Chapter 17

AUTOMATED ADULTHOOD

What's the Trend?

As more people go through a prolonged period of emerging adulthood, where they focus on their career and life options through their twenties, and get married later and, a growing range of technology and services help to automate all aspects of their journey to adulthood.

Just over a decade ago a book called Emerging Adulthood by psychologist Jeffrey Jensen Arnett proposed a new period of life-span development, based on years of studying young people aged 18 to 29. While we have often been told that people become adults at 18 years old, Arnett argued that the widespread postponement of marriage, an increase in career and life options due to this delay, and, subsequently, having children later in life was leading to a major shift in our perceptions of what it truly means to be an adult.

Psychologist Jean Twenge also explored the attitudes and behaviors of young people in her latest book called Generation Me, which explores the entitlement, confidence, and optimism common among the younger generation. She writes specifically about the "relentless cultural message to young people: you can be anything you want to be, as long as you believe in yourself."

Rather than praising hard work and dedication, Twenge warns that this one-sided focus on instilling a superior self-belief may already be having some unintended consequences.

Sociologists Richard Arum and Josipa Roksa agree, and their book Academically Adrift argues that most college campuses across the United States had been so focused on the student experience that academics, true learning, and real-world skills were being left behind.

Exploring this cultural shift, New York Times columnist David Brooks summarized, "as emerging adults move from job to job, relationship to relationship and city to city, they have to figure out which of their meanderings are productive exploration and which parts are just wastes of time. This question is very confusing from the inside."

The struggle to answer these questions, though, is has become far more than a personal journey. It is now a business opportunity as well. In 2016, more services, products, and entire brands will evolve to help these emerging adults find their place in the world and live their lives in the process. Innovations are already adding an algorithmic layer to dating, helping manage the trickier parts of relationships, optimizing financial decisions, improving negotiation skills, and even automating cooking and home care.

This is the world of Automated Adulthood, where anyone on the emerging journey to independence and adulthood will find a host of new technology and services to augment their journey. Let's explore the impact of these technologies in four critical aspects of life and adulthood: work, relationships, finances, and the home.

Automated Relationships

Last year a controversial Vanity Fair story from journalist Nancy Jo Sales predicted a "dating apocalypse" coming at the hands of apps like Tinder, which allows anyone to swipe through photos with a hot-or-not" mentality, and quickly arrange casual hookups or sex partners via text.

Despite the criticism, everyone agrees that dating and how people form romantic relationships is fundamentally changing thanks to technology. What is even more interesting is that the daily intricacies of relationship management are changing as well.

One example is the often-ridiculed BroApp, an app designed to "outsource your relationship" by automating texts from men to their girlfriends, reminding them of how much they love them (or another similarly romantic message).

Less extreme versions of this type of relationship management app have popped up throughout the past year for everything from remembering birthdays and sending automated greetings to an inventive use of the IFTTT app which allows us to create "recipes" for a sequence of actions across multiple apps. One such recipe, for example, offers this sad-but-necessary functionality for hapless partners of the social media addicted: "Get a notification when your girlfriend posts a new picture so that you can like before she gets mad."

Dating, romance, and sex are some of the biggest parts of life for emerging adults, and in 2016, this automation of the intricate details of not only dating but also maintaining relationships will lead to continued exploration of how relationships could be improved. The automation goes beyond relationships as well.

Automated Home

Cooking is hard if you aren't used to doing it for yourself.

On the journey to adulthood, learning to cook for oneself is typically a major bump in the road for many. Of course, the easy solution would be to eat out more often, and according to a 2015 study from the Food Institute, Millennials are doing exactly that by spend an average of $50.75 per week out of the home.

To encourage more home cooking (which is generally cheaper and healthier), several successful startups are aiming at curing the motivation challenge and adding a boost of confidence and guidance through a combination of pre-prepared ingredients and detailed instructions shipped to your door. This new category of boxed meal services is exploding and the two biggest leaders are Blue Apron (delivering about 3 million meals per month) and Plated (delivering about 2 million per month). Industry estimates predict that this meal-kit segment of the market could grow to between $3 billion and $5 billion in sales over the next 10 years at current adoption rates.

In addition to this type of technique automation in cooking, other parts the home and home ownership itself are starting to see more automation through technology as well. A Netherlands-based design studio, for example, created a countertop projection screen called the Vegetable Recognizer that can automatically recognize vegetables placed on the counter and suggest a recipe based on what you have available. Two former Apple employees built a smart oven called June, scheduled to ship in mid 2016, which features an integrated app that can adjust temperature or cook time remotely.

Innovation is coming outside the kitchen for the rest of the home as well. Roomba has provided robot vacuum cleaner products for years, and this coming year promises innovations in everything from smart toilets to self-cleaning glass to automated door locks and lights. In the automated home of the future, you won't have to remember to dust or clean or lock the doors or turn off the lights—not to mention never having to cook a meal from scratch without detailed instructions or items prechopped for you.

