

Forwarded this email? [Subscribe here](#) for more

# METATRENDS

## UBI, UHI & The Race Between Utopia and Dystopia: We Have 3 Years

PETER H. DIAMANDIS

MAR 8



READ IN APP



LISTEN TO POST · 15:04



Andrew Yang is speaking at our [Abundance Summit](#) today. His message: **“The window to save the middle class is closing faster than anyone wants to admit.”**

Let me tell you about a conversation that should scare the hell out of you.

I sat down with Andrew Yang—the entrepreneur who made Universal Basic Income a household term during his 2020 presidential run—and asked him point-blank: *How much time do we have?*

When Elon Musk tells us we're heading toward both "universal high income and social unrest," when do we actually get to UHI and can we avoid the social unrest?

Andrew's answer stopped me cold:

*"Peter, here's my prediction: We have a brutal 1-3 year window where we need Universal Basic Income as a bridge, then 3-8 years to build Universal Basic Services, and finally—on the other side—UHI and true Abundance where technology provides everything we need."*

**Then Andrew quoted Buckminster Fuller: "The race between utopia and dystopia will be decided at the very last moment."**

We're in that moment right now. And the clock is ticking.

## **The Timeline Nobody Wants to Hear**

When Elon sat with Dave Blundin and me at the beginning of this year, he predicted UHI and unrest. He sees a future where robots do everything, productivity explodes, and everyone becomes wealthy.

I pressed Andrew on this: Do you agree with that timeline?

*"The unrest is much closer than we'd like to think," Andrew told me. "And if you were to ask me if we could get to UBI in the next 1-3 years, I would take it a hundred times out of a hundred. Even as the guy who's saying we should do this and it's totally possible."*

Think about what that means.

The world's leading advocate for UBI—the person who's spent years building the case, running the numbers, designing the policy—is saying that my optimistic timeline would be a win he'd take every single time.

So, what's the problem? Washington, DC is on a multi-decade tape delay. We have 70- and 80-year-old legislators trying to regulate technology that's accelerating faster than they can comprehend. What used to be an inconvenient delay is now catastrophic.

Meanwhile, anger is rising. *Fast*. You remember when that healthcare CEO was shot in the street and his killer became a folk hero? That was over a year ago, and things have only gotten worse. Andrew told me something that made my stomach drop:

*“Young people now regard a lot of successful people as bad. Anyone who's done well must have stepped on people or done something malignant.”*

That's not theoretical frustration. That's the foundation cracking.

## **The Job Tsunami Is Already Here**

Let me show you what's happening right now, not in some distant future.

Austin Rief, co-founder of Morning Brew, tweeted this recently: His friend at a large private equity firm had a company-wide meeting. First slide, first topic: “We don't need associates anymore.” Entry-level jobs at elite firms—the ones college graduates dream about—are vanishing.

Then there's Block, Jack Dorsey's company. They laid off 4,000 employees. The stock jumped 24%. Wall Street rewarded them for cutting human beings out of the equation. CEOs are watching, and they're learning: fire people, stock goes up, keep your job.

Andrew told me about a conversation he had with the CEO of a publicly traded tech company. Off the record, the CEO said: “We're going to fire 15% of our workers. Then two years from now, another 20%. Then two years after that, another 20%. After that? I don't know.”

I asked Andrew if he believed him. “I take him at his word. Especially after the Block example. CEOs are going to have to be ruthless on headcount if they want to keep their own jobs.”

But here’s the part that really hit me. Andrew’s company, Noble Mobile, was hiring junior engineers. Then their CTO came to him and said, “Hey, I don’t think we need to hire for that role anymore. The AI tools are now good enough.”

Andrew’s analogy: We used to have pyramids: three junior engineers for every senior one. Now we have columns. One senior, maybe one junior. That’s it. And if you’re a young person trying to break in? The ladder just got pulled up.

“If you’re a young person,” Andrew said, “you never make it into one of these environments to get trained, to learn, to develop, to ascend. The social contract was: get good grades, get into a good school, get a good job, have a good career. Steps three and four are disappearing.”

## **Two Paths to Survival (and One Is a Long Shot)**

So how do we get from here to universal high income without the country tearing itself apart?

Andrew sees two paths.

**Path One:** Government gets its act together. Andrew said this with a knowing smile, fully aware of how unlikely it sounds. But he still believes it’s possible, especially with “some real outsized asymmetrical possibilities, even in 2028.”

**Path Two:** Billionaires step up. Not through government, but directly to people.

Andrew pointed to Michael Dell and his wife, who recently gave away \$6 billion to education accounts for low-income kids in Texas. About \$250 per person, geographically centered where Michael lives. And Ray Dalio is trying to do something similar in Connecticut.

“If you’re a billionaire,” Andrew explained, “and I come to you and say we need your help to keep America from utterly disintegrating, you’d say: ‘Look, I’m sympathetic. I don’t want my kids having armed guards around them. But I’m dubious that if I send a check to the government, it’s actually going to go to anything good. The government’s just going to put it toward some debt or some bureaucracy I cannot identify.’”

Then what’s the solution? Skip the government. Take it straight to the people. Human billionaires becoming first movers, centered around where they live.

Andrew specifically mentioned Dario Amodei and the Anthropic team. They’ve been honest: They’re going to automate away 50% of entry-level white-collar jobs in the next 1-5 years. They’re also going to get phenomenally wealthy. And they’ve said publicly they expect to give the vast majority away to shore up the social contract.

