



By Futures Alchemist

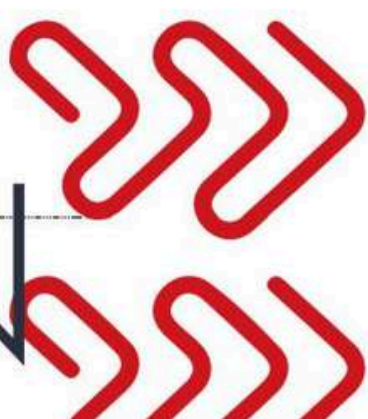
CHARLOTTE KEMP

2 Trends

That
Explain The
World
Today

For
Financial
Planners

PROPULSION



Two Trends That Explain the World Today

**And how they relate
to financial planning**

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Preface

I am delighted to have a chance to share these ideas on the Propulsion Podcast with Francois du Toit and to explore these Two Trends with respect to the financial services sector in South Africa.

My father, my daughter and I have all worked in various parts of the financial services world including working for banks, insurance companies, financial advisors and investment companies. And the insights from being both on the inside of the conversations as well as on the outside where we see how people use their financial resources, is part of what fueled the initial thoughts on this topic.

The combination of the appalling lack of financial literacy we are taught, along with economic systems the world over that do not make space for people with few resources, leads to the increasing impact of the scarcity mindset, as well as increasing polarisation of thought and belief.

When we can learn to read how these 2 particular trends form the foundation of so many other trends that get the headlines, then we can start to respond appropriately. As financial professionals we need to be able to identify our own place on the binary/fluid and the scarcity/abundance matrix. We need to be able to see where our clients are sitting and then develop the appropriate plans to help them to escape any limiting beliefs and move into a space that will serve them better.

This short book outlines these concepts and in the final chapters offers some appropriate responses in general, as well as some implications for financial planning.

I would love to hear your thoughts, agreements or disagreements on this concept, so please feel free to be in touch with me or to connect on LinkedIn.

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Introduction

Chapter 1 - Setting the Stage

I have two friends who have vastly different approaches to the future. (I do have more friends than that, but we are only talking about these two right now.) The first friend clams up if we ever talk about the future. She shook her head once and wanted to change the topic. Another time she literally and instinctively put her hands up over her ears like a child might who didn't want to hear something scary on TV. Discussions turn into a litany of disasters and problems that she sees happening around her and in the broader world.

I have another friend though, who when we talk about the future says she is disappointed. She isn't disappointed in what is happening, only that she won't be around to see everything unfold. She is excited about the possibilities that some changes in the world may introduce. She is curious about how people are responding to technological advances. She is thrilled with new studies about human behaviour and psychology. She has raised her children and supported them in starting the most unusual careers because she wants to see them explore the limits of what they want to experience in life.

Both friends have valid points. The constant, relentless onslaught of bad news, unexpected news, bizarre news, leaves us feeling like the foundations have disappeared and nothing can be trusted anymore.

It's not even the future that is scary and unpredictable. It is today. Today in our world we have devastating weather patterns, extremist political and religious uprisings, societies

swinging from liberal to conservative or back again, laws and policies being rescinded, indigenous voices getting louder and being heard, invasions, wars, genocides, poverty in the wealthiest countries, preventable deaths in the best medical environments, mental health crises, governments trying to impose martial law and some succeed, and others do not, and billionaires dying in accidents and the general public mocking in their response.

Yes, of course there have been all of these problems in the past but the difference today is that the pace of these events seems increasingly rapid and the complexity and interconnectedness means that the actions in one part of the world have an actual impact on people somewhere far removed.

There is a cloud of dread that hovers over many people. For others there is a bewilderment about how to make decisions when rules are changing around us. Some people flee their homes to find sanctuary elsewhere. Others fight back. Some accept their fate. And this is all about what is happening now, today.

Chapter 2 - Response

So how do we even begin to look at the future in these circumstances?

At the risk of making this response seem too simplistic, we can approach the problem of the future in three phases: See, Solve, Shift.

See - Define, Understand and see in Context

Everything we see and experience about the world can be defined by two specific underlying trends. Everything can be explained by where we see any situation in the intersection of those two trends and their extremes. Once we can see this, once we can identify the trend, understand where a situation lies on this continuum, then we know what we are dealing with. We have named it and it is no longer a scary unknown. Maybe it is a scary known, but that is at least better because we have eliminated at least a part of the threat.

What threatens us is also in context. It is in a situation and sometimes by seeing the situation it can help to reframe a perceived threat. What is a problem in one context is not an issue in another. Perhaps what we need to do is to literally change our location, our context or our situation.

Solve - Evaluate, Determine and Plan

Trends are often neutral. Just like a tool or a lens, trends are not necessarily 'good' or 'bad' and there will be people in favour of, opposed to or apathetic about a trend. How they impact us however, is the issue. My father gave me advice

some 4 decades ago that I still find valuable today. I was complaining about the rules in the library at school. I was a library nerd and a library monitor. I loved the library but the library teacher was so difficult to work with.

After a few whining complaints to my parents my father told me that I had 3 options:

- Challenge the teacher to change the rules and the experience
- Learn to put up with it and stop complaining if I wasn't going to do anything about it
- Leave the library

As we evaluate the trends affecting our lives we may be lucky enough to resonate with them and not have a problem. We might be apathetic or somehow not affected and not care. But if we don't like what we see, if we oppose it then we still have 3 choices: challenge, accept, escape. I know that is way easier said than done but those are our options.

Shift - Action, Learn, Iterate

Our first challenge in dealing with any trends we see, is that we have to overcome our inertia in order to create momentum. There is great value in the management principles we have learned for years such as Continuous Improvement, Kaizen, 1% Rule, Agile and Lean. But sometimes when a significant trend is identified, we have to make an exponential shift, not an incremental one. Mountains are built up over eons and rocks eroded over centuries, but sometimes an avalanche happens and the entire landscape is changed in a matter of minutes.

We can develop our ability to respond quickly by learning to be in a state of Dynamic Equilibrium, keeping our balance but not

assuming that the ground is and always will be firm. It challenges our complacency and keeps us sharp and ready.

Once we get used to being more flexible, more fluid and responsive, we can iterate on new learnings. We can improve our responses to new information and stretch our mental and psychological muscles as we engage with new ideas and concepts. Curiosity and creativity comes out of our willingness to shift, sometimes before that shift is actually required.

Quote

F Scott Fitzgerald

"Before I go on with this short history, let me make a general observation– the test of a first-rate intelligence is the ability to hold two opposed ideas in the mind at the same time, and still retain the ability to function.

One should, for example, be able to see that things are hopeless and yet be determined to make them otherwise. This philosophy fitted on to my early adult life, when I saw the improbable, the implausible, often the 'impossible', come true."

