Rational Reasons Why You Should Be Prepared: Practical Insurance for Real Dangers in the Real World

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By The Prepared

It seems silly to spell it out, but it needs to be said: every person, regardless of their politics or age or income or location, benefits from being reasonably prepared for emergencies.

You should be prepared. Your spouse, kids, parents, neighbors, and friends should be prepared. Liberals, conservatives, gun slingers, vegans, young adults in their first dorm room, working moms, soccer dads, and grandparents in the country — everyone should be prepared.

“Prepping” is not a dirty word. Prepping is not limited to the tin-foil-hat stereotypes producers love to put on TV. Most preppers are rational and they come from all walks of life.

Many preppers are very intelligent and successful — so much so that they have a front row seat to the forces in our world making things worse, and it has caused them to take action and get prepared.

This is the best time ever to be alive, and life is generally good for most people in the developed world. But the comforts of modern life are a fluke in the grand scheme of our history, and many experts think we’ve already peaked.
We’ve taken all this for granted and assumed it will continue, which creates an achilles heel that leaves billions of people at the mercy of unstable systems. Billions of people are unable to do simple things like start a fire or dress a wound.

We live in an unpredictable world and it appears to be getting worse. Put another way, our honeymoon period of the last few decades is probably ending. Our planet is changing, causing more frequent and severe natural disasters. The fundamental principles of the economy and what it means to work and to live are rapidly changing in ways we’ve never experienced as humans.

In both of those examples, our institutions and governments are broken and are not addressing the problems — and though we’ll hopefully be fine in the end, it’s going to be a very painful process along the way.

People enjoy prepping for a variety of reasons. For some, it’s part of the responsibility of our right to pursue life, liberty, and happiness. Many parents feel it’s part of their job description.

Others feel selfless, that it’s part of their duty to be ready so they don’t burden their community by needing help, and so they can be ready to help their neighbors in need.

But prepping is also fun and rewarding. You spend time being active and outdoors, learning new skills that can help you in all areas of life, and challenging your brain to think about interesting scenarios (and even deep stuff like what it means to be an independent human.)

In all cases, you get the peace of mind from knowing that you are ready and will not be a helpless victim. In the unfortunate event something does happen, even a few hundred dollars of emergency preparedness supplies can make all the difference for you and your loved ones.

**If this article doesn’t convince you to prepare, nothing will.**

The 10,000 words in this guide, and the countless hours of experience and research that went into them, is to convince you of one profound, life-changing conclusion:

There are a ton of very real and very serious possible emergencies, and you are likely to go through at least one of them in your lifetime. Probably more. The smartest, most rational experts in the world are coming to the same conclusion — the next 100 years are probably going to suck.

The evidence is overwhelming in both size and clarity — to the point of being scary. It is impossible to document all the scenarios you might face and what the future might be.

This guide is just a sample and is our attempt to present rational, evidence-based reasons why you should prepare. When you’re ready, getting started prepping is easy.

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Stop the stigma: preppers are not crazy forest hermits

We wanted to call this out right up front, because some people have outdated and incorrect stereotypes about preppers: being prepared is not a sign of fringe politics or paranoia.

Most stereotypes are rooted in truth to some degree. When “preppers” first became an identifiable community, many of the first major bloggers and TV personalities were from the deeply alt-right side of the political spectrum in rural parts of the country. And, yes, some of them had pretty extreme views and preps.

With almost any topic it’s good to keep in mind that the business model of media is to get eyeballs, not lead a quest for truth — that’s not to say “media is fake”, but the incentives matter. So TV producers loved to show the crazy hermit holding four guns and talking about the CIA’s mind control towers. This is no more representative of preppers than the Kardashians are of California.

But prepping is now much more mainstream, and those stereotypes even are wrong. Even back in 2013, media like The New York Times and Jezebel were talking about “The Preppers Next Door” and “You’ll Be Jealous of Your Local Prepper Chick When SHTF.”

Prepare because you can’t predict what will happen
Even when we are confident about what will happen in the future, humans are pretty bad at preparing for it.

You know you will die, but many avoid writing a will. You know you will have to stop working at some point, but many avoid saving for retirement. You know eating that whole pizza tonight is a bad idea, but I did it many do it anyway.

Sometimes it’s because we don’t want to think about or “admit” that bad things can happen. Ignorance can be bliss (until it bites you in the ass).

Other times it’s because the gap between making an investment and getting the reward is too long. Or we procrastinate, life gets in the way, we think we’re young and invulnerable, and so on.

It doesn’t matter how optimistic you are or how much you believe in the goodness of other people or government. Humans are fallible, messy creatures and systems made of humans are even more fallible (like government). Even a planet full of nice optimistic people will still have storms and car wrecks.

Too many preppers focus on a narrow band of big SHTF fears, like war or sudden collapse. Part of our Sane Prepper Mantra is that you can’t predict what will happen, so the goal is to match your prepping efforts to the range of scenarios you might face based on the probability of each.

**Recent history might be a fluke**

Humans have been around for about 250,000 years. It’s only in the last ~150 years that life got reasonably comfortable and only the last ~75 years that you could be an average person but have all your core needs met. A middle-class person today lives like the wealthiest 1% did just a century ago.

So in the grand scheme of things, the last few decades have been unusual.

Even if you limit the timeline to the last 2,000 years, there are plenty of examples where humanity improved but then declined. For example, we went from Greek and Roman democracy and enlightenment to the medieval Dark Ages.

