant. A repair that is trivial for one person may be consequential for someone using the equipment as part of a

care routine. The human's delegate can communicate the relevant requirement without turning the technician into the owner of the person's private history.

## Keeping something too long

The incentive to avoid replacement has a failure mode. An operator can keep equipment in service after it has become inadequate simply because replacement costs money.

The standard must be the useful service, not maximum mechanical age. A vehicle can remain operable while failing accessibility or comfort requirements. A refrigerator can function while consuming so much energy or requiring so much maintenance that replacement is the better decision. A clinical device can need an upgrade because the service has improved.

The operator should compare the whole expected cost and outcome of continued use with the alternatives. That includes the effect on the human and the subscription's promise. A cheap old machine that repeatedly disrupts the person's day is not a successful durability strategy.

Competition and meaningful exit will help enforce this distinction. So will visible service standards, inspection, and evidence of actual performance. The person should be able to challenge a company that calls neglect sustainability.

## The repairer's business

Repair becomes a recurring operating capability rather than an occasional consumer emergency.

A specialist business can organize around fleet knowledge, component recovery, rapid replacement, and verified outcomes. Its customer may be a Bundler, a building operator, or several networks sharing a standard. Revenue can come from readiness and performance rather than from waiting for desperate people to call.

This creates room for skilled work even as automation expands. Diagnosis, unusual access, old buildings, exceptional failures, and human needs will not all become simple repetitive tasks. Intelligence can make the worker more effective by supplying accurate histories, parts information, and well-bounded authority.

The relationship also needs fair terms. If one giant buyer demands unlimited readiness without paying for it, the repairer's apparent efficiency becomes hidden fragility. A dependable network pays for the capacity it expects to use, including the people and parts that must wait.

## The environmental consequence

More durable equipment can reduce material throughput. Better utilization can mean fewer objects performing the same amount of useful work. Repair and remanufacturing can keep valuable components in service.

Those are consequences of changed economics, not a guarantee of lower total resource use. A cheaper service can attract more use. An operator can deploy additional equipment to improve convenience. Energy-intensive computation can grow faster than efficiency improves. The complete picture includes what is produced, how much is used, and what happens at the end of useful life.

The Bundler has a reason to recover material when recovery lowers its costs or secures supply. It has a reason to design for disassembly when it will handle the equipment's next stage. Public rules and supplier standards can reinforce that incentive where pollution or disposal costs would otherwise fall outside the company's books.

The human should experience the result as quality. A system that reduces waste by asking people to accept dirty, broken, or unsuitable service has simply moved its problem to the customer.

## Access without helplessness

An operator-owned object can also become a source of control.

If access to essential equipment can be withdrawn instantly during a dispute, the company has a form of leverage that reaches into the person's home. If only one network can repair or operate the equipment, changing providers becomes difficult even when the account itself is portable.

The response is operating architecture. Essential service needs continuity rules. Equipment needs serviceable interfaces. Capacity agreements need a route for another provider or an interim operator to keep it working when the commercial relationship changes.

Ownership of the machine and authority over the human must remain separate. The company can protect its asset, collect what it is owed under valid arrangements, and challenge misuse without acquiring a right to end the person's independent life.

That separation will become commercially useful. A building whose equipment can serve several networks is easier to finance and less dependent on one operator. A manufacturer whose products remain useful through a provider change has a broader market. Portability can reward a different kind of durability: equipment whose operating value survives a change in the company serving it.

## Design for the second owner

The most durable network will anticipate that its current relationships will change.

A property may change hands. A Bundler may fail. A specialist supplier may be acquired. A human may choose another service while remaining at the same address. The equipment should not become useless simply because the commercial diagram is redrawn.

That creates demand for transferable operating knowledge and accountable standards. The relevant maintenance history can travel

with the asset under appropriate rights. The human's private information stays within the permissions attached to it. A receiving operator can learn how to keep the machine working without acquiring the whole biography of the people who used it.

On Tuesday, the technician removes the old pump. It will be inspected, and some of its material will return to another machine. The repair record belongs in the operating history. Mara's permission to enter the home expires when the authorized visit is complete.

The equipment continues. The human's authority continues. The company has paid a small cost to avoid a larger one.

Across millions of such decisions, a different industrial economy will be built.

CHAPTER 07

# 7. A meal before it becomes waste

The grower has to decide in March. Mara will decide in June.

That difference in timing is the beginning of the food problem. A personal AI can know a great deal about a person's preferences and still be unable to change what was planted months earlier. Intelligence becomes useful when information reaches someone who can still act on it.

In the Bundled Economy, the food operator receives a continuing obligation to feed people well. It pays for ingredients, preparation, storage, transport, waste, and the consequences of failing the service. That gives it a reason to connect decisions across the seasons, the week, and the hour before dinner.

The meal is personal. The supply is a network.

## Three decision clocks

The first clock belongs to capacity. Land, growing systems, equipment, kitchens, storage, and long-term supply need decisions well before the final meal. The operator can aggregate recurring patterns and make contracts that help suppliers invest.

The second clock belongs to allocation. The harvest exists. The kitchen knows what it can prepare. People have expressed preferences and plans that will change. The operator can distribute ingredients among places and meals while alternatives remain useful.

The third clock belongs to fulfillment. A person is delayed. A meal needs to wait, move, or be redirected. A vehicle has limited space. A kitchen needs to know whether to finish preparation now or later.

A system that treats all three clocks as one forecast will create waste. Confidence about a general seasonal pattern is different from a binding order for a particular dinner. The grower needs to know what the operator will actually buy. The human needs room to change a plan.

The company standing between them earns its margin partly by carrying that uncertainty intelligently. It should not give the grower a vague prediction and later insist that the human's change of mind erased the operator's commitment.

## What a better buyer can offer

A continuing population of subscribers gives the operator a different relationship with demand.

It can see that a group of people consistently wants a particular crop, preparation, or dietary accommodation. It can aggregate those needs into commercially useful volume without requiring everyone to eat the same thing. A small preference becomes viable when the network can find the people who share it and connect them to supply.

The grower receives a buyer willing to make a defined commitment. The operator receives a more dependable source for something its people value. Both need terms for quality, quantity, timing, substitution, and losses. The contract should pay for what it asks the grower to prepare.

The opportunity extends to local producers. A bakery or specialist kitchen can become part of the network because it supplies something that improves the whole offer. The operator can provide predictable demand and distribution. The producer can provide distinctive capability that the general system would otherwise flatten.

Multiple buyers matter. If the only route to the person's table belongs to one Bundler, the operator can capture the gain by squeezing the grower. Independent markets, restaurants, direct sales, and competing networks preserve alternatives. A better supply chain should make useful production easier to sustain.

## Forecasts are not consent

Mara often eats the same breakfast. Her delegate can learn that pattern and use it to make the morning easier. It should still notice when she changes her mind.

A system that turns yesterday's behavior into today's command will confuse convenience with control. Good personalization gives the person a useful default, a simple way to change it, and access to something unfamiliar. It leaves room for guests, appetite, culture, celebration, and the ordinary pleasure of choosing.

The operator's cost model will encourage repeatability. The person's life will contain variation. Intelligence is valuable precisely because it can coordinate the two without requiring a uniform diet.

Some changes will have a cost after food has been prepared. The operator can design an included service that handles ordinary variation through flexible production and redirection. It can also make its boundaries legible. The mature life promise should not be rebuilt as a series of surprise grocery charges whenever a real person behaves differently from a forecast.

## The scale of the opportunity

UNEP's Food Waste Index Report 2024 estimates 1.05 billion tonnes of food waste across households, food service, and retail in 2022, including associated inedible parts. The report places the total at roughly 19 percent of food available to consumers. It identifies a large coordination and resource problem; it does not establish how much any future Bundler can eliminate. [So5]

The operator will look for avoidable waste it actually pays for. Better quantities, timing, storage, and redirection can reduce losses. A meal no longer wanted in one place can sometimes be used elsewhere while it remains safe and desirable. A kitchen can change tomorrow's preparation when it sees tonight's demand.

Some apparent waste cannot be eliminated without changing the service people value. Variety requires options. Readiness sometimes requires surplus. Safety can require discarding food. The aim is a better relationship between resources and useful meals, rather than a headline promising no waste at any cost.

## The kitchen's larger job

The kitchen is part of care, work, and belonging.

A nutritious meal can help the person receiving treatment. A dependable lunch can make a work assignment practical. A shared dining place can offer company to someone who would otherwise eat alone. Those benefits may justify costs that a narrow meal-delivery business would not capture.

The operator can coordinate across them because it carries several obligations. It can choose to invest in a neighborhood kitchen whose value includes retention, health, convenience, and community. The investment still needs actual capacity and a workable operating budget.

Food also reveals the limits of centralization. A single enormous facility can lower some costs while increasing transport, fragility, and distance from taste. A network of smaller kitchens may respond better to local needs and disruptions. The right design will depend on geography, demand, supply, and the consequences of failure.

Intelligence makes a distributed network easier to coordinate. That can let scale in purchasing coexist with local variation in preparation. The human receives a meal that fits; the operator arranges the machinery behind it.

## Health without coercion

When the same operator supplies food and carries care costs, it gains a reason to support health. Better nutrition can become valuable within the subscription's combined economics.

That incentive needs a boundary. A person is not an optimization target belonging to the company. The operator cannot justify every restriction by claiming that it reduces future costs. Mara can choose a celebration, a rich meal, or a preference that the company's cheapest menu would exclude.

The personal delegate can help the human understand choices and express priorities. Clinical advice belongs within appropriate care relationships. The operator should supply useful alternatives and honest information rather than convert access to necessities into a reward for obedience.

The distinction will affect competition. Some people will choose highly structured support. Others will want more discretion. Common service tiers can contain different personal arrangements, provided the resource commitment and human authority are clear.

## The producer's signal

In March, the grower receives an order backed by an operating company. It describes a quantity, a price arrangement, standards, and the responsibility for variation. The grower can decide whether to plant.

In June, Mara decides that dinner will include tomatoes. Her choice enters a network already prepared to offer them. Later that week she eats with a friend and changes the delivery. The existing harvest is allocated differently; the March planting is left in history where it belongs.

The operator has made several decisions at different times. Its intelligence helped connect them. Its capital and contracts carried the uncertainty. The food did not become cheap because a model described it. It became less wasteful and more useful because the right decision reached the right person while action remained possible.

That same pattern will govern shelter, where the decision clock can run for decades.

CHAPTER 08

# 8. Four people, one address

The home has one front door and four customers.

Mara, her partner, Liv, and Elias share the address for a period after Elias's treatment. Each has a permanent human account. Each receives services. Funding arrangements differ. Some equipment and space are shared, while care, preferences, and authority remain personal.

The operator gains efficiency from serving the address. It does not acquire a household-shaped person.

That distinction becomes practical when someone arrives, leaves, changes provider, or needs something the others do not. A shared kitchen connects lives. It does not merge their identities or give one account owner authority over the rest.

## Shelter as an operating promise

Inside the relevant tier, the Bundler supplies housing, utilities, maintenance, and the agreed everyday services. The human receives one subscription bill. The building and its operating costs sit behind that promise.

The operator must secure more than a room. It needs tenure or contractual rights, energy, water, access, repairs, suitable furnishings, and a way to resolve failures. If a home becomes unusable, the service needs an alternative. If a person's needs change, the network needs a route to appropriate accommodation.

The operator can own the building, lease capacity, or contract with another owner. Each arrangement creates different obligations and

financing. What the human buys is the dependable service described in the subscription.

Housing will therefore become one of the most demanding additions. A digital service can often expand quickly after its infrastructure is built. A home occupies scarce land, follows long construction and maintenance cycles, and remains in place when people move. The operator needs patient capital and useful buildings that can serve many relationships over time.

## The address and the account

Suppose Mara changes Bundlers while the others remain. The cleanest digital account transfer is not enough. Someone must continue supplying her share of the life at that address.

The building can support that choice through arrangements among its owner and the service networks. A receiving Bundler can pay for access to capacity it does not own. Shared utilities can be allocated behind the bills. Maintenance responsibility can remain with the building operator while the customer-facing mandate changes.

The practical details matter. Who can enter for a repair? Which company handles an unresolved fault? How is the shared space represented without granting one person ownership of everyone else's data? What happens when one resident wants a service change that affects the others?

These are ordinary contractual and social questions made more important by integrated service. The accounts preserve distinct humans. Shared agreements preserve the commitments they choose together.

The home should not become a device that only one commercial network can operate. A building useful to several providers has more durable economic value. Its owner can keep serving people even when one Bundler loses the customer relationship.

## The land beneath the model

Buildings can become easier to manufacture. Components can be standardized. Maintenance can improve. Land remains particular.

A desirable location has value because of what surrounds it: work, climate, relationships, access, culture, and other people. More productive construction does not put another waterfront at the same address. Higher density can make more use of a place, but it requires infrastructure and public choices.

The cost of land therefore belongs in the financing and public agreement around the neighborhood. It cannot disappear because the running-cost model excludes it. The operator must buy, lease, secure rights, or negotiate access, and the capital supplying those arrangements needs a return.

This is a reason to think in networks rather than isolated buildings. A less expensive location can become attractive when movement, work, care, and gathering places are dependable. The operator can improve the useful geography of a place. It cannot make every location equally desirable by decree.

## Privacy inside a shared life

A common address creates useful coordination and sensitive information.

A delivery system needs to know where to leave the food. A care visitor needs authorized access and the relevant needs of the person receiving care. A building system needs to know that equipment requires repair. None automatically needs every resident's calendar, medical history, or private relationships.

The permanent accounts allow permissions to follow purpose. Mara can authorize entry for a repair. Elias can authorize the care team. Liv's support relationships operate under duties appropriate to her needs, while her account remains hers.

Shared routines can be represented by commitments the residents recognize. A dinner together can enter several calendars. It need not create a higher account holder who controls all four lives.

This will make family arrangements less administratively coercive. A person can receive support while retaining an independent personal center. The commercial system will need to handle the resulting complexity rather than force everyone under the most convenient payer.

## A home that changes with the person

The subscription can make transitions easier. A temporary room can bridge a move. Accessible equipment can be arranged before discharge from care. A person can move closer to work or family without buying and selling every necessity.

But the operator should not treat flexibility as a reason to make home precarious. Belonging requires some confidence that a place will continue. People make friendships, develop habits, decorate rooms, and care about a street. Those are part of the useful life supplied.

The agreement should therefore distinguish ordinary renewal from arbitrary displacement. A person changing a service provider should not automatically lose a home they want to keep where cross-network capacity can continue. A provider's financial difficulty should trigger an operating handover rather than an immediate eviction cascade.

Such continuity has a cost. Buildings need reserves, maintenance, and credible rights. Those costs belong in the operator's economics. A plan that looks cheap because it leaves every difficult transition to the human is a partial promise disguised as a complete one.

## A first room in another city

A hotel network can give the bundle somewhere to arrive before permanent housing is ready.

The room comes with useful operating knowledge: reservations, cleaning, access, staff, and links to the surrounding city. A Bundler can secure suitable capacity and connect it to movement, food, work, and care. The temporary stay becomes the first stage of a continuing life.

Buying a hotel organizing company will not automatically buy every hotel. Hilton's reporting, for example, distinguishes managed, franchised, licensed, and owned properties. A future acquirer needs contracts with the parties controlling actual capacity. [S22]

The operator can reserve defined rooms or periods, support longer stays, and finance improvements that make the properties useful to subscribers. A property owner receives demand and payment; the Bundler receives an arrival capability. Both need terms for busy periods, cancellations, standards, and what happens when demand exceeds the reservation.

This is one reason I expect hotel networks to become strategic assets in the Bundled Economy. They connect recurring demand to a physical place before a new neighborhood can be built.

## Leaving and belonging

When Elias moves back to his own place, he leaves with the same account. His care and daily arrangements change around it. The equipment at Mara's address is reallocated or remains available for the people still there.

The departure need not be emotionally simple. A functioning service does not solve every family relationship. It removes some of the practical machinery that can turn a difficult choice into an impossible one.

Liv will eventually leave home too. She will not receive an account transferred from her parents. She will carry the personal center that has belonged to her from birth. The funding, address, and service arrangement will change. Her identity and authority will continue.

The home will still matter. It will be a place people choose to share, remember, and sometimes keep. Its economic role will have changed from a compulsory personal assembly project into capacity supporting distinct human lives.

The next part of that life is the most consequential promise of all: care that continues when the person needs it most.

CHAPTER 09

# 9. The care that has to continue

Elias is halfway through treatment when the family begins comparing providers.

The reason is ordinary. Another operator can offer a better overall arrangement near the people he wants to see. The complication is not ordinary at all. An interruption in his care would be consequential, and a vague assurance that his records are portable is inadequate.

The receiving team needs to accept responsibility. The treatment capacity has to exist. The medication must remain available. The funding must continue. His personal delegate has to know which parts are confirmed and which remain unresolved.

This is the point at which a life subscription proves what it means by life.

## A different incentive around the person

When food, movement, everyday living, and care sit within the same operating relationship, the company has a reason to consider their effects together.

A meal that supports the person, a home that reduces falls, a ride that gets them to an appointment, and a well-timed visit can reduce avoidable costs elsewhere. The operator can invest in the combination because it receives the subscription and carries the combined responsibility.

The alignment is useful. It is incomplete on its own.

A company can also try to reduce costs by avoiding people with expensive needs, delaying useful treatment, narrowing what it includes,

or making a departure difficult. Large scale and advanced intelligence do not remove those incentives. The operating rules must make the human's actual entitlement and the provider's responsibility clear.

Universal service in the mature model means the people needing support remain part of the nine-billion-person economy. Their right to an account and service is not earned by being inexpensive to treat.