Quote

Archbishop Desmond Tutu

"Hope is being able to see that there is light despite all of the darkness."

Chapter 3 - Context

As I started writing this book I had a number of different scenarios in my mind. I feel like a fraud comparing my options of challenging the teacher or leaving the library to the circumstances of a person who has to flee their country because their identity puts them at risk of abuse or death. It feels cruel and oh-so-privileged to suggest that a plan can be made to challenge a government or defy economic exploitation.

But the stories of people who have faced them, faced down oppression, defied authorities, risked their lives for what they believe to be true, those stories abound, not just in our history but today. The extraordinary actions of ordinary people is what gives oxygen to the hope of the future. I don't suggest anything in this message that I haven't seen someone do. And I judge no one for making their own choices in their own circumstances.

Amidst coups, martial laws, oustings, invasions, wars, genocides, and more, there is one story that seems to sum up so much of this current age of ambiguity.

The CEO of a health insurance company was shot and killed in the streets of New York. The bullet casings recovered at the scene have the words 'Deny. Delay. Depose' written on them. The words echo the title of a book written by Jay Feinman called 'Delay. Deny. Defend.' He explores the practice of insurance companies to deny claims, delay payments, and defend decisions, all in an attempt to reduce those payments to individual policyholders and increase the profits for shareholders.

What is most striking in this story is the huge, worldwide public support for the shooter. A man who committed

premeditated murder has more support than the arguable white-collar criminal CEO. Songs are being written, support is being offered and a lawyer has produced a video to explain how a jury can successfully invalidate a verdict that would set the murderer free, if and when they are brought to trial.

There is something stark and scary when we see blatant disregard for the law and lack of empathy for people in power. Part of it is where people start to identify the framework behind society that is created to benefit some people and to take advantage of others. Part of it is an exhaustion of empathy for so much evidence of hardship and heartache. Part of it is people discovering that they don't need to support a system that is designed to use them as the product instead of the beneficiary.

As I complete this particular version of the book, it is early in 2025. There are fires burning, presidents changing, some being impeached, TikTok being banned in the USA and many thousands of users flooding into a Chinese app in response.

These actions and experiences can all be seen through the lens of these two trends. When we disagree with each other over their meanings and implications, it is because we are sitting in different quadrants on the graph where these trends intersect. Let us explore what that means.

Part 1: The Two Trends

Chapter 4 - A brief primer on Trends

It would be so easy if we could search for the latest trends in our industry, download a report, realign our products and marketing with these trends and voila! business is good. Trends are not clearly defined. They are not definite at all. And the context they are in makes a huge difference.

An example is the 'Return To Office' trend that people want to discuss post Covid. But not everyone worked in an office before Covid. Not everyone works in an office now either, not if they are in retail or construction. Not every size business needs their people back in the office as some of the larger companies do. Not every part of the world sees people returning to the office at the same pace. Not every job is still being fulfilled by people in the country where the employer is based, many of those jobs are now extremely remote. Not everyone works on the same shift and companies with a footprint spanning time zones may have people working remotely across more hours of a day. Many companies have learned valuable ways of managing a hybrid or remote workforce, getting the best out of their people without forcing them to be in the same room at the same moment in time. And some have found the best people for the work that needs to be done, in different countries and wouldn't want to force them to move, and subsequently lose that talent. Some people have chosen to opt out of the cycle that requires them to comply with a lifestyle that no longer serves them. The trend is way more nuanced than what headlines suggest.

Taking a trend report at face value means that we lose the implication of what this trend could mean for a particular context. A trend might imply a positive implication for a brand but at the same time is undesirable for the consumer. It may indicate a preference by the consumer for which the brand would need to make accommodations.

Just as we don't retrench a marketing department of creatives because AI can make fun pictures in a few minutes, we don't simply respond to the headline of a trend and automatically switch all our decisions to support that trend.

While trend reports are really valuable for the depth of research behind them, we need to learn how to read those reports and then see how it applies to our markets, to our context. That is where these 2 trends come in - they are the lenses through which we can interpret a trend for our very own context.

Chapter 5 - From Scarcity to Abundance

Introduction

Scarcity is defined as a short supply of whatever is desired, while abundance is the opposite - a plentiful supply. These words only have meaning in the context they are being used in. There is an abundance of water on earth, but not in a country that is experiencing drought. There is an abundance of food in a restaurant but not for the homeless person in the alley behind the restaurant waiting for scraps to be tossed out.

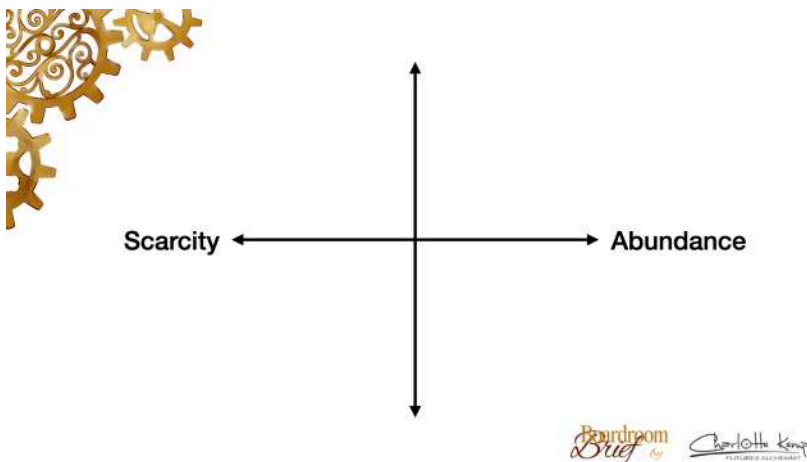
There are practical and often painful realities of real scarcity. A person needing a heart transplant knows that the scarcity of available replacement organs is only met when someone else loses their life. There are only so many seats on a plane, tickets for a theatre, profiles on Tinder. (Okay, maybe that last example is wrong but I haven't looked.)

But too often the scarcity we experience is something that has been artificially contrived. If we stay in that paradigm we risk creating more restrictions, more lack, more scarcity in our lives.

A Nigerian leader expressed the context of the scarcity / abundance continuum like this: "We never experienced scarcity in the past. The concept of lack was introduced to facilitate the growth of capitalism. We Africans, our ancestors lived in abundance, possessing everything they required without experiencing want. The current economic system necessitated the creation of a scarcity-based economy to establish its foundation."

This leader's perspective is demonstrated over and over again in parts of the world where a colonial force has imposed their values, rules and objectives on another set of people.

The "current economic system necessitates" the continuous growth of the economy, Increasing GDP, increasing sales targets, manufacture of more widgets and high productivity per person and higher profit per unit of floor space. We are in this system, but it was created. It is not natural. And we are not compelled to keep choosing it.



