AN ECONOMY OF URGENT FUTURES

We call it the human future from the dictionary we face today—the urgent futures that foreshadow the conditions for solutions. The urgency and the conditions are key. A strategic approach to the facts and the forecasts of the present decade may make the track to the innovations and destinations of the next decade.

CRIME: One of the most significant, underreported, and underfunded aspects of our human future is crime. Much of the innovation in goods and services is taking place to meet a growing need for protection and security. Crime has staked its claim as an equal partner in the world economies. Crime has its own economy, with its own financial flows, and in many areas, it's innovating faster than its creators. Crime will use the tools and value flows of the 21st-century economy for its own ends. Hiding in the shadows of encryption and in the new living arrangements, new workstyles, and even new networked services, crime continues to grow, compromising the complex dynamics of a system undergoing structural change restrictions, backlash against big data and cyber crime, and so dirty money flows into every institution that has defined our productive society, from schools and universities to financial institutions. In our world we see the same with the same frequency, and in the same areas, as in any other era. We are seeing a parallel development in the way we use data, and even in the way we use money, as we explore the intersection of seven economies to win the race against a host of urgent futures. These are the forces that are shaping the future today and will define the strategies of the coming decade.

START BY GETTING AN OVERVIEW

These seven economies and six urgent future zones are the foundational forecasts for the decade.

OPEN THE MAP TO FULL SIZE FOR A VIEW OF THE DECADE

The seven economies of the 2015–2025 decade include the tension between innovation and disruption cluster that shape the economy, and the strategies and the forces for organizing human activity. The workers and the creative pioneers in San Francisco, New York, Hong Kong, Shanghai, and Tel Aviv among other places to come into collective action, creating a new living arrangement, new workstyles, and even new networked services. The new economy of the 2015–2025 decade will be powered by what's called the crypto economy, a new form of economy founded on a commons that only builds its presence in the so-called crypto-collaborative economy, and as we reorganize our lives around complex financial dynamics, and as we probe the tightly coupled worlds of human biology, and our own bodies over the next decade. As we probe the tightly coupled worlds of human biology, and our own bodies over the next decade.

WHAT IS THE FUTURE VALUE PROPOSITION?

It's a promise of new wealth and new ways to share the wealth. It's a pledge to see beyond the most intricate landscape of the economic present to discover what we value tomorrow—to see beyond today's workstyles, tomorrow's markets, today's business models to establish new value models. The 2015 Map of the Decade is the starting point. It's a grid where seven economies interact some of humanity's most urgent futures to create zones of innovative value creation. It's a guide to inventing what we'll value in the future and securing the future for ourselves and for those who follow.

SEVEN ECONOMIES

In a world of 7 billion people in 2015, we are not surprised to find that there is no single mainstream economy in which we could nunca be home. Each of these emerging economic phenomena is a predictable pattern of change that will be shared by diversified actors in many different sectors. The 2015 Map of the Decade shows the intersections of these phenomena with the economic stage in the way we use data, and even in the way we use money, as we explore the intersection of seven economies to win the race against a host of urgent futures. These are the forces that are shaping the future today and will define the strategies of the coming decade.

CORPORATE ECONOMY: The corporate economy shows its strength from legitimacy, from the power and choice of transaction costs, and from the complexity and scale of the transaction costs. It is the economy of the industrial age, and the decade of the information age, and the decade of the internet age, and the decade of the crypto-collaborative economy. The corporate economy represents the way business works today, but it is changing. The corporate economy has come to the realization that the web of connectedness is not just a world of information, but a world of value. The corporate economy has come to understand that it is not enough to have a world of information, but a world of value.

CIVIL ECONOMY: Broadly speaking, the civil economy is the economy of peace and the economy of justice. It is the economy of protection and the economy of value. It is the economy of protection and the economy of value. It is the economy of protection and the economy of value.

CRIMINAL ECONOMY: In a world of information and virtual reality, organized crime has taken on new roles in the world economy. Crime has become a major force in the world economy, after stealing and creating a world of information.

CRYPTO ECONOMY: A series of events in the digital landscape is drawing us into a new and exciting world of crypto-economy. The crypto-economy is a potential paradigm shift in the way we use data, the way we use money, and the way we use data, the way we use money, and the way we use data, the way we use money, and the way we use data, the way we use money, and the way we use data, the way we use money.
In a world of 8 billion people, we won’t be surprised to find that there is no single mainstream economy. Instead, we’ll discover at least seven distinctive economies. Each is evolving according to its own internal set of rules. Each is responding in its unique way to a fragmented ecosystem of both new and familiar drivers. All are intersecting to create the socioeconomic underpinnings of the coming decade.