## What the medicine costs and what care costs

The cost of producing a medicine can be very different from the price charged through an existing system. That gap creates strategic opportunities for an operator buying at scale or investing in supply.

But an inexpensive ingredient is not the cost of a complete treatment. Quality assurance, formulation, storage, dispensing, clinical decisions, equipment, trained staff, facilities, monitoring, and recovery all belong in care. Some treatments remain expensive in materials and specialized capacity as well as labor.

The right economic question is what resources are required to deliver the needed outcome dependably. The wrong shortcut is to take a cheap molecule and declare the rest of healthcare solved.

The World Health Organization's description of universal health coverage joins access to needed services with protection from financial hardship. That distinction is useful here. A financial arrangement that offers theoretical coverage while the needed care remains unavailable has not fulfilled the promise. [So6]

The Bundler will need clinical networks, workforce planning, facilities, supplies, and operating oversight. Intelligence can make those resources more effective. It can support documentation, scheduling, monitoring, and decisions within appropriate clinical responsibility. It cannot substitute a fluent answer for a qualified team and actual treatment capacity.

## Prevention is a service, not a command

The company has a reason to help people remain well. That can produce better food, safer homes, easier movement, timely support, and earlier attention to a developing problem.

Elias can choose how much assistance he wants. A reminder that respects his preferences is different from a system that conditions essential care on compliance with the company's preferred lifestyle. The personal delegate represents his choices. The operator supplies the agreed service and can explain its recommendations.

Some care decisions require difficult judgments about benefit, burden, and scarce capacity. Those decisions should remain visible within accountable clinical and public arrangements. They should not be hidden inside an opaque optimization of subscription margin.

The individual architecture helps because it preserves a place from which the human can question the provider, seek another opinion, and compare a different service. It must be joined to practical access. A right to disagree means little if the only available operator controls every receiving clinic.

## Funding the expensive year

One person's care can vary dramatically over a life. A healthy year and an expensive year belong to the same continuing human. The service network can pool predictable variation across people and time.

Scale makes some uncertainty easier to estimate. It does not make a pandemic, a new treatment, or a correlated failure disappear. The operator needs reserves, external risk-sharing where useful, public arrangements, and a way to finance care when many people need it together.

The monthly subscription also creates a switching problem. If an operator pays for prevention today while a rival receives the person tomorrow, some benefits move with the human. If an operator can

attract healthy people and leave expensive obligations behind, the market can reward selection rather than service.

The mature system will therefore require funding rules that follow legitimate care needs across providers. Depending on the public agreement and service arrangement, that can involve pooled support, transfers for accepted obligations, or a shared continuity mechanism. The important operating requirement is that a person can change providers without leaving an unfunded treatment behind.

Those arrangements are costs of supplying a portable life. They belong behind the subscription, with accountable settlement among the parties responsible. They are not an excuse to send Elias another bill each time he changes networks.

## The handover

Elias's delegate first establishes what must continue: the treatment plan, the schedule, the medication, the relevant history, and the people authorized to participate. It shares only what the receiving team needs under his permission.

The receiving operator confirms capacity and funding. The clinicians accept the clinical handover. Any gap in timing receives an explicit bridge arrangement. The old provider remains responsible for its defined part until the new one begins.

The human can then decide with a real alternative in front of him. If the capacity is unavailable, the delegate should say so. A provider switch is not complete because a file arrived at a new address.

This distinction reaches beyond formal treatment. A person may need home assistance, refrigeration, accessible movement, or a companion at appointments. Care continuity includes the conditions under which the treatment can actually happen.

For a supported person, the payer arrangement also matters. The parent, employer, public program, pooled fund, or other sponsor must have a defined role in the transition. The permanent account keeps the

person recognizable through those changes. It does not manufacture money by itself.

## The receiving place

A destination offering better care becomes attractive in a way a lower price alone may not explain.

The person compares a life: treatment, suitable housing, people nearby, movement, food, language, and the ability to continue ordinary activities. A city that assembles those conditions can attract humans who would otherwise be unable to move.

That opportunity gives operators a reason to invest in clinical capacity. It also gives states a reason to negotiate. The receiving place gains people, work, demand, and relationships. The operator gains a valuable service relationship. The clinical network gains funded capacity and predictable operating commitments.

The agreement has to serve existing residents as well as arrivals. A city cannot call itself better because it has improved a private offer by exhausting the local workforce or diverting essential capacity. The public bargain must examine what the new system adds and who can use it.

## The measure that matters

The operator can report spending, utilization, response time, and patient satisfaction. Each measure reveals something. None alone establishes that care is good.

The harder question is whether people receive appropriate care, understand the choices that matter, remain protected through difficult transitions, and can challenge failures. The company earning the subscription should be judged on outcomes and continuity within the scope of the promise it has made.

For Elias, the decision becomes clear only after the receiving team is ready. He chooses the new arrangement. His account continues. The

clinicians receive the authorized information. The next treatment happens when it should.

The family experiences a provider change that did not become a medical crisis. The operators experience a set of funded obligations passing through an accountable handover.

That is what portability means when the service includes care. It is also where we can begin to see why the economy must distinguish the human receiving service from the people and institutions funding it.

PART III

# The money

CHAPTER 10

# 10. Nine billion humans

Liv has an account on the day she is born.

She has no income. She has no ability to negotiate a contract. She has immediate needs and a life that will accumulate history, relationships, preferences, and capabilities. Someone else funds the services. The account belongs to her.

That single example separates three roles that economic discussion often folds together: the human receiving service, the person generating income, and the party making a particular payment.

The mature Bundled Economy in my model contains nine billion humans and nine billion permanent accounts. Of those humans, 4.5 billion generate the income required to sustain everyone. One in two is income-generating. Support flows through families, work, public arrangements, ownership income, and other funding relationships around the same human center.

These roles must remain distinct if the arithmetic and the civilization are to make sense.

## The account side

Start by following the money received for services across the whole population.

Nine billion accounts, with average realized subscription revenue of $1,000 per account per month, produce $9 trillion each month. Multiply by twelve and annual subscription revenue is $108 trillion.

The word average is doing real work. It describes revenue across all accounts, including supported people. It is not a universal retail tier. It does not mean that every human personally sends the same payment. It does not replace the $500, $2,000, and $3,000 service tiers introduced earlier.

The composition of tiers, supported arrangements, and funding has to reconcile to the realized average. The model fixes the aggregate for reasoning about scale. It does not claim that a fully specified global billing file already exists.

Nine billion counts the humans being supplied in the mature snapshot. Retained accounts of people who have died do not become extra living subscribers or additional subscription revenue merely because their identities persist. The cumulative identity register can be larger than the active service population. Permanence and the count of current lives answer different questions.

An individual can receive a service funded by someone else. A pooled arrangement can fund several individuals. The services and records still attach to distinct humans. Shared funding changes the payment structure without changing the customer unit.

## The income side

Now follow the same flow from its source.

If 4.5 billion income generators provide average funding of $2,000 per month, the funding total is again $9 trillion monthly, or $108 trillion annually.

This is the same money viewed from the other side. Adding the account calculation to the funding calculation would double the revenue without adding a single meal or home.

Across the whole model, one income generator supports two human accounts on average, including their own. That is an aggregate relationship. It is not a rule pairing each working adult with exactly one dependent. One person may fund several people. Another may fund only part of their own service. A public program or a pooled support arrangement can connect many sources to many humans.

The identity of the human remains stable while the routes of funding change.

## A small ledger

Imagine six humans supported by three income generators. Each income generator contributes $2,000 per month, producing $6,000 of total monthly funding. Across six accounts the realized revenue averages $1,000.

The ledger might contain a child, an older person, someone in paid work, and someone whose valuable activity is unpaid. It can contain people with different service needs. We have not established the retail tier of each person by writing the funding total.

To operate the system, someone has to allocate the actual service commitments and costs. If a person's sponsor stops paying, another defined arrangement must take over or a service transition must occur under the continuity rules. The account itself does not vanish because a payer changes.

The example reveals the separation. Six humans are six customers. Three income sources sustain the arrangement. The payment records describe how funding reaches the service. None of the three sources owns any of the six people.

## The tiers and the average

The difference between a tier price and a realized population average can otherwise create a serious error.

If all nine billion accounts were billed at a $3,000 monthly retail price, annual billed revenue would be $324 trillion. That is three times the $108 trillion model. We cannot call both totals the same revenue case.

The book's global case uses $1,000 realized monthly revenue per human. The service tiers describe the expanding commercial offers. Supported arrangements and the mix of commitments determine what reaches the consolidated revenue ledger. The comprehensive running-cost envelope examined in the next chapter asks how much the physical system might require even when care reaches everyone.

That is a deliberately demanding supply test against a lower average revenue. It is not a claim that every person buys the highest tier at its stated retail price. Any operator implementing the model would need an explicit reconciliation of entitlements, sponsorship, pooling, billed amounts, and realized revenue. The numerical appendix preserves those boundaries.

This precision strengthens the forecast. It lets us test whether the income required to sustain the service is plausible without inventing an extra payer every time the equation needs one.

## Income generation and useful activity

The model's 4.5 billion income generators should not be mistaken for a judgment about the value of the other 4.5 billion lives.

A child is learning. An older person may provide care, knowledge, and companionship. A parent can spend substantial effort supporting a family without receiving a market wage for that activity. Someone receiving intensive care remains a human with the same permanent account and claim to the agreed service.

Income is a financing role in this model. It can originate through work, productive ownership, or other arrangements distributing claims on output. The physical economy still has to produce the food, power, shelter, care, and equipment everyone uses.

Money organizes claims on those resources. It is not itself the resource. A larger transfer cannot make a constrained clinical team serve unlimited people at once. A productive network can support people who are not personally generating income because its output is financed and allocated across the whole population.

This distinction is essential as AI changes the relationship between labor and production. More output can come from machines while people retain claims through work, ownership, public arrangements, and support. The detailed institutions will vary. The requirement does not: the funding of essential service must remain connected to actual productive capacity.

## The supported person remains mobile

There is another boundary worth following. A support transfer within the system is a use of revenue or a route for funding, not automatically another sale to add to the global total. If a company receives money from an employer and assigns part of it to services for a child, we should follow the same money through the ledger rather than count each internal allocation as new revenue.

The same care is needed around ownership income. An operator can distribute earnings to owners, some of whom use that income to fund subscriptions. The flow is economically important, but its circulation does not create another independent pool of physical output each time the money changes hands. We need to know which production and claims the ledger represents.

This is why the model's income-generating half and supported half are roles in an aggregate arrangement, not sealed social classes. A human can move between them over a life. A person can generate income in one period, receive support in another, and hold productive claims throughout. The account gives that changing life continuity while the economy organizes the funding around it.

## Leaving a sponsor

A payer can become a source of coercion if support is inseparable from control.

An employer can threaten the accumulated personal system. A parent can make departure appear to require starting life again. A public program can make movement across a boundary administratively impossible. A Bundler can treat a sponsor's payment as ownership of the recipient.

The permanent-account architecture rejects that structure. Support funds a relationship with a human whose identity and personal authority continue independently.

It does not require a former employer to pay indefinitely. When employment ends, the old funding arrangement can end under its

terms. Another sponsor, the person's own income, a pooled support mechanism, or a public arrangement has to provide the next funding. The change should be planned and bridged where continuity requires it.

Freedom becomes concrete when the recipient can see those options before the support relationship ends. The personal delegate can arrange the transition, verify acceptance, and identify gaps. The right to retain the account and the practical ability to keep the service working are complementary requirements.

## What the scale means

One billion humans at the model's average generate $12 trillion in annual subscription revenue. One percentage point of the global nine-billion-person economy represents 90 million humans and $1.08 trillion annually.

Those numbers explain the intensity of the coming competition. A company does not need to capture the whole planet for the relationship to become strategically enormous. A small share of the recurring spending that supplies life can support investment far beyond the scale of a narrow software subscription.

The money is largely reorganizing existing demand. It should not be described as $108 trillion of incremental global production. The same human no longer pays every displaced necessity bill separately and then adds the comprehensive subscription above it.

Liv sleeps while the adults discuss funding. The system sees a service obligation, a sponsor, and an account. The obligation needs resources. The sponsor supplies money. The account identifies the human whose life is being served.

Keeping those three things separate is the beginning of a coherent economic model.

CHAPTER 11

# 11. Cost the world from the inside

The operator opens two books.

One records what people pay through the subscription. The other records what the company must consume, maintain, employ, replace, finance, and secure to keep its promise.

The distance between those books is where the economics will be decided. Existing consumer prices do not tell us the full cost of an integrated network. Neither does an attractive estimate at the factory gate. We have to follow the resources through the whole service.

In my earlier essay, Feeding the Machine, I developed a mature one-billion-person operating envelope. The purpose was to cost the physical networks behind a life rather than add together current retail bills. The forecast's rounded annual running-cost range was $3.5 trillion to $6 trillion. [A02]

Here we can inspect the logic and the boundaries more carefully.

## Seven networks

The first network is mobility. The earlier envelope assigns $0.8 trillion to $1.2 trillion annually to a billion-person system, with cost driven by vehicle miles, equipment, energy, cleaning, repair, and accidents. Peak demand and useful availability determine the capacity required.

The second is energy for the relevant stationary services: $0.2 trillion to $0.35 trillion. Generation, storage, delivery, reliability, and local conditions matter. A factory-gate electricity figure is not automatically a dependable supply at every building.

The third is connectivity and AI: $0.1 trillion to $0.3 trillion. Satellites or other networks, terminals, chips, inference, and their renewal are real inputs. Intelligence has a physical infrastructure even when its interface looks weightless.

The fourth is food: $0.55 trillion to $1.1 trillion. Ingredients, preparation, storage, and the network around the meal must be supplied. Waste and actual preferences affect the useful output.

The fifth is third places: $0.1 trillion to $0.25 trillion. Gathering rooms, workspaces, cafés, maintenance, and their operation make the service socially and practically useful.

The sixth is housing: $0.7 trillion to $1.1 trillion. The original envelope includes wear and upkeep around a large stock of space and excludes land. Building the stock, financing it, and maintaining it are related but different questions.

The seventh is health: $1 trillion to $1.7 trillion. Staff, facilities, supplies, equipment, medicine, and appropriate clinical capacity need a real operating arrangement. This is care as a resource commitment, not merely the price of an insurance premium.

These are future scenario envelopes. They carry strong assumptions about automation, utilization, procurement, integration, and the capacity available to serve people. Their usefulness is to expose the resource questions and the scale of the proposed economics.

## The rounding matters

Add the seven low figures exactly and the result is $3.45 trillion. The high figures sum to $6 trillion. The published headline rounds the lower end to $3.5 trillion.

Scaling the rounded headline ninefold yields $31.5 trillion to $54 trillion for nine billion humans. Scaling the unrounded low sum would produce $31.05 trillion. These are different levels of rounding in the same illustration, not a mysterious extra cost or saving.

The global comparison in this book uses the published rounded range consistently. The appendix also retains the unrounded arithmetic so the reader can reproduce it.

A more important reconciliation concerns scope. Electricity can appear within a food, vehicle, or compute cost and again in a centralized energy budget. Equipment replacement can appear in a per-mile estimate and again in a separate capital schedule. A consolidated operating model must count each real resource once.

The seven published envelopes are not a complete audited engineering budget. They identify the systems that must be costed. A real implementation must reconcile shared inputs and the treatment of replacement, depreciation, and capital expenditure. We should preserve the forecast's operating range without pretending that a rounded set of network estimates has already done that work.

## The operating balance

At $108 trillion in annual subscription revenue, subtracting the rounded global running-cost range leaves an operating balance between $54 trillion and $76.5 trillion.

The smaller balance pairs with the higher cost. The larger balance pairs with the lower cost. The order matters.

That balance still has jobs to do. It must carry excluded land and access costs, financing, public obligations, and expansion, along with any other costs outside the defined running envelope. Some equipment's wear or replacement is already embedded in particular network estimates, so a complete model must avoid subtracting the same replacement twice.

The balance is not net profit. It is not new GDP. It is the room between a modeled revenue flow and a specified operating-cost envelope before the remaining claims are settled.

The scale is the argument's striking feature. A mature integrated network could have substantial room to fund support and investment if

the physical costs approach the assumed levels. The assumptions should be tested through actual capacity and service performance rather than promoted as a guaranteed margin.

## Revenue is not production

The Bureau of Economic Analysis defines GDP in terms of final production without double-counting intermediate inputs. That accounting principle remains relevant even when subscriptions reorganize commerce. [So7]

If the Bundler buys a vehicle and sells a life service, we cannot add every internal transfer as another final human market. If an earlier AI subscription becomes part of the comprehensive plan, its old projected revenue is contained within the larger offer rather than stacked above it.

Some recorded spending will move between industries. Some margins will shift. Some output will become more productive. Some previously unpaid coordination will be performed by the service. Those changes can affect measured production, welfare, and distribution in different ways.

Calling the subscription flow $108 trillion tells us the scale of commercial demand being organized. It does not establish the increase in real output relative to a world without the bundle. To answer that question we would need a baseline, price basis, time horizon, and a consistent national-account treatment.

The forecast dollars here are scenario units for internally consistent arithmetic. The book does not provide an inflation or exchange-rate forecast that converts the mature model into a direct comparison with today's nominal world economy.

## Where the model is most demanding

Care, housing, land, energy reliability, and the timing of construction deserve particular attention.

A system can become very good at information while care remains dependent on scarce trained people. Industrialized building can reduce some costs while land and permissions remain expensive. Cheap generation can coexist with costly storage, transmission, and local reliability. A mature network's low running cost can depend on a large stock of assets built earlier.

These are investment problems, not reasons to return automatically to current retail bills as the correct future cost. They tell us where the operator must achieve real improvements and where capital must arrive before subscription revenue can do its work.