This is important because humans are really bad at being tricked by false patterns. You’ve been alive for 20-70 years and it just so happens those 20-70 years align with this unusually awesome period in history.

This ignorance of history causes many people to think that things can’t possibly get worse — after all, things have always gotten better during their lifetime.

**Unusual fluke vs. sustainable progress**

We sincerely hope the modern world’s improvements to our living standards are sustainable, but beware of survivor bias — just because things have “always worked out okay” during your lifetime doesn’t mean they always will.

When you listen to the experts, like economists, technologists, researchers, politicians, historians, and so on, they point out that much of the progress made over the last decades isn’t sustainable.

Like building a big house on top of swamp land with a mortgage you can’t afford, we’ve built the progress of the last decades on top of shaky loans and bad fundamentals.
Debt, such as mortgages and student loans, is a good example. Debt is actually a good thing when it helps people buy a home or get a degree in times when the economy keeps growing. The problem is when the pie stops growing and there’s all this debt leftover. So when you hear phrases like “the new normal” in low economic growth, be concerned.

To keep the economy growing, we’ve outsourced development to emerging countries like China where the labor was cheap and the regulations were thin — like protecting the environment. Which is why China grew really quickly but destroyed their air and water in the process.

That gave us a temporary boost of getting cheap products while our income stayed flat. But we’re running out of options there, too. There’s only so many Chinas left in the world, and even China is now experiencing these problems and prioritizing sustainability over short term goals.

Ask yourself a simple, gut-check question: Are things really better today than they were 20 years ago?

Only 37% of Americans think their children will be better off than they were. That number was almost double just a decade ago. When you break it down by generation, only 20% of Millennials think they’ll be better off than their parents, compared to 67% of Baby Boomers.

If things truly are getting better, wouldn’t the numbers be going clearly in the other direction? It can’t all be due to fake news and fear mongering, so there must be something wrong.

Sudden disasters vs. gradual decline

It’s easier to think about the sudden disasters — the big storm, sudden nuclear attack, or whatever could take us from normal life to a complete breakdown in minutes or days.

In some ways it’s easier to plan for those sudden events. You’ve got your bug out bag, your retreat plan, food stash, etc. You’re ready to take on the sudden hysteria.

But what about a slower decline? Too many people overlook the extremely valuable role of prepping for these “boiling frog” scenarios.

For example, you might want to get off the grid so that if North Korea suddenly attacks, you’re ready. But that same prep will benefit you if the cost of energy grows 20% per year or the grid infrastructure gets so bad that there are frequent blackouts.

Our research shows that for a random person, the chance of a sudden disaster and the chance of a meaningful decline in the systems around them (like food and water) or personal emergencies like sudden and long unemployment is about the same.

Sometimes one topic, like flooding, can be both sudden and gradual. If you live near sea level on the coastline, storms and climate change create the very real risks of both a sudden flood and a gradual erosion of the coast, which results in economic disaster (home prices tank) and displacement (where will all those people go?)

We’re admittedly making some educated guesses. Because of the last few decades of relative peace and prosperity — and by sweeping the underlying costs under the rug — people have just assumed things are getting better. Since we’re looking forward into the future rather than only using historical data, we are piecing together estimates and predictions from various experts and subjects.
It’s reasonable to look at recent events as a proxy for the kinds of slow decline issues we’re likely to face. A few examples:

- Generally worse weather. Most places on the planet are seeing year-over-year changes in their climate. More heat, more cold, more flooding, less rain, etc.
- Water. The recent problems in Flint, Michigan and Austin, Texas are perfect examples of thousands of people being left without dependable access to clean water.
- Food. The industrialization of our food system is quite literally killing us. Recent trends around local and organic food and advancements in tech like indoor farming are great. But there could still be situations where a local food supply is tainted, food flies off the shelves due to an emergency, crop and livestock yields suddenly drop due to weird weather or water issues, etc.
- Declining fundamentals of a free society. Between the erosion of net neutrality, the invasiveness of government spying, gridlock in Washington, and an uneducated voting base, we may find ourselves without the fundamentals need for a free and prospering society.
- Post-work economy. Many argue we’re already in this phase, but it’s still so early that most people don’t yet have the benefit of hindsight to know it’s happening. It’s getting harder for an average person to work a fair balance and provide for a middle-class family life. As that formerly-dependable engine starts to sputter, there will be a gradual decline of take-home pay and higher levels of chronic unemployment / underemployment.

Local emergencies vs. widespread disasters

Just like how an emergency might happen quickly or slowly, a disaster might happen on a large scale or just for you.

It’s easy to think about the big disasters like societal collapse, but you can’t ignore the localized problems that might affect your city, neighborhood, or even just your home or someone in your family.

We prepare not just for the big SHTF disasters, but for the car accidents we pass on the way home from work, or in case our neighbors have a house fire. We prepare so our family won’t suffer if we lose our jobs and are unemployed for a year.

We have lost 250,000 years worth of skills in less than 100

For 250,000 years humans had to learn and practice how to survive. Fire, tools, weapons, medicine, shelters, hunting, fishing, navigating, societal structures, and so on.

Even 100 years ago, most people knew enough of the basics to survive in an emergency or off the grid. Your grandparents could probably cook from scratch, start a fire, clean a fish, and repair broken clothing. Can you?

