

CHAPTER 1

IT'S A COMPLICATED LIFE

Go into a hypermarket anywhere across the world and think what it would feel like for someone transported from the 1950s into the present day. The range of goods would seem incredible: exotic fruits, Asian spices, wines from around the globe, compact discs, light bulbs and home appliances like microwave ovens or even televisions. There would be a fantastic, and to our 1950s visitor an unbelievable, array of brands, sub-brands and varieties. There would not be just Coke or Pepsi but diet, caffeine-free, cherry and now vanilla versions of cola too. Then there would be the own-brands. The choice would seem huge, unimaginable and unmanageable.

Even those of us brought up in the modern era sometimes find the choice simply overwhelming. In a personal example, one of us was looking for orange juice in a grocery store in Florida. Of course there was the issue of brand choice, but the real complication came with the different varieties – eight in all for the world's leading fruit juice brand, Tropicana. Some had added calcium, others were 'low

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acid'; there was one specially for children and another with double vitamins. The process of deciding what was wanted did not take long – but finding it took several minutes.

The same is true across the world. Thus, shops supply many different types of dental floss (14 in one British pharmacy we visited) or brandy (too numerous to count in a Spanish hypermarket) or microwave ovens (22 models in a French hypermarket). In a London electrical store, we found 15 different models of toaster, in a grocery retailer over 40 different variations of coffee (brand/size/type of grind) and too many cooking marinades to count in an American food outlet. One TV crew filming in an English store to illustrate the variety that we highlight in this book was 'overwhelmed' with the fresh milk options. These included a special 'night-time' milk and one that was kind to woodland animals!

And this range of choices permeates our lives. Homes hold a far greater inventory of foods, drinks and personal care products (to match the individual household members' tastes, or health concerns) and of cleaning and washing products (to match different tasks). Our music choices are more varied, with a typical home having many more CDs than our parents would have had LPs and cassettes. There is a much wider range of beers, wines and spirits to be found in bars. And we have more TVs in our homes (with around a hundred times more channels to choose from than twenty years ago) so that different members of the household can watch what they want, not to mention the increased options arising from video tapes, DVDs and video-on-demand. This is just one example of how our lives are more complicated than they were for our friend from the 1950s. But a large number of developments are adding to the complexity of life.

This book is about such complexity and the challenges and opportunities that it presents to us as individuals and as a society. We believe that not only is this a fundamentally new way of considering consumer attitudes and behaviour, but it provides the tools for seeking the solutions that we, as consumers, parents, workers and citizens, need. Our basic thesis is that life is better but it is more

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complex. If we can all understand this and what it implies for our lives, we can then assess what will help and what will not. We can determine the best choices, how we should prioritise things and the products and services that need to be improved or developed anew.

In this book we show why life is becoming more complex and the stresses and strains it places on people. We explain the factors driving the need for more choice, the problems this creates and the strategies consumers utilise to cope with it. We discuss the types of advice that people need and how technological innovation can help but also exacerbate people's problems. We explain why employment policies will have to become more flexible, and companies and their marketing activity more consumer focused and friendly.

WHY IS LIFE BECOMING MORE COMPLEX?

When we say life is more complicated, what do we mean? What are the processes that are driving this change and why do we as individuals and a society accept it?

We have already hinted at one of the reasons – the range of choices available to consumers, even in the more mundane aspects of their daily living. This very much reflects the empowering effect of rising affluence that allows people to indulge in, and embrace, a wider range of wishes. This is the paradox of economic growth; it is an enabler but it is also a complicator.

But it is not just a question of affluence – economic growth sustains a wide range of factors that are making life more complicated.