Scarcity

A person trapped in a scarcity mindset will be driven by fear and the need to survive. Their behaviour might be risk averse, not wanting to extend themselves too far and not wanting to risk experimenting. The status quo, although not good, is safer than a potentially more risky and unknown alternative. They might be stressed, neglecting their own needs, creative

pursuits, relationships and investment in the future all for the sake of survival today.

If that person were in leadership, or was a leader in a company that is threatened by scarcity then they will create a highly competitive, control-focussed and micro-managed environment. There would be little collaboration, exploration, experimentation or innovation.

And if we extend that theme to the world stage, then a country would have protectionist, nationalistic priorities and a short term view when it comes to the use or extraction of natural resources. In that society there would be increasing inequality as those with resources and means would hoard more for themselves and use any means to increase productivity and profit out of every resource, for their own benefit and protection.

Abundance

On the other hand, an abundance mindset is an approach that naturally embraces plenty, creativity, growth and sharing.

The person would have an optimistic, possibility focused approach to themselves and relationships. They would be open to collaborating and there would be a tolerance for risk taking and experimentation. These people would value community and belonging.

The work place would be characterised by cooperation and innovation and leaders would be visionary and empowering. Work would be rewarding, growing the individual as well as the business. At a national level efforts would be in place to use resources within a sustainable and regenerative framework. There would be better and more transparent governance, accountability and cooperation between

departments or sectors. And socially and economically, there would be more opportunities for people to develop.

An abundance mindset is creative and open to curiosity, open to exploration and new ideas. They find solutions, can embrace diverse opinions, and are not threatened by disagreement. This is where innovation happens naturally.

Why do we sometimes revert to the scarcity mindset?

It is worth recognising that even if we think of ourselves as abundant, creative, collaborative people, any of us can retreat to the scarcity extreme under particular circumstances. There are artificially created scarcities in the world, otherwise our economies wouldn't work. And there are times of illness, war or danger where there is a literal shortage of resources, of option, and of hope.

However there are some people whose characters are defined by this mindset. Someone who has grown up in a world defined by scarcity will have a very difficult time trying to overcome that in later life, no matter how abundantly they may be living. People born into war or famine are going to be cautious about wasting resources for the rest of their lives.

For people whose status is defined by their egos, by their power and control over others, the scarcity mindset makes them assume that they can only succeed if those around them do not. Holding onto power and control over others is literally how they experience success. They believe that they are somehow entitled to this power and others are not.

Examples from history

Whenever we consider futures scenarios we have to pay attention to the context and the systems. Here are two examples from history that show opposing views about scarcity and abundance.

The shift from Feudal Economies to the Industrial Revolution

In the feudal system power and wealth were reserved in the hands of the landowning nobility and the rest of society, the serfs, were at their mercy. The Industrial Revolution created a shift towards abundance in terms of the quantity and speed at which goods could be manufactured. Economies of scale meant the economy moved from subsistence to surplus. Manufacturing and business lead to the rise of the middle class. But that very same abundance-creating machinery was hungry for raw materials. These industries, based largely in Europe, inevitably led to the colonization of other parts of the world for access and control over the raw materials required. It also led to creation of the working class where people sold their labour to survive. The profits at the top of the capitalist system comes from the exploitation of both natural resources as well as the value of labour sold by individuals trapped in this system.

Those original societies had until then, enjoyed a lifestyle more in harmony with their environment and with their own social, economic and political systems in place. They were subjected to the political and extractive force for the benefit of systems elsewhere in the world and to their detriment.

Chapter 6 - From Binary to Fluid

Introduction

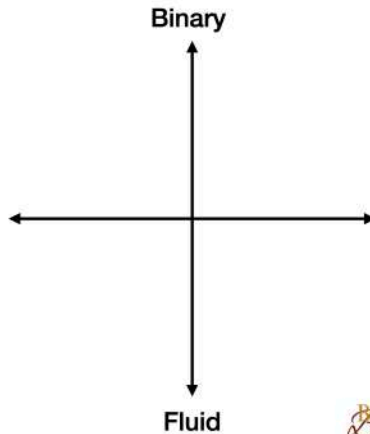
I am reminded of a movie I watched with my parents as a child. They loved the Western genre, and a favourite was "The Good, the Bad and the Ugly". It is easy, and so tempting, to categorise people into good or bad, or into desirable or undesirable categories. We have clearly defined heroes and villains. But humans are way too nuanced for this naive distinction. Heroes are not faultless and villains are not pure evil.

Binary numbers are 1s and 0s. When used in computing it means that a signal is on or off, yes or no. It can only be one or the other. They are rigid and unambiguous.

On the other hand, fluidity implies change, response, and adaptability. It means we have to put a little more effort into reading a situation.

That temptation to make binary good/bad choices about everything in life leads us to make biased and poor decisions. Ignoring the beauty and expression of fluid states impoverishes us.

Let us explore what a binary approach to life looks like as opposed to a more fluid approach.



*Boardroom
Brief*

Charlotte King
FOUNDER & CEO

Binary

Certain, predictable, hierarchical. A person who views the world through a binary lens does not want to experience ambiguity or uncertainty in their engagement with other people. Rules are clearly defined and predefined roles and labels must be adhered to. Conflict can escalate quickly if there is a violation or threat to the person's expectations.

In the authoritarian, directive and controlled workplace, there is little innovation and the flexibility required for collaboration is absent. Nation states with rigid boundaries will foster a society that is based on adherence to nationalism, tradition and preservation of the past and will have little scope for the self-expression of individuals wanting to explore new ways of being.

Computers communicate through the binary options of bits being 1 or 0. Everything we do online can be reduced to this

binary option. Quantum computing makes it a little more interesting because qubits can be 1 or 0 or both at the same time, but let us leave that puzzle for another day.

Example - Innovation versus Institutional Inertia

Ahead of his time, the 18th century gunsmith Honoré Blanc tried to demonstrate the value of standardised parts for rifles. He demonstrated to the French government and military that repairs to a damaged rifle could take a few minutes to resolve if all the parts of the rifles were manufactured as standard instead of the individually crafted weapons that were currently in use. When a weapon was damaged at that time, skilled craftsmen had to craft new, unique, components for each weapon.

However the government was skeptical and didn't take advantage of this advance in manufacturing. The power of the gunmaking guilds was strong and fear of losing work and influence to centralised manufacturing contributed to the resistance to this change. The military was strongly influenced by tradition and existing structures, and the risk of challenging those inherited values made them resistant to change. Politically it was a risky time for introducing bold new ideas and no one, apart from Blanc, had the appetite to invest in innovation.

Essentially those in power chose to hold onto an old, customised, bespoke process of manufacture instead of embracing a more efficient, less fluid and more binary option of mass production. In this case, the binary option of uniform components was rejected for the far less expedient option of the fluid, undefined, bespoke, status quo.