The model should therefore be tested in stages. What does it cost to serve a district dependably? Which resources are constrained? How does the cost change as utilization improves? What must be added before the next thousand people arrive? Which savings survive a storm or a provider change?

Those questions turn a large forecast into a sequence of inspectable operating achievements.

## Cheap intelligence still uses power

Compute can become more efficient while total electricity demand rises. More useful applications and more activity can consume the gains.

The IEA's energy-and-AI work makes the physical relationship explicit: data centers require substantial electricity and face local infrastructure constraints. Its 2026 analysis continues to describe rapid growth and bottlenecks. The implication for a Bundler is that intelligence capacity belongs in the same serious resource planning as clinics and kitchens. [S29]

The company can use smaller models for routine tasks, reserve more capable systems for difficult decisions, and improve how work is scheduled. Owning an AI laboratory will not eliminate chips, energy, cooling, or research. It will change how the company directs them.

## The resource ledger as a strategy

The strongest operator will know what each improvement does to the whole promise.

A better building layout can reduce movement and care costs. A reliable component can save maintenance visits. A more effective clinical workflow can free scarce staff time. A food contract can reduce waste and stabilize supply. The resource ledger lets the company compare these opportunities across old industry boundaries.

It also prevents false savings. An internal transfer is not a reduction in resources. A deferred repair is not an efficiency gain if the equipment fails later. A cheap offer that requires an unfunded public rescue has left a cost outside the book.

The operator closes the two books and opens a third: the investment schedule. The economics may be attractive at maturity, but the buildings and equipment have to be there before the people can use them.

That brings us to the capital problem.

CHAPTER 12

# 12. Capital that cannot own the customer

The lender asks for certainty. The subscriber asks for freedom.

The building will last decades. The vehicles need replacement over several years. The clinic requires staff, equipment, and capacity before treatment begins. The human wants the right to choose another Bundler next month.

At first these demands appear incompatible. Long-lived assets need dependable funding, while a portable relationship can leave. The solution is to finance useful capacity and a credible operating system rather than pretend that the human is collateral.

The account belongs to the person. Investors can own claims on companies and assets that serve people. They cannot own the person whose continuing choice gives those assets purpose.

## Several clocks on one balance sheet

The subscription renews on one clock. Equipment, construction, financing, and maintenance run on others.

A mature network can use recurring revenue to service long-term obligations because most people do not change providers at the same moment. But ordinary stability is not a guarantee. Poor service, a better rival, a scandal, or a financial shock can change demand rapidly.

The operator therefore needs capital suited to the risk. Equity absorbs losses. Debt can be supported by assets and credible cash flow. Long-term supply and capacity contracts can make investment more predictable. Reserves can bridge temporary disruptions.

Each source has a claim on future resources. The operating balance discussed in chapter 11 is where those claims must fit after the defined running costs. A large balance does not let us forget the timing of cash or the cost of building the system before it reaches scale.

## Useful to more than one network

A building that only one Bundler can use is exposed to that company's fortunes. A building with serviceable equipment, transferable operating arrangements, and access for several networks has a broader economic life.

This is why portability can improve the quality of collateral. The person can leave one provider while the physical asset continues serving the same address or another customer. The lender's security rests more on useful capacity and less on a captive relationship.

A fleet depot can serve contracted demand from several networks. A clinic can accept properly funded patients across providers. A kitchen can have multiple buyers. A hotel can reserve defined capacity while keeping other business. The arrangements need coordination, but they diversify the source of demand.

The company seeking exclusive control may prefer a captive system. The capital provider should ask what happens if that exclusivity loses its political or commercial legitimacy. An asset that remains useful through changing relationships can be more durable than an arrangement that works only while people cannot leave.

## The neighborhood before the customers

Suppose a Bundler proposes a new district. It needs homes, energy, water, a fleet connection, care, and gathering places. Some capacity can arrive gradually. Other pieces must precede the first resident.

The financing plan must specify which commitments are binding and who bears the risk if demand arrives slowly. The city may supply infrastructure access under an agreement. Property investors may

finance buildings. The operator may commit to a portion of capacity while retaining options for expansion. Suppliers may invest against contracted demand.

The same promise cannot be pledged several times as though each party had independent guaranteed revenue. A reserved room is a use of capacity. A public contribution is a claim on cash or work. A support commitment is an obligation to a human. Consolidated planning must keep them visible.

Staged construction can reduce the risk of building too much too early. It can also create service gaps if the first phase depends on capacity left to a later phase. The operator needs a working first neighborhood, not a collection of incomplete components whose economic case assumes the others already exist.

## Funding departure

The business can be tested through a simple question about cash timing. How many months of useful operation must be financed before recurring demand covers the ongoing commitments, and what pays for that interval?

A projected mature margin does not answer it. The clinic may need equipment and staff before the district is full. The building may require payment before rent-like capacity receipts begin. A supplier may need a firm order before expanding production. The operator needs an actual sequence of funding and delivery.

Some risks can be reduced by serving existing capacity first. A hotel can support arrivals while new housing is built. A contracted clinic can supply the first care layer while the operator develops a larger network. An independent kitchen can serve several providers while demand grows. These arrangements can make the first useful offer financeable without requiring the entire future economy to be built in advance.

They also reveal a strategic advantage of good interfaces. The easier it is to connect existing productive capacity to the subscription under

accountable agreements, the less the operator must own before it can begin. Vertical integration can follow where it creates real value rather than become a prerequisite imposed on every first step.

## Paying for the handover

Portability has transaction costs. Information needs authorized transfer. New capacity may need reservation. A care handover can require overlap. A home can need an agreement between networks. The receiving operator is gaining a valuable relationship, but someone still has to pay for the work.

Those costs can be included in the service economics and settled among operators under clear rules. A reasonable system distinguishes genuine transition costs from an artificial penalty designed to prevent choice.

The human should be able to understand the practical consequences before authorizing a change. If the new offer relies on capacity that is not available, the switch should wait or take a different form. The monthly election is a recurring opportunity to choose a mandate, not a promise that every physical transition happens instantaneously.

The stronger networks will make ordinary departures efficient because they also want arrivals to be efficient. Reciprocal access and settlement can create a market larger than any one company's captive footprint.

## The supported customer's funding gap

An employer-funded service illustrates the capital problem at a human scale.

When the job ends, the former employer's duty to make future payments may end too. The person's account, memory, and personal intelligence continue. The service needs another funding arrangement, and the transition may require a bridge.

A credible system makes that bridge part of the original architecture. The person can use savings, another sponsor, a new work arrangement, or a defined support program. The operator can help coordinate the

change within its authority. Essential care obligations need an explicit continuity route.

If the only answer is to hold the person's accumulated intelligence hostage until someone pays, the system has confused a financial claim with ownership of a human. That is precisely the distinction the permanent account is designed to preserve.

The funding problem remains real. The solution is a funded arrangement, not a newly invented owner above the person.

## What failure looks like

A Bundler can fail while its buildings, kitchens, and vehicles remain useful. The important question is whether they can keep operating through the failure.

Creditors will have claims. Employees and suppliers need payment. Subscribers need service. Clinical obligations cannot wait for a lengthy fight over every asset. The public has a reason to require recovery and transfer arrangements before the system becomes indispensable.

An interim operator can continue defined essential functions if it has access, funding, records, staff, and authority. Another Bundler can receive service mandates through an organized handover. Asset owners can preserve useful capacity without acquiring the human accounts.

The plan should distinguish corporate ownership, operating control, and personal identity. A sale of the business can transfer facilities and contracts within the relevant rules. It does not sell the humans to a new owner. Their service choices and personal authority remain separate.

The cost of preparing for failure belongs in the economics while the company is healthy. Waiting until failure arrives converts an operating duty into a public emergency.

## Returns from keeping the promise

Investors will seek returns from the network's ability to serve people productively. That can be an attractive business. Recurring demand, high utilization, durable assets, and improvements across service boundaries can support substantial earnings.

The quality of those returns depends on why the revenue persists. Revenue earned through satisfaction and useful capacity is different from revenue extracted through blocked exit. The latter can look stable until public action or a rival changes the structure.

A good capital market will learn to distinguish them. It will value evidence of service, capacity that survives provider changes, sensible reserves, and public agreements that can be sustained. It will discount growth financed by promises the physical system cannot keep.

The lender eventually revises the question. Instead of asking how long the customer can be held, she asks how many providers can use the building, how the service transfers, and what happens if the current operator disappears.

The subscriber's freedom has become part of the asset's design. The building still needs capital. The person remains free to choose who serves them inside it.

CHAPTER 13

# 13. What you will still own

Elias opens the garage and sees several kinds of wealth.

Some are financial. The house and equipment represent money accumulated over years. Some are practical: tools he can use without asking anyone. Some are biographical: the projects he began, the machines he learned to repair, the guitar he kept after other things became unnecessary.

A service replacing the need to buy those objects does not automatically replace everything ownership has been carrying.

That is why the phrase “own nothing” is too small to describe the coming change. People will retain possessions, productive equity, and things they choose to care for. What changes is the necessity of personally owning machinery as the default route to a useful life.

## Access and wealth are different

A subscription can supply a home, movement, food, and care. It is an expense buying service. It is not automatically an asset accumulating wealth for the subscriber.

The distinction matters when comparing ownership with access. A person selling a home can release capital, but then needs somewhere to place that capital and a way to fund future service. A person who never buys a car can save a purchase cost, but the ongoing subscription still has to be paid.

The future economy will therefore need routes to productive ownership alongside dependable access. People can hold stakes in the companies and assets that supply the service, own other businesses, save, or retain

selected property. Receiving a good bundle does not substitute for a claim on the output of the productive system.

The distribution of those claims will help determine whether abundance becomes widely shared or remains concentrated among the owners of the networks. Better operating economics creates room. Institutions, capital access, and ownership arrangements determine who receives it.

## The operator owns the idle

When a person owns equipment, they finance the time it sits unused as well as the time it serves them. They also carry maintenance and failure risk through their own arrangements.

A network can spread idle capacity across many people. The operator owns or contracts for the equipment and pays to keep it available. It can coordinate maintenance and use. The human buys a dependable result.

This does not eliminate risk. It moves much of the operating responsibility into a larger pool. Some independent failures become easier to estimate. Correlated failures remain. A storm can damage many homes at once; a software fault can affect an entire network. The company needs readiness rather than faith in scale alone.

The value to the person is relief from a particular kind of risk and assembly work. The value to the operator is the ability to organize the resources more productively than each person could alone.

## Ownership as expression

Mara keeps a table made by a friend. Elias keeps the guitar and the old car. Liv will collect things that her parents do not understand.

These possessions remain meaningful because a useful service does not erase taste, memory, or attachment. Indeed, ownership can become more expressive when people no longer have to accumulate every object required to make daily life function.

The distinction is between choosing to own and being forced to own because dependable access is unavailable. A person can love a workshop while preferring the operator to handle ordinary transport. Someone can own a home and use the bundle for food, care, and connection. The service expands choice rather than requiring a uniform material life.

The operators will need to accommodate those choices. A tier can be common while the practical arrangement reflects what the person already has and wants to retain. The financial terms must remain coherent; the company cannot promise every possible combination without costing it. Personal intelligence makes understanding the combination cheaper.

## Belonging without a deed

A home is also an attachment to place. Ownership can provide security, local influence, and a reason to invest in a street. It can also make leaving difficult when work, care, or relationships change.

The bundle loosens some of that economic attachment. A person can move without selling every necessity and rebuilding every service relationship. That creates freedom. It also creates a question about belonging.

The answer will not be a company-owned lounge alone. People belong through friendships, habits, contribution, memory, and the confidence that a place has room for them. A useful network can support those conditions with dependable homes, gathering places, and access. It should not mistake controlling the venue for owning the community.

Public places remain important. People need relationships and institutions beyond one commercial network. A city that lets every meaningful room become an exclusive service amenity may weaken the shared life that makes the city attractive in the first place.

The public agreement can preserve common access, local organizations, parks, and other spaces where people encounter one

another without becoming customers of the same company. Personal accounts connect distinct humans; civic life gives those humans somewhere to meet.

## The choice to stay

Portability should improve the choice of people who want to remain where they are.

The ability to leave gives the person bargaining power, but constant movement is not the goal. A receiving provider can bring a better service to the existing address. A city can improve its offer because another place has become a credible alternative. A person can stay because the life they want is available there.

This is why physical interoperability matters. If changing Bundlers requires abandoning every neighbor, local relationship, and familiar room, the nominal choice is costly. Cross-network access lets service competition reach people without making uprooting the price of improvement.

The same principle applies to care and work. The human should not have to sever everything valuable to reject one disappointing commercial relationship.

## Wealth after compulsory machinery

If more necessities are supplied as service, financial institutions will change what they finance. Some lending will move from individual car and housing purchases toward fleets, buildings, and operating networks. People will have different needs for credit, savings, and insurance.

This is a reorganization of claims and responsibility. It does not mean household balance sheets become irrelevant or that every released dollar becomes investment. People have different starting assets, debts, needs, and risk preferences. The transition will be uneven.

The productive-ownership question becomes more visible as machines supply more output. A person whose necessities are covered can still lack an independent financial claim. A society with excellent service and highly concentrated wealth has solved one problem while leaving another.

The permanent human account gives people a stable center from which to hold relationships, make choices, and exercise authority. It is not a substitute for economic ownership. The two forms of independence should reinforce one another: the account protects the person; productive claims help fund the life they choose.

## The useful possession

Elias eventually gives away equipment he no longer wants to maintain. He keeps the things that still fit his life. Some released capital supports his service and other choices. The details depend on his circumstances, but the principle is clear to him.

He is no longer organizing a life around the requirement to own every machine it needs. He is deciding which possessions deserve his attention.

The guitar stays. So does the table. The car stays for now.

The network outside the garage has become large enough to make those choices possible. It has also become valuable enough to attract the most formidable companies in the world.

We can now turn to the competitors.

PART IV

# The contest

CHAPTER 14

# 14. The Dirty Dozen

The mayor has twelve invitations on her desk, but the companies have not arrived with the same proposal.

Some bring manufacturing. Some bring a daily digital relationship. Some bring retail, energy, financial reach, work, or local distribution. Each wants access to the recurring spending of humans who might live in the city.

The city is considering more than a corporate location. It is considering which networks can make a place attractive and dependable. The companies are considering more than a new market for an existing product. They are considering where a broader life promise can work.

I expect twelve dominant ecosystems to emerge from this contest. I call them the Dirty Dozen. Their scale will come from supplying a growing share of ordinary life. The name describes the concentration and the formidable competition; it is not an allegation that the present companies share misconduct.

My roster contains eight Asian and four American ecosystems. That geography follows people, production, daily operating networks, and the ability to assemble physical service. It does not begin by selecting twelve familiar American AI brands.

## Alibaba

Alibaba will approach the life subscription through commerce, supply coordination, and intelligence. Its existing public description centers on commerce and AI plus cloud. Those are powerful starting capabilities for the buyer that will sit beneath the subscription. [So8]

The next step is to move from helping a person obtain an object to keeping useful objects and services available around that person. Food,

local delivery, housing inputs, and access to places will become connected operating decisions.

Alibaba will need dependable local capacity outside its strongest markets. Acquisitions and partnerships can secure distribution, rooms, maintenance, and care relationships. I expect it to buy DoorDash and Marriott as part of that larger strategy: one strengthens local fulfillment, the other creates places for portable lives to arrive. The strategic value lies in what those networks can add to the whole subscription, with actual property and operating rights negotiated where necessary.

## Tencent

Tencent will turn a pervasive daily relationship into a broader service obligation. Communication, payments, and service interactions give it repeated opportunities to recognize what people are trying to do and coordinate useful additions.

Its challenge will be operational accountability. A platform that introduces two parties can leave performance to them. A Bundler accepting responsibility for the result has to secure capacity, intervene when the arrangement fails, and keep the human's day working.

Tencent's ecosystem can connect a large variety of suppliers without owning them all. The company will have to make the relationships coherent enough that the human experiences one promise. The personal account must remain independent of the platform through which so much of life happens. That independence will make a deeper relationship safer to build.

## Xiaomi

Xiaomi's Human × Car × Home strategy already names the adjacency that matters: a person's devices, movement, and home can operate as a connected environment. Its own materials describe the ecosystem around the user's experience. [S10]

The Bundled Economy will turn that environment into a recurring service. The company will have a reason to keep equipment functioning, coordinate maintenance, and connect the home to the rest of the day. Manufacturing and device knowledge become operating advantages.

The missing capabilities will be as important as the existing ones. A connected home still needs land, maintenance access, food, clinical care, public agreements, and the funding to secure them. Xiaomi will have to earn responsibility for those layers rather than assume that controlling the devices grants control of the life.

## BYD

BYD will enter through the physical cost structure. Its current business spans automobiles, electronics, new energy, and rail transit. That breadth puts important machinery of movement and power within its industrial reach. [S11]

A Bundler buying vehicles and energy systems can use those capabilities to create a richer offer at the same subscription tier. BYD will have the option to remain a formidable supplier to other networks or to move further into the recurring relationship itself.

The transition requires human-facing operating capability. A good vehicle does not supply a home or continue care. The company will need partners, acquisitions, and local agreements that connect the equipment to a dependable service. Its advantage will be strongest where low physical operating costs can become visibly better included life.

## Reliance

Reliance brings connection, retail, energy, and large-scale investment in India. Its annual reporting documents these businesses and the capital directed into their expansion. [S12]

Those capabilities can reinforce one another inside a subscription. Connection and intelligence make the individual relationship continuous. Retail and distribution reach everyday needs. Energy and infrastructure support the machinery. A vast domestic population gives the company room to develop the system across different places and levels of service.