The rise of the new individualism

First is the rise of what we might call the new individualism. Of course, economics again is an issue here. Most people, being more financially empowered, can exercise greater discretion with their purchases and, even more fundamentally, have less to lose when they buy

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the wrong thing – making a mistake is less painful. We buy clothes we never wear, food we do not eat and books we have no time to read¹. Many commentators have noted² that there is something about the development of human society that encourages the definition of the self to be more individualised – put bluntly, people are happier doing their own thing. This economic discretion and the growth of individualism mean that consumers require, indeed insist upon, more choice. Not only do we have the means and desire to do our own thing but we also want to do much *more*; we want to ‘have it all’. As individual players in a world where barriers to what you can and cannot do have largely broken down, we expect to be able to be good parents, have a great career and lead fulfilling and exciting lives outside the worlds of family and work. But wanting it all and, more stressfully, expecting it all, obviously have consequences.

The rise of individualism means people want individual solutions and there are three ways that the market can deliver this to us. First, it explains the growth in interest in hand-made products that provide authentic and unique goods. This has always existed, of course, and has always, inevitably, involved a price premium – craftsmen and women expect, and often achieve, a reasonable wage for their labours. But not only has increased affluence allowed more people to ‘indulge’ in such premium products and in a wider range of markets, but globalisation has allowed a growth in imports of hand-made, authentic but reasonably priced items.

Then there is the development of mass customisation, where although automated in some way, consumers can literally specify exactly how they want a product or service formulated³. A classic example is Dell Computers, where a customised computer can be ordered online. Another is Starbucks. Love it or hate it, the success is built in part on consumers being able to choose an almost limitless variety of drinks to suit their particular tastes: from a double decaff espresso to a white chocolate mocha. It is almost impossible to work out exactly how many different coffee beverages one can construct in a Starbucks but we reckon it is over 8000. As a journalist suggested to

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us, if you tried a different type each day it would take over 20 years to work your way through the Starbucks coffee menu (and that's before you got started on the teas and other drinks they serve). And none of this takes account of the different coffee beans the shops offer – currently 45 according to the company's website.

In a sense, another form of customisation, and the third market response, is increasing sub-branding and varietisation (as with the Tropicana example already mentioned). To some extent, of course, this will depend on the market in question.

All three of these developments are helping to spur the growing, often bewildering, array of choices that people face. We discuss this issue later in this chapter and elsewhere in the book, but here we will restrict ourselves to one comment: it is one explanation of why brands remain an important factor in consumer behaviour. This is particularly so for young, inexperienced consumers who can be daunted by the choice on offer and use brands as a 'choice editor'. (Our research shows that young people are much more positive about brands.) But younger consumers are also more likely to use brands to help position and anchor themselves in the world – almost as a part of their identity.

Thus, an irony of the growth of individualism is that it promotes the need for brands, especially among certain groups in society.

The routeless society – the decline in deference

Alongside, and interplaying with, the new individualism is the declining influence of a range of established institutions. Again, populist views about this are not entirely correct. These talk about the decline in trust in institutions, and while there is some evidence of this, it is not universally true. For example, in a MORI poll in Britain, the proportion of the general public saying (in 2005) that they trust the police, judges and politicians to tell the truth has not changed much since 1983. Indeed, the proportions trusting doctors and teachers

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have risen. A way to describe our relationships with such institutions and such professions is that we show less deference towards them – their views have less impact on our own life choices. There are fewer ‘givens’ in life. In the past, people’s moral, ethical or social decisions were more likely to be determined by others: the church, the government, elders in the family or the class you came from. Now this is less true. For many people this is a liberating experience (although it is not seen like this for some of those on the right of the political spectrum) but it can bring problems. With fewer ‘givens’, people have less guidance and fewer ‘signposts’. They have to plot their own life strategies; make their own choices. With fewer set courses, life becomes more complicated. As it becomes more complex and as the deference towards traditional institutions wanes, so there is a growing interest (contrary to the claims of many critics) in various guises of community. Some of these are local (note the growth in local and regional identity across the world) and some are built around activities (communities of interest).

But this is a key area where we all need help, and all of us can help. As individuals we can seek advice from friends, family or work colleagues and also provide it too. But the government, the private sector and the media also have roles and responsibility here in providing information and sensible guidelines.

The critical thing for each of us is to ensure we reap the benefits of this liberation by having an open mind as to what we can (and cannot) do, and being relaxed about seeking ideas and advice from a variety of sources.