Example - From Henry Ford to Ikea

Compare that to the progress made by Henry Ford with the assembly line and mass production. His focus on efficiency and effectiveness meant that he could produce more vehicles, more affordably but with fewer, far, far fewer options for customisation. (I know the quote you are thinking now about colour choices.)

These days the binary version of mass production on an assembly line is the default for manufacturing and bespoke, customised or personalised options are the premium, fluid option.

Fluid

A fluid mindset is open to ambiguity and exploration. It embraces complexity and change. In relationships the fluid mindset allows for the evolution of roles and is empowering, encouraging growth and experimentation.

Leaders with a fluid approach can cope with fast-paced workplaces with shifting boundaries. They are collaborative, curious, and capable of handing control of a situation to someone else when warranted.

Quote

Bruce Lee

“Be like water making its way through cracks. Do not be assertive, but adjust to the object, and you shall find a way around or through it. If nothing within you stays rigid, outward things will disclose themselves. Empty your mind, be formless, shapeless, like water. If you put water into a cup, it becomes the cup. You put water into a bottle and it becomes the bottle. You put it in a teapot

it becomes the teapot. Now, water can flow or it can crash. Be water, my friend."

Historic examples

History is full of examples of the horror of binary options.

- Apartheid South Africa - white or non-white
- Spanish Inquisition - Catholic or tortured
- The Cold War - capitalism or communism
- McCarthyism - patriot or communist
- Medieval Europe - Christian or infidel
- Witch Hunts in 15-18th Century - witch or innocent
- French Reign of Terror - revolutionary or traitor
- Today - the political right vs left polarisation

Binary distinctions in religion, government, ideology and business are easier to put in place and enforce. But they are rigid, unsustainable structures and are a blunt instrument that destroys much in its attempt to enforce an ideology. People eventually rebel under too much pressure and even the instigators sometimes fall foul of their own distinctions. Maximilien Robespierre was a leading architect of the French Revolution and was eventually guillotined himself, a victim of his own purge, by colleagues who feared that they could be next on his list. Joseph McCarthy's crusade against potential communists in the USA saw him destroy lives and careers and gut institutions of their best people, only for those left in charge to turn on him, bring him up on charges, end his career and then see him die of alcoholism, in disgrace.

Chapter 7 - When they are priorities

Time and Place and Context

Before it appears that I have fallen into the binary trap of believing that only abundance and fluid options are appropriate, we need to explore where scarcity and binary approaches are better suited.

I skipped out of a conference early to take a midday flight back home after a week of traveling. It was only a two hour flight, but as soon as we were at cruising level the pilot came online to tell us that someone had spotted a problem with a rear tyre and that for safety we were going to return to our departure airport. He told us that the cabin crew were going to prepare us with emergency procedures. While the pilot turned the plane around, flew in circles to burn off excess fuel and did a flyby of the tower at OR Tambo airport for a visual assessment of the problem, the cabin crew changed personalities. Passengers who were used to 'air waitresses' suddenly saw a side to these pleasant, smiling customer-service agents that they were not expecting. The senior crew commanded the passengers to practice the brace position, to remove any potentially dangerous pieces of jewelry and to stow loose items. We practiced over and over under the orders of the senior crew. At the same time one cabin crew member moved between the passengers to talk with anyone who looked like they were legitimately afraid. Most passengers leaned more towards whining and complaining than real fear and the cabin crew were not entertaining debates about whether we shouldn't just fly to the originally intended airport instead of returning, or wasn't it a waste of fuel, or how bad could it really be? Passengers were reminded by the pilot in his

frequent updates, that to defy the cabin crew's orders was to risk facing criminal charges. Refusing to practice bracing, ignoring instructions, could have you escorted off the plane by police instead of the airline's PR department.

When the various teams (in the plane, in the control tower, from the airport, from the airline, from the safety departments, from the security teams, from the first aid departments, and the fire department) were ready, we landed on a remote airstrip at the back of the airport. Our landing was fine. The passengers applauded. And then the tyre burst!

The plane shuddered alarmingly but we were on the ground already and the plane came to a halt without further incident. The whining passengers realised that this was a bigger deal than they imagined. And then we had to go through the various procedures to get a bunch of tired, hungry, overly excited people on to the next part of their various journeys.

All through this drama I never felt any moment of anxiety. It didn't cross my mind to be afraid or worried. Of course it was inconvenient but that is a petty problem in the context of what could have gone wrong that day.

When I reflected on my personal lack of anxiety I realised it had a lot to do with those bossy, demanding, intolerant-of-debate cabin crew. For the 2 hours of the drama, we were in a dictatorship run by them, not a democracy. This was a binary situation and no fluid, consensus-seeking gathering of opinions. And in those circumstances I knew that this is what they were trained for. The various teams had run scenarios (good futures thinking), been trained how to handle various crisis situations, practiced those responses. They had the wealth of knowledge and experience of the entire air transport industry around the world to prepare them for this particular flight, and there was nothing I could do to improve my chances of a good outcome, other than to obey them.

There are times when it is appropriate to have a binary, yes/no, right/wrong, obey-or-be-punished situation. It becomes a problem however, when that mindset pervades circumstances where it doesn't belong. The cabin crew cannot yell at passengers when there isn't an emergency. People are not threatened with criminal charges for having a smoke in the toilets, when they are on the ground.

Knowing when to change our behaviour, when to pick up or put down an approach, is key to preparing ourselves for the future.

And when we see people behaving dogmatically, intolerantly, like a tyrant in a situation that does not warrant it, we become uncomfortable.

We do have limited natural resources on this planet.

Earth Overshoot Day is the day in a year where humanity has used more natural or ecological resources than the planet can regenerate in that year. When it was first measured in 1971, that date fell on Christmas Day, 25 December. In 2024 that date was the 1st August. In 5 decades we have 'progressed' enough to deplete our planet's resources faster than ever before.

Scarcity creates boundaries that facilitate creativity.

Any creative will explain that being tasked with a project without any boundaries is incredibly frustrating. It is the boundaries themselves that cause creativity to be expressed.

Masdar City in the United Arab Emirates, is a city designed to be a zero-carbon urban development in one of the world's harshest climates. Developers and architects have to deal with the reality of high temperatures and limited water resources to create a sustainable and attractive living environment. The harsh environment itself, the scarcity implicit in such a desert, is what caused the developers to design novel approaches to cooling systems, solar energy solutions and waste management techniques.

It is the enforced scarcity of options that is the foundation for amazing creativity.

Part 2: Thinking About the Future

Chapter 8 - The Psychology of Futures Thinking

“I. Just. Want. Answers.”

In the early stages of the pandemic era everything was being re-negotiated. From lockdowns, to compulsory masks, and swabs up our noses, to how we engaged with people in public and how we carried on, or not, with our work and school and lives.

