

the  
**score**

# ProcrastiNation

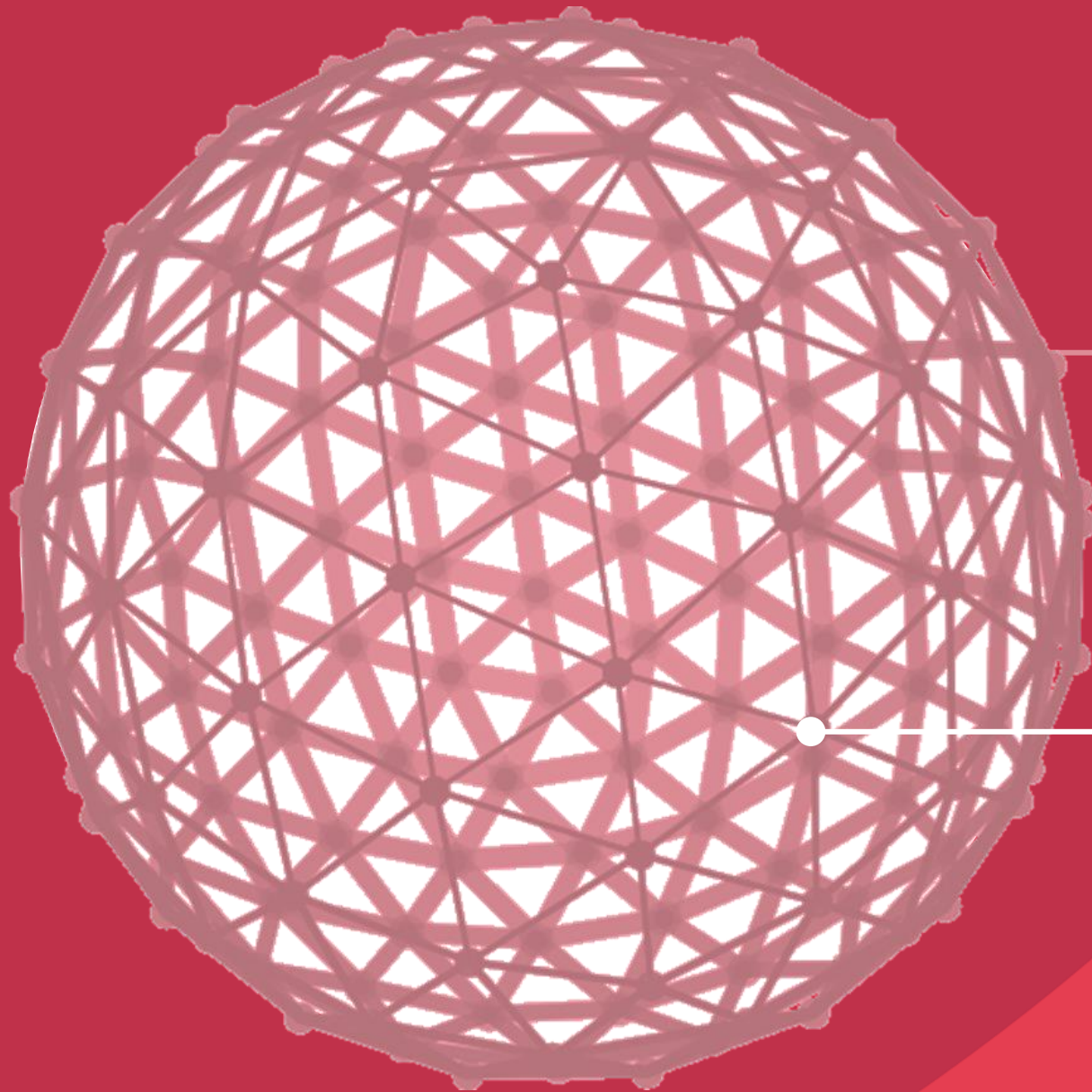


# Hello



the  
**score**





Your  
customer's  
world

Your bit

the  
**score**



Mindset



Topics



Politics



Goals



Priorities



Routines



Friends/family



Plans



Events



Health



Hopes



Mood



Narratives



Stories/news



Relationships



Socialising



Going out



Seasonal



Occasions



Services



Budgeting



Saving



Spending



Spurges



Debt



Food to go



Meals out



Hobbies



Work



Treatments



Grocery



Channels



Days out



Holidays



Renewals



Mortgage/rent



Home



Improvements



Education



Beauty



Social media



Connectivity



Content



Devices



Travel



Automotive



Utilities



Garden



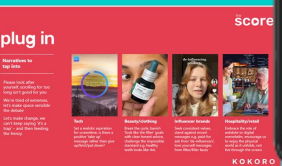
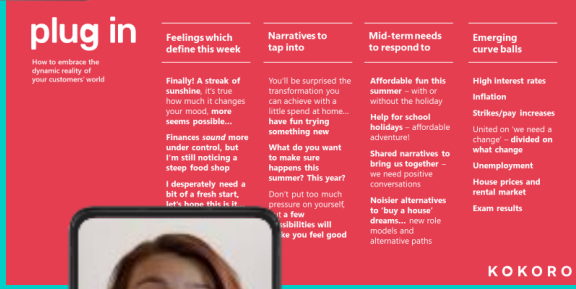
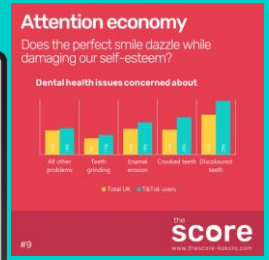
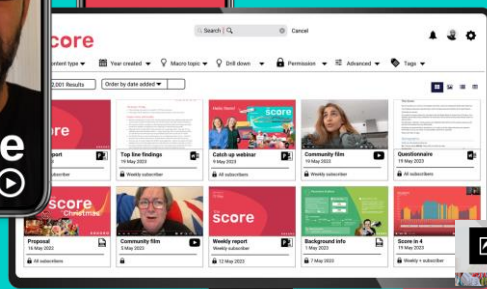
Treats