Its challenge will be to make the offer genuinely individual across that diversity. A common tier cannot become a reason to ignore language, disability, local culture, or the difference between a dense district and a rural place. The permanent human account lets support and service vary without making a family or institution the owner of the person.

## Tata

Tata's breadth is different again. Its companies span industrial, technological, consumer, travel, and other businesses, with Tata Sons serving as the principal holding and promoter organization. The group structure contains capabilities relevant to many parts of a life network. [S13]

The opportunity is coordination across those capabilities. The challenge is that shared affiliation does not automatically create one operating promise. The companies have their own management, incentives, obligations, and counterparties.

A Tata bundle will need an accountable organizer able to commission the combined service and settle responsibilities across businesses. The prize is a subscription supported by a wide range of productive capacity. The difficult work is converting breadth into coherence at the scale of one human.

## Samsung

Samsung brings a powerful position around devices and the connected home. SmartThings already coordinates compatible products from Samsung and other brands. [S14]

That interface can become a route into maintenance, energy management, care support, and the practical conditions of living. A company that sees equipment across its life can help keep the home working and develop products that are easier to operate at scale.

The larger subscription will require capacities beyond the device environment. Samsung will need housing rights, local service, food, movement, and clinical partners. Its strategic choice will be how far to own the life promise and how far to supply the systems through which other Bundlers fulfill it. The ability to connect devices becomes more valuable when it supports a human who can change service providers without replacing the home.

## Grab

Grab begins with a regional superapp operating across deliveries, mobility, and digital financial services in Southeast Asia. Its own filings describe that practical reach. [S15]

Those are immediate parts of everyday life. The next additions can connect work, food, movement, payments, and places to spend time. A continuing subscription can make the services reinforce one another rather than remain a sequence of transactions.

The region's variation will reward local operating knowledge. Cities, languages, infrastructure, and public arrangements differ. The operator will need a coherent human account architecture while adapting the physical promise to each place. A regional network can become formidable precisely because it knows how to make that variation work.

## Amazon

Amazon already demonstrates the commercial power of an expanding membership. Its public description of Prime includes delivery and a range of other benefits, while its wider businesses reach food, pharmacy, care relationships, cloud, and intelligence infrastructure. [S16]

The life subscription will extend the meaning of fulfillment. The company will be judged on whether a person can rely on the surrounding service, not only whether a package arrives. Maintenance, homes, movement, and care will demand operational integration beyond the storefront.

I expect Amazon to buy Anthropic as that ambition expands. Advanced intelligence will become a strategic input the company wants to develop alongside its physical and commercial systems. The acquisition will serve the larger membership promise; it will not make the laboratory the original cause of the bundle.

## Alphabet

Alphabet's starting strengths include the recurring human interfaces and infrastructure around Google's products, together with businesses such as Waymo. Waymo's own service materials document autonomous ride-hailing as an operating service. [S17] [S31]

The strategic opportunity is to connect knowledge of what people are trying to do with actual capacity to help them do it. Movement makes that connection physical. The broader bundle will need housing, food, care, and local operating agreements.

Alphabet will have to convert a collection of capabilities into an accountable offer. Knowing a destination and providing a vehicle are useful beginnings. Supplying a life requires someone to own the combined consequence when the day changes. The company can earn that position through service, acquisitions, and capital allocation across the network.

## Tesla + SpaceX

I count Tesla and SpaceX as one ecosystem in this forecast. Connection, intelligence, vehicles, energy, and manufacturing create a powerful path from the first unified service into movement and a much broader operating system.

The strength is the relationship among important inputs. The gap is the local life around them. A network needs homes, care teams, kitchens, repair capacity, gathering places, and public agreements. Those obligations will direct the next investment decisions.

The ecosystem's scale will depend on turning its physical and digital capabilities into a service humans choose to renew. Ownership of impressive machinery is an advantage. The customer receives value when the machinery produces a dependable day.

## Uber

Uber will lead with employment and healthcare, then grow around the human participating in the work network. This is the distinctive route established in chapter 4.

Its intelligence will match capability to useful work and coordinate the life that makes participation possible. Connection, movement, places to work, food, and care will become related operating decisions.

I expect Uber to buy OpenAI. The laboratory will become a strategically important supplier to a company organizing a much larger recurring relationship. The challenge will remain physical and institutional: funded care, dependable capacity, public agreements, and an independent personal account that continues when a job or provider changes.

## Why the geography matters

The roster is a forecast of capabilities and strategic moves, not a market-share allocation. Eight Asian ecosystems do not imply eight equal Asian shares or a mechanical formula derived from population. Twelve does not mean no other businesses will matter.

People and production are geographically distributed. Asia contains a major share of humanity and deep industrial and commercial networks. Chinese manufacturing strengths can make an expansive subscription

attractive at the established tiers. Indian and Southeast Asian operating systems can develop around enormous and varied populations.

American companies retain formidable capital, technology, interfaces, and physical systems. The contest will be global because the prize is a human life, and humans live everywhere.

An even division of the mature model would imply 750 million humans and $9 trillion in annual revenue for each of twelve operators. That is a scale comparison. Actual shares will be unequal, and local competition will depend on usable capacity rather than a global logo count.

The mayor's task is to evaluate the proposal in her city. Does the company add capacity? Can other networks serve a resident who changes providers? Are public obligations funded? Will the neighborhood still function if the operator fails?

The company has come for wallet share. The city has to negotiate the consequences.

CHAPTER 15

# 15. The acquisitions behind the promise

The acquisition committee has three candidates on the table: an intelligence laboratory, a hotel company, and a local-commerce network.

Under the old industry map, they belong in different strategic conversations. Under the life subscription, each can answer the same question: what would this let us deliver that we cannot reliably deliver now?

The laboratory can improve coordination and capability. The hotel network can create places to arrive. The local-commerce network can connect recurring demand to suppliers and last-mile operations. Each is valuable only if the operator secures the actual rights, people, capacity, and knowledge needed to use it.

The new acquisition logic follows the service obligation.

## Amazon buys Anthropic; Uber buys OpenAI

These are my predictions about the future ownership of important intelligence suppliers. Amazon will buy Anthropic. Uber will buy OpenAI.

The logic begins with the Bundler pursuing a larger share of the human's wallet. As its promise expands, advanced intelligence becomes consequential across many operations. The company wants to direct research, specialization, compute capacity, and deployment together with the services those systems must help supply.

The current relationships provide starting points. Amazon and Anthropic announced a further expansion of their compute

collaboration in April 2026. Uber announced its company-wide ChatGPT Work rollout in October. The acquisitions are the next strategic moves I foresee, rather than events those announcements already establish. [S21] [S20]

Ownership will not make intelligence free. Researchers, chips, energy, cooling, networking, and dependable operation remain real costs. It will let the combined company direct capital across the laboratory and the larger network, recognizing benefits that a narrow software revenue line might miss.

An improvement in handling a delayed appointment can reduce transport disruption, preserve care, improve food timing, and protect renewal. The operator can value the combined outcome. The laboratory gains an operating environment in which intelligence is judged by useful life delivered.

## What the transaction must resolve

A strategic rationale does not complete a transaction. The buyer must finance the purchase and reorganize existing claims, contracts, governance, and partnerships. Shareholders and other stakeholders hold rights. Public authorities can impose conditions or refuse a proposed structure.

The forecast is about the direction of ownership and capital, so these constraints belong in the mechanism. The Bundler grows large enough that a claim on the combined company can become attractive to owners of the laboratory. The deal can use capital, equity, and negotiated commitments. Existing external customers can remain valuable and continue receiving service.

The integration problem begins after the headline. A laboratory needs long-term research capacity. An operating network needs reliability today. Their priorities can reinforce each other, but they can also compete. A wise owner preserves the research horizon while building systems that can be evaluated through real service outcomes.

The permanent human account remains outside the acquisition. The buyer acquires a company supplying intelligence. It does not acquire the private memory, authority, or identity of every human using that intelligence.

## Buying the organizing layer

A hotel brand can be a powerful acquisition because it organizes access to many places. But the acquirer must distinguish the brand's rights from ownership of physical property.

Franchisees, landlords, property owners, managers, staff, lenders, and local authorities can all matter. The parent company may control standards, reservations, and commercial relationships without holding unrestricted capacity in every building.

The Bundler needs contracts for actual rooms under actual conditions. It may reserve capacity for arrivals, support conversion to longer stays, finance accessibility improvements, or combine ordinary use with carefully defined emergency readiness. Each agreement needs to say who can use the room, when, at what operating standard, and how competing claims are resolved.

The same principle applies to gyms. Planet Fitness's reporting distinguishes a franchise system from corporate-owned clubs. Buying the franchisor would not automatically buy every building or cancel the rights of the people operating it. [S23]

The acquisition can still be valuable. It buys a route into a network of places, operating knowledge, standards, and relationships. The buyer then has to turn that route into dependable included capacity.

## The local-commerce layer

DoorDash describes itself as a local-commerce platform connecting businesses, consumers, and ways to earn. Those relationships and operating systems can help a Bundler fulfill food and everyday service commitments. [S24]

The larger strategic value extends beyond delivering the same order under a different logo. The operator can coordinate demand over time, support suppliers, connect deliveries to other service obligations, and make local production more useful to a continuing population.

That does not mean every journey can be combined or every supplier wants the same arrangement. Food safety, vehicle suitability, timing, and the rights of independent businesses remain important. Integration creates an opportunity to improve the whole system. It is work to be done, not a saving that appears automatically on the acquisition date.

The human's preference also matters. A network can improve logistics while making the local offer duller or less fair. The operator should preserve distinctive suppliers where they add value and give them viable terms. Scale in coordination can support variety in experience.

## Chinese capital and American capacity

Chinese Bundlers will use manufacturing and operating advantages to create attractive offers. Vehicles, batteries, appliances, housing components, and some pharmaceutical supply can enter the subscription at costs that leave room for substantial included value.

To serve people in America, they will also need American capacity: land, properties, local distribution, maintenance, clinical relationships, and public agreements. Acquisitions are one route. Partnerships and new construction are others.

Dollar earnings, banks, and investors can finance those moves. A national trade surplus is not a particular company's cash balance, and it does not compel a particular acquisition. The strategic argument is that global earnings and capital markets can fund local capacity when doing so strengthens the subscription.

Public authorities will evaluate ownership, access, security, competition, and the effect on the place. The future bargain will concern the functioning service and the responsibilities behind it. The

operator cannot assume that low production costs alone grant a right to organize another country's essential life systems.

## When ownership is the wrong answer

The acquisition committee should sometimes decline.

If a supplier serves several networks well, a capacity agreement may produce more value than buying the company. If ownership destroys useful neutrality, customers may leave. If the buyer lacks the ability to integrate operations, the purchase can add complexity without improving service.

The correct comparison includes capital cost, operating risk, alternatives, and the effect on competition. A proprietary network can be attractive until a public agreement requires access or a rival builds a better system. A serviceable common interface may preserve more long-term value than an exclusive arrangement designed around current control.

The operator's ambition should be coherent responsibility, not ownership for its own sake. It can own, contract, reserve, or cooperate. The human will judge whether the result works.

## The laboratory's new assignment

Inside the acquired laboratory, the meaning of capability will widen.

A beautiful answer that leaves the appointment unconfirmed is incomplete. A correct plan that consumes unavailable capacity is unusable. A delegate that acts beyond the human's authority can make the whole service less trustworthy.

Research will still pursue difficult intellectual tasks. The operating system will add demanding tests of continuity, bounded action, recovery, and useful coordination. Intelligence will have to work with the world as it is supplied: constrained, changing, and full of other people's commitments.

The acquisition committee returns to its three candidates. The most useful one is the company that closes the most consequential gap in the promise, at a cost and risk the network can carry.

The headline will name the buyer and the target. The meaning will arrive later, when a human asks for something and the service can finally do it.

CHAPTER 16

# 16. The job finds you

The offer arrives while Mara is doing something else.

A network of kitchens needs someone who can coordinate a difficult supply transition. The work fits decisions she has handled before. It requires three mornings a week for a defined period. Her personal delegate has checked the hours, the authority of the person commissioning it, the access required, and the payment arrangement.

It has rejected other opportunities that did not fit. She sees one useful proposal and the questions that still need her judgment.

She has written no résumé for this assignment and performed no enthusiasm for a webcam. The introduction is based on relevant evidence and a need that has become legible to the network.

This is the work market I see emerging around personal intelligence and continuing human accounts.

## Two sides finding each other

Traditional applications begin with an employer describing a role and people submitting representations of themselves. The employer then tries to infer capability, availability, identity, and fit through documents and conversations.

A personal account can hold permissioned evidence of actual work, methods, preferences, and availability. The employer's system can express a specific need. Intelligence can compare the two continuously rather than waiting for a person to discover a posting and adapt a document to it.

The discovery should be bilateral. Mara's delegate examines the organization as well as the organization examining her. Does the person making the offer have authority? Are the tools and access ready?

Is the work defined? Will the promised support actually exist? What happened in similar engagements?

A network that makes only workers legible will improve the employer's power more than the relationship. A useful employment utility makes both sides easier to evaluate.

## Evidence with permission

Mara's personal system can describe her experience without taking ownership of a former employer's protected information.

Some evidence can be public work. Some can be a reference or an attestation of a particular result. Some can be a bounded demonstration using material she is allowed to use. An organization can verify that she performed a role without releasing its entire operating history.

Her account does not contain a universal right to export every document she once touched. Personal continuity and company confidentiality can coexist. The human keeps methods, memories, skills, and permitted records. The employer retains the protected work that belongs to it.

The distinction becomes easier to manage when evidence is designed for legitimate reuse. A completed assignment can produce an agreed record of scope, contribution, and outcome. Disputes can be represented as disputes rather than quietly converted into an unchallengeable verdict.

## A paid test of fit

Some abilities cannot be inferred confidently from records. A short paid assignment can establish more than another round of interviews.

The work has a bounded scope, clear access, defined compensation, and a useful outcome. The organization can observe capability. The person can observe whether the employer's promises are credible and the working environment is suitable.

This should not become a route to extracting free labor from applicants. The test is work and should be treated as such. Its value comes from a real exchange under limits both sides understand.

If the arrangement succeeds, the relationship can expand. If it does not, the personal account continues and the person leaves with the permitted evidence of what happened. A failed fit need not become a permanent judgment about the human's value in every other setting.

## The employment utility

Uber's route makes the broader change visible. A network can organize many kinds of useful activity, match humans to changing needs, and support the conditions under which participation is possible.

The operator can help coordinate connection, tools, workspaces, movement, and care. These are not incidental benefits when they determine whether a person can accept the assignment. They are parts of the life around the work.

My forecast of employment and healthcare as Uber's opening move rests on that relationship. A public agreement can make the network a route into funded care and useful participation. The scope will extend beyond driving and delivery into other kinds of work.

The organization will need explicit duties around safety, compensation, access, and the distinction between an available human and an indefinitely callable resource. A personal delegate can reject a request that conflicts with the person's chosen hours or other commitments. Being discoverable does not mean being permanently on duty.

## What income means when machines do more

Automation will change which tasks need people and how much output a person can organize. It will not make every transition painless or every displaced worker immediately suited to another role.

The bundle can reduce some friction by making service and personal intelligence continue while work changes. Training can be connected to

actual demand. A paid bounded assignment can demonstrate a newly developed capability. A network can discover a useful fit that a static job title would conceal.

But funding remains necessary. The nine-billion-person model assumes income generated by half the population sustains everyone. It does not require every adult to maintain an uninterrupted conventional job. Work, ownership, and support arrangements can distribute claims on the productive system in different ways.

The important measure is whether people can participate and live with real independence. A network that produces abundant output while leaving people without funding or authority has not completed the economic architecture.

## The employer as a customer

Many people will approach work with a different understanding of dependency.

Their personal intelligence, account, skills, and continuing relationships will already exist outside the employer. A company can become a customer for their capability or a sponsor of their service without becoming the owner of that personal center.

This changes the conversation at departure. Company access ends. Confidential information remains protected. The employer's obligations are settled. The human's personal system continues, and another funding arrangement takes over where needed.

The organization will have a reason to become easy to join and clean to leave. A dependable reputation can attract people whose delegates compare working arrangements continuously. A company that withholds records, leaves payment unclear, or uses essential service as leverage will become harder to recommend.

The market becomes more competitive on both sides when the person can carry legitimate continuity.

## Human judgment still matters

Matching systems can reproduce bad assumptions, mistake a narrow record for the whole person, or become too confident about fit. A person may want to try something their past does not predict. An employer may need a quality that is difficult to measure.

The personal architecture should preserve exploration. The human can choose a new direction, challenge a mistaken inference, and decide which parts of their life are relevant to work. The organization can use bounded paid trials and human judgment where the evidence is incomplete.

The purpose of intelligence is to improve the introduction, not freeze a person into their last measurable role. A continuing account can hold a growing life. It should make change easier to demonstrate.

The same applies to trust. A verified person can still overstate a capability. A real company can still make a poor offer. Evidence, authority, and performance answer different questions. The employment network becomes more dependable when it checks each rather than allowing a recognizable identity to stand in for all of them.

## The new HR assignment

Human resources will spend less effort filtering representations and more effort designing dependable relationships.

The work need must be discoverable. Authority must be clear. Access must be ready. Payment and support must be reliable. Useful evidence must be produced with appropriate rights. Departure must preserve company information and the human's continuity.

Those are operating duties. AI can perform much of the administrative work, while people remain responsible for the relationships the organization creates.

Mara accepts the bounded assignment. Her delegate confirms the remaining details. The kitchen network provides access before the first

morning. A vehicle is arranged only where movement is actually needed; some work can happen from home.

The first useful result becomes evidence for the next decision. Both sides learn something real.

The job found a person. The person found an organization worth working with. The machines made the introduction economical, and the continuing accounts gave the promises someone to belong to.