The headmaster in my children's school was explaining the range of issues that had to be considered before a decision was made about the children staying home or coming into school. He explained that they were waiting on the government to announce certain protocols before the Education Department made an appropriate and related announcement. The government leaders were in consultation with bodies such as the World Health Organisation and local health departments to get a clearer understanding and make appropriate decisions. Once we had that information then the Governing Body of the School would meet with the leadership team of the company that owned this particular school group. With that information in hand the headmaster would discuss issues with the Heads of Department and then information would be shared rapidly with the parents and students.

That's a significant number of organisations involved in this decision making process and of course all other agenda items fell way below the urgent need to decide how to respond to this pandemic in this part of the world.

Having carefully explained that to the parents on this one, small WhatsApp group, the headmaster was then hit with a barrage of questions, complaints, suggestions (!) and mutterings. And then one mom sent that message. Along with a torrent of incoherent complaints she finished with: "I. Just. Want. Answers."

My heart lurched for her in that moment, as well as for the poor headmaster who had to deal with this on top of everything else. Leadership is a thankless job sometimes.

But the raw fear and anxiety that mom showed with that comment was what we were all struggling with. When everything you take for granted becomes irrelevant, when every assumption of how things work and who is in control and when the freedom we have every day is suddenly pulled away from us, we have no reliable foundation left for our lives.

It's like the complaint we all make when a device stops working. "It was working just a minute ago!" Everything was working before they stopped working. Our brain is a prediction machine. We expect the future to unfold as a continuation of the past and there are a host of assumptions in those predictions. Imagine trying to cross a crowded room without assumptions. We wouldn't know if people, out of politeness, would step out of our way or not, whether anything might be flying through the air like on a sports field, or if anything was slithering along the ground, between the legs of the crowd. Are you at a cocktail party, in a crowd of fans or in a militant mob? We need those assumptions to predict what happens next. So when the predictors are removed, we don't know what happens next in this world.

Charles Savage, a character in the series 'Only Murders in the Building' claimed, "There's a thin line between civilisation and chaos, and that line is electricity." And I would add, prediction.

The mom who couldn't predict whether her child would have to stay home or go into school, saw that question in a swamp of other unpredictable decisions. Was she expected to go into work or stay home? Who would take care of the child if she did have to go in? If she worked from home, where would she place her desk? How long was this going to go on for? Was it a strange, unreal 2 weeks or was society going to fundamentally change forever? If her company couldn't survive this, would she be out of a job? How soon? How would she pay her bills and her rent and her child's school fees? Could she stay sane in her house 24/7 with her child? And what about the child's father? And her own mother? And getting the dog to the vet? And how was she supposed to make sense of the world if the school couldn't tell her this one thing: Was her child going into school on Monday, or not?

Why the future feels scary

The two trends of binary/fluid and scarcity/abundance are not external trends but are born from our own approach to the future. If we are in an expansive, optimistic mood then we are more prone to an abundance / fluid view of the world but when we are scared, tired, threatened, then we will naturally revert to the assurance of a binary mindset and the protection of our personal and even mental resources in a scarcity framework.

Let us explore why our brains struggle with the future and the unknown to understand this better.

Happiness vs Safety

Our brains are designed to protect us, not to make us happy. That's why they are wired to identify danger quickly and make our bodies respond to that danger, so that we stay alive. Often

those actions don't make us happy, but it takes a substantial effort to understand our brains and to override the default, dominant and powerful protection mechanism.

Predictability Priority

The future is scary because our brains prioritise predictability over uncertainty. When the unknown appears, our neural systems treat it as a potential threat, triggering alert responses that can lead to catastrophic thinking—the least productive form of scenario planning.

Loss aversion

We are also wired to be more sensitive to potential loss more than potential gain. This is why people struggle to leave bad jobs or bad relationships, because the loss of whatever benefit might be there outweighs the potential, but not guaranteed, benefit in a different circumstance. For the future, that means giving up current systems, social values, worldviews and mindsets. And giving them up without a guarantee that this new approach may be any better. It's a risky choice for some.

Pace and Complexity

While we have in decades past, recognised the changes that were happening in the world, the pace and complexity of those changes was manageable. If something bad happened we had a chance to recover before anything else changed. When computers became increasingly necessary in the workplace and some people's jobs were threatened, there were years of gradual change for people to find different work or to adapt to the new requirements. When laws were changed there was a period of time to anticipate them and respond.

These days, technological waves arrive with increasing frequency and broader impact. Before we've adjusted to one innovation, another fundamentally changes the landscape—from AI to Generative AI to Agentic AI, each iteration rapidly transforming not just how we play the game, but redefining the playing field itself. Meanwhile, political changes swing dramatically, not like a gentle pendulum but like a twirling baton, with new leadership capable of reversing national initiatives and disrupting delicate international balances within days.

Alvin Toffler wrote about the shock on our systems of rapid change back in the 1970s in his book 'Future Shock'. His mind would have been blown by the pace of change today.

In 2023, historian Adam Tooze coined the term "Poly Crisis" to describe our current reality—the exponentially amplified impact when multiple geopolitical, economic, and environmental crises intersect simultaneously. This convergence of accelerating pace and increasing complexity makes predicting future states with any certainty nearly impossible.

** For more: You can read more in my book '[From Future Shock to Poly Crisis](#)'.

Nostalgia Narrative

Nostalgia is a powerful emotion that can anchor our feelings in the past. We turn to it naturally in times of distress. For example when family and friends gather together at a funeral and share stories about their loved one who has passed away, the shared memories serve to begin to heal the grief that is felt.

We conveniently edit out the problems, heartaches, frustrations and only remember what was good in the past. This Fading Affect Bias occurs naturally in our brains to reduce the pain and stress of the past and allow us to focus on the future. Warm, positive thoughts about the past give us a sense of belonging and identity.

But nostalgia can also be used as manipulation. In marketing, in politics, in resistance in the face of any unwanted changes, people declare how good things used to be 'back then'. In a state of stress when considering the future, we may well revert to a false narrative about how much better the past was in comparison to today.

How do these responses relate to the Two Trends

The sheer scale of the future is one of Everflow - abundant, fluid, quantum, varied. It cannot be pinned down and defined. It cannot be controlled.

Our nostalgia is a scarcity response to the huge abundance of the future. We cannot grasp that abundance, we cannot contain it, but we can name and describe those elements of the past that we yearn for. They give us a clear, neat, binary, definition that we can cope with, even if it comes from a place of scarcity.

Too fast a pace, too much complexity, too much potentially threatening loss, too little predictability - all of these concerns come from a place of fear of the future and clinging to the predictable, binary past.

And it's to be expected. Just because the future offers great opportunities and abundance does not mean that it is inherently good.

Redefining for ourselves

I never found out how that mom resolved her questions about the pandemic lock downs. The headmaster wisely turned the comments off on the WhatsApp group and made announcements from then on, instead of engaging in conversation. And I was too busy trying to make sense of my world too.