Human capital and the network society

As the traditional constraints and controls of institutions, classes, religions, communities and families have waned, so the need to manage connections and networks has become more important. Sociologist Manuel Castells describes the defining zeitgeist of the times as the ‘network society’⁴ – the critical thing nowadays is who you know

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and who you are connected to; the communities (in the broadest sense) that you are part of or have access to. Jeremy Rifkin, an economist, believes access to networks is becoming more and more important⁵. Work by social scientists at Essex University in Britain also suggests that such networks are of rising significance (see Chapter 3). Again, the outcome here does not chime with popular belief. To take families as one example, it is clear that the potential influence of parents is growing. Although their ability to proscribe what their children might or should do is decreasing, their role in providing access to services and networks is becoming more crucial. The same is true of other institutions – their strength and importance to the individual comes not from predetermining life courses and individual actions but from providing options and life chances through their access to networks of suitably minded people, services and organisations. The importance of networks is, of course, heightened by the new technologies that we consider later. But, and this is the critical point, the very essence of negotiating and managing networks is not only constantly evolving but is, in itself, complicated, requiring a range of social and other skills.

Related to the increasing importance of networks and the skills required to navigate them – what we refer to as ‘social capital’ – is the growth in what has been called ‘cultural capital’. In a service economy, it is access to services, networks and the *consumption of culture* that is important, argues Rifkin in his book, *Age of Access*. Echoing the work of influential French sociologist Pierre Bourdieu, Rifkin maintains that the critical currency of the modern world is cultural capital. This is the knowledge and experience of arts, culture and hobbies that help to define who we are and, critically, differentiate us from others (can you talk authoritatively about opera, wine or even a fashionable TV drama like *The West Wing* or *Desperate Housewives*?). Rifkin argues we are moving from an era of industrial to cultural capitalism, where ‘cultural production is increasingly becoming the dominant form of economic activity’ and ‘securing access to the many cultural resources and experiences that nurture one’s psychological existence becomes just as important as holding

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property'. Whether the culture is 'high' (opera?) or 'low' (celebrity watching?), you can differentiate yourself, gain kudos and access to opportunities by having cultural knowledge or experience ('been to the match', 'seen the play'); by having cultural capital. This is important because surely the management of this 'cultural' capital is more complex than that of physical goods. As Rifkin points out, 'They are immaterial and intangible. They are performed not produced. They exist only at the moment they are rendered. They cannot be held, accumulated, or inherited.' In other words they (the components of cultural capital) need to be maintained and nurtured on a regular basis. This is another pressure in modern life that we believe is critically important in understanding the complications people face.

What does this mean for us in our everyday lives? Well, first we are going to seek an ever-wider range of experiences as we work on building our cultural capital. But the implicit barriers to entry for cultural activities (defined in the broad sense we are using here) mean that we will be looking for ways of gaining 'easy entry'. The growth in guidebooks in a variety of guises and of 'How to ...' and 'Introduction to ...' titles is testament to this; as are the various 'make-over', cookery and other 'educational' TV programmes.

As we all realise that networking in both social and work environments is important, we will want not only to hone our skills in communication but also to acquire and use the modern communication technologies that can be such an aid in this.

In the network society, word-of-mouth becomes more important – we listen to, and pass on, information from friends, family and colleagues.

New life courses; new challenges

Together with the economic, social and political changes already outlined are some purely demographic ones that are changing the nature of people's life courses and hence their life choices. People

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are living longer, retiring earlier, delaying getting married or cohabiting, having children later (and fewer of them) and having a more pronounced period of Bridget Jones style 'singledom' (something that hardly existed at all in the past – people may have been single but they most likely would have lived in the parental home whatever their age). The old progression of living at home, getting married and leaving home, having kids, children leaving home and then retiring has been replaced by a more differentiated and complex set of life stages. Increasing numbers of people: temporarily return to their parents at some point after having left home; cohabit for a while (often a long while); decide not to have children; experience divorce or separation; have a prolonged 'empty-nest' period after the children have left home (and between the times when they are temporarily back); or delay retirement. All these increase the variety of possible stages in life that people can go through.

