USOWNERS

When AI Does the Work, What Will We Own?

Dr Peplluis Esteva

Preface

November 2026

You try an AI tool on a piece of work that usually takes you an afternoon. Within minutes, you have something useful. You think about the time it could save.

Then another thought comes: how many people will your employer need if everyone can do this?

If you are still studying or looking for your first job, the worry arrives even earlier. Will companies still hire beginners to do the work through which people used to learn?

These questions reach into ordinary plans: moving out, paying the rent, helping your parents, having a child. None of us can safely build a whole life on the promise that someone will always need our work.

We have faced versions of this before. In 1948, Otis offered lifts with a recorded voice, while an attendant still worked inside. In 1950, it installed an operator-free system in Dallas. Today, we step into a lift and press a button without wondering who used to do the job. [1]

The passenger gained something useful. What would it take for the person whose work disappeared to gain something too?

AI is already bringing that question into work we expected to spend our lives doing. We can enjoy what a tool makes possible and worry about how we will earn a living. Both feelings make sense.

I have worked in artificial intelligence since 1989, as a researcher and entrepreneur. I know the pleasure of making something work. I want us to keep building better tools. I want more people to share in what those tools make possible.

This book explores two routes.

The first starts with something you already do: use a product or service. Years of reading, travelling, shopping or using software help keep businesses going. I propose that this use should also allow people to receive shares in the company, under a clear agreement. A user who becomes a part-owner is what I call a usowner.

Quiet users count too. You should not have to write reviews, promote the business or do extra work to receive a stake in it. Occasional users, lawful users of free services and organisations such as shops and clinics can qualify too. Additional contributions can earn additional shares. Any work the company commissions must still be paid for separately.

The second route helps more people buy things that can earn income: vehicles, workshop equipment or businesses providing digital services. They can own them together and hire professionals and authorised AI services to run them. Being an owner should not require you to do every job in the business yourself.

People without savings or an inheritance need a real way into this second route. Acquiring ownership takes time, costs money and can go wrong. A share may lose value or pay nothing. We will need public income support and reliable services, whether or not we own investments and however those investments perform. That support helps us live; it does not guarantee investment returns.

We should be able to keep shares we already own when we change providers. The aim is to loosen the hold of the platforms: the dependence at the heart of the debate about technofeudalism. We need to understand our rights and get help when a company breaks an agreement or contract. Our rights as workers, patients and customers already belong to us. We do not need to buy shares to have those rights respected.

Daniel and his friends will help us work through these ideas. We follow their lives, and those of their children and grandchildren, as they try to earn a living, care for one another and make plans. Across three generations, their worries will feel very familiar.

I wrote this book because losing a job should not mean losing the chance to build a life: a good life, lived with dignity.

Even if machines come to do all the work, we should be able to welcome that and still have something of our own, enough to live on and time for the people we love.

Dr Peplluis Esteva
Hyderabad, India

1. Otis, Our history, entries for 1948 and 1950.

Before the machines finish the job

Earth City, 2034.

Daniel had spent the morning looking for something the clinic still needed him for.

The appointments were confirmed. The payments balanced. Cases requiring Elena's clinical judgement had reached her with the necessary records. There was nothing for him to put right.

After the last patient left, Elena asked him into her office.

Daniel was forty-six. He knew which overdue invoice needed a telephone call and which patient said they understood the instructions because they were embarrassed to ask again. For years he had kept the appointments, payments and paperwork in order, and dealt with the small emergencies that fell between them. Tools connected to Microsoft's services had helped him do it.

He had helped introduce those tools. He had also learned, painfully, that he could not simply accept their recommendations without checking.

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Seven years earlier, the clinic's AI had recommended cancelling appointments for non-payment. Some patients had paid on time, but their payments had not yet appeared in the records. Daniel was responsible for checking the payment records before authorising cancellations.

That afternoon he checked the first recommendations. They were justified. Calls were waiting, two people stood at reception and he needed to collect his son. He approved the rest without checking.