These are not just conveniences for the modern busy professional. If you're an emerging adult, you may not ever need to learn how to do these things in the first place.

Automated Work

Most professionals receive an estimated 100 to 150 emails a day, and the resulting stress and loss of productivity is well documented. Email is a time waster, yet at most organizations it is categorized as a necessary evil.

Over the past year, the latest darling of the San Francisco tech community is a tool that many have called an "e-mail killer," built specifically to help teams at organizations to reclaim some of that wasted time. Slack is a lean app-based tool that is part chat software and part message board. Growth of the tool has been exponential since its launch in February of 2014, prompting this doting description from a journalist for

Time magazine (and Slack user): “not in a generation has a new tool been adopted more quickly by a wider variety of businesses or with such joy.”

Automating the most reviled of communications forms is certainly a cause for joy—but it is only one symbol of how technology is making previously painful work evils easier to handle. There are dozens of apps to teach any worker how to negotiate a better salary or deal with communications issues in the workplace. Dictation software is getting better and better, enabling entire documents to be “typed” virtually without the author ever sitting down in front of a computer. Meanwhile autocorrect and real-time suggestion tools make the process of writing anything less of a challenge.

What is the effect of all this automation? Increasingly, we will see communications, organization, negotiation, conflict resolution, and many other critical, longtime workplace skills become augmented by automation—helping young adults and older people alike automate more of the things that once were learned behaviors and skills to be built and honed over time.

Automated Finances

For the past several years author and entrepreneur Ramit Sethi has been teaching people how to manage their finances in a way that no one else does. His website I Will Teach You To Be Rich (and his best-selling companion book of the same title) focuses on sharing a process that anyone can use to reclaim their financial independence and avoid sinking (or sinking further) into debt. His techniques range from tested scripts for how to negotiate with credit card companies to have them drop fees and an entire module on how to automate your finances.

This automation of finances is a big deal. A large portion of the fees built into the financial system for most consumers come down to organization. If you keep track of how much money is in your accounts, when your bills are due, and who is charging you convenience fees, and who isn’t, you can save hundreds or sometimes even thousands of dollars a year in unnecessary fees. Of course that is easier said than done—and normal human behavior is to forget to pay.

Automation is the clear answer. Credit cards can be set up for automatic payment. A recently launched app called Acorn automates saving by rounding up everyday purchases and putting extra money into investments based on predefined savings goals. Payment between people is transforming, thanks to services like Venmo and Paypal, which make it easy to send payments back and forth, and dozens of apps for everything from splitting the check at a restaurant to sharing a cab fare home.

Even the universally dreaded adulthood rite of passage of doing taxes has become more automated, thanks to rapidly evolving and predictive interfaces built into popular self-service online tax preparation tools like TurboTax and H&R Block's online services.

What all of this automation in finances also offers to emerging adults is the chance to feel in control of their finances and to feel more confident about making complex financial choices for the short and long term—even though the bulk of it may be fully managed by algorithms that are set up once and then forgotten.

Why It Matters

As research of the past 10, years has become stronger about uncovering and understanding this new phase of life that is called emerging adulthood, the new slate of companies and technologies that cater to this age group of twentysomethings will continue to grow. As young people grow to count on this technology to teach them new skills, manage the parts of their life that they want to outsource for the sake of productivity, and even help them to optimize their relationships and work lives, adulthood will truly be automated in the future.

Who Should Use This Trend?

Any brand seeking to make a lasting connection or to drive brand loyalty with the highly alluring Millennial demographic should consider the impact of Automated Adulthood. The next generation of young consumers expect technology to help them automate all parts of their lives and to help them make better use of their time. They demand work-life balance and expect those who serve products to them or employ them to be focused on delivering this level of care through technology and processes.

How to Use This Trend

- ✓ **Appreciate emerging adulthood as a phase** – One of the newest ideas that may have come from this phase for some businesses is the idea that there is even a phase of development that sits between adolescence and adulthood. Whether you choose to go with the term emerging adulthood or not, the implications of understanding this as a phase of development can change how you think about reaching them. Emerging adults are hungry for information, need support and automation, and expect that the companies who appreciate and respect them through this growth period will be the ones they stick with later in life. Your aim should be to become one of those companies.
- ✓ **Automate complexity** – If there is one thing that emerging adults have little patience for, it is needless complexity. When reaching this group, it is critical that you focus your experience on trimming any unnecessary steps or complex requirements in order to better cater to this group. Are you asking for too much information up front? Do they need to use paper forms instead of electronic forms? These are the small sorts of details that make a big difference in keeping the Millennial customer happy in the near and longer term.