This is the expedition we are all on - moving into an essentially unknown land, without a guarantee of what is ahead. If we were on a journey then we would be able to plot the path and be near certain of the ETA thanks to our GPS devices. But this path is uncharted. We can have a guide who is used to navigating the unknown but we cannot find a time-traveling guide who has been there before. All we can do is move steadily forward and develop new skills as we go. But we should not turn around and yearn to return to a world that no longer exists.

Chapter 9 - Worldview & CLA

In understanding the world today and seeing it through the lens of these two trends, a helpful exercise is Causal Layered Analysis (CLA). Don't be intimidated by the name as I was at the beginning. All it means is that we are going to analyze the causes of each layer in a typical ice-berg business school model.

CLA was designed by Sohail Inyatulla, a futurist who uses this model before any other work is done in an organisation because it reveals so many triggers that are otherwise hidden and unconsidered.

Going down the levels - Litany / Data

Imagine the typical iceberg with only one quarter of the structure visible above the waterline. Below the waterline 3/4 of the iceberg exists. The very top level that is visible, refers to the litany, or the data that we have about a situation. It is the information that is available to everyone and is reported in the media, company documents, or journals. It is what we see and say about a situation.

It is this level that is most often addressed when a problem is identified in a company. For example our sales are down so let's incentivise or threaten our sales staff to get more sales.

Systems

However those sales figures, or any data that we are measuring, is a product of the systems that are in place in an organisation. The systems drive the surface litany. For our sales example that could mean that a company has an attractive incentive plan and that plan rewards good sales

people so that they will make more sales because they feel recognised and the visible/data level figures look better. The system could also be along the lines of the Glengarry Glenn Ross movie: the worst sales performers will be fired. That system results in actions that are measured by the figures in the litany/data level.

Worldview

Beneath that level, beneath the systems, is the worldview of the organisation. This is where we discover why we think the way that we do. These worldviews could include capitalism, communism, a religious world view, a nationalist or protectionist worldview. Of course for our purposes these world views could also be a scarcity or zero sum world view or an abundant, cooperative worldview.

Myth / Metaphor

And the last layer that we explore is the myth/metaphor layer. These are the stories that define our identity. Think how many times you have heard expressions such as it takes a village to raise a child (collectivist worldview), the invisible hand runs the market (capitalist worldview), the rising tide lifts all boats (an abundance world view) humanity is the architect of the future and technology will solve our problems (technocratic or progress oriented with view).

To continue our simple example in terms of sales, this myth/metaphor level could be described as "time is money", the so-called American dream where anyone who works hard can succeed. This translates into the capitalist world view.

The individualist world view is seen in the example of "pull yourself up by your bootstraps" and the myth of the self-made man.

So we see each upper layer dependent on what is believed in the layer beneath it. In a society based on the metaphor of life is a battlefield and "if I don't take it someone else will" have a world view defined by scarcity and the zero sum game. That will create the systems for an organisation to run where those with the means will extract as much value or opportunity for themselves as possible and not care who is left behind in the process. These systems are reflected in the economy of the country, the laws and taxation of that country, and the foreign policy of that country. The very top litany / data layer will be measured in the value of wealth, profit, market share and political influence.

Without understanding the layers below most organisations simply attempt to address the top, visible layer. They work harder, hustle, and pressurise people to change the results.

In the world today where we see more political elections resulting in right wing, conservative, nationalistic governments the myths, metaphors and worldviews that describe scarcity and binary will serve those companies that operate with the same approach. Companies with an abundant / fluid set of values will experience pressure to change their positions.

Policies such as DEI (diversity, inclusion, equality), CSR (corporate social responsibility), ESG (environmental, social and governance investing), gender inclusive policies and protections, climate change regulations and net zero targets, are all being rolled back by companies who want to comply with the climate of the government where they are located.

How does this relate to the two trends?

In a binary/scarcity quadrant, the Structured Shortfall Quadrant, the priority of all systems is to serve the in group,

the group in power. The dominant group of people in power will create systems that will serve them first. There is little consideration for anyone outside of that group and no interest in policies that will benefit anyone or anything other than themselves.

Let's explore the Ever Flow

People who see the world through the lenses of abundance and fluidity have very different priorities and metaphors. They may ascribe to the metaphor of when a butterfly flaps its wings it can cause a hurricane on the other side of the world. This metaphor of the web of life, the interconnectedness of all things means that they have an ecosystem world view. They do not separate out the values and needs of humanity, or even just their own group, from the needs of the rest of the planet. They may explore the metaphor of a rising tide lifts all boats and see the world as a cornucopia, a blending of technology and human ingenuity that can provide more than sufficient, even endless resources in an abundance and corporative world view.

The systems that people would create in a world view of this nature would be cooperative, open source, and sustainable. They would explore circular economies, indigenous knowledge systems and universal basic income. And the litany/data that they would report on would include messages such as "the future it's about shared prosperity", "we can feed 10 billion people sustainably", "health is about ecosystems not just medicine", "regenerative agriculture is the future".

Where do these views come from?

We will turn to specific recommendations shortly but this Causal Layered Analysis approach is exceptionally valuable for understanding the environment that you operate in. There is a

sense of bewilderment in some communities at the moment as they see governments and corporations behaving in a way that seems a reversal of general trends over the last few decades. This CLA exercise helps you to identify and name what is happening in the world. Once you know what you are dealing with, then you can decide if it serves you or not and how to respond.

Knee Jerk reactions

That worldview of rational, ordered, individualistic value does not easily make space for alternative worldviews. It is so difficult to contemplate alternatives to what we have always experienced that for many people the initial response is that this conversation is nonsense. Imagine that fish trying to live in a glass of wine instead of water!

But courageous futurists are prepared to explore the seemingly bizarre in an effort to be informed and to create a more preferred future.

Religion

When the Constitution of South Africa was rewritten by the post-apartheid government, one of the main features included is the protection of religious freedom and anti-discrimination on religious grounds as well as the secular nature of the government. For example, the previous model of Christian Nationalist Education was completely replaced with a secular education system.

Economy

The country of Bhutan focuses on Gross National Happiness instead of Gross Domestic Product, emphasising well-being, environmental conservation, and equitable economic practices

and decoupling themselves from the hamster wheel of constant economic growth.

Personal Wealth

Norway and New Zealand are great examples of countries that invest in the public resources for society so that rich and poor alike have access to what is necessary for life. Norway's progressive taxation for higher levels of income reduces the insane gap that could exist between the extremes of income.

Scientific Method

The Scientific Method developed as a systematic approach to inquiry and relies on objectivity, reductionism and progress. In other words, something is 'true' because it can be evaluated as such apart from emotions, it can be explained in a simple, reduced, way and that we learn and build on the new knowledge that we can reference. It is an essential approach to learning but should not automatically reject other approaches. From Japan, through Bhutan to many countries in Africa, there is a respect for inherited wisdom, natural harmony, integration with nature and intuition.