The more varied and less predictable life courses mean there is, at any given age, a less certain or specific type of arrangement to be expected. Your age no longer determines (or certainly not to the extent that it did in the past) your outlook, attitudes or behaviours in life. And, as we will discuss in Chapter 3, it is arguable that from a neurological point of view, an ageing population is likely to be a more individualistic one too. Put simply, none of us should feel constrained any more just because we have reached a given age – we can do what we want, dress how we like, consume whatever we wish (subject to financial and physical constraints, of course).

TECHNOLOGY AND COMPLEXITY

So, economic growth and rising affluence, the individualisation of society, the declining influence of, and deference to, the prescriptive function of traditional institutions, fewer given roles and lifestyles, the increasing importance of networks and just plain old demographic change all mean life is more complicated, but there is another factor that is important too – technology.

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Here again is a major paradox of the modern world since, in many ways, technology is a solver of problems and hence simplifies things; but in reality it often does the opposite. The reason for this is that in periods of rapid technological change, as we are experiencing now, the very pace of change is confusing and disorientating. As Marshall McLuhan once noted⁶, 'Innumerable confusions and a feeling of despair invariably emerge in periods of great technological and cultural transition.'

The very nature of some of the new technologies helps to fuel the perception of a faster pace of change. Always on, mobile devices now allow people to be contacted not only at all times but in all places too. Add in the sheer variety of channels that now exists – TVs, phones, personal digital assistants (PDAs), computers – and there is a very real danger of channel overload, particularly as it continues to grow with increasing digitalisation and bandwidth. Unsurprisingly, orchestrating and controlling this cornucopia of channels and the interactions between them (you might buy over the Internet, return to a shop and complain via a phone) is a daunting task. The fact that marketers, cold-selling in a number of ingenious ways (such as with those numerous pop-up windows that obscure your chosen web page and are deliberately difficult to close), abuse some of these channels only makes matters worse.

Our problems with technology are made worse by the fact that those driving technological innovation and dissemination seem almost to go out of their way to confuse people by overcomplicating the functions and workings of the new-fangled products. In their quest to add every techno bell and whistle to their latest wonder-invention, they not only provide capabilities that, although the technology can provide it, no one actually wants, but also do so in ways that completely flummox the users whose lives it is meant to improve. For example, over 50% of British consumers do not feel confident in using all the features available on their video recorder or DVD.

Products are also sometimes brought to market before they are fully tried and tested and before user interfaces are completely researched and assessed. So, although technology can improve and

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de-complicate people's lives – think of washing machines, microwaves and personal organisers – it is invariably implemented in such a way as to add to life's complications; certainly when consumers are first exposed to them. Such, as we say, is the paradox of modern life.

This is not to say that the new communications technologies are not welcome – their tremendous success is testament to the enthusiasm with which they are greeted. They are needed for networking, are valued for their convenience and appreciated for their contribution to that activity that humans love – socialising.

From this, we can safely predict that the Internet and other communication devices will continue to thrive, but success will be most notable for solutions that simplify or offer control/management of our lives. But what is really needed is a revolution in technology design (and this applies to all products and services, not just digital technology). Designers need to throw off the shackles of techno-determinism (building what is clever or possible) and turn themselves to being user-led/needs-driven (building what people want and need).

As individuals we probably need to do better at controlling our desire for the latest techno whiz-bang (unless, of course, you are a real techno geek). This includes waiting until something new has bedded in and has shown itself to work well, while at the same time assessing in a more controlled way whether a piece of kit is really going to improve your life. If not, why expose yourself to more complication and frustration?