CHAPTER 17

# 17. Trust after cheap imitation

The message sounds exactly like Elias.

It uses a phrase he says often. It knows enough about the family to make the request plausible. It arrives at a time when Mara expects to hear from him. The voice asks her delegate to arrange an urgent transfer.

In a system built around familiar appearances, this is a difficult moment. In the trust layer I see developing around the Bundled Economy, the receiving delegate asks a different question: what authorized commitment has arrived, and from whom?

A convincing voice is no longer the evidence that releases the action.

## Why the dangerous years come first

AI reduces the cost of producing persuasive appearances. A message, voice, document, profile, or crowd of apparent supporters can be tailored and repeated at a scale that overwhelms manual attention.

The receiving world changes more slowly. People and institutions have habits about what counts as evidence. A familiar face on a screen can still open access. A fluent business inquiry can still start a payment process. An assistant with broad permissions can turn an unverified request into a consequential action.

That mismatch is why I expect malicious deception to become especially difficult through the years before 2030. The attacker gains cheap production before the receiving systems routinely demand stronger authority.

The turning point comes when enough consequential gateways change their default. Payment, work, care, service access, and delegated agreements begin to require a continuing counterparty and a valid mandate. The attacker can still produce a million messages. The messages no longer provide a cheap route to execution.

## One human is not a thousand witnesses

The permanent verified-human account changes the unit beneath the performance.

A person can use different public names and many delegates. They can replace software. They can participate in different communities. Those choices do not create additional independent human beings.

A thousand endorsements produced by one person's machines should not be treated as a thousand independent witnesses. A harasser cannot gain a new relationship permission merely by launching another bot. A person changing Bundlers does not receive a fresh human identity detached from existing obligations.

This continuity raises the cost of certain kinds of deception. It does not prove honesty. A real person can lie, collude, make mistakes, or become compromised. A recognized entity can fail to perform. The system must examine the particular claim and authority rather than turn uniqueness into a moral certificate.

## Four questions

The first question is identity: which continuing human or entity is involved?

The second is control: is the current sender legitimately using the relevant credentials, rather than operating a stolen session or compromised key?

The third is authority: may this sender make this commitment under these limits, for this purpose, now?

The fourth is performance: was the promise actually kept, and what happened if it was not?

NIST's Digital Identity Guidelines distinguish identity proofing, authentication, and federation within defined assurance frameworks. They provide useful technical background for keeping different questions separate. The birthright personal architecture and cross-network economy in this book go beyond the scope of those present guidelines. [S25]

The distinction is practical. A genuine employee account may be controlled by an attacker. An authenticated employee may lack authority to place a large order. An authorized order can still be fulfilled poorly. Each stage requires its own evidence.

## Mandates between machines

The personal delegate acts under a mandate from the human. The mandate describes the outcome it may pursue, the commitments it may make, the information it may use, and the boundaries of any further handoff.

The operator's agent has the operator's authority. A company employee's delegate may act for the company only within the employee's current role. A machine's fluent statement is not itself proof that the right principal is bound.

The receiving system can inspect the relevant authority before accepting a commitment. Expiry, revocation, amount or scope limits, and the identity of the principal matter. The record should make clear whether an agreement binds a human personally or an entity represented by that human.

An organization can replace managers without erasing its own obligations. A human can leave a role without inheriting every company debt. Continuing identities make those distinctions easier to follow; they should not collapse them.

## Credentials do not make claims true

Verifiable evidence can establish that a recognized issuer made a statement and that the statement has not been altered. It does not automatically establish that the statement is accurate or relevant.

The W3C's Verifiable Credentials Data Model 2.0 is useful background for this distinction among issuers, holders, and verifiers. A receiving system still needs to decide whether it trusts the issuer for the particular claim and whether the evidence meets the purpose. [S30]

The network needs accountable issuers, correction, challenge, and independent recovery. A mistaken association must be repairable. A stolen credential must be revocable without erasing the person. A dispute about an outcome should remain visible as a dispute rather than becoming an unquestioned permanent label.

These institutions cost money and effort. Bundlers will have a commercial reason to support them because fraud, uncertainty, and repeated manual checking make the whole service worse.

## Why I place the inflection in 2030

The significant decline I expect beginning in 2030 follows adoption of the receiving layer. Enough transactions and service relationships will use continuing identities and bounded authority that routine deception loses some of its cheapest pathways.

The date marks a forecast inflection, not a promise that all crime ends on a calendar boundary. The mechanism is the migration of consequential action into systems that can check legitimate authority economically.

The honest stranger benefits too. Two humans who have never met can agree on useful work through delegates that verify the relevant parties, terms, and funding. Good conduct has somewhere to accumulate. A failure has someone to return to. A repaired failure can become evidence of responsibility.

Trust remains a human judgment about how much of the future to place in someone else's hands. The new layer improves what that judgment can stand on.

## Privacy and forgiveness

A continuing identity does not require a universal public biography.

The person commissioning a design needs relevant evidence of capability and authority. They do not need the designer's medical history or every past argument. A clinic needs information for care, not a complete map of the person's friendships.

Selective disclosure and purpose-bound relationships preserve that distinction. The human controls their personal database and the permissions around it. Counterparties retain legitimate records of their own transactions under the applicable arrangements. Deleting a personal table does not rewrite another party's evidence.

Nor should trust become a single lifetime score. Being a reliable technician and a difficult borrower are different relationships. A person who has repaired harm should be able to demonstrate change. Relevant records need context, proportionality, correction, and the possibility of restoration.

A system that makes every mistake permanent can become a machine for exclusion. A system that lets every bad actor instantly become a new human becomes a machine for repeated harm. The continuing account supports a more demanding middle path: responsibility and recovery belong to the same person.

## The message that fails

Mara's delegate receives the familiar voice. The request lacks the required authority. It does not execute the transfer.

It can contact Elias through an established relationship or follow the family's agreed process. The urgency of the message does not create

new permission. The attacker has produced an excellent imitation and failed to produce a valid commitment.

Across many such gateways, that difference changes the economics of deception. The receiving system performs a cheap routine check. The attacker needs something harder than another convincing message.

The useful commercial bundle has acquired a trust layer. To understand why that layer can remain in the human's service, we need to look directly at the account at its center.

PART V

# The human and the state

CHAPTER 18

# 18. The account on the birth certificate

The certificate records a birth and a continuing human center.

Liv's account belongs to her from day one. Her parents arrange care and funding. Institutions verify facts. Providers receive authority to supply services. None becomes the owner above her.

In the future I am describing, this is a basic human right. Each verified human has one permanent account, recorded on the birth certificate, carried through many Bundlers, and never reassigned after death.

The account is the architecture that lets an extraordinarily capable commercial network serve a person without owning the continuity of that person's life.

## More than a login

A provider login identifies a relationship with a service. The permanent human account identifies the human through changing relationships.

The difference becomes clear at departure. A supplier can close a service account within its own system. It cannot end the human identity, take the person's private memory, or claim that years of personal intelligence belong to the supplier because its software helped develop them.

The permanent account organizes the human's database, memory, personal intelligence, skills, connections, and permissions. It gives them a continuing place from which to build relationships and grant access. It remains theirs when the model changes, the employer changes, or the person crosses a border.

That does not require every piece of the system to run on one machine or in one corporate cloud. The crucial property is authority. The human determines the personal center and can change the services supplying its capabilities.

## Super Admin means structural authority

Every human is their own Super Admin.

This is stronger than the ability to download records or edit a few preferences. The human can shape the database itself. They can create and delete tables, reorganize information, build new structures for interests and projects, and decide which services can use them.

The personal AI makes that authority usable without requiring everyone to become a database engineer. Liv can ask for a system to support a new interest. Her intelligence can build the relevant structure under her authority, explain what matters, and help her change it later.

The provider supplies capability. The human originates permission. A sponsor supplies money. These roles can cooperate without creating a higher owner of the person.

Structural authority also includes the right not to keep something in the personal system. The identity's permanence does not require permanent retention of every table, conversation, or preference. A continuing person can revise the system through which they live.

## Caregiving without ownership

A newborn cannot exercise every practical decision. A person can also need assistance through illness, disability, or age. The architecture must support care without converting dependency into ownership.

Parents and other authorized caregivers act through bounded duties and permissions appropriate to the human's needs. Those arrangements can change as capability, circumstances, and relationships change. The account remains the child's or supported person's throughout.

Funding does not buy control of the personal database. Caregiving does not make the recipient a subaccount of the caregiver. A public institution's verification role does not make it the proprietor of the identity it verifies.

The practical rules will need ways to resolve disagreement, protect people from misuse, and recover control independently of a harmful relationship. A right that exists only through the current sponsor can be withdrawn by that sponsor. The human's center needs a route beyond it.

When Liv leaves home, there is no transfer ceremony in which her parents hand over ownership. Her account has always been hers. What changes is how she exercises authority and how the services around her are funded.

## The personal and the organizational

Mara's work connects her account to several organizations. Each organization has operating records, roles, assets, and obligations. Those are not extra human birthright accounts.

When she acts for a company, her delegate needs current company authority. When she acts personally, it needs her personal mandate. A relationship can contain both kinds of activity without merging them.

Protected work information remains with its owner. The personal system can retain permitted evidence and her own methods without acquiring every document or credential of the organization. At departure, role access ends while the human continues.

The same distinction applies to public institutions. The state can keep legitimate records and exercise public authority under the future system's rules. It does not become the Super Admin of the human's private database. Personal authority is not a claim to edit every record anyone else holds.

## One account, many contexts

Uniqueness should not force universal exposure.

Liv can participate in a public community under one name, a private project under another, and a care relationship under the information appropriate to treatment. The systems can establish the relevant continuity or uniqueness without displaying the same public identifier in every setting.

This requires careful design of disclosure, credentials, and relationships. A common human root can support different context-specific presentations. The purpose is to prevent counterfeit independence where it matters while protecting privacy where correlation is unnecessary.

The account is not a demand that every conversation be public. The trust layer needs enough evidence for a particular commitment. More information is not always better evidence, and indiscriminate collection can make the whole system less safe.

The personal delegate helps manage those boundaries. It can recognize that the hotel needs an arrival time and accessibility requirement, while the clinic needs a different set of authorized information. The entire personal biography need not accompany every request.

## Recovery independent of the supplier

Universality also has to include the person whose paperwork is missing. A foundling, a displaced person, or someone arriving from a place with incomplete records cannot be treated as less human because enrollment is difficult. Verification needs accountable ways to establish continuity without allowing a second enrollment to manufacture another person.

The process can use independent evidence, qualified institutions, witnesses, and challenge. It must distinguish uncertainty about a record from a denial of the human's standing. Essential support cannot

depend on the fiction that everyone begins with perfect administrative documents.

Errors are inevitable in any system operating at planetary scale. A mistaken duplicate association can lock a person out of work, care, and relationships if every receiving system blindly inherits it. The correction route therefore needs real authority, human accessibility, and the ability to restore the same person's control across networks.

The account right is meaningful when those difficult cases can be handled. An elegant system serving only people with simple records would leave its hardest duty outside the architecture.

## Losing a device without losing a life

An account serving a whole life must survive lost devices, stolen credentials, incapacity, and provider failure.

The recovery process needs independent channels and evidence. The person should be able to revoke compromised access, restore control, and continue with the same identity. Replacing a key does not create a new human.

If only the current Bundler can restore the account, departure and recovery become dependent on the very company the architecture is supposed to let the person replace. If only one family member controls recovery, a support relationship can become a trap.

Independent verification, appropriate human review, and accountable correction will therefore become part of the infrastructure. The institutions providing them certify continuity and control. They do not acquire ownership of the person as payment for the service.

The cost belongs in the economy. A permanent-account right requires funded operation, security, accessibility, and recovery. The model's universality includes people who cannot buy those capabilities individually.

## Permanence after death

The account remains associated with Liv after her life ends. It is never issued to another human.

That rule protects continuity and prevents identity reuse. It does not require her private system to remain fully active forever. Instructions can govern retention, deletion, memorial uses, permitted access, and the handling of ongoing relationships within the rules around those arrangements.

Personal mandates need to change at death. A delegate authorized to act for a living person should not simply continue making new commitments as though nothing happened. Estate, organizational, and other roles have their own authority and records. They remain distinct from impersonating the deceased human.

The account's continuing identity gives those transitions somewhere to be represented. The active service obligations change. The human is not reassigned.

## Why this becomes an economic necessity

At the beginning, a separate login may appear sufficient. As the bundle grows, it becomes inadequate.

Personal intelligence accumulates context and capability. Care spans decades. Support comes from different people and institutions. Work changes. Relationships cross networks. Losing the personal center would make every provider change an act of reconstruction.

That dependency creates pressure. Humans demand control. Competitors want incoming customers to arrive with usable continuity. Public institutions need people to retain independent standing. Even operators benefit from a trusted architecture in which people are willing to build deeper relationships.

Concentration does not automatically produce this freedom. The permanent account is a consequential operating and political

achievement around the economy's growth. It is what makes the life promise compatible with personal sovereignty.

## The table Liv creates

At fifteen, Liv develops an interest her parents never had. She asks her intelligence to build a personal system for it. It creates tables, connects permitted sources, and organizes work under her authority.

Years later she deletes part of that structure and develops something else. Her preferences change. Her models improve. A provider comes and goes. The account continues.

The right recorded at birth has become ordinary practice: a human shaping her own system rather than living inside the permanent property of a supplier.

The next test is whether she can carry that authority into a real change of service.

CHAPTER 19

# 19. The month you leave

Liv is twenty when she decides to change Bundlers.

She likes her home and the people nearby. She wants to keep her work arrangement. Another network offers better support for the life she is building. Her current provider has been slow to improve, and she is ready to choose something else.

The decision takes a few minutes. The handover takes a planned sequence of work.

The distinction matters. The monthly election gives her a recurring opportunity to choose the provider's mandate. It does not make a clinic, building, funding arrangement, or physical capacity appear instantly because she pressed a button.

## Seven things that have to move

Her identity continues through the same permanent account.

Her personal intelligence needs the relevant memories, methods, and authorized configuration to remain useful with the receiving services. Provider-specific capabilities may need replacement or adaptation. The human retains the personal center without claiming ownership of proprietary model weights or another company's protected systems.

Permissions need revision. Old access should expire or be revoked where the service no longer needs it. The new provider receives the bounded authority required to serve her.

Physical capacity has to be available. Housing, movement, food, maintenance, gathering places, and any special equipment need a receiving arrangement.

Care has to continue, including accepted responsibility, information, medication, appointments, and the conditions that make treatment possible.

Funding needs an agreed route. A sponsor, employer, personal income, or support arrangement must actually fund the new service.

Finally, the parties need to reconcile existing obligations. A valid debt or unresolved dispute may continue after the provider change. It should not become a claim to own the person's identity.

These are different tasks. A file export solves only part of the handover.

## The address stays

Liv's building can be served by more than one network. The owner has agreements that let a receiving Bundler secure the required capacity. Shared maintenance remains with a building operator under defined standards.

The new Bundler pays for the capacity it uses. It does not need to acquire the building to earn Liv's subscription. The old provider loses the customer-facing mandate but may continue supplying an input under a separate capacity agreement.

This is an important market that will develop beneath the monthly election. Operators can compete for humans while buying capacity from one another or from independent suppliers. A company may be a rival at the subscription layer and a counterparty at the operating layer.

The arrangement needs disciplined accounting and access. The same room cannot be promised to several people for the same period. A maintenance obligation cannot vanish between two contracts. A shared system must know which operator is responsible without requiring the residents to merge their accounts.

When those details work, service competition can improve a person's life without requiring them to leave a place they love.

## A better offer is a funded offer

Liv's delegate compares the actual service, not the vocabulary of the advertisement.

Does the receiving provider have the equipment she needs? Is the worksite available? Can its movement system meet the relevant hours? Who accepts a care handover? What is included at the chosen tier? Which commitments require advance booking or a defined transition?

The delegate can ask for evidence and bring uncertain choices to Liv. It should not call the change complete while the receiving network is still hoping to secure capacity.

A provider can make a generous promise because it has productive advantages, good contracts, or a deliberate investment strategy. It can also make one because it has left the expensive parts unspecified. The receiving architecture makes the distinction visible.

The most useful comparison is the life that will actually work under the offer.

## The funding handover

Suppose Liv's employer funds part of her subscription. The employer can continue supporting the same human while changing the destination of its payment under the agreed terms. It does not need to own her account to do so.

If the employer's arrangement does not support the new service, Liv needs another funding route before the change becomes practical. Her delegate can help compare the options and identify the consequences. The account still belongs to her while the financing is resolved.

For someone dependent on public or pooled support, the system needs a portable entitlement or a defined receiving arrangement. Otherwise choice exists mainly for people wealthy enough to fund overlap themselves.

Universal human service requires the supported person's departure to be taken seriously. The nine-billion-person model cannot celebrate portability for income generators while leaving everyone else attached to the current sponsor's preferred provider.

The settlement can happen among responsible institutions behind the subscription. The human needs clear knowledge that the next service is funded and continuity is protected.

## Care makes the test harder

Elias's earlier handover showed the minimum standard. The same discipline applies to any subscriber receiving ongoing care.

The receiving team accepts responsibility before the old arrangement ends. Relevant information travels under consent. Medication and appointments continue. Any overlap or bridge has a named responsible party and funding.

A company should not be able to profit by attracting a healthy person and then obstruct their departure once care becomes expensive. Nor should a receiving provider be rewarded for avoiding people with legitimate high needs. Funding and acceptance rules must address those incentives.

The human's identity makes the person continuous. The service architecture makes the care continuous. Both are required.