Clothing



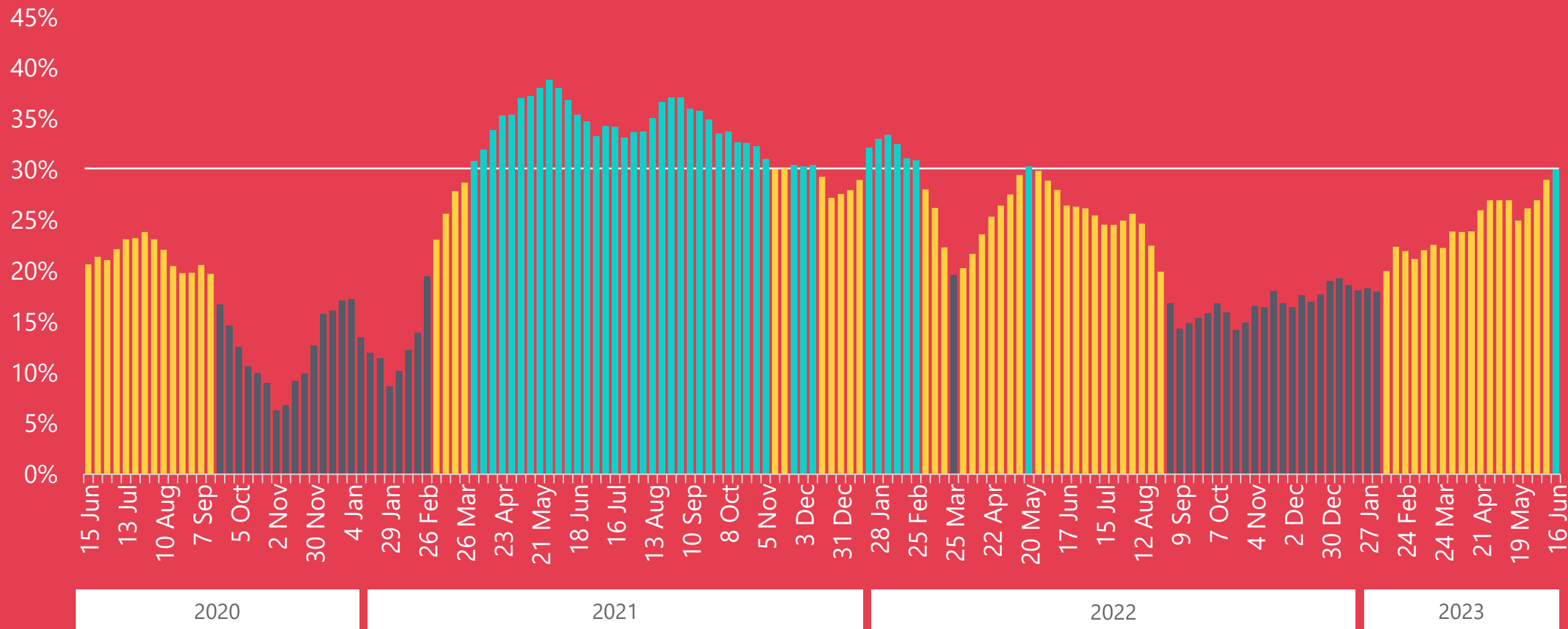
# No need to scribble



the  
score

# Net optimism

4-week rolling