For example, a 2017 survey of survival skills by generation found that people born before 1950 were three times more likely to be able to do simple things like tie a ‘survival knot’.

A recent study by Cabela’s found that 53% of American adults don’t have even just three days of non-perishable food and water. Over 80% don’t know how to get safe food and water in the wild.

Everyday situations that you can prepare for

It’s easy to think of a list of realistic common emergencies you might face:

• Domestic violence. Assault. Rape. Fights.
• Muggings. Robberies. Carjacking.
• Home invasions.
• Fires. Frozen water pipes. Large animals in the backyard.
• The power going out.
• Stuck in an elevator.
• Getting lost hiking.

We’ll dive into car accidents as an example. Auto insurance companies assume that an average person will have a collision once every 17.9 years.

According to the most recent year (2015) of full data available for the US that includes private roads, 38,300 people were killed in car accidents and another 4,400,000 were injured or disabled. The government’s numbers are lower with 35,000 dead and 2,440,000 injured, so we’ll take the average.

With a population of 321 million that means ~1% of people were hurt or killed in a car. If you know 100 people and none of them got hurt last year, then you all got lucky.

Let’s assume that on average an accident is witnessed by three adults who either saw it happen or were nearby in the immediate aftermath. That’s three people who could respond to the emergency.

There were 6.3 million crashes reported to the police, which helps us ignore the small fender benders. Fatalities were spread evenly between rural and urban settings, so we’ll assume the same for total number of accidents. This means 18 million people witnessed a car accident last year, or about 5% of the population.

Those are very real, very tangible numbers that show just how likely you are to witness a car crash. Yes, those numbers will go down with automated driving. But even a decade from now it will still be a serious problem, and it’s only one example of the common types of emergencies people experience every day.

A good prepper has a “get home bag”, the mirror complement of the standard “bug out bag.” A get home bag is something you keep packed and in the trunk of your car, in your workplace, etc — wherever it makes sense to keep outside of your home, so that if something happens in the 50% of the time you’re not home, you still have some basic supplies.

Those get home bags are not only useful if the zombies escape while you’re sitting in your cubicle, but maybe you’re driving home from work and witness a crash.

Because you are prepared, both in terms of gear and mentally, you can give basic assistance instead of rubbernecking and Instagramming the wreck. You can be a good, prepared citizen.

Being prepared can even help with criminal and civil legal proceedings — if you are mentally clear and know what to look for instead of being a normal person freaking out, your credibility goes way up.

Natural disasters and climate change

Mother nature can be really mean and she doesn’t discriminate. Natural disasters are one of the most likely ‘big’ emergencies you’ll encounter, and even if nothing else on this page were true, it would still be reasonable to prepare because of the weather.

Natural disasters are usually sudden, affect a large number of people, and overwhelm the system. Your best bet is to be self-prepared.
The World Health Organization’s official definition says, “A natural disaster is an act of nature of such magnitude as to create a catastrophic situation in which the day-to-day patterns of life are suddenly disrupted and people are plunged into helplessness and suffering, and, as a result, need food, clothing, shelter, medical and nursing care and other necessities of life.”

Notice words like sudden disruption of life and the need for food and water.

**Number of people affected by disaster type (1994-2013)**
(NB: deaths are excluded from the total affected)

- **55%**
  - 2.4 billion
  - **Flood**
  - **15%** 660 million
    - **Storm**
    - **Earthquake**
    - **Extreme temperature**
    - **Other (Mass move volcanoes, wildfire)**

via the Centre for Research on the Epidemiology of Disasters
Using the last 20 years of disaster data from organizations like the Red Cross, United Nations, and World Health Organization, every year natural disasters cause an average of 85,000 people to die and 189,000,000 people to be displaced or affected.

The number one natural disaster is flooding, accounting for 43% of all disasters and 55% of the total people affected. That’s about 2.5 billion people over the last ten years. Just one flood in the US on June 9, 2008 affected 11 million people.

It’s a mistake to think that natural disasters only cause serious problems in poor countries. The US and China are at the top of the list of number of disasters per country, mostly because of their large size and populations.

Yes, second- and third-world countries are disproportionately affected — they experience 44% of disasters but suffer 68% of the deaths.

But first-world countries account for 56% of disasters and 32% of deaths. 92% of heatwave deaths occurred in high income countries.

Let’s look at just the US:

- Insurance companies paid out $23.8 billion in damages caused by natural disasters in 2016.
- 30 million Americans live within the danger zone of a volcano.
- 9.7 million live in frequent flood plains. Floods are the deadliest natural disaster for Americans.
- 17 million live in tornado zones. There are ~1,000 tornadoes per year, of which roughly 25 are severe. They damage an average of 49,500 homes and injure 1,500 people per year.
- 485,000 major fires kill ~3,500 and injure ~16,000 Americans every year, causing $12 billion in damages and 6 million acres burnt.

**Climate change is making things a lot worse**

The alarm bells are ringing loudly. Natural disasters are already bad enough, but climate change on top of other factors like growing population density is creating a really nasty formula.
We’re already seeing this trend in the last 20-30 years. For example:

- The number of US disasters that cost more than $1 billion have tripled since 1980 (after adjusting for inflation).
- The 10 hottest years in history have all happened since 1998.
- When compared to the 1980’s, climate related disasters have more than doubled.
- While things like earthquakes and volcanoes have been consistent over the last few decades, more climate dependent disasters like floods and storms have gone up 44% in the 2000’s compared to the 1990’s.
- The number of wildfires has doubled since 1980.
- Important ecosystems are already drying up, like ocean habitats that provide us with food. The Great Barrier Reef was just declared dead at 25 million years old. CNN recently did a nice video series on this.