**CORPORATE ECONOMY:** The corporate economy draws its strength from legitimacy and scale. Canonized by corporate law and international trade agreements, the largest of the world's corporations outperform the GDP of entire countries. Yet both large and small corporations are increasingly subject to shocks: Declining return on both assets and investments. Assets, stranded by both innovation and policy, that can’t be converted to profit. Slower growth of international trade along traditional supply chains as digital supply webs rewrite the geographies of trade. Shrink full-time employment as robotic technologies and algorithmic management drive people to other platforms to earn a living. These create the conditions for a volatile corporate decade.

**CONSUMER ECONOMY:** The consumer economy is the flip side of the corporate economy. Built on the spending of households, it powers the corporate economy with its purchases. But households aren’t what they used to be. Millennials are going into debt, not for cars and homes, but for education, tech, and travel. They’re blurring the lines between domestic and commercial as they turn their gaze from corporate offerings of both jobs and goods to the emerging collaborative economy. They’re investing in new identities that come with new living arrangements, new workstyles, and even new gender assignments. All the while, the growing hunger for instant gratification drives a so-called stalker economy of advertisers committed to feeding that hunger.

**COLLABORATIVE ECONOMY:** The collaborative economy shifts production, trade, and finance from legitimated corporations to legitimated individuals. It balances the decline of return on corporate assets with the growth of return on individual assets. It trumpets crowdsourcing and crowdfunding. But while promising decentralization of production and services, the big challenge of the collaborative economy as it defines itself over the coming decade is whether it will adopt architectures of the collaborative economy. And as we enter the era of fudding and small-scale manufacturing, they may be at the forefront of the transformation. But the creative economy has traditionally suffered from what some call “the missing middle.” With relatively few capital investors and tightly centralized distribution channels, only a few of the broad base of potential contributors to the creative economy typically manage financial success. Building this missing middle is their central task over the coming decade.

**CIVIL ECONOMY:** Broadly speaking, the civil economy is the economy of people acting as citizens, whether through governmental or nongovernmental organizations. It is the economy where we encode our values as a community, a city, or a nation-state. Over the past decade, the city has become a locus of rapid innovation in the civil economy, often by opening civic data to public use. Over the coming decade, all the other economies will seek to build on this innovation, often with very different goals and models. Which models succeed will, in turn, determine whether the civil economy emerges as a strong force for reconstituting our values or alternatively speeds or decline into a world of fragile states.

**CRIMINAL ECONOMY:** In a world of liberalized trade and growing inequality, organized crime has staked its claim as an equal partner in the world economies. Crime has its own parallel institutions—banks, law firms, brokers, collaborative platforms, and all the other fortifications of a legitimate corporate economy. Crime also has its own agenda for innovation, and in many places, it’s innovating faster than its competitors in government and corporations. It has become the leader in decentralized operations that can leverage geographic borders and limited legal jurisdictions to its advantage. Over the next decade, crime will use the tools and value flows of all the other economies to implant itself inexorably at the core of human life.

**CRYPTO ECONOMY:** A series of seemingly simple technical innovations has launched the crypto economy into a potential paradigm shift in the way we trade, the way we organize our institutions, and even the way we build human trust. End-to-end public key encryption, multi-signature transactions, and open ledgers lay the foundation for everything from personal, purpose-built currencies to self-managing and even self-owning objects. Ultimately, the crypto economy promises to re-architect all our economic and perhaps social platforms as radically decentralized paths to value creation.

**CONFLICTS:** The large-scale impacts of environmental change—melting ice caps, superstorms, and species migration—already grab today’s headlines. But it’s at the scale of microbes and genes that we’ll begin to confront the foundational threats to our ecosystems and our own bodies over the next decade. As we probe the tightly coupled worlds of human and microbial genetic expression, we may find not only new medical models for healing but also a host of fallacies, miscalculations, oversights, and missteps in the way we’ve organized everything from our households and hygiene to our industry and urban lifestyles.

**FOOD & WATER:** The challenge of food and water is often cast as a problem of scale—the problem of feeding the 8 billion people we’ll be in 2025. But how we’re beginning to see that the problem is more than just one of scale. As we manage our food and water systems to the microbial level, as we enter an era of intentional biology, we confront the fundamental qualities of these resources. As we transition from a world where microbes are the enemy to be eradicated to one where the living qualities of food and water take center stage, we’ll have to rethink every system—from soil to the social breaking of bread—to grapple with the dilemmas of quantity vs. quality and of access vs. stewardship.

**WORK & LEARNING:** Today, we face a phase shift in our relationship to the tools we use to work and learn. Over the next decade, we’ll test the very limits of automation as more and more jobs go to ever smarter robotic machines and computer programs. New algorithms will push human workers up, down, or even out of the value chain and threaten to reorganize every institution that has defined our productive society, from schools and universities to factories, unions, and corporations. For many, our work lives will become more fragmented, less predictable, and fundamentally precarious. How we come to grips with this disruption at the core of our economy over the next decade will define the century to come.