## The precedents and the new scale

We already know that an identifier can outlive a provider relationship. The FCC's number-porting guide describes keeping a telephone number when changing providers under its scope, while noting that balances or contractual obligations may remain. [S27]

We also know that switching can require deliberate regulation and technical work. The European Union's Data Act addresses obstacles to switching data-processing services and specifies the removal of

switching charges from January 12, 2027. Its provisions distinguish switching charges from other fees and obligations. [S26]

These are narrower precedents. They do not already establish a universal right to move an entire funded life. They show that continuity across suppliers is a practical design and institutional question, with more work required as the service becomes more consequential.

The Bundled Economy will extend that question into physical capacity, care, support, and personal intelligence. The hard part will be the handover, not the slogan.

## What the old provider may keep

The old operator has legitimate operating records. It may need evidence of transactions, safety events, maintenance, billing, and obligations. The human's control of the personal database does not imply the power to erase every counterparty record.

The boundaries should be clear. Access to the personal system changes with the mandate. Records retained for legitimate purposes remain subject to the rules governing them. The provider should not use an old relationship as an indefinite permission to observe or influence the person's new life.

The human can challenge errors and misuse through accountable processes. The permanent identity helps the person exercise those rights through changing providers rather than restarting the dispute as a stranger.

## The company that makes leaving easy

A provider can treat departure as a loss to obstruct or as part of a market it wants people to trust.

Making an outgoing handover dependable has costs. It also gives incoming humans confidence that a deeper relationship will not become captivity. A company whose customers are free to leave can make a stronger claim about why they stay.

The receiving operator benefits from common standards and reciprocal capacity. The building owner benefits when the asset remains useful. Public institutions benefit when disputes do not become emergencies in people's homes. These interests can support a functioning switching system even when an individual operator would prefer to hold the customer.

Competition alone will not guarantee the result. Operating rights, public agreements, standards, and enforcement need to make exit workable.

## The first morning after

Liv's home is the same. The new provider's mandate is active. Her personal system has continued. The funding is settled. Maintenance has a responsible operator. The old permissions have been revised.

She notices the difference in the part of the service she wanted improved. The rest of the morning is reassuringly ordinary.

Her departure did not require a new human account or a new life. It required a network capable of changing the service around the human who was already there.

The city that made that possible has become an important participant in the competition.

CHAPTER 20

# 20. The city at the table

The first proposal is cheaper to announce. The second is cheaper to live with.

Both show homes, a clinic, gardens, gathering places, and a fleet connection. Both promise rapid construction. The difference appears in the pages describing year ten, a provider departure, a major storm, and the maintenance of the water system.

The mayor's team reads those pages first.

The Bundler has come to earn more of the spending of people who might live in the city. The city has to decide whether the resulting machinery makes the place dependable, attractive, and governable. The agreement concerns a continuing life system, not merely a parcel with an impressive rendering.

## Public obligations behind the bill

In the Bundled Economy I foresee, there are no property taxes.

States and local authorities negotiate with the operators supplying life. The agreements concern land, infrastructure, operating access, public services, and contributions required to sustain the place. Those obligations enter the Bundler's economics behind the human's subscription.

The person does not receive a separate property-tax bill, utility bill, maintenance bill, or other necessities invoice as a way to reconstruct the old arrangement. The operator must price and fund the promise it sells.

Public costs have not disappeared. Roads, water, emergency response, shared space, administration, and other duties still require resources.

The form of the bargain changes because the organization of private demand has changed.

The city's task is to secure those resources over time without becoming dependent on an unfunded corporate promise.

## Money, work, and readiness

A company can contribute through cash, construction, maintenance, or reserved service capacity. These forms are useful but different.

If the Bundler builds a water connection, the city should record the delivered asset and the obligations that remain. It should not count the same construction again as freely available cash. If the company reserves emergency vehicles, those vehicles must have a defined availability commitment and cannot simultaneously be pledged elsewhere without limits.

The public budget needs a schedule of what arrives when, who maintains it, and what happens if conditions change. Upfront payments can help build infrastructure. Continuing contributions can support operation and renewal. Some duties may remain public while others are delivered under contract.

The agreement should make those distinctions visible to the people whose place is being governed. A bundled service should not make public finance incomprehensible merely because the individual receives one bill.

## The life of the infrastructure

The network's customer relationship may renew monthly, while a pipe or road lasts decades. Public agreements must bridge those clocks.

The mayor asks who pays when the first equipment wears out. She asks what happens if population grows more slowly than planned, if the operator loses customers, or if a rival needs access. She asks whether the maintenance reserve is actually available when the work is due.

The cheapest initial proposal may depend on someone else paying later. A credible offer carries the long years within its economics. The operator benefits from infrastructure that remains dependable; the city benefits from a contribution aligned with the service's continuing use of the place.

The deal also needs a way to adapt. Technology changes. Needs change. One provider can become less capable than another. A public agreement that freezes exclusive control for too long can turn a useful early investment into a barrier to improvement.

## The second door

The second proposal leaves room for other networks to serve people in the district.

That can mean physical access, serviceable interfaces, capacity agreements, and a route for a resident to change Bundlers without automatically moving. It does not require every company to own the same assets or receive every input for free.

The owner and operators need terms for access, cost, maintenance, and responsibility. The public authority needs confidence that competition can reach the human in practice. A nominal choice among twelve global brands is meaningless if the address has only one usable provider.

Opening the second door can make the project more expensive or complicated at first. It can also make the place more resilient, the assets more financeable, and the human's choice more credible. The city is buying an operating future rather than an exclusive launch event.

## The people outside the first offer

A city contains people who will not immediately join the new network. Some want different arrangements. Some live beyond its initial capacity. Some need services the first operator cannot yet provide well.

The public agreement must account for them. Streets and emergency systems serve a place. Public authority cannot disappear inside a

subscription plan. A corporate district should not improve its private offer by leaving difficult costs and excluded people to the surrounding community.

The mayor therefore evaluates added capacity, access, workforce effects, and the distribution of public duties. She asks whether the clinic serves a defined commitment without draining every trained person from existing care. She asks whether the road design works for pedestrians and other users, not only the fleet.

The Bundler has a reason to cooperate because a functioning city strengthens its own offer. The city has a reason to retain independent judgment because the company's subscription margin is not the same thing as the public interest.

## The operator's failure plan

The agreement includes a continuing-service arrangement if the company leaves or fails.

Essential operations need access, funding, records, staff, and authority. The city should know which assets remain usable and which contracts can be transferred or continued. An interim operator needs a practical route into the system before the crisis begins.

The human accounts remain with the humans. An emergency sale of a business does not transfer ownership of the people. Their service mandates can move through accountable arrangements while their identities and personal authority continue.

Preparing this handover costs money. That cost belongs in the proposal. An offer that omits it may be cheaper only because it assumes the public will improvise later.

## Competition between places

The negotiation should also produce an operating memory the city can use after the people who signed the agreement leave office. Drawings, obligations, inspection results, capacity rights, and financial schedules need to remain understandable to the next team.

Otherwise the private network accumulates years of experience while the public side repeatedly starts over. A capable operator can remember every concession, dependency, and failure. The city needs a comparable ability to learn, challenge, and enforce.

This is an important use of public AI. It can help maintain the evidence, explain the commitments, compare proposals, and identify a change that affects several duties at once. The public institution still needs authority and judgment. A well-organized file is useful only if someone can act on what it reveals.

Residents should be able to ask understandable questions of that memory. Was the promised clinic capacity delivered? Who paid for the road renewal? Has a person successfully changed providers at the address? The public bargain becomes more credible when its performance can be examined through the life it was meant to support.

## Earning the next resident

A good public agreement makes a city attractive to people and productive networks. The homes work, the care is available, the streets support movement, and provider choice is credible.

That can attract more demand and income, which support capacity and public contributions. The loop resembles the commercial expansion of the bundle, now operating through the place.

The city should distinguish useful growth from growth that consumes capacity faster than it is added. More subscribers can strain water, care, transport, and public space. The agreement needs milestones tied to actual readiness rather than a promise that scale will solve every constraint after arrival.

A place can also improve without winning every new resident. A credible competing city can motivate the home city to secure better service. The strongest response to a rival's offer may be to bring that capacity home.

## Public authority remains public

A Bundler can supply services under an agreement. It does not become the government merely because it organizes a large share of daily life.

Public institutions retain responsibilities for rights, shared decisions, enforcement, and the place as a whole. People remain citizens and participants in civic life, including when they choose different providers. The city must have the information and capability to evaluate the operator rather than outsource judgment to the company it is negotiating with.

This will require public expertise. A small team facing a global network can be at a disadvantage. Shared standards, independent inspection, comparable terms, and collaboration among places can improve bargaining power. The public side needs an operating memory as serious as the private side's.

Personal intelligence can help people understand the agreement and ask how it affects them. The public deliberation still belongs to the people and their institutions. A highly personalized explanation should make collective choices more legible, not hide incompatible promises from one another.

## The proposal the mayor signs

The mayor chooses the second offer. It costs more to prepare and makes fewer effortless promises. It specifies capacity, contributions, maintenance, access, and continuity. It leaves another door into the neighborhood.

The operator can earn a return because the place will attract people and help it keep the service dependable. The city can sustain its duties

because the long-term obligations are funded and inspectable. A resident can choose another provider without becoming a refugee from their own address.

The agreement is a new public bargain produced by a commercial change. The company wanted more of a person's wallet. The city has negotiated the world that must exist behind it.

CHAPTER 21

# 21. A better life across the border

By 2050, Mara is looking at a different kind of offer.

It is not a cheaper hotel or a less expensive appointment. It is a funded life in another place: the treatment she needs, a suitable home, movement, food, connection, and the surrounding care. The comprehensive subscription is $3,000 a month in the forecast's established tier structure.

The receiving city is Dubai. The receiving team has accepted responsibility. The first room is ready while the longer-term home is completed. Her delegate has checked the commitments and the funding. Liv can visit under her own arrangements.

Mara decides to leave America. In this imagined future, she eventually chooses to give up her American citizenship as part of the life she is making elsewhere. That is a personal choice within the story, not a condition that makes every cross-border move work.

The same permanent human account continues.

## The alternative becomes complete

For many people, migration is difficult because life is assembled locally. Work, housing, care, utilities, transport, records, and relationships have to be rebuilt across boundaries. Money helps, but it does not by itself coordinate the receiving system.

A Bundler can make an alternative more complete before the human decides. It can arrange the initial room, accepted care, ongoing funding, movement, and a route into ordinary life. The personal account carries authorized continuity. The operator secures the physical place.

This does not make every country interchangeable. Language, family, law, culture, climate, political life, and attachment matter. The network reduces some practical barriers so the person can weigh the choice more freely.

The competitive effect reaches beyond those who move. A credible alternative changes what the current provider and place must offer to retain the human.

## The domestic response

Mara's current provider does not have to watch passively.

It can improve the local offer, partner with the receiving specialist network, secure new capacity, or arrange access to the needed care while preserving more of her existing life. The home city can make an agreement that brings useful service to residents who would otherwise leave.

That can be a better outcome for the person. Portability is valuable partly because it creates an alternative that does not have to be used. The option of departure can bring improvement to the place where someone wants to stay.

The response must be real. A promise to investigate a new clinic is different from accepted treatment capacity. A temporary discount is different from a durable service improvement. The personal delegate can compare what is actually arranged rather than what the incumbent hopes to make available later.

## What the country is competing for

A person brings more than consumption.

They bring work, income, relationships, skills, enterprise, care, and the possibility of a continuing life. Their demand supports capacity. Their participation helps make a place useful to others. Some people generate substantial income; others contribute through activities not captured by a wage. Every human remains part of the service model.

Countries have always competed for various forms of productive activity. The bundle makes the connection to an individual life more direct. An operator can assemble a proposition that the person can compare, while the personal account reduces the cost of carrying continuity into the new arrangement.

The state's interest becomes more visibly aligned with making the place worth choosing. Excluding a capable network or imposing a burden that worsens the domestic offer can send some people and demand elsewhere. Welcoming an operator without conditions can create dependence or public cost. The useful policy question is what arrangement improves life while preserving public authority and practical choice.

## Physical capital stays somewhere

Human mobility does not make every asset mobile.

Buildings, pipes, clinics, depots, and much productive equipment remain in places. If people leave, the capital needs another use or loses value. If people arrive, capacity must expand. The timing can be difficult on both sides.

This gives owners and governments a reason to adapt rather than rely on a fixed population. A building useful to several providers can retain demand. A city with functioning public agreements can attract a new operator. A network can repurpose capacity as preferences and work change.

The transition also creates legitimate disputes over existing financial obligations. A human's permanent identity does not erase debts or contractual duties by crossing a border. Those claims need accountable settlement without converting a claim into ownership of the person.

The account can preserve continuity of responsibility as well as continuity of choice.

## Funding moves with responsibility

Mara's treatment cannot depend on a document export alone. The receiving service has to be funded. The parties need to know which obligations continue, which have been accepted, and how the transition is paid for.

For a person receiving support, this can be the decisive issue. A public or pooled funding arrangement tied exclusively to one location can block movement even when the account is technically portable. The mature system needs agreements that address those cases rather than celebrate mobility only for people able to finance everything themselves.

The universal model requires continuous responsibility for people with expensive needs. It does not require every sponsor to fund every arrangement without limits. It requires a legible funded route through the change and an honest account of where that route exists.

That is a field for competition among operators and negotiation among states. The receiving place can attract humans by making the arrangement dependable. The sending place can improve its own offer or participate in a cross-border care network.

## Finite humanity

I place peak humanity in 2056.

The consequence I want the reader to see is a world in which another larger generation is no longer an automatic commercial assumption. Companies and countries have to earn relationships with a finite population. The nine-billion-human model makes that constraint visible at the scale of the whole economy.

Growth can still come from improved service, a larger share of the wallet, productivity, longer useful lives, and movement among providers and places. It cannot depend indefinitely on more humans appearing.

The date is part of my forecast. The United Nations' World Population Prospects 2024 central projection places the global peak later, in the mid-2080s. That reference is documented in the notes so the two claims remain distinct. [S28]

For the operators, finite humanity makes the continuing person more valuable. A subscriber is not an interchangeable login drawn from an inexhaustible future supply. Each account corresponds to a human whose life can develop through many arrangements.

For the state, it makes retention and attraction more consequential. A place's machinery has economic purpose because people choose to live and act there.

## The people who stay

Most choices will still contain reasons to remain.

Mara has friends, memories, and family. The offer elsewhere must be good enough to outweigh what she values at home. Another person may make the opposite choice even with the same clinical facts. Hyperpersonal service means those differences matter.

A country that understands the new competition can improve life for people who never cross a border. It can secure care, maintain infrastructure, open useful capacity, and preserve service choice. The result can be a better stay rather than a larger departure.

Public obligations should also protect people whose practical ability to move is limited. A person with less mobility is still a full human in the account architecture. The competition for mobile demand cannot become an excuse to neglect those who remain.

## The first week

Mara arrives in the temporary room. The food fits. The connection works. The receiving care team knows what she authorized it to know. Her delegate can tell her what is confirmed and what still needs attention.

Liv calls from another city. They make plans to see each other. Their accounts remain distinct, their service arrangements continue, and the family relationship crosses the network.

The room is not the whole achievement. The achievement is that a place has become a real alternative before the person has to dismantle the life she already has.

The operator has earned a subscription. The city has earned a resident. The country has earned a stay.

The next test will come when many people need an alternative at the same time.

CHAPTER 22

# 22. The day everyone needs help

The room is empty on a clear Wednesday.

It has suitable access, reliable power, refrigeration, staff, and a contract describing when it can be activated. Most weeks it serves ordinary guests. Under defined conditions it becomes part of an evacuation and continuity network.

The Bundler pays for that readiness before the storm arrives.

This is different from searching for an available room after thousands of people have begun leaving the coast. The commercial value is the right to use suitable capacity when the difficult day comes, joined to the transport, care, funding, and authority required to reach it.

A larger promise needs a larger theory of the bad day.

## Scale does not diversify everything

A billion independent small failures can be more predictable than one person's experience. A shared shock can affect many people together.

A storm can close roads and damage homes across a region. A disease can strain clinical capacity in several cities. A software failure can interrupt dispatch, access, and communication across networks using the same system. A power shortage can affect the supposedly separate backup sites.

The operator cannot treat the average cost of ordinary failures as complete preparation for correlated events. It needs reserves, suitable alternative capacity, diversified dependencies, and tested handovers.

The relationship among services makes the consequences both more dangerous and more manageable. A failed power supply can affect medication, access, food, and communication together. An integrated operator can plan across those dependencies instead of making the human discover them during the emergency.

## The reservation before the forecast

The hotel owner needs to know what it has promised.

The agreement can define a block of rooms, activation conditions, notice, length of stay, service standards, and priority relative to ordinary bookings. The Bundler can pay a readiness fee and operating charges under that arrangement behind the human's subscription.

The same capacity cannot be sold as a guaranteed refuge to several networks that all expect to use it during the same event. A hotel room is one room. The promise must account for overlapping claims, displacement, and the time needed to restore it for the next use.

The room also needs the right attributes. An available bed without accessible transport, medication storage, staff, or a care connection may be useless to a particular person. Readiness is specific to needs and conditions.

The personal delegate can communicate those requirements under permission. The operator secures capacity and makes the plan actionable.

## A route that can actually be used

The evacuation plan needs vehicles, roads, fuel or power, drivers where required, accessible equipment, and time. The destination needs supplies, staff, and accepted care responsibilities.

A map can show an elegant route that becomes unusable under the event it is meant to handle. A receiving site can sit beyond the same damaged power corridor as the place being evacuated. A backup

contractor can depend on the same small pool of people already committed elsewhere.

The operator must examine the dependencies behind the alternative. Genuine diversity concerns failure modes, not merely different company names. Two services running on the same compromised control system may fail together.