That trend is going to continue accelerating in the wrong direction.

For example, NASA says sea levels are rising faster than expected, and we’re now “locked in” to at least 2’6” of higher levels in the next decades.

55% of Americans live near the coast – that’s around 170 million people. 670 major coastal communities are expected to be wiped out by rising sea levels within our children’s lifetimes, according to the “bad” end of the scientific model projections presented at the Paris climate talks.

Cities like Miami, Oakland, and four of the five New York City boroughs will be gone.

This is what Charleston, South Carolina is going to look like in our children’s lifetimes.
FEMA estimates there are almost 1,000,000 homes within 500 feet of the coastline. The average estimate is that sea level will rise 2'9" by 2100 and almost a foot in the next 20 years.

Rising water levels and massively increased flood plains are just some of the side effects of climate change. Think about the effects of more frequent and serious heatwaves, droughts, water and food shortages, dust storms, thunderstorms, hurricanes, and more.

A recent study determined that human-driven climate change is the reason why wildfires have doubled since 1980 and the total number of acres burned has gone up 400% – even though our technology and fire response capability has really improved over that time.

Average temperatures in forested parts of the West have gone up about 2.5 degrees since 1970, and are expected to keep rising. The resulting drying effect contributes to the more frequent and more dangerous fires.

Another example of how these interconnected climate pieces will drastically change our lives is the animals and crops we depend on for food. Scientists believe we’ve entered the Earth’s sixth mass-extinction event, where 75% of all species could disappear in our children’s lifetime.

The result is an unfathomable amount of damage to a ton of people, their homes, and our economy.
Surviving the disasters is one thing – you also have to consider the ripple effects. What happens when all those home prices tank? Or all those economies evaporate? Where will people go? How will they live?

Technology risks like Artificial Intelligence and CRISPR

Movies like Terminator and the Matrix are easy to dismiss as unlikely science fiction. But let’s listen to the smartest experts in the world, many of whom are legitimately worried about the tech we’re working on right now.

This isn’t the normal luddite “humans we’re meant to fly in airplanes!” type fear. Yes, people in the past have often worried that new technology would result in certain doom, but it never did.

But until now we’ve never dealt with new frontiers like self-aware machines that are infinitely more intelligent, connected, and capable than humans are. Never before could a few people with some basic lab tools edit a human embryo.

This fear is rational and coming from the very same people who are inventing the technology.

Real-life Iron Man, Elon Musk, in a warning given at a gathering of America’s top politicians: “AI is a fundamental risk to the existence of human civilization, and I don’t think people fully appreciate that.”

“Normally the way regulations are set up is a whole bunch of bad things happen, there’s a public outcry, and after many years a regulatory agency is set up to regulate that industry. It takes forever. That, in the past, has been bad but not something which represented a fundamental risk to the existence of civilization.”

Professor and Nobel winner Stephen Hawking: “The development of full artificial intelligence could spell the end of the human race. Humans, who are limited by slow biological evolution, couldn’t compete, and would be superseded.”

via Oregon Health and Science University
We’re on the cusp of major advancements in human biotechnology. A prime example is CRISPR, a technique that enables scientists to edit DNA. It will probably lead to great medical breakthroughs and save millions from things like Parkinson’s and Alzheimer’s.

But it could also lead to a new form of class warfare, or make our overpopulation and aging demographics problems even worse. In July 2017, the first embryo was genetically edited by CRISPR in the United States.

**Drastically changing economies, unemployment, and the post-work future**

Artificial Intelligence, machine learning, advances in robotics and automation, on-demand globalized workforces, 3D printing, infinitely cheap and abundant resources like computing power and storage, and instant access to free information from anywhere in the world... these are all wonders of modern technology and help us every day.

But they are also changing the very fabric of our capitalist economy, and many experts are worried we are accelerating straight into a brick wall.
Billionaire technology entrepreneurs like Mark Cuban and Mark Zuckerberg agree.

“There’s going to be a lot of unemployed people replaced with technology and if we don’t start dealing with that now, we’re going to have some real problems,” said Cuban at a 2017 business conference.

Mark Zuckerberg discussed proposals like Universal Basic Income during his 2017 Harvard graduation commencement address.
Alan Greenspan, Chairman of the US Federal Reserve during the 2000s and one of the most influential economists in the world, wrote in 2006 that “The income gap between the rich and the rest of the US population has become so wide, and is growing so fast, that it might eventually threaten the stability of democratic capitalism itself.”

For background, the economy grows in a few simple ways:

- **Increase efficiency.** Squeeze more production out of one worker or asset. Farming is a good example. We used to get 25 bushels of corn per acre in 1911. In 2011 we yielded 150 per acre.
- **Decrease costs.** Globalization is the classic example. Why spend $500 building a sofa when you can make it in a cheaper country for $50 and spend $40 on shipping it back to the US.
- **Create new value through new inventions and services.** Great new products like the iPhone or Tesla create new wealth.

Those are the buttons that businesses and governments can press to grow the economy. But we’ve been pressing those buttons a lot in the last few decades and they’re getting worn out.