THE MANIFESTATION OF INCREASING COMPLEXITY

So, for a variety of social, political, economic and technological reasons society has changed, and is continuing to change, significantly. There seems little point in moaning about this, or indeed trying to slow or even reverse this development – economic growth is a

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liberating force that feeds the increasing individualisation, choices and complications of modern life. In our view, despite the obvious attractions to some of a back-to-basics agenda, it is futile to try to impose more simplistic and rigid lifestyles onto the population. Life is getting more complicated because individuals readily seek those life options that make it so. We cannot change that basic desire, that basic driver of change, by, for example, telling women that they should not do paid work when they have young children or making divorce more difficult or trying to increase the power of institutions in dictating people's lives. All we can do is try to ameliorate the unintended, and not so nice, consequences of our and others' increased life choices. To understand what we might do, let us consider some of the ways in which life's complications are manifested.

Drowning in choice?

The first, and most obvious, area of complication in our lives is that of overwhelming choice in terms of the products and services we can buy. Some people may wonder whether you really can have too much choice, and certainly in our experience the world seems to divide into those people who immediately relate to the idea and those who do not⁷. What is not in doubt is that nowadays there is a degree of choice unimaginable to our grandparents.

More choice is the result of both demand and supply. Increasing individualism, as we have already pointed out, requires a wider range (or more variations) of consumer goods and services. We expect, and can afford to pay for, things that satisfy our own personal needs. Wherever you look in modern life there is more choice; and on the whole that is because there is a demand for it.

On the supply side, globalisation has opened up markets and broadened tastes. Partly through access to global media, partly through travel and partly through supply push into new markets, people are exposed to, and embrace, a wider range of cultures and

the different tastes and product formulation that implies. As trade barriers reduce, international players can enter more markets, bringing with them their own ideas on what local consumers might like (not always successfully it has to be said). This broadens choice but also increases competition for national players which, in itself, is a spur to innovation and new product design by local producers.

So consumers, at an aggregate level, want more choice and producers are – on the whole – able to offer it (indeed, some have suggested that companies may increase the number of varieties deliberately to confuse consumers). Yet this provokes complication for two reasons. First, although at a market level there may be a demand for greater choice (and a growing one as tastes fragment), at an individual level there may not be. Each person might want, say, three choices in a category, but every individual has a different set of three ideal choices. Thus, what the market needs to deliver is a vast array of options to cater for the individual needs, but each individual is faced with a huge selection far greater than the three they might ideally like. This is compounded by the fact that some people are just not interested in some markets but are extremely interested in others and thus for any given product or service – cars, hi-fi, holidays or life insurance – there will be people who want more choice and those who want less. The result is that for many consumers in many markets an excess of choice is, indeed, a burden.

Second, even where people might want choice, they do not have the mechanisms and information to negotiate the available options.

Consumers have to develop strategies to deal with the explosion of choice. These range from seeking the advice of friends or professionals, to using price as a filtering process, to relying on brands as their choice managers. We discuss these strategies and the implications for us all more fully in a later chapter. Here we will restrict ourselves to making some basic points.

First, Naomi Klein is wrong when she postulates in her book *No Logo* that people are beginning to reject brands, for one simple reason: branding is a shortcut in the choice-making process. Sony

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ever let you down with an electronic appliance? Nokia with a mobile phone? Nike with a sports shoe? No – why not start your search with that brand then⁸? This eases the decision-making process when faced with multiple choices, particularly for inexperienced or unconfident consumers. And who can be confident in every market?

Second, consumers will increasingly seek various forms of advice. This can be from formal advisers (as in financial services), magazines (who increasingly publish comparative tests), retailers (who hold a tremendous amount of power here but need to ensure their staff are properly trained) and word-of-mouth from friends, family, work colleagues or others (increasingly via the Internet).

Third, in some markets, particularly low interest ones, people may simply use price as a choice mechanism, going for the cheapest or some combination of brand name and price. In some higher interest, connoisseur markets, those with the financial means may start at the other end (the most expensive). So, often consumers are not bothering to spend time weighing up some complex price/value equation – their choices may not, on the face of it, be as logical as might be presumed. Indeed, American psychologist Daniel Kahneman won a Nobel Prize for economics in 2002 for demonstrating that the idea of a rational consumer that underpins much economic theory was fundamentally flawed. Consumers, it turns out, have neither the time nor inclination to be completely rational (in the economic theory sense) in their behaviour, but instead act more intuitively. But arguably, this in itself is a rational response. In modern, complex, multiple choice markets, compromise (or a ‘good enough’ approach as we describe later) is not a bad strategy. This aspect of consumer psychology is something that companies have exploited for years, and something which, in itself, adds to consumer confusion.