Highest since May '22



# Messy!

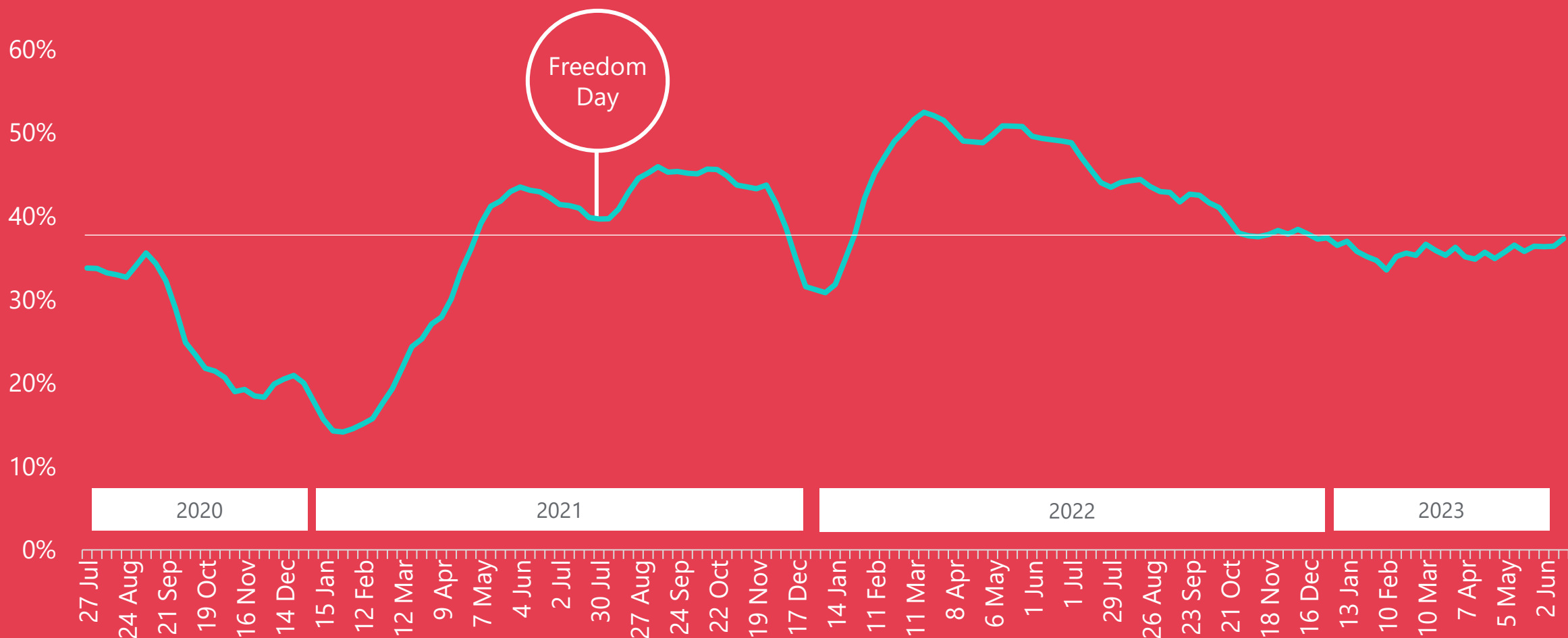
335k interviews over 3 years  
50+ households tracked