**Increase efficiency**

White collar employees are working more hours with more work crammed into those hours than ever before. Americans take the least amount of vacation days in the developed world. They’re expected to check their email on nights and weekends, and their phone is the first thing they pick up in the morning.

But we’ve hit a breaking point, and there’s not much room left to squeeze more water out of that stone. Humans are becoming the weak link because they want to have a good life and see their kids.

Robots don’t have those problems. They don’t take sick days. They are much, much more efficient than people are.

For example, artificial intelligence is already 3,000% faster than human doctors at identifying cancer in scans like mammograms — and with better accuracy, too.

**Decrease costs**

Working at McDonalds was never supposed to be a middle class career — it was a way for teenagers to learn how to work.

But because businesses are incentivized (by intentional design) to cut costs, real wages for common workers has stayed flat, upward mobility is harder, and the wealth gap is increasing at a huge rate. And when social movements fight for things like $15 minimum wages, it either doesn’t have the outcome they hoped for or companies just replace humans with robots altogether.

Just like how we can’t squeeze more hours out of American workers than we already are, it also seems like we can’t squeeze employee income down any further without the whole system crashing.

Globalization was another common way to save money. Which is why people-intensive businesses moved to places like China, Mexico, and the Philippines.

But now those countries have grown and people are demanding better lifestyles. There are a shrinking number of places left around the world that we can leverage to lower costs.

**Create new value**
America has been the king of innovation for a century. While we’re still doing okay, our lead is vanishing quickly — or gone already in some areas like gene editing and quantum teleportation.

Because of the nature of technology and where innovation is happening, the winnings are going to a smaller and smaller group of companies and people. The Amazons, Googles, and Comcasts are eating up almost all of the new value. Even Walmart, once the evil villain ruining American businesses, is now fighting to survive.

All of this is partly why, for the first time in recorded history, 2015 saw more business closures than new business creations in the US. Even though Silicon Valley seems sexy lately, American entrepreneurship is actually tanking, which is a major problem because almost all new jobs are created by new businesses.

“But even when new technology kills jobs, new jobs are created to replace them!”

Yes, this has been true throughout history. The person who made a middle class living doing horseshoes could get some retraining and do tires for cars. That pattern has repeated over and over again.

But many top technology experts warn that the pattern is ending. Things are different now in ways that were never true before.
The future of employment

About half of today's jobs will likely be done by computers in a decade or two. Automation will take over mostly well-defined routine tasks, shifting jobs from middle-income manufacturing and service jobs. As computers get better at for example perception – think self-driving cars – they are likely next up to be replaced by machines. Frey and Osborne (2013) estimate the majority of these tasks are becoming automated. Here are how their predictions apply to 2016 US employment.

Official reports from groups like the White House’s Office of Science and Technology Policy and PwC estimate that 35-40% of American jobs are going to be GONE (and not replaced) by 2030.

Driverless cars are a perfect and immediate example. They’re going to put 3-5 million people out of work in the next decade. That’s 3% of the total US workforce. Goldman Sachs estimates that 25,000 drivers per month are going to start losing their jobs very soon.

What are they all going to do? There won’t be that many jobs fixing the robots — and unlike the horseshoe worker who could retrain to fix tires, truck drivers aren’t likely to become electrical engineers and machine-learning programmers.

Driverless cars are “going to be the leading edge of a tsunami of labor displacement. It’s not something the next generation is doing to have to deal with – it’s going to happen in the next decade. I think it’s incredibly
irresponsible that no one’s making plans for this.” – Andy Stern, former president of the Service Employees International Union.

Andy Stern, labor leader and former president of the Service Employees International Union, says “Commercial truck driving is going to be the leading edge of a tsunami of labor displacement. It’s not something the next generation is going to have to deal with — it’s going to happen in the next decade. We’re talking millions of jobs: the drivers themselves, but also the people in insurance, repairs, restaurants, hotels.”

“I think it’s incredibly irresponsible that no one’s making plans for this,” Stern concluded.

Yet Trump’s top economic advisor recently said “I think it’s 50-100 years away. It’s not even on my radar screen.” He is 100% wrong.

Historian Yuval Noah Harari writes about the ‘Useless Class’ on TED.com, “This is not an entirely new question. People have long feared that mechanization might cause mass unemployment. This never happened, because as old professions became obsolete, new professions evolved, and there was always something humans could do better than machines. Yet this is not a law of nature, and nothing guarantees it will continue to be like that in the future. The idea that humans will always have a unique ability beyond the reach of non-conscious algorithms is just wishful thinking.”

**Disease and panic**

There’s two problems with contagious medical disasters: the illness, itself, and the chaos it can cause.

Although any disaster can cause panic, epidemics have a tendency to cause societal breakdown very quickly. A small example is Ebola in 2014. Only 28,000 people were infected, mostly in Africa. But people in the U.S. and many other countries around the world disproportionately panicked, closed their borders, and even kept their families locked in their homes.

Imagine if something nasty like smallpox was spreading. People would start isolating themselves. Violence would break out while people gather last-minute supplies. Emergency services and medical personnel would stay home. It doesn’t take much to start that downward spiral.