The next morning, a woman recovering from an operation arrived with her daughter, who had taken time off work to bring her. The

mother had dressed, made her way downstairs and endured the journey. Her appointment was gone.

She searched for the payment confirmation on her phone. Her hands shook. She apologised for taking so long to find it.

Daniel would remember that apology for years. He was the one who owed her one.

The woman had paid. The AI's recommendation was wrong; Daniel's unchecked approval had cancelled her appointment. The clinic found another appointment and corrected the record. Her confidence would take longer to repair.

"Did you check it?" Elena asked.

"Not all of it."

He received a formal warning and kept his job. Elena accepted the clinic's responsibility too: a required check needed time, clear instructions and authority to stop the process. Daniel had to complete it; the clinic had to make that possible.

He stayed, learned to distrust a tidy screen and helped the provider understand the exceptions behind it.

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Now, seven years later, the conversation with Elena was different.

The clinic could now contract out the remaining administrative work. Decisions requiring Elena's authority would still come to her. The provider would do the agreed work and remain responsible for its contractual obligations. Daniel's post was no longer needed.

She had brought the figures. Daniel recognised the care with which she had prepared them: the same care she took over a patient's treatment plan. His notice period, the money he was owed, the reference she would give him. Everything she could properly promise was there.

For years, he had helped make her working day possible. They had collected each other's children when an appointment ran late. They had argued over software, sat through parents' meetings together and learned which of the other's silences meant exhaustion.

None of that made the post necessary again.

"Have you told the others?" he asked.

"No. That is yours to tell."

"This isn't because of what happened," she said.

"I know."

That was what made it harder to take in.

This time he had not missed a warning. He had helped the service work well enough for the clinic to dispense with his job.

"You said the machines should save us work," Elena said.

"Yes. I was hoping they'd take some work off my hands. Not my job."

They laughed. Daniel was relieved to hear the familiar sound between them, then wished he could leave before either had to say anything else.

Elena did not ask him to say that he understood. He did understand the accounts. He would need longer with the rest.

Before he left, she asked whether she could call him the following week.

"As my employer?"

"We've talked about the job. I mean as your friend."

He nodded. For the moment, that was what he could give her.

* * *

At home, fifteen-year-old Leo was revising for an exam. He noticed that his father was back early.

“Aren’t you going in this afternoon?”

“No. My job at the clinic is being cut.”

Leo put down his pen. He remembered a problem with appointments when he was younger. His father had worked in the evenings and spoken more quietly than usual.

“Are they letting you go because of what happened to that woman?”

“No. I got that wrong. We put it right, and I kept working there. This is different.”

“What’s happened, then?”

“The work can be done with fewer people.”

Leo looked at his notes.

“But you always tell me to study so I can get a good job.”

Daniel pulled up a chair.

“Studying still matters.”

“But it doesn’t mean you’ll get a job.”

He almost offered a reassuring sentence. One of the things a parent says because a child needs to sleep, and because the parent would like to believe it too.

“No,” he said. “I don’t want to promise you something that doesn’t depend only on you.”

Leo moved some papers to make room. For a while they looked at the same page.

The father was thinking about the salary that would stop arriving. The son was thinking about the life he had not yet begun.

* * *

The first Monday without work, Daniel woke at the usual time.

He made a list: final pay, outstanding amounts, support he could apply for and the dates when the money would be available. The household bills had received no notice that they should adapt to a new phase of his life.

He needed to know what he would receive before someone explained the opportunities this change might offer.

He applied for the transition support for which he qualified. An officer checked his circumstances, gave him a payment date and explained where to report a failure. When the money arrived, it covered part of the gap. He could think before accepting the first offer he received.

It did not give him back the place he went every morning or the people expecting him there.

One evening he opened the old CharterTable conversation, where photographs of their children still appeared between arguments about contracts.

He wrote that the clinic no longer needed his post. Maria asked whether he wanted company or help with the papers. Marc offered to collect Leo if an interview clashed with school. Francina could help him find the published support rules, though she could not decide his claim. Elena gave him time to answer.

Nobody told him to look on the bright side.