Individual vs Community

The myth of the 'self-made man' persists and is glorified, even when that self-made man has made his wealth from concentration and exploitation of resources that are withheld from others.

One of the most powerful alternatives to this myth is the culture of Ubuntu which is so much a part of the life of people in Africa. Ubuntu is the belief that the health and success of an individual is tied to the community that they are a part of, and that the health and success of the community relies on the individual. Normally translated as "I am because we are"

Ubuntu recognises that no-one's success is a feat achieved by that one person alone, but relies on the contributions of so many others.

Chapter 10 - Conscious Futurist Spiral

The Conscious Futurist spiral is a model to demonstrate how we cope with the future in terms of our available resources.

5 Stages

There are five levels or stages to this spiral but the most important part is to remember that the spiral is in constant motion. We can move incrementally up the spiral as we have more capacity to do so knowing that at any moment if there is a crisis we could slip back down again. Knowing that we have been higher up on the spiral before gives us the encouragement to view our current situation as temporary and to move upwards when we are ready.

Survival

The bottom stage is that of survival. At this level we really are in a survival mode whether it is a personal illness, the loss of a loved one, financial distress or something as large as a natural disaster or a nationwide issue. At this level we are only able to cope with our immediate needs and our immediate family. We draw close, our time frame is immediate and our concern is with safety and survival.

Responsible

Assuming we move beyond this level to the next we are then in the Responsible level of the Conscious Futurist spiral. At this level we can lift our eyes a little higher than our immediate surroundings. We can be concerned with people outside of our

immediate circle and our timeframe extends a little into the future.

Invested

The third stage is Invested. When we are here we feel safe and secure and we have sufficient resources to be able to extend our concern beyond ourselves and beyond our own circle. At this point we're looking at not just the family but perhaps at the city, not just this week or month but perhaps for as long as this year or further. We are looking at what we can do today to make tomorrow and beyond better.

Conscious

The fourth stage is the Conscious Futurist and at this point we are being intentional about taking actions today that will change the world tomorrow. Our concern is with leaving a legacy and we best serve this level if our ego is satisfied with creating change for which we may not actually be credited. The person at the Conscious Futurist level is someone who has a vision for the future and can create action scenarios that are inclusive and embracing, and not just for protecting their own tribe.

Transcendent

And the fifth stage is that of the Transcendent Futurist. Here our values and purpose inform how we live now and the legacy that our life will leave for others in the future.

How the Conscious Futurist Spiral explains our world today

I developed this Conscious Futurist spiral model in the middle of Covid as it answered so many of our concerns about how we were responding to this worldwide crisis. And it is equally valid today as we consider the Two Trends that are shaping our world.

A person experiencing a crisis or drama will slide down the spiral to the Survival or Responsible stages. Those stages are echoed in the characteristics of someone who is sitting in the Binary/Scarcity quadrant. This person has no capacity for imagination and creates ??? views about the future. This is not a judgement, this is a practical allocation of available mental, physical and spiritual resources.

A person in the Responsible stage of the spiral while looking beyond their own immediate needs and family will naturally be more concerned with their kind of people more than other kinds of people. This is practical for them but it means that their scenario or plans for the future are by necessity exclusive. They are not designing encompassing futures, they are protecting their own.

It is only when we can move to the Invested and Conscious stages of the spiral that we feel secure enough to be able to embrace considerations for others. At this point we see Abundance and we can act abundantly and generously. At these stages we are not defined by rigid rules of right or wrong, yes or no black or white we are prepared to see the nuances in life and we are not threatened by them.

Chapter 12 - From Fear to Futures

There are many who do not face this new year with any sense of anticipation or hope. During Covid a friend of mine withdrew to his bedroom and pulled the duvet over his head. His wife allowed him a few days and then forced him to get up and face his fears. His business, his staff and their livelihoods were all on the line during the lockdowns. After a few false starts he began to find ways to respond to their new reality.

Look at the boo-boo

I was fascinated to discover recently what the purpose of pain really is and how to use it to our advantage. When we experience pain it is our bodies alerting us with alarm bells, that something is wrong and that we need to take action. Skin near a flame? Remove it urgently and treat it. A cut on your leg? See how bad it is, clean it and treat it. A sharp headache and blurred vision? No, don't take another pain killer but work out why you are plagued by headaches and address it.

Good parenting advice is when a child hurts themselves and there is a cut and blood is running out, let the child look at the boo-boo, don't hide it away. We need to look and see it and recognise it. If we turn away from pain and try to subdue it with painkillers then all we are doing is telling the body that it needs to make a more dramatic alert next time. But when we acknowledge it we let our bodies know that we are aware and will take appropriate action. Then the conversation between our bodies and our minds work in harmony instead of creating a war between them.

This applies to everything in life. No matter how much pain or difficulty there is, we have to look at our relationships when there is a pain alert. We have to look at our careers, our

policies, our health, our finances when something is alerting us that there is a problem. Trying to ignore or suppress that information does not make the cause of the information go away. It just spreads the pain to other areas of our lives and then potentially bursts through at the wrong time.

Naming Voldemort

In the Harry Potter stories, a certain evil character is referred to as 'He-Who-Must-Not-Be-Named'. Perhaps because of his coming into this society without the conditioning that everyone else has experienced, Harry is not reluctant to call Voldemort, Voldemort.

He names the unnamed and in doing so he reclaims some of that power that was lurking behind the shadowy threat. By naming Voldemort he also starts to normalise the threat which allows the characters to begin to think about how to face up to the evil. And his courage in facing Voldemort gives encouragement to others to confront their fears.

This is how we need to face the future. All the threats we fear without naming, have power over us that we cannot combat while we cannot name them. Once they are normalised we can begin the process of working out how to face, counter, overcome, redirect or perhaps even embrace the future.

When we refuse to look and refuse to name we leave ourselves vulnerable to the future and we cannot draft any strategies to respond.

Premeditatio Malorum

A touch of Latin to make us feel learned.

One last exercise to help us face our fears about the future. The ancient stoics had a practice called pre-meta Maloren, a premeditation of evils. This meditative process has one literally looking at the worst case scenario. Scenarios are useful tools in future thinking to paint a picture of what the world could look like and the implications for business or people in that scenario. We could look at best case, and worst case scenarios, or we could consider more specific criteria for an industry or a part of the world. In this case for the pre-meditation of evil the stoic would consider what the end of their life might look like. They would consider what would be left unsaid or undone, they would consider loved ones, they would consider their reputation or anything else that they have anxiety about relating to that end of life existence. Having considered all of this they would then take actions in the present moment to live their lives differently.