Epidemics are no joke. Some examples:

- The Plague of Justinian in 541 AD killed 100 million, half of the world’s population.
- The Black Plague in 1346-1350 killed 50 million. You might be surprised to know that the plague has started killing people in America again.
- Hong Kong Flu in 1968 killed 1 million.
- SARS in 2002-03 infected 8,100 people across 37 countries.
- Ebola in 2014 infected 28,000 people, killed 11,000, and caused some countries to close their borders.
- Zika in 2015-2017 has spread to 84 countries with an estimated 100,000 infections.

It’s understandable if you’re thinking that the really nasty ones happened long ago and modern medicine will save us. When the world is working ‘normally’ that’s usually true. We’ve been able to react to and contain the big things like SARS and Ebola before they turned into catastrophes.

But what if something new pops up, or more importantly, the world stops working normally?

Some of the major risk factors for a catastrophic epidemic are getting worse:
Population density helps disease spread faster. In our lifetime, 70% of the world’s population will live in dense cities. That’s 2.5 billion more people than today. The number of mega-cities has tripled in the last 20 years. There are now more than 30 cities with over 10 million people packed in together. The UN projects there will be 40 mega-cities by 2030.

Global travel means a disease outbreak can start in Asia and spread to the U.S. in less than a day. Instant communication and sensational news means panic can spread even faster.

“We’re only as secure in the world as the weakest country,” said Jimmy Whitworth, professor of international public health at the London School of Hygiene & Tropical Medicine.

For most of the last hundred years, we were always making progress in the fight against disease. But those scary illnesses are starting to fight back — and in some cases, diseases we thought we had totally beaten, like Polio, are coming back in force.

According to the World Health Organization, “Antimicrobial resistance (AMR) is the ability of a microorganism (like bacteria, viruses, and some parasites) to stop an antimicrobial (such as antibiotics, antivirals and antimalarials) from working against it. As a result, standard treatments become ineffective, infections persist and may spread to others.”

All the big agencies like WHO, the US Center for Disease Control, and the American Medical Association are ringing major alarm bells about this danger. Without the tools to fight back against these illnesses, we could easily see another major pandemic like the Spanish Flu.
Influenza hospital at Camp Funston, Kansas in 1918. If you’re thinking “this picture is old, it won’t happen in modern times!”… think again. The same strain has popped up six times in the last ten years. via Wikipedia.

Between 1918-1920, the Spanish Flu infected 500 MILLION people and killed an estimated 75 million, which was 4% of the world’s population at the time. It even infected remote places like the Arctic and small Pacific islands.

The BBC reports that climate change is uncovering viruses and bacteria that in some cases haven’t been in the wild for a million years.

For example, anthrax and Spanish Flu have recently reemerged from melting ice and permafrost soil. In 2016 people near the Siberian arctic circle started dying from anthrax picked up from old deer carcasses. They’ve even found the same 1918 Spanish Flu strain coming out of corpses in Alaska’s tundra.

Those are just the diseases we know about. Because of global warming, scientists are starting to find bacteria and viruses that have been hidden in the ice for millions of years. Our bodies and medical systems could have absolutely no defense if any of those turn nasty.

**Biological weapons**
Biological weapons are a risk, especially if things get worse in the world to the point where enemies would use such devastating weapons as a last resort.

Some bioweapons could target people, and others could target our economy. For example, in the UK in 2001, Foot-and-Mouth Disease wiped out 10 million cattle. In 2011, an African terrorist threatened to weaponize that disease to attack the American agriculture industry.

The CDC and US State Department track at least five combative countries with biological weapons programs. North Korea, who continues to improve their weapons programs and grows more aggressive towards the US, is one of them.

Steven Block, professor of biological sciences at Stanford, warns: “Simply put, smallpox represents a direct threat to the entire world. We’re tempted to say that nobody in their right mind would ever use these things, but not everybody is in their right mind!”

Block points out that although we’ve eradicated smallpox in the wild, governments like Russia and the US keep them stockpiled. In 1979, the Soviet Union accidentally released anthrax from a military testing facility. So those kinds of innocent accidents do happen.

But with new technology, small non-state groups are able to create these nasty weapons in their basement.

Bill Gates, who has been spending his fortune fighting diseases like Malaria and creating clean water infrastructure, recently warned world leaders in February 2017 that rapid advancements in technology are making it possible for small terrorist groups to engineer and release viruses that could kill billions.

Gates believes that whether it’s naturally occurring or deliberately started, it’s highly likely that a lethal, global pandemic will happen in our lifetime.

Gates warned, “Natural epidemics can be extremely large. Intentionally caused epidemics, bioterrorism, would be the largest of all. With nuclear weapons, you’d think you would probably stop after killing 100 million. Smallpox won’t stop.”

“Because the population is naïve, and there are no real preparations, if it got out and spread, [deaths] would be a larger number. Should the world be serious about this? It is somewhat serious about normal classic warfare and nuclear warfare, but today it is not very serious about bio-defense or natural epidemics.”

**Movie stuff: asteroids, aliens, zombies, and killer apes**

Artificial Intelligence and climate change are “movie disasters” that rational research suggests are actually real threats. Other movie scenarios like alien invasions are obviously harder (or impossible) to predict, and we can all agree they probably won’t happen.

**Aliens**

While it’s reasonable to think “the universe is so massive that there has to be life somewhere else”, scientists have been wondering why we haven’t seen any evidence of other life yet.

There’s a popular theory about alien life that reinforces all of the other points we’re making in this article, so we wanted to call special attention to it.