He asked Amina to come round. They had met through the school parents' association; her son, Sami, attended the same school as Leo. Years of school collections, borrowed hours and forms that made no sense had taught them whom to call.

Amina tested software and accessibility for a living. Daniel knew what had to happen for an application to be useful at work. Together they had taken paid commissions from BrosPay, a small independent business connecting booking and invoicing records to payment providers such as Stripe and PayPal.

Separately from that paid work, they had negotiated recurring ownership awards for ordinary users, with additional awards for specified contributions. Years of using BrosPay could leave a stake even when the user supplied no specialist work. Daniel's personal holdings were registered in his name. The clinic's belonged to the clinic.

That evening, Amina let him talk before asking for the BrosPay agreement and his latest ownership statement.

"I keep thinking I should be doing something," he said.

"Let's start with what you have. How much belongs to you? What has it paid? Can you sell it?"

"Not much. Not enough."

"Then we'll know that too. You don't have to invent the rest of your life before I go home."

They checked the statement. Leaving the clinic did not cancel the holdings in his name.

"These are still yours," she said.

He knew. He needed to hear it again.

Some could not yet be sold; the dividends could not replace his salary. At least they could establish what he could rely on, and when.

Amina also brought a different proposal: joining a cooperative that would acquire automated vehicles and hire professional services to operate them.

This was another kind of ownership. Instead of holding a stake in a service provider, he would hold a member's interest in a cooperative that owned productive assets.

Daniel looked at the entry requirements.

"I don't have that money."

Amina put her own copy beside his.

"Then this version doesn't get you in. That is the part we still have to solve."

He had expected her to encourage him to find the money somehow. Instead, Amina wrote down that the proposal still offered no way in for someone in his position. They needed to establish who would provide the initial money, on what terms, and what obligations Daniel would take on. Their friends could not decide those terms for all the parties. Before calculating what Daniel might earn, they had to work out how he could afford to become an owner.

It would take three more years to establish a small entry route.

Daniel did not recover his job that evening. He could at least distinguish what remained: transition income, money owed, holdings of his own and a possibility worth examining.

The next afternoon he went to collect Leo.

He could still be the person waiting when his son came out.

Leo saw him before Daniel reached the school gate. He came over carrying his bag on one shoulder.

"You didn't have to come."

"I know."

They set off along the familiar route. Daniel had hurried down it often enough, calculating whether he could collect his son and still answer a call before the clinic closed. Today there was no call to get

back to. He had wanted more time with Leo. This was a painful way to receive it.

For a while, Leo talked about school. Daniel listened, grateful for a problem whose size had not changed overnight. Then his son slowed down.

“I’m sorry about what I said.”

“What?”

“About studying. I was asking what would happen to me. You’d just lost your job.”

Daniel stopped walking.

“You don’t have to apologise for asking me that.”

“You were good at your job.”

“Mostly. I made a mistake you remember. I did a lot of good work you never had a reason to hear about.”

“Then why does it feel as if you failed?”

Daniel had no quick answer. The wage had paid bills, but the job had done more than that. Every morning, there had been somewhere he was expected and people who knew what to ask him. Explaining that the work could now be bought more cheaply did not tell him what to do with the part of himself that had belonged there.

“Because I haven’t worked out how to make sense of it yet,” he said.

They began walking again. Leo did not offer a solution. Daniel was glad he had not asked him for one.

My argument: A future with a place for Daniel

Before Daniel can rebuild his life, he needs enough to live on. This book asks how to secure that income and give him a lasting stake in production that continues without his job.

He should not have to hope the clinic's service fails so that Elena needs him again. She should not have to preserve unnecessary administration to prove she cares. Patients should benefit from a safer, more capable clinic. Leo should be able to learn without a promise that the right qualification will protect him for ever.

That takes more than telling Daniel to adapt. It takes support while he finds a way forward, rights that survive his job and a real opportunity to own a share of the businesses and assets doing more of the work. The terms must show who pays, who decides and who bears a loss.

He may find work he loves. His security cannot depend on delivering an inspiring recovery story for everyone else.

The test of progress is how much more of our lives we can call our own.