“You can see a group of tech innovators,” Andrew said, “turning around and saying: We want to make sure the middle class survives this era. Here’s \$100 million, here’s \$500 million. Pick a locality, show what can be done. That might catalyze other philanthropy and eventually the government.”

## **The 2028 Wild Card You Need to Know About**

Here’s where things get really interesting.

Elon Musk publicly said we should start the America Party. Andrew’s phone started blowing up. People told Elon you can’t do a third party – it’s impossible.

But Andrew broke down why Elon absolutely could:

- First, money. Let’s call it a billion dollars. Elon has it.
- Second, a media platform. Elon owns X. He can reach hundreds of millions directly.
- Third, a popular movement is waiting to happen. Right now, 50% of Americans identify as independents. Democrats have a 29% approval rating. Republicans, 32%. The appetite is there.

Here's Andrew's vision, and I want you to picture this...

An independent presidential primary with Andrew Yang, Mark Cuban, Oprah, Matthew McConaughey. Designed however you want: no Iowa, no New Hampshire, those rules are made up. Do an online vote on your smartphone. Have Joe Rogan moderate the debates. Go around the country.

"The American public would be like, 'Ooh, this is actually interesting,'" Andrew said. "I kind of know what all the Dems are gonna say, what JD Vance is gonna say. But I do not know what this crew is gonna say."

The winner gets Elon, Dario, and the rest of the tech community saying, "Sure, I'm more into this than that." Millions participate in the primary. The nominee runs as a genuine alternative.

Andrew was clear: "Every piece is on the table for 2028. Will it all come together? I don't know. But certainly every piece is there."

If you think the election system is untouchable, think again. The DNC already demoted Iowa. There are 42 states that have been on the outside looking in, never getting to choose who the nominee is. California's vote doesn't matter because it's already settled by the time it gets there.

Political parties can design nomination processes however they want. There's no magic scripture. It's all made up. And the Forward Party is positioned to remake it.

## **The Star Trek Future (If We Move Fast Enough)**

I don't want to end on doom. Because there's a path through this. Andrew sees it, I see it, and if we move fast enough, we can get there.

Andrew's utopian vision is multivariate: "A caring and nurturing economy. A health and wellness economy. An arts and creativity economy. People getting to do various things

on various wavelengths, getting rewarded, getting recognized, self-organizing around human flourishing.”

He played Dungeons & Dragons as a kid, and you can hear it in his vision: different character classes with different strengths, different pursuits, different currencies. He calls it “wellness bucks” and “social credit” – though he’s careful about that phrase because he’s Asian and people immediately jump to dystopian Chinese surveillance.

But this is different. Picture this: You get paid to go to the gym instead of paying for a membership. The personal trainer who whips you into shape earns wellness bucks that they can use to go to the game, to live a great life. You tutor kids, you visit nursing homes, you volunteer in your community – and you’re recognized for it.

It’s not socialism. It’s not authoritarian. It’s self-organizing around what matters.

Companies would jump in. Imagine a salad place saying, “I’ll accept wellness bucks because I want fitness enthusiasts showing up here.” American Express already does this with rewards points: they modify your behavior at zero cost until you redeem them.

The trick is making the currencies semi-fungible. Maybe you can convert wellness bucks to dollars, but the exchange rate is painful enough that you’d rather use them at the gym or the farmer’s market. You’re nudged toward human flourishing.

This is Andrew’s “only path that makes sense” for people to live the lives they want to live.

But we have to build it. Deliberately. Fast.

## **So, What Should You Do?**

**If you’re an individual:** Become an advocate. Put UBI on social media. Say you think we should adopt it. Follow Scott Santens (a leading UBI researcher). Follow Andrew Yang. When candidates show up, ask them about Universal Basic Income. Make it a topic they can’t ignore.

**If you're a billionaire or high-net-worth individual:** Don't wait for the government. Pick a locality. Do what Michael Dell did in Texas or Ray Dalio in Connecticut. Show what's possible when you put money directly into people's hands.

**If you're a parent:** Reconsider the college-to-career pipeline. Focus on developing grit, coachability, and social skills. Limit screen time aggressively. Encourage real-world socializing. And for God's sake, make sure they know how to build something, fix something, or create something with their hands.

**If you're a student:** Use AI to do impossible things, not homework. Don't use it to pass ninth-grade math. Use it to design a starship to Alpha Centauri. Use it to solve problems that blow your mind. That's the superpower.

**If you're a CEO:** Remember that the next decade is not just about efficiency. It's about whether we have a society left to sell products to. Shareholder value matters, but so does civilization. Think long-term.

## **Here's the Bottom Line...**

As mentioned above, the race between utopia and dystopia will be decided at the very last moment.

*We're in that moment.*

The dystopian march is real: job loss accelerating, college ROI collapsing, young people isolated and angry, birth rates plummeting, AI girlfriends replacing human relationships. The middle class is being hollowed out in real-time, and the social contract is disintegrating.

But the utopian march is possible: UBI as a bridge, Universal Basic Services on the horizon, billionaires stepping up, a multivariate economy that rewards human flourishing, technologies that create genuine abundance.

Andrew said it best:

***“Utopia is a deliberate choice. It’s going to require a group of innovators to do what we can and build.”***

We have maybe three years to get this right. The window is closing.

Let’s build the future we want, together.

- Peter

---