Exercises and ordinary operating experience can reveal those weaknesses. The useful question is what happens when the expected component is unavailable. The plan should have a responsible person or system for the next action and a way to communicate with humans whose normal channels are interrupted.

## When the human cannot answer

An emergency can make contact difficult. The personal delegate needs standing instructions appropriate to the person's needs and preferences.

Some actions can be authorized in advance: contact a named person, arrange a suitable room, preserve access to medication, or follow an agreed evacuation threshold. Other actions may need a human decision or a public authority's role.

The operator must distinguish the authority to protect continuity from a general permission to control the person. Unreachability is not unlimited consent. The system needs a fallback that respects established mandates while addressing immediate needs through the appropriate responsible parties.

Those arrangements are easier to make on the clear Wednesday. The personal account can hold preferences, support relationships, and permissions that remain useful across provider changes. The operator can plan against actual needs rather than a generic average evacuee.

## Paying for capacity that waits

Readiness looks expensive if the only recognized output is ordinary utilization.

A spare vehicle, an alternative room, reserve power, or an extra clinical agreement may wait for long periods. Its value appears when an event would otherwise break the life promise. It can also improve ordinary service by making the network more flexible.

The operator has to decide how much readiness to buy. No system can guarantee every imaginable response at zero cost. The service standard should describe meaningful protection, the conditions under which it applies, and the public arrangements that support it.

The cost belongs inside the economics. If the company counts only busy equipment and assumes unused capacity is waste, it can optimize itself into fragility. The apparent saving arrives before the bill for failure.

This is another reason the operating balance is not net profit. A dependable network spends some of its room on the ability to keep going when ordinary conditions fail.

## The public side of the emergency

Roads, evacuation decisions, emergency services, public shelters, and shared infrastructure involve public authority. A Bundler's private plan must fit the place's wider response.

The agreement should identify how capacity is coordinated, what information is shared, and who has authority over which decisions. The network cannot improve service for its own subscribers by blocking essential routes or consuming all receiving capacity without regard to others.

Public arrangements can also support people not yet fully served by a particular operator. The universal human model includes those who need help with funding, mobility, communication, or care. Emergency

readiness should be designed around that population rather than only the easiest-to-move customers.

The city benefits when the operator's commitments add real capacity and reduce the burden of improvisation. The operator benefits when the public infrastructure and authority are clear.

## Corporate failure is another common shock

The same logic applies when the operator's business fails.

Homes, vehicles, kitchens, and clinics can still exist while the payments and authority connecting them stop working. A plan that addresses only physical disasters misses a failure mode created by concentration itself.

The network needs an interim operating route, access to essential records, defined funding, and a way to transfer service mandates. The human accounts remain independent. Suppliers need clarity about which work to continue and who can commit payment.

The public should not have to invent the entire recovery structure after millions of lives become entangled in the insolvency. Preparing the handover is part of operating an indispensable network.

## The quiet measure of quality

Many of the best features of the bundle will be almost invisible.

The person will not see the reserved room, the alternate route, the spare equipment, or the careful settlement between providers. They will see that the service continues. A personal delegate can inspect the evidence when comparing offers, making readiness a dimension of competition rather than an obscure back-office expense.

The clear Wednesday becomes a useful test. What has the operator paid to make possible before the difficult day? Which promises are backed by actual capacity? What depends on another party that has not yet agreed?

When the storm passes, the room is cleaned and returned to ordinary use. The reserve is replenished. The network reviews what worked and what needs changing.

The room did not become valuable when the emergency began. It was valuable when someone made a credible commitment that it would be there.

CHAPTER 23

# 23. The Government of One

The candidate arrives with a message for the neighborhood. The people arrive with particular questions.

One wants to know whether her father's care can continue after a move. Another wants more reliable access to work. Another wants the local gathering place kept open. Liv asks whether she can change providers without leaving her address.

They have learned to expect service that recognizes their circumstances. They bring that expectation into politics.

This is the path from the Bundled Economy to the Government of One. The economic change comes first. Companies compete for the individual relationship. Personal intelligence makes particular needs legible. People become accustomed to institutions responding to them as continuing humans. Campaigns and public organizations adapt to that grammar.

The commercial pursuit of wallet share has helped create a political expectation of being seen.

## The new unit of address

Mass institutions have often served people through categories because understanding individuals was expensive. A district, occupation, age group, household, or demographic segment became a practical unit of communication and administration.

AI lowers some of that cost. A person can express a particular concern, receive an explanation suited to their circumstances, and use a delegate

to examine a proposal. The institution can understand more variation without requiring a separate human administrator for every question.

In the bundle, the unit is one verified human. That experience will shape what people expect elsewhere. They will ask a candidate how the public arrangement affects their actual life rather than accept only a message addressed to a broad category.

The effect will reach service delivery as well as campaigning. A public institution can make an entitlement understandable, identify a barrier, or explain a shared decision through the person's circumstances. The benefit is practical comprehension and access.

## The collective decision remains

Individual explanation does not eliminate shared choices.

A street has limited space. A water system has capacity. A clinical workforce needs training and time. People can want incompatible uses of the same public resource. A personalized interface cannot truthfully promise everyone their preferred outcome when the decisions conflict.

The useful political system makes those tradeoffs legible. It can show the person what a proposal does for them, what it asks of others, and where the shared constraint lies. It can help them participate in a decision rather than hide the disagreement behind different private messages.

The Government of One is therefore a change in the recognition of the person within public life. It is not a claim that a common road can be governed as nine billion unrelated private objects.

Distinct human accounts can cooperate. They can form organizations, support causes, deliberate, and make commitments together. Cooperation does not require merging their identities into a higher owner.

## The delegate and the ballot

A personal delegate can help a human understand policies, compare claims, ask questions, and notice the consequences of a public agreement. It should remain under the human's authority.

The subscription company has commercial interests. The employer has organizational interests. A sponsor has its own preferences. Funding the person's service must not confer authority over their political judgment.

The personal account's independence becomes especially important here. The human should be able to replace the intelligence evaluating a political claim, inspect why a recommendation was made, and choose what information enters the process. Their private deliberation should not become an automatic feed to the operator supplying their home.

A verified identity can support legitimate participation without making the content of every political choice public. The architecture must distinguish recognition of the participant from exposure of the participant's private judgment.

## When a better offer becomes a public demand

Liv's question about switching providers is both commercial and political.

The company can improve its own handover. The building owner can open capacity. The city can require access in a public agreement. The state can define the rights and duties that make the change usable. Several actors have to respond for the individual's choice to become real.

That is how commercial expectations become institutional demands. People experience a capability, recognize where it is blocked, and ask public power to address the boundary.

The same process will apply to sponsored funding, independent recovery, cross-border care, and continuity during operator failure. A

person accustomed to retaining authority over their own system will resist an institution that treats them as an entry under someone else's account.

The political movement grows downstream of the economic architecture. It does not need to be the motive that started the bundle.

## The company's influence

A network supplying much of daily life will have extraordinary information and bargaining power. It will negotiate with governments, own or coordinate important capacity, and influence the practical choices available to people.

Personal sovereignty therefore requires more than a well-designed database. Public institutions need independent capability to examine agreements, enforce duties, preserve competition, and protect the human's authority. The public side cannot rely entirely on the operator's account of its own performance.

People also need institutions and spaces beyond the company. A civic organization, school, public room, independent press, or local association can help humans form judgments and act together. The bundle can make participation easier by reducing practical burdens. It should not absorb every route through which a community understands itself.

The economy's concentration creates the stakes. The human account and public architecture provide ways to govern them.

## What politicians will learn

A campaign can use intelligence to manufacture endlessly tailored reassurance. It can also use intelligence to make a coherent public program understandable to individuals.

The distinction will matter. A promise should be traceable to an actual proposal, budget, authority, and delivery mechanism. If the candidate gives incompatible answers to different people, delegates and public

institutions can compare them. A common commitment should survive exposure to the humans it affects.

The political competition will become more demanding when people can ask precise questions cheaply. What capacity will be added? Who pays? What happens if the operator leaves? Can someone receiving support use the same right? Which institution is responsible when the handover fails?

Those questions resemble the ones a good personal delegate asks of a commercial provider. They concern authority, resources, responsibility, and evidence. The habits of a more legible service economy can improve the habits of public accountability.

## The human-sized institution

The candidate eventually answers Liv's question with an operating proposal: the city will negotiate capacity access and continuity into the neighborhood's agreement. The proposal has costs and limits. Liv's delegate can examine them. Other residents can compare the same public commitment.

Liv remains one human among many, with a particular life and an equal claim to be recognized. The institution must respond to her without pretending that everyone else's needs disappear.

That is the profound political consequence of the bundle. Industrial systems become larger while the person becomes more individually legible. The contest is over whether that legibility will support authority or control.

The answer will be made through institutions, operating choices, and the human's continuing ability to choose. To see where we are in that transition, we need a way to recognize the steps as they happen.

CHAPTER 24

# 24. How the future arrives

The Bundled Economy will not arrive as a completed diagram.

It will arrive through offers, renewals, acquisitions, buildings, public agreements, and arguments about who can leave with what. Some places will move quickly. Others will retain separate arrangements longer. An operator can be excellent at the first layer and struggle with the next.

The useful question is how to recognize the change while it is happening.

We should look for operating achievements and shifts in responsibility, rather than count how often companies use the word bundle.

## First: the service actually becomes one

The earliest threshold is continuity across connection, intelligence, and action. The person can move through the day while the context and authorized work continue. Support follows the result across included systems.

Evidence of the threshold is an ordinary change handled coherently: a moved meeting, a revised journey, a resolved connection failure, or an appointment whose consequences are managed. A consolidated invoice without this behavior is an administrative bundle, not the mechanism this book describes.

The first integrated offer will be limited in scope. That is acceptable. It earns the right to expand by working within its stated promise.

## Second: the next addition wins displaced spending

The operator includes a useful capability that the person used to obtain elsewhere. The human moves spending into the plan because the combined service is worth choosing.

The evidence is displacement and usefulness. Did the addition replace a separate necessity arrangement? Does it coordinate with what was already inside? Does the operator carry the failures, or does the human still have to assemble the result?

Upgrade rates and retention become informative only when we understand why they change. A person staying because departure is blocked is a different economic achievement from a person choosing a better life.

## Third: suppliers change their assignment

Manufacturers begin designing for the buyer that pays for failure. Service firms sell readiness, capacity, and verified results. Local businesses make agreements around continuing demand rather than isolated transactions.

The evidence appears in contracts and equipment: replaceable modules, maintenance histories, long-term parts supply, capacity commitments, and a willingness to pay for improvements whose benefits cross old industry boundaries.

The transformation can begin before a comprehensive life subscription is common. A large operator accepting one continuing obligation can already change the economics beneath it. The pattern becomes more powerful as responsibilities accumulate in the same network.

## Fourth: the numbers reconcile across the promise

The operator learns to report the combined system honestly.

Humans served, accounts, income sources, sponsors, billed tiers, realized revenue, operating costs, capital commitments, public contributions, and reserves are distinct measures. A useful report shows how they connect.

The global model in this book gives a disciplined example. Nine billion accounts at $1,000 average realized monthly revenue and 4.5 billion income generators at $2,000 average funding describe one $108 trillion annual flow. The operating envelope is a separate resource question. The balance before excluded costs is a separate result.

When those boundaries disappear, impressive numbers can become a substitute for economics. When they remain visible, people can judge whether the network is becoming more productive and whether the promise is funded.

## Fifth: capital values useful capacity

Buildings and networks become financeable because they can keep serving humans through changing providers. Long-term assets are supported by credible operating rights, reserves, demand, and alternative uses.

The evidence is a financing structure that survives departure. A building can accept another network. A clinic can continue treating people under a funded handover. A fleet can serve more than one source of demand.

If the only collateral is a human trapped in a service relationship, the capital structure is undermining the account architecture. If useful capacity can retain value while people remain free, the economic and political systems are reinforcing one another.

## Sixth: personal continuity becomes independent

The permanent human account becomes usable beyond one supplier. People can retain memory, methods, relationships, and database authority while changing models, work, sponsors, and providers.

The evidence includes independent recovery and structural control. A person can create and delete tables, revise permissions, and continue after losing a device or leaving an employer. A child already has the account rather than waiting for a parent to transfer one at adulthood.

The recognition of that right is a major institutional achievement. Its daily value appears when a transition becomes less coercive and less administratively destructive.

## Seventh: switching includes the physical life

The receiving provider has actual capacity, accepted care, funding, and a clear beginning of responsibility. The outgoing provider has a defined end or continuing input role. The human knows what will happen.

The evidence is a successful change at the same address, a supported person's funded departure, a treatment that continues, or a cross-border arrival whose necessary parts were ready before the move.

A download alone is an early component. The mature achievement is a life that can continue while the commercial relationship changes.

## Eighth: the public bargain becomes explicit

Cities and states negotiate with networks supplying life. Public contributions, land access, infrastructure, service, and continuity are evaluated together. In the mature forecast, property taxes have given way to these operating bargains behind the subscription.

The evidence is a public agreement with a funded long-term schedule and meaningful provider choice. The city knows what happens after the

ribbon is cut, when the equipment needs replacement, and if the operator fails.

The new bargain should increase public understanding of who is responsible. If the agreement becomes an opaque exchange of exclusive control for a large announcement, it has captured the appearance of the future while leaving its hardest duties unresolved.

## Ninth: trust changes the cost of cooperation

Consequential receiving systems check identity, current control, authority, and relevant evidence before acting. Legitimate strangers become easier to work with, while imitation loses cheap execution paths.

This is the basis of the 2030 inflection in my forecast. The evidence will be a change in how agreements are accepted and how deception reaches action, rather than the mere existence of more convincing AI.

The architecture should preserve privacy, correction, and restoration. A continuing identity makes responsibility possible. It should also let a person demonstrate change rather than live under one unchallengeable lifetime score.

## Tenth: the person can infer the next move

The deepest evidence of the pattern is that a new strategic decision becomes understandable before it is announced.

If a Bundler needs places for people to arrive, a hotel network becomes an intelligible acquisition. If intelligence affects every service, an advanced laboratory becomes a strategic supplier to own. If public infrastructure determines the offer, a city agreement becomes part of product development. If the human can leave, capital must finance capacity that remains useful.

The forecast becomes more than a list of company names. It becomes a way to reason from commercial motive through operating consequence to another actor's response.

That is the purpose of this book. The reader should be able to encounter a new offer and ask what responsibility it moves, what resources it needs, what it changes for suppliers, and where the human's choice will be tested next.

## The clocks of the transition

The early period is a contest over integration, trust, and the first useful additions. Around 2030 I expect the dominant ecosystems and the trust-layer inflection to be recognizable, even while coverage and physical capacity remain uneven.

The decades after that extend the system through housing, care, public agreements, and cross-border life. Toward 2050 the complete alternative in another country becomes a powerful form of competition. The 2056 population peak in my forecast makes the finite human relationship still more consequential.

These clocks interact. A right can be recognized before its handover is easy. A company can have a compelling offer in one city before it has usable coverage elsewhere. The mature nine-billion-person model describes the economy toward which these changes point, not a claim that every element arrives everywhere at once.

## The ordinary decision

The next offer will arrive in familiar language. It will include something useful. The company will explain the value, the person will compare it with an existing arrangement, and a little more spending will move.

Behind that choice, someone will buy capacity. A supplier will revise a design. An investor will evaluate a network. A city will negotiate an obligation. A human will ask what can be carried through the next change.

Follow those decisions. They are how the future becomes physical.

# Epilogue: The person who continues

In 2056, Liv finds something in her personal system that she made as a child.

The structure is unfamiliar to the intelligence she uses now, but its meaning is recoverable. She built it for an interest that once occupied whole afternoons. Some records remain because she chose to keep them. Other parts disappeared years ago because they no longer belonged in her life.

The account is the one recorded when she was born.

Around it, almost everything has changed. The first provider has become part of another company. The models have been replaced many times. Funding has come through different work, support, and ownership arrangements. She has lived at several addresses and kept relationships across more than one country.

None of those changes created a new Liv.

The machinery outside her window is enormous. Fleets move through the city. Buildings are maintained by operating networks. Kitchens prepare for people whose preferences differ. Clinical teams work within systems that can recognize the person and continue the care. Public agreements determine what the place must keep supplying.

The scale is a consequence of a familiar ambition. Companies wanted more of a human's spending. They learned to earn it by accepting more responsibility for the life that spending supported. The responsibility changed what they bought. The demand changed what suppliers made. The capacity changed what cities and countries could offer.

The human account was the necessary answer to the dependence created along the way. It preserved a center that the companies could

serve without owning. Practical portability made that center useful beyond a declaration.

The world did not become free of scarcity, disagreement, failure, or difficult choices. It became capable of organizing more of the machinery around those choices. A person could spend less of life assembling the necessities and more of it deciding what deserved their attention.

Liv closes the old project and calls Mara. They discuss a visit. Their delegates can arrange the practical details after the humans decide what they want.

The service will find rooms, movement, meals, and the commitments that make the visit work. It will ask when a decision belongs to them. The machinery will remain machinery.

The life will remain theirs.

# Numerical appendix: Follow one flow

The figures in this appendix are the assumptions and arithmetic of the mature forecast. They are not measurements of an existing global subscription system. All money figures use the model's dollar units; no inflation path or currency-conversion forecast is supplied.

## The population and the roles

There are nine billion humans, nine billion permanent accounts, and 4.5 billion income generators. The customer is the verified human. A payer or sponsor funds service. An income generator supplies income within the aggregate funding model. These roles do not have to be occupied by the same person in a particular payment.

On average, each income generator supports two accounts, their own included. This is a ratio across the model, not a permanent pairing rule. The account remains the human's when the funding changes.