Regendering life

Beyond consumption, there are broader challenges to individuals in our increasingly ‘routeless’ world. No better example exists of the

changes created by the collapse of set roles and life courses than that of gender. Over the course of less than two generations the relative role of women (especially) and men has altered beyond recognition. Look at sociological studies from the 1950s⁹ or contemporary accounts of life during that period¹⁰ and it is clear how the lives of women (and therefore men) were different. Now, although full equality has not yet been achieved, women have a far greater range of work, family and leisure options. But making these decisions and balancing the conflicts that can arise (for example between work and motherhood) inevitably has its costs. And as more women work, so they have more financial control over their lives – another liberation of sorts but an added set of skills that are required. Women, on the whole, find such choices rewarding but they clearly add to the stresses and strains – and the complications – of life. The same is true for men, albeit to a lesser degree. As women's roles have changed, so men have needed to adapt too. Again, this need not be seen as a negative development since most men welcome the opportunity to, for example, be more involved in their children's upbringing (our research unsurprisingly shows that few men relish taking on the more mundane household chores). But as the differences between men and women continue to erode, the result is that, for both men and women, roles and responsibilities have become less defined and gender stereotypes increasingly irrelevant. Life, in this sense, is more complicated.

The parenting challenge

It is not only that roles are changing and becoming more open but also that people, as we have suggested, are expecting more from life and thus putting themselves under more pressure to perform. Nowhere is this more obvious than in attitudes towards parenting, where the combined pressures of society and individual desire have arguably made the task more demanding than ever. Today's parents are taking childcare more seriously, having more 'quality' time with their kids, engaging with them, while at the same time worrying

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more. This trend has gone so far that some commentators feel that parents are verging on the paranoid and being over-protective of the children to the detriment of their long-term development and independence¹¹. Whether or not this is true, the reality is that parenting appears more complex than it has ever been. The answer for parents, surely, is to try to ‘chill out’ a bit and not overly worry about their children. Being over-anxious is not good for the kids’ long-term development. Another paradox of the modern world is that by worrying about our children we may be causing more harm than good – but getting the right balance in this is just another difficult decision.

As the family becomes more democratic, with not only more equality between parents (as just noted) but also more voice and notice given to children, so all decisions become – potentially – more consensual. There is a new level of negotiation within the family that must be welcomed, but that adds to the intricacies of family life.

It also means that shopping becomes more complex as each individual insists on her or his own product formulation or brand, whether that is cereals for breakfast, shampoo for the shower or toothpaste for the morning. The shopper (whoever that may be) will be buying multiple brands for different people, for different occasions.

At the other end of the scale, families may well want to exploit the bonds that exist (including those with adult children) to start thinking about products – and particularly in financial services – that cater for the whole family. An example might be family cover that spreads risk across the older and younger members (normally benefiting the latter). There is some evidence that companies are starting to consider such offers but there’s a lot more they could do.

Anxiety society

The concerns that parents have and the seriousness with which they approach their responsibilities are also, in part, a reflection of

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a broader and more pernicious social development that adds to the uncertainties of life – the emergence of what one might call the ‘anxiety society’. It is no coincidence that in a complicated society we worry more, and about more trivial things. But it is also the case that having more worries in turn makes life more complicated. So, the concerns about diet and health, illness and disease, security and safety, for ourselves and our children and loved ones, generate a bewildering set of decisions that have to be made on a daily basis. Even though most risks are smaller (longevity would not be increasing so dramatically if this was not the case), we are more aware of them, often exaggerating their real threat. In such a situation, how do we know what is the right action to take? How can we keep informed enough to make sensible and rational decisions? The answer is we cannot – which is why consumer behaviour tends to be increasingly volatile and irrational. To the extent that people do try to keep informed or make rational decisions about health, safety or other perceived risks they might be exposed to, it also means that life feels more stressful, more convoluted. Again, the answer – difficult though it is – is to try to be more relaxed about the scares and perceived threats. The danger, otherwise, is that we make our, and others’, lives more miserable. Too much worry is bad for the health.