Peter Ward, a paleontologist who helped discover that our planet’s past mass extinctions were caused by greenhouse gas, calls this the Great Filter.
According to Ward, “Civilizations rise, but there’s an environmental filter that causes them to die off again and disappear fairly quickly. If you look at planet Earth, the filtering we’ve had in the past has been in these mass extinctions. The mass extinction we are now living through has only just begun; so much more dying is coming.”

The most likely answer for why we haven’t heard anything from alien life is that, although it’s very likely alien life does or has existed, civilizations collapse before they become advanced enough to contact us. Maybe they exhaust their planet or destroy each other through war.

“Space weather”

In 2013 a “relatively small” meteor impacted Russia with the force of 300,000 tons of TNT. It damaged 3,000 buildings and injured 1,000 people.

Our planet gets hit with debris a thousand times every day, but 99.999% of the time it’s too small to matter. Objects that hit the ground at more than 10 meters in size are considered the really nasty ones.

According to NASA’s Jet Propulsion Laboratory, there are about 100 meaningful impact craters around the world. NASA can see and predict things like possible upcoming meteor strikes, and with a few exceptions they are keeping an eye on, there aren’t any big worries in the next 50 years.

Solar flares are actually more relevant. We considered including them in the natural disasters section but felt most people would think of them as movie disasters.

A recent report by NOAA and the National Research Council estimates there’s a 12% chance we have a significant solar storm before 2020.

Space weather can disrupt key electronics around the world. A 1989 storm took down one of Canada’s largest power grids in less than 90 seconds, leaving millions without power and causing massive disruptions.

“A longer-term outage would likely include, for example, disruption of the transportation, communication, banking, and finance systems, and government services; the breakdown of the distribution of potable water owing to pump failure; and the loss of perishable foods and medications because of lack of refrigeration,” the NRC report said.

Learn more about space weather and the kinds of damage electromagnetic pulses (EMP) can do to our electricity grid.

You can’t depend on the system to save you

Big SHTF emergencies are hard enough to fix when the system is working perfectly. When those systems are failing, you absolutely cannot depend on them to save you.

There are two big problems here:

1. The system is broken. It can’t fix the problems that need fixing, which makes those problems worse. (Think climate and the economy).
2. When things really do get bad, like after a big natural disaster or when society is breaking down in a panic, that system isn’t nearly as helpful as people think it will be.

People across the political spectrum share the same feeling — our governments and institutions aren’t working nearly as well as they should be. And it’s only getting worse.
It doesn’t matter which side you fall on in legitimate debates like “how do we make healthcare accessible while still being a free market?” or “should we still treat healthcare like a free market at all?”

The machine that is supposed to identify those problems, figure out how to best solve them, then go implement the solutions is fundamentally broken.

We would know — some of the founders of The Prepared worked on major policies at the highest levels of the federal government, trying to fix things like emergency response and education reform.

Much has been written about the deep political divides in America. It’s true, and it’s getting worse. But the narrative you read in the press doesn’t dig deeply enough or put it in perspective for preppers.

Our society faces really big questions. Some of which are discussed here, like climate change and a post-capitalist economy. The right answers to those questions are difficult or even painful.

But our system is set up to make small movements within a set of rules based on two parties and a simple majority. Rules that aren’t working anymore. So it’s no surprise that nothing real is being accomplished. We haven’t really “bit the bullet” and truly tackled big hard problems since the Depression, WWII, and maybe the early Cold War space program – all examples of when a lot of lives were truly on the line.

Understand that growing partisanship and gridlock are symptoms of the underlying cracks in our foundations. Even Trump is a symptom of the declining American Empire.

And as you know, bickering about symptoms doesn’t solve anything. You have to dig deeper.
Things will have to get much worse, possibly to the level of open revolt or a massive depression, before the problems will be really solved. If that weren’t true, we would’ve already fixed things like healthcare, education, immigration, income disparity, housing costs, and climate change by now.

**The American Empire is not safe**

We often hear people say “all of these problems happen in other crappy countries, not America! We can’t lose!”

Think again. We’re sure that most people at the peak of empires throughout history thought that their country was always going to be fine. But every single country that has reached global prominence has then declined at some point.

Even the Pentagon and the US Army War College concluded in a recent report that “the world has entered a fundamentally new phase of transformation in which U.S. power is in decline, international order is unravelling, and the authority of governments everywhere is crumbling.” They later went on to say the post-WWII American Empire is “collapsing.”

Writer and investor Doug Casey said “any country can become Russia in the ’20s, Germany in the ’30s, China in the ’40s, Cuba in the ’50s, the Congo in the ’60s, Vietnam in the ’70s, Afghanistan in the ’80s, Bosnia in the ’90s, or Argentina in the 2000s.”

Add to that Venezuela and Syria in the 2010s.

During the 1950s-1970s, Venezuela was not only the richest country in Latin America, it was one of the 20 most prosperous and developed countries in the world. It was even richer than Norway.

Their country has entirely collapsed. “There are people in Venezuela who are literally starving. This is apocalyptic stuff,” says Eric Farnsworth, vice president at the Council of the Americas.

Venezuelans lost an average of 19 pounds per person last year due to lack of food. Children are dying in the streets because there isn’t enough medicine.