For our purposes looking at the world today and in the future we would consider what that worst case scenario might look like. We could explore factors such as the PESTLE drivers of change: politics, economics, social change, technology legislation and the environment. We could explore the intersection of these factors, for example conservative, nationalistic priorities in conjunction with the effects of climate change. Once we paint this picture we could establish whether our current business model or our current personal values align with this view or not. We could then decide whether this is a world that we want to align with or not.

At the very least this exercise names our fears about the future and is the start of a decision process about how we will do our lives in the present moment.

Part 3: Recommendations

Chapter 13 - How to Navigate these trends

Have you ever tried to see the hidden image in a stereogram? The dots and colours seem like chaos at first and then we start to sense a picture forming. Once we finally see it, it is so much easier to glance away, look back and find it again.

These two trends are like a lens that helps us to identify the image in the chaos. We may approve of the image or perhaps not, but once it is seen it is so much easier to find it again. And now that you have, you can decide how to respond. Let us explore a few ideas briefly.

Mindset shifts

Our frames of reference for what is normal or good need to change in the face of the pace and complexity of the world today. Consider

- Embracing a paradox thinking framework - become comfortable with being uncomfortable and holding opposing views in your mind simultaneously
- Intentionally unlearn - no matter how good a business school model used to be, not all of them are relevant in the future.

Professional and Career Focus

Positioning ourselves for opportunities in the future is essential. Relying on an employer to upskill us is too risky.

- Develop cross-cultural and foresight competencies.
- Develop a portfolio career with intentional forays into global opportunities, boundary-spanning roles and positions to improve your reputational capital.

Business Strategies

- Intentionally explore circular or other economy models and see how your organisation could respond.
- Develop a fluid organisation structure that can quickly respond to shifts in your market but is still robust enough to be sustainable when the shift happens in the opposite direction.
- Consider what post-capitalist and post-scarcity business models would look like.
- Encourage pilot programmes to test new ideas such as 4 hour work weeks, open-source models, etc.
- Get ahead of legislation changes by exploring the changing ethics of data ownership, participatory governance models, AI transparency policies etc.

Talent Strategies

- Prioritise working with multi-skilled employees over traditionally degreed individuals.
- Implement fluid programs for talent, allowing them to have experiences that will bring insight to their roles.

What is mission critical

The most important recommendation for responding to the extreme polarisation of the world based on these two trends, is to understand where you and your organisation stand.

It used to be a good idea for organisations to do the values / mission / vision exercises, but a management staple that used to be framed at the reception desk now becomes mission critical.

People will leave companies when there is a mismatch between values. Companies will lose business if their policies are in conflict with the prevailing government climate. It is already happening and will only escalate in the next few years.

Companies that invested in CSR and DEI policies in the past are now rolling back those changes, removing certain criteria from their marketing, hiring, and supplier development relationships. What was an expected requirement in years past to appear corporately responsible is now seen as a liability, specifically in those countries with a conservative government.

Regardless of your values or opinions on these decisions, it is essential you (1) know what you value and stand for and (2) see that in the context of the place you work or operate. You may find serendipitous synergies or you may need to reconsider your options.

Financial Planning

Questions to ask your clients

Scarcity vs. Abundance: Understanding the Client's Money Mindset

1. When you think about your financial future, do you feel more focused on protecting what you have or on finding new opportunities to grow your wealth?
2. Do you see money as a limited resource that must be carefully managed, or as something that can expand through the right strategies and investments?
3. How do you approach risk in financial decisions? Do you prioritise safety, or are you open to calculated risks that could lead to greater rewards?
4. Have you considered alternative income sources, such as digital assets, side businesses, or investment in new industries?
5. What does "enough" mean to you in terms of wealth? Is your financial goal about reaching a specific number, or creating a sustainable and adaptable lifestyle?
6. How do you view debt? Do you see it as something to avoid at all costs, or as a strategic tool for building wealth?
7. Do you believe financial success is mostly about personal effort, or do you consider the role of external factors like networks, technology, and societal shifts?

Binary vs. Fluid: Adapting to Changing Financial Realities

8. Do you see your career as a single, structured path or as something that may change multiple times over your lifetime?
9. How comfortable are you with financial flexibility? Would you consider renting long-term instead of buying, co-investing with others, or sharing assets rather than owning outright?
10. Are you open to new financial technologies like cryptocurrency, blockchain, or decentralised finance, or do you prefer to stick with traditional banking and investments?
11. How do you view retirement? Do you see it as a fixed point where you stop working entirely, or as a transition into different kinds of work, income, or purpose-driven activities?
12. Who do you consider part of your financial planning? Just immediate family, or a broader network including extended family, business partners, or community collaborations?
13. Have you considered non-traditional estate planning options, such as leaving part of your legacy to social causes, funding community projects, or passing on digital assets?
14. How do you think about financial security—does it come from ownership and accumulation, or from adaptability and access to opportunities?

Considerations

Shift from Scarcity Mindset to Strategic Abundance - Rethinking Financial Planning

Many clients operate from a scarcity mindset, fearing they will not have "enough" for retirement or investments. Advisors can help reframe this by focusing on opportunity, long-term value creation, and sustainable wealth-building rather than just risk mitigation.

New Models of Wealth - Access Over Ownership

Traditional financial planning emphasised ownership (homes, cars, assets). The future is moving toward subscription models, fractional ownership, and decentralised finance (DeFi) —clients need to consider how these impact their financial security.

Sustainable Investing & the Abundance of Capital in ESG

Ethical and impact-driven investments are gaining traction. The flow of capital toward Environmental, Social, and Governance (ESG) investments reflects an abundance mindset—prioritising future sustainability over short-term gains.

The Longevity Economy - Planning for a 100-Year Life

Longer lifespans mean financial plans must move beyond traditional retirement ages. Encouraging clients to invest in skills, health, and adaptability ensures they can remain financially secure over extended careers.

Binary vs. Fluid - Adapting to Changing Financial Realities

Fluid Careers - No More 'One Job for Life'

Career paths are no longer linear. Advisors must help clients navigate career pivots, multiple income sources, and new models of retirement.

Flexible Family and Financial Structures

Marriage, parenting, and inheritance are no longer binary (traditional nuclear family models). Advisors should incorporate non-traditional partnerships, co-living financial planning, and multi-generational wealth-sharing.

Legacy and Estate Planning for a Non-Binary World

The traditional model of passing down wealth to direct heirs is evolving. Advisors must help clients explore alternative legacy structures, philanthropic funds, and digital asset inheritance.

Conclusion - For Financial Services and Planning

Financial planners and wealth coaches are by definition futurists. You help people understand the trends in their lives, you anticipate the changes in their lifestyles, and you assist them to put financial plans in place for different scenarios.

As you learn to think like a futurist and to consider these two trends the advice and support you give your clients will improve.