**CITIES & PLATFORMS:** How we congregate as humans, how we build communities and share the resources and tasks of living in society is undergoing a change as profound as the change in our work environment. We now have both physical and virtual worlds in which to make our social lives, and over the next decade, the boundaries between these two will only continue to blur. Cities will define themselves as operating systems for society and its economies. Meanwhile, platforms for every service imaginable will challenge long-standing city codes, often replacing them with ad hoc responses to immediate human needs. The result will be a decade of both friendly and not-so-friendly competitions between these two infrastructures of our urban social lives.

**CONTRACTS & CONFLICTS:** From the simplest purchasing contract to our human social contracts, the technologies of negotiation, bargaining, access, ownership, and enforcement will evolve at breakneck speed. We’ll create smart contracts—computer protocols that self-execute and self-enforce. We’ll embed amino acids in living objects that limit their useful lifecycles. And for every new code or genetic lock we put in place, an infrastructure of organized crime stands ready to hack it for profit or ideology. In a world of precarious livelihoods and rapidly changing codes of living, this infrastructure will only expand, challenging our fundamental precepts of how to govern ourselves.

**METRICS & MEANINGS:** How will we tally this future? And how will we use those tallymarks to make sense out of the fragmented worlds that engage us? We’ve already begun to re-categorize ourselves: We’re 90% microbes and only 10% human. On Facebook, we can choose from more than 70 gender options when we build our online profile. As we seek to create new measures of value, we rate one another online and count “Likes” to determine the value of everything from shirts to concerts to microworkers. Meanwhile, online advertising seeks to create identities for us that are more complex than any we could construct for ourselves. This decade dares us to adopt these identities as our own.
A DECADE OF SCENARIOS

As seven economies intersect with each other over the next decade, they will likely unlock scenarios of growth, collapse, transformation, and collapse.

A more detailed exploration of these scenarios is offered in Figure 1, which presents the outcomes of the 10-year forecast. The scenarios are described below.

GROWTH SCENARIO: AUTOMATING PROFITS

Despite structural weaknesses, traditional corporate economies continue to expand. Slow growth continues despite efforts to revitalize local and national economies.

CONSTRAINT SCENARIO: INDIVIDUAL RISK

Not to be outdone, the criminal sector innovates and expands in the face of growing digital vulnerabilities. Criminals continue to use digital technologies to launder funds and evade law enforcement.

COLLAPSE SCENARIO: CONFLICTS OF INTEREST

While the corporate sector faces significant challenges, legal and regulatory frameworks continue to evolve. This evolution often results in conflicts of interest, leading to increased risk.

TRANSFORMATION SCENARIO 1: A CAPITALISM OF THINGS

The paradigm shifts toward a more sustainable, equitable, and inclusive future. In this scenario, collaborative platforms and technologies enable new forms of production and distribution.

TRANSFORMATION SCENARIO 2: COLLABORATIVE CREATIVITY

The same technologies that drive the capitalist mode of production also drive innovation and change. This scenario highlights the emergence of new forms of value creation and distribution.

CONTRACTS

For the first time, we are able to understand the future in terms of complex, interconnected systems. The problem of "the missing middle" for the creative economy is laid bare as we come to understand that many mainstream sectors are threatened by the rise of digital platforms.

To deepen your foresight, try this:

Analyse historical precedents. Ask:

How will the neighboring zones support or challenge the central zone?

Start by listing your assumptions on a scale from 1 to 10. See what you can learn.

What will be our strategy for this urgent future?

In many ways, our societies are more interconnected than ever before. In the next decade, these connections are expected to become even stronger.

How will this future be secreted away from view? And how will we use these developments to our advantage?

In this new marketplace, objects come to provide cosmetic services and fight crime. Consumers can invest in technology to safeguard themselves, or they can choose to work for the corporate economy, leading to the rise of self-driving electric vehicles.

This is not a welcoming future for creatives. Meanwhile, platforms for every service imaginable will challenge long-standing business models and redefine our relationship to work and leisure. Over the next decade, we'll test the very limits of automation as more creative pioneers in San Francisco, New York, and Barcelona, and focus more on the basics.

Civil contracts evolve at breakneck speed. We'll create smart contracts—computer protocols that self-execute and self-enforce. We'll embed amino acids in living objects that limit their useful lifecycles. And criminals will turn out to be 3D printed.

To further this understanding, try this:

Use your untapped resources.

The corporate bubble bursts as investors and tightly centralized distribution infrastructures of a legitimate corporate economy. Investors and tightly centralized distribution infrastructures of a legitimate corporate economy.
ACCELERATION OF NEEDS: A NEW ECONOMY

SCENARIOS

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MAP OF THE DECADE 2015-2025

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