The nine-billion count is the active human service population in the modeled snapshot. Permanent accounts retained after death remain associated with those humans but are not additional living subscriptions in the revenue calculation. The total register of identities ever issued and the number of current service recipients are distinct counts.

## Revenue, seen twice

| View | Monthly flow | Annual flow |
|---|---|---|
| 9B accounts × $1,000 | $9 trillion | $108 trillion |
| 4.5B income generators × $2,000 | The same $9 trillion | The same $108 trillion |

The account calculation and the funding calculation represent the same $9 trillion monthly flow. They must not be added together. Earlier narrower AI, mobility, or utility subscriptions become contained layers when they enter a comprehensive offer.

The $1,000 account average is realized revenue across the population. The $2,000 funding average follows the income side. The $500, $2,000, and $3,000 tiers describe service offers. No particular global tier mix is asserted. Billing every human at $3,000 would produce $324 trillion annually and would be a different revenue case.

## The running-cost envelope

| Network | Low / 1B humans / year | High / 1B humans / year |
|---|---|---|
| Mobility | $0.80T | $1.20T |
| Stationary energy | $0.20T | $0.35T |
| Connectivity + AI | $0.10T | $0.30T |
| Food | $0.55T | $1.10T |
| Third places | $0.10T | $0.25T |
| Housing (land excluded) | $0.70T | $1.10T |
| Health | $1.00T | $1.70T |
| Exact sum | $3.45T | $6.00T |
| Published rounded envelope | $3.5T | $6T |

The unrounded low figures sum to $3.45 trillion per billion humans; the high figures sum to $6 trillion. Feeding the Machine publishes a rounded $3.5-6 trillion envelope. This book consistently uses that

rounded headline for the ninefold extension. The resulting global running-cost envelope is $31.5-54 trillion.

The source lines identify networks to be costed, rather than an audited consolidated engineering budget. A real implementation must reconcile shared energy and other inputs, replacement, depreciation, operating costs, and new capital expenditure. The same electricity or equipment replacement must not be counted in several lines.

## The balance and its remaining claims

| Annual model | 1B humans | 9B humans |
|---|---|---|
| Subscription revenue | $12T | $108T |
| Rounded running-cost envelope | $3.5–6T | $31.5–54T |
| Balance before excluded costs | $6–8.5T | $54–76.5T |

This balance precedes excluded land and access costs, financing, public obligations, expansion, and any other costs outside the defined running envelope. Some replacement or wear is already embedded in individual network estimates; subtracting the same item again would be another form of double counting. The balance is neither net profit nor incremental GDP.

The numerical identities establish consistency. Whether the operating assumptions can be achieved depends on physical capacity, automation, care delivery, geography, reliability, and the capital built before the mature running state.

## Changes that matter at scale

An additional $100 in average monthly realized revenue per account changes annual revenue by $10.8 trillion across nine billion accounts, holding population and all other assumptions fixed. An additional $100 in monthly operating cost per human changes annual operating costs by the same amount. The arithmetic is nine billion times $100 times twelve.

One dollar of additional daily cost per human changes annual operating costs by $3.285 trillion using a 365-day year. A penny per human per day is $32.85 billion annually. These sensitivities explain why small physical improvements can matter enormously without claiming that every theoretical improvement will be realized.

One percentage point of the global subscription market represents 90 million humans and $1.08 trillion in annual revenue at the model average. An equal twelve-way division represents 750 million humans and $9 trillion of annual revenue per ecosystem. The equal division is a scale benchmark, not a forecast market-share distribution.

## A bridge through missing funding

A useful illustration from The Month Nobody Pays considers 100,000 accounts, of which 1,000 experience a three-month funding gap at an assumed $1,000 monthly funding requirement. The bridge replaces $3 million in subscription funding. An average allocation of $30 from existing revenue across the 100,000 accounts would accumulate that amount before other timing and financing effects.

The operator's actual resource cost of serving those people is a different calculation from replacing the subscription funding. The reserve needs money before the gaps arrive, terms for activation and portability, and protection against correlated interruptions. It is a use of the network's economics, not another necessities bill to every human.

Long-term support for people who are not generating income is a continuing funding responsibility. A temporary bridge does not replace

it. Nor does promised continuation become a personal loan simply because the operator provided it; any separate credit arrangement needs its own agreement.

## What the arithmetic lets us infer

The large opportunity comes from organizing spending that already sustains life and improving the resources required to fulfill it. It does not require inventing another nine billion payers, treating every internal transfer as new revenue, or counting an operating spread as a finished profit figure.

The cost model should be extended by building an explicit consolidated resource and cash schedule for a real district. That schedule would connect service standards, capacity, utilization, staff, equipment, land, maintenance, public agreements, reserves, financing, and expansion. It would show which assumptions have been demonstrated and which still require investment.

The future can be ambitious and the arithmetic exact at the same time.

# A vocabulary for the new economy

## Account

The permanent center belonging to one verified human from birth, recorded on the birth certificate and never reassigned after death. It continues through changing providers, funding arrangements, residence, and citizenship. It is distinct from a provider's internal login.

## Bundler

The operator earning a recurring mandate to supply an integrated set of services around a human. It buys, owns, reserves, or coordinates the capacity required to fulfill the promise and pays the underlying costs behind the subscription.

## Capacity

The actual ability to supply a service at a relevant time and place: a suitable room, staffed clinical time, a usable vehicle, a kitchen, power, access, and the commitments needed to make them available. A plan or directory is not itself capacity.

## Continuity

The ability to keep the relevant life working through a change or disruption. It can require accepted care, physical capacity, funding, information, authority, and a responsible handover. Permanent identity and continuous service solve different parts of the problem.

## Income generator

A human supplying income within the mature aggregate funding model. The forecast contains 4.5 billion income generators sustaining nine billion humans. This role is distinct from the customer receiving service and the party making a particular payment.

## Mandate

A bounded grant of authority to act for a human or entity. It identifies the principal, purpose, scope, information access, permitted commitments and handoffs, and the conditions under which authority expires or can be revoked.

## Operating balance

The difference between modeled subscription revenue and the defined running-cost envelope before excluded land, financing, public obligations, expansion, and other outside costs. It is not net profit, incremental GDP, or freely distributable cash.

## Payer or sponsor

The party funding a particular service arrangement. It can be the human, a parent, an employer, a public arrangement, or another supporter. Funding does not confer ownership of the recipient's account or personal system.

## Personal delegate

Intelligence acting under the human's authority, carrying permitted context and helping pursue outcomes within a mandate. It represents the human, including when comparing, challenging, or leaving the current Bundler.

## Portability

The practical ability to continue as the same human through changes in provider, work, sponsor, and place. It includes usable personal intelligence and a funded receiving service where the change requires one. Downloading records is one component.

## Public agreement

The bargain among a place and its operating networks over land, infrastructure, access, public services, and contributions. In the mature forecast these obligations sit behind the subscription; there are no property taxes.

## Super Admin

The human's originating authority over their personal system. It includes shaping the database structure, creating and deleting tables, deciding what to retain, and granting or revoking access. Caregiving and sponsorship create duties and permissions, not a higher owner of the person.

## Tier

The commercial shape of a service commitment. The forecast uses $500, $2,000, and $3,000 monthly tiers as the offer expands. A tier is distinct from the $1,000 average realized revenue per account and $2,000 average funding per income generator.

## Wallet share

The share of one human's spending a company earns. In this forecast it is the initiating commercial motive: useful integration wins more spending, which supports capacity and further useful additions. The political and institutional changes follow.

# Sources and the development of the forecast

This book develops John Rector's Bundled Economy model and writing through November 24, 2026. Its commercial starting point is greater wallet share. The permanent verified-human account, universal customer unit, funding identities, tier structure, absence of property taxes, and 2056 population peak are operating premises or predictions of that authored future.

The future people and scenes are fictional illustrations. The corporate starting points are checked against current primary materials. Future acquisitions, institutional changes, service prices, and outcomes are told as the forecast they belong to. The numerical appendix separates the model's assumptions, identities, rounding, and remaining cost boundaries.

The book is a new extended treatment, building on the earlier sixteen-chapter A Life Supplied and the subsequent essays. It adds a sustained physical-service analysis, a consolidated numerical audit, portability-compatible capital, funded care and sponsorship transitions, cross-network capacity, public budgets, and a practical way to recognize the transition.

## The original argument

### [A01] The Bundled Economy

The revised causal sequence: wallet share first, coordinated service, changed production, permanent human authority, and institutional effects.

### [A02] Feeding the Machine

The seven-network cost approach and rounded $3.5–6 trillion annual running-cost envelope per billion humans. Later author decisions govern the mature funding model.

### [A03] The Dirty Dozen

Three entrances, the proposed global roster, operating acquisitions, place competition, and personal choice.

### [A04] Why Uber Becomes the World's Largest Employer by 2030

The employment-and-healthcare route into Uber's future role. Earlier headcount illustrations are not combined into a new precise headcount.

### [A05] You'll Own Nothing and Be Happy

The expanding subscription and established tiers. This book applies the later per-human, funding, portability, and input-deflation decisions.

### [A06] What Ownership Was Holding

Wealth, risk, identity, and belonging as distinct functions carried by ownership.

### [A07] Built to Last

The manufacturing consequence of an operator paying for failures and useful service life.

### [A08] Cheaper Every Christmas

The distinction between input savings captured behind the subscription and lower direct purchase prices outside it.

### [A09] The Bundlers Buy Intelligence

The author's predictions that Amazon buys Anthropic and Uber buys OpenAI, derived from the larger service relationship.

### [A10] Trust

Continuing humans, bounded authority, evidence of conduct, and the forecast trust inflection beginning in 2030.

### [A11] The Job Finds You

Bilateral work discovery, relevant capability evidence, bounded paid work, and a continuing personal system.

### [A12] The Hotel Becomes the Front Door

Hotels as arrival capacity, the forecast Alibaba–Marriott acquisition, and the distinction between organizing rights and property ownership.

### [A13] The City That Sells a Promise

Funded public obligations, infrastructure, continuity, access, and provider choice inside a place.

### [A14] The Loan That Cannot Own You

Financing capacity useful beyond one operator without treating the human's identity or freedom as collateral.

### [A15] The Month Nobody Pays

A funded bridge after sponsorship stops, including the 100,000-account illustration in the numerical appendix.

### [A16] The Table Between the Bundlers

Cross-network gathering places whose value includes the people a subscriber wants to meet.

### [A17] The Room That Waits

Readiness purchased before a correlated disruption, with actual receiving rooms, transport, staff, and care.

### [A18] The Tomato With a Destination

Different decision horizons in food: planting, allocation, and fulfillment.

### [A19] A Life Supplied: The Bundled Economy and the Human at Its Center

The earlier sixteen-chapter synthesis, published November 4, 2026; this book extends the treatment through later operating and institutional questions.

### [A20] The Appointment Is Not the Promise

The interval from asking for care to receiving the next appropriate step, rather than counting a booking as completion.

### [A21] The Part That Stays

Repairable systems and useful assets whose operating life survives changing providers.

The November 2 strategic recording about portability and deflation and the author's personal-sovereignty model also inform the argument. Private names, client details, and recording access links are excluded. Later author decisions govern places where earlier essays used a different account unit, funding illustration, or explanation of deflation.

## Primary background sources

**[S01] Deutsche Telekom: 'Our' AI-phone brings 'AI for everyone'**

Chapter 2. A documented 2025 telecom/device/AI integration starting point. It supports the first convergence, not an existing comprehensive life subscription.

**[S02] Rolls-Royce: TotalCare**

Chapter 6. Engine-flying-hour payments and specified maintenance-risk transfer illustrate the link between operating responsibility and durability. The aircraft customer retains operational control.

**[S03] International Transport Forum: Urban Mobility System Upgrade**

Chapter 5. The Lisbon shared-fleet simulation demonstrates conditional utilization gains, the importance of public transport, and the possibility of increased travel. It is not a universal fleet-sizing rule.

**[S04] IEA: Electric vehicle batteries — Global EV Outlook 2025**

Chapter 3. The report records a 20 percent decline in lithium-ion battery pack prices in 2024. The book uses this as one input-price example, with no claim that all physical inputs fall every year.

**[S05] UNEP: Food Waste Index Report 2024**

Chapter 7. The estimated 2022 waste total covers retail, food service, and households, including associated inedible parts. It describes the scale of the problem, not a measured saving available to a Bundler.

**[S06] WHO: Universal health coverage (UHC)**

Chapter 9. The distinction between access to needed services and financial protection informs the care test. The future operating model and treatment scenes are developed by the author.

**[S07] U.S. Bureau of Economic Analysis: Gross Domestic Product**

Chapter 11. Final production excludes double-counting of intermediate inputs. The $108 trillion subscription flow is revenue in the author's model, not asserted incremental GDP.

**[S08] Alibaba: Introduction to Alibaba Group**

Chapter 14. Present commerce and AI/cloud capabilities supply a strategic starting point. The future life subscription and acquisitions are the author's forecasts.

**[S09] Tencent Announces 2026 Third Quarter Results**

Chapters 4 and 14. Tencent's November 2026 release describes the Weixin ecosystem and continuing service relationships. The move into broader operating responsibility is derived in this book.

**[S10] Xiaomi: Human × Car × Home**

Chapter 14. Xiaomi's stated ecosystem strategy connects devices, movement, and the home. A funded life promise requires additional capacity and agreements.

**[S11] BYD: About BYD**

Chapter 14. BYD describes its automotive, electronics, new-energy, and rail-transit businesses. The book derives possible supplier and Bundler roles from those capabilities.

**[S12] Reliance: Financial Performance and Review, FY 2025–26**

Chapter 14. Digital services, retail, energy, and investment are documented starting capabilities. The personal life subscription is the forecast, not a claim about an existing comprehensive offer.

**[S13] Tata: Business Overview**

Chapter 14. The group spans several relevant operating sectors. Shared affiliation is distinguished from the accountable coordination required to supply one integrated service.

**[S14] Samsung: SmartThings**

Chapter 14. Connected-home coordination is a starting interface. Housing, food, movement, and care require additional operating arrangements.

### [S15] Grab: Third-quarter 2026 earnings release

Chapter 14. The issuer's filing documents deliveries, mobility, and digital financial services. The regional life-bundle role is the author's strategic extension.

### [S16] Amazon: Prime Membership

Chapter 14. The expanding membership offers a commercial precedent for useful additions. The comprehensive future service remains the author's forecast.

### [S17] Alphabet: 2026 Q3 Earnings Call

Chapter 14. Current Alphabet reporting supplies the corporate context for Google and Waymo. The book does not use a dated founder letter as evidence of current management or operations.

### [S18] Tesla: Q3 2026 Update

Chapters 4 and 14. The update describes vehicle operations and Cybercab/Grok integration. Tesla + SpaceX is one forecast ecosystem in the roster, not an asserted present legal merger.

### [S19] SpaceXSI: News

Chapter 4. The company's current materials document its intelligence operation and the xAI/SpaceX history. The broader unified life service is developed as a future commercial path.

### [S20] Uber brings ChatGPT Work to all employees with OpenAI

Chapters 4 and 15. The October 22, 2026 company announcement documents a rollout. Uber buying OpenAI is the author's future acquisition prediction, not what the announcement says occurred.

### [S21] Anthropic and Amazon expand collaboration for up to 5 gigawatts of new compute

Chapter 15. The April 2026 compute collaboration supplies a current relationship. Amazon buying Anthropic is the author's forecast. No future transaction value is assumed.

### [S22] Hilton: 2025 Annual Report, Form 10-K

Chapters 8 and 15. Ownership, management, franchising, and licensing are different rights. Buying an organizing company does not automatically transfer every property or unrestricted room capacity.

### [S23] Planet Fitness: September 30, 2026 Form 10-Q

Chapter 15. The franchisor/operator distinction matters to any future acquisition strategy. The book does not describe a completed Bundler acquisition.

### [S24] DoorDash: About Us

Chapter 15. Local-commerce relationships and operations are documented starting capabilities. Alibaba buying DoorDash is a forecast about using those capabilities within a larger subscription.

### [S25] NIST: Digital Identity Guidelines, SP 800-63-4

Chapter 17. Proofing, authentication, and federation are distinct technical functions. NIST does not establish the author's future universal birthright account or guarantee honesty and authority.

### [S26] European Commission: Data Act explained

Chapter 19. The switching provisions concern specified data-processing services. January 12, 2027 is the removal date for switching charges. The rule is not a present universal whole-life portability right.

### [S27] FCC: Porting — Keeping Your Phone Number When You Change Providers

Chapter 19. Number portability is a narrower precedent for continuity through a supplier change. The guide retains distinctions around outstanding balances and contractual obligations.

### [S28] United Nations: Population

Chapter 21. World Population Prospects 2024 places its central global peak in the mid-2080s. The book's 2056 date is John Rector's forecast. Nine billion is the mature economic model's population assumption.

### [S29] IEA: Key Questions on Energy and AI — Executive Summary

Chapter 11. The 2026 analysis describes data-center electricity growth and constraints. The book uses it to keep compute inside physical resource planning, not to price the forecast's entire AI network.

### [S30] W3C: Verifiable Credentials Data Model v2.0

Chapter 17. Issuers, holders, and verifiers provide useful background. Verifiable provenance does not itself prove a claim true, nor establish unlimited authority to act.

**[S31] Waymo: Rides**

Chapter 14. The company's own materials document an autonomous ride-hailing service. Broader integration into a life subscription is the author's forecast.

The bracketed references in the chapters point to the relevant entries. These sources support documented starting facts and narrower precedents. The book's future causal synthesis remains John Rector's: a commercial incentive changes operating responsibility; responsibility redirects resources and capital; the resulting dependence creates the portability frontier; states and politics adapt to the human and the networks serving them.

## About this edition

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