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![Price of basic groceries](image-url)

*By The New York Times | Sources: CENDAS-FVM, Sary Levy, professor at the Central University of Venezuela | Minimum wage includes monthly food ticket | Measure for basic groceries based on the National Institute of Statistics' monthly nutritional requirement for a family of five | As of May 2017*
This happened because the government didn’t properly address the fundamental problems in their country. They would treat the symptoms, like raising the minimum wage. But now the price of basic groceries are 500% more than the minimum wage. 93% of Venezuelans cannot afford food.

Tying it back to other topics like disease, cases of Malaria in Venezuela have gone up 76% in just one year. Overall, medical supplies are down 85%. People are walking to neighboring countries to buy diapers and aspirin.

Yes, the US is better protected against these kinds of issues than a smaller country because we have more money and more tools.

… Something about the bigger they are, the harder they fall?

**Our institutions have a bad track record of dealing with disasters**

Our governments can’t even [process](https://example.com) doctor appointments for veterans who are dying of cancer or [keep track](https://example.com) of billions of dollars of weapons we brought to Iraq. So why do we assume that they will perform well in a crisis?

Even if agencies like FEMA and local level departments are well funded and well staffed, there are practical limits to what they can do. FEMA plans are based on it taking at least 72 hours for the federal government to mobilize responses for simple things like storms.

If a major earthquake happens, cell phone towers will go down, electricity will go down, and millions of people will suddenly need assistance. The roads might be impassable. People will be dead or dying, injured, crying for help. It might takes day or weeks for things to return to normal.

According to 20-year emergency response expert Eric Holdeman, “The thought that ‘I have a problem. I’m going to call 911’ is not a good planning assumption in a regional disaster because of limited resources. It doesn’t take much to overwhelm the existing resources that are at hand.”

Holderman adds that many people use the excuse “a catastrophe like that will kill me, so why should I bother preparing!” But the data shows only 2% of people die in the immediate crisis. So even if SHTF, you’re likely going to be in a survival situation without government help.

Criticisms of the government’s response to disasters like Hurricane Katrina are so deep, they even got their own page on [Wikipedia](https://example.com) and a special Congressional post-mortem [website](https://example.com).
The recent water crisis in Flint, Michigan is a good example of a “slow boil” problem that poisoned 100,000 residents with lead-tainted water. It took months to even admit the problem and a YEAR before they declared a state of emergency.

President Obama said, “What is inexplicable and inexcusable is once people figured out that there was a problem there, and that there was lead in the water, the notion that immediately families weren’t notified, things weren’t shut down. That shouldn’t happen anywhere.”

Non-government organizations like the Red Cross are just as inept. For example, the 2010 Haiti earthquake killed 130,000 people and destroyed 250,000 homes.

The Red Cross raised a record $500 million in donations to directly help Haiti. They spent $125 million of that on their own internal expenses and in the end only built SIX new homes after promising around ~15,000.

**Growth mindset and the fun of getting prepared**

Learning new skills is fun! Getting outside, being a part of a tightly knit community, and playing with new toys is fun!

Recent research shows that the key to making the most of your leisure time (like weekends) is not to sit on the couch and binge watch Netflix or go shopping, but to pursue meaningful challenges. Even if you’re tired from work, getting up and doing something meaningful makes you better rested than simply sitting on your butt.

There are lots of overly fancy psychology and sociology labels for these principles. But the punchline is true: people get “a sense of well-being that arises from meaningful, challenging activities that cause you to grow as a person.”
We talk about Maslow’s Hierarchy in prepping to help prioritize things like water and shelter, the foundation of the pyramid. But there’s a reason why the top of that pyramid is self-actualization, which means we are at our best when we are trying to be our best.

The popular “growth mindset” model says that one of the key differences between good / happy / successful people and those that aren’t is whether they have an attitude of learning and growing.
What better way to grow as a person than to learn practical and useful new skills that can save you and your loved ones, gets you outside and with other people, and gives you comfort and peace of mind that you are a better equipped person who can take care of themselves and those they love.

**The best kind of insurance**

We spend money on all kinds of insurance, from common types like home and auto to indirect types like retirement accounts and education plans.
But the priorities have gotten a little skewed. When researching a post about fire preparedness we spoke with a homeowner in a mountainous area prone to wildfires who spends thousands of dollars a year on fire insurance. But they didn’t want to spend money on prepping.

We think that doesn’t make sense. You spend thousands on insurance for the stuff inside your house in case it burns down, but spend nothing on helping your small children actually survive the fire in the first place?

These are otherwise great parents and intelligent people, but the motions of modern life can make a person lose sight of how to balance costs, risks, and priorities.

The cliche insurance salesman line of “you’re not buying insurance, you’re buying peace of mind” is really true in prepping.

You’ve seen there are real reasons with real chances that you’ll need to use your prep — but we sincerely hope you never need to.

No matter what does or doesn’t happen, being ready means you get a bonus “I’m prepared and able to handle myself better than 99% of people” insurance policy. Many preppers say that was an unexpected benefit of their prepping, and the peace of mind from knowing they’ll be okay made a big difference in their lives.

**Ready to get started?**

Take a deep breath      Even just writing this overview article makes us feel scared and pessimistic.

But you can do something about all this while still enjoying the good life you have today. The [Sane Prepper Mantra](#) can help guide you through this process so you don’t get overwhelmed.

Check out our [beginner’s guide to emergency preparedness](#) to learn what the right steps are in the right order so you don’t waste any time or money.

And don’t forget to [share the fun and responsibility of prepping with your friends and family](#). It makes each of you stronger and more likely to survive.