COMPLICATED TIMES – UNDERSTANDING TIME AND PRIORITIES

It is these complexities that put added pressure on that increasingly precious commodity for many people – time. In a ‘have it all’ world, where our ambitions and aspirations are almost unlimited, where there are more choices and worries that require us to make our own decisions and where we have to pay attention to managing our social and cultural capital, it is inevitable that people are constrained by the limits of time. There are only 24 hours in a day. The reality of wanting to do more things and having more choices and the feeling of stress

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about more and more complex decision making inevitably increases the perception of time pressure.

There is no easy solution to this conundrum – wanting to have it all but not having the time to do so – but understanding it and the inevitable trade-offs people have to make is critical for us as individuals and for our families and friends. Public sector service providers and business need to recognise this too. And it is much more complex than merely reducing the time spent on an activity. A better way to consider this is, we believe, the concept of ‘time trade-offs’, which consider all the emotional, physical and social benefits and costs that people weigh up when making their consumption and lifestyle choices. Understanding this provides immense insight into how you can, and cannot, relieve life’s complications.

Ultimately, though, if we are not all going to burn ourselves out in a never-ending quest to accumulate more and more experiences (and we include here work and family experiences) we need to take stock and adjust. Here are a few suggestions.

First, we have to get better at prioritising our lives. We cannot do everything all at the same time. Why not put off something now until a later date, or even a later stage in your life? One of the benefits of living longer is that we can postpone a range of life choices from when to have children to career moves to new leisure experiences.

We could all also recognise that sometimes we need a break from the fast pace of modern life – a ‘time oasis’ as we refer to it later in this book. Doing nothing (or relatively little) cannot only be physically and psychologically regenerative, but helps to frame other periods and aspects of our lives. The fact that people spend so much time watching television and that for many the ideal holiday is sitting on a beach or by a pool doing relatively little, confirms the validity of such a course of action.

Finally, do whatever you can in the way you do things to make the best use of your time. Sometimes this will be by using technology (but note our warnings earlier about over-complexity in functions and not jumping in until new products are proven) but also it can

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come just by managing your life better. Routines can be useful in this respect.

Importantly, we all need to appreciate that time really is money. We spend long hours earning money and then insist on doing things ourselves at an effective hourly rate that is much, much lower. If you are working long hours use some of the earnings to 'buy' time for your non-work activities. Always consider the time-money trade-off. Time may seem like it is free but it isn't. Treasure it for what it is for many of us – our most precious commodity.

NAVIGATING A COMPLEX WORLD

For all of us, then, this increasing complexity in life, and the impacts it threatens, has immense implications. It affects how we view our lives and how we operate on a day-to-day basis. This is true for us as individuals, for the companies we work for and for what we want and need from business, government and other agencies in society (like charities).

This is a huge challenge for public services. How can they fulfil their various roles in supplying public goods and providing safety nets, while producing the choice and individual solutions we now crave and at the same time not making our lives more complex? Indeed, do they not have a responsibility to ease the complications of life? Would that not be a noble goal for politicians across the globe?

From a business perspective it raises questions about, and points to the benefits of, mass customisation and choice management aids for consumers. It also reinforces the potential value of brands and the importance of building trust in them. It explains why communications technologies have been such a success (the importance of social capital and managing complexity) and why certain new technologies will, and will not, succeed. It highlights the assistance people will need in the future, suggesting opportunities in such areas as self-help, personal development and advisory services. And it shows how an

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understanding of the complex relationship between such complicated lives and time will be a major aspect of a business's commercial success in the future.

Whatever way you look at it, understanding people's 'complicated lives' today and the implications for the happiness and prosperity of society is a critical issue – perhaps, in the 21st century, the most critical one of all.