Situation

the  
**score**

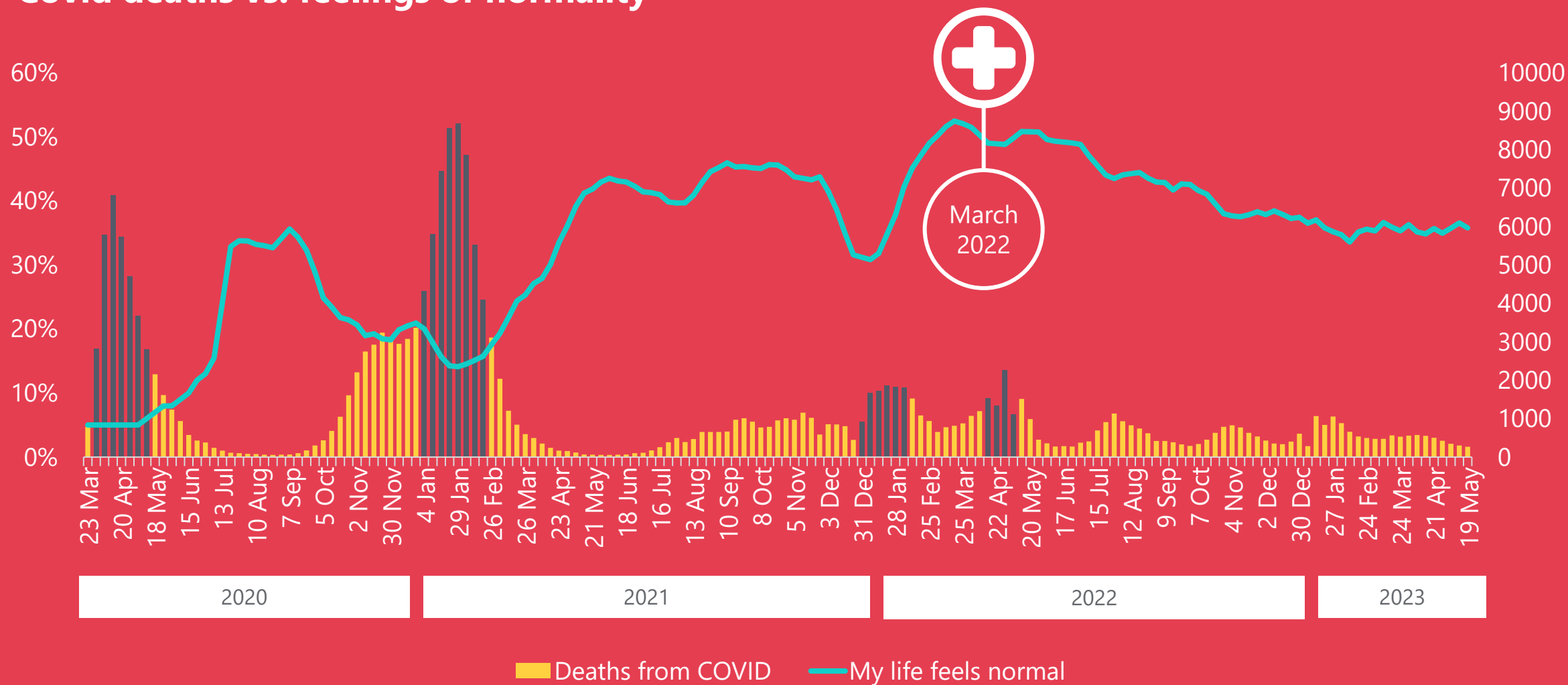


## My life feels normal



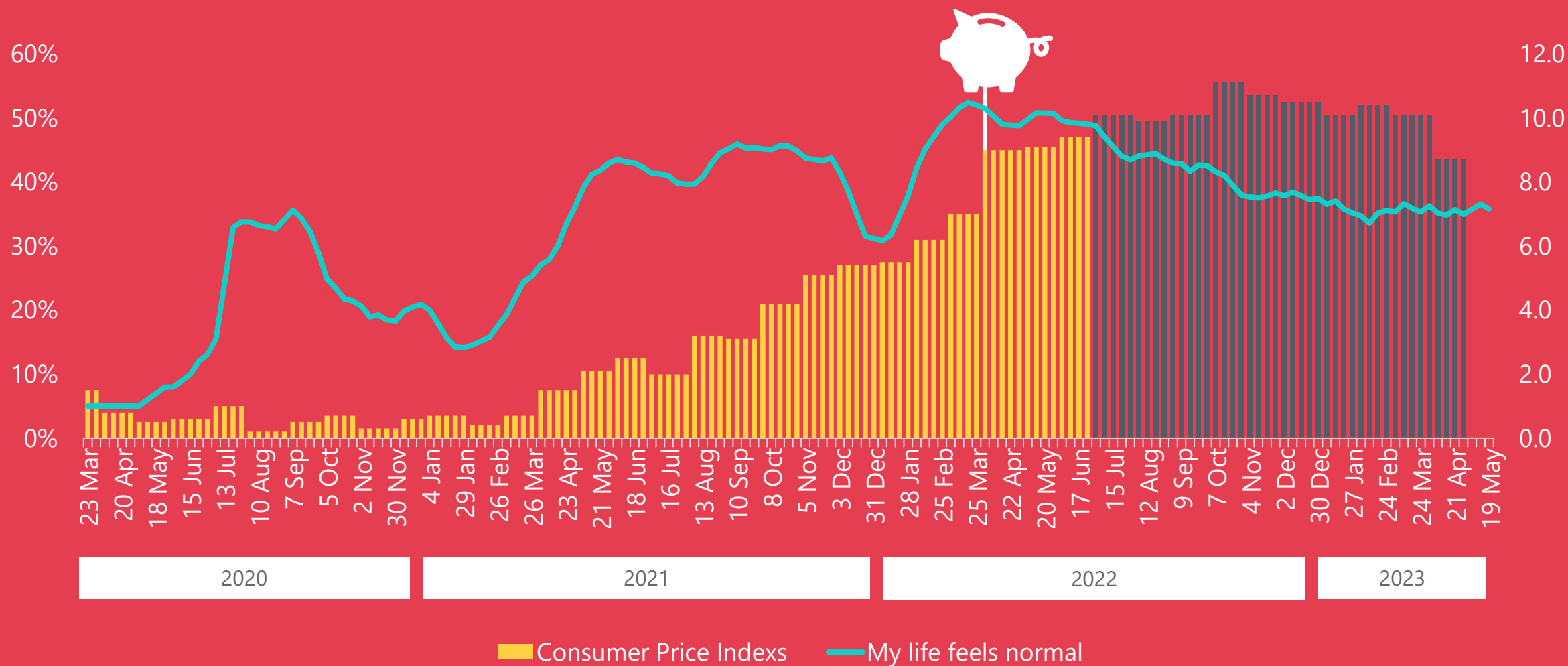
Still far from normal

## Covid deaths vs. feelings of normality



Health concerns = not normal

## CPI vs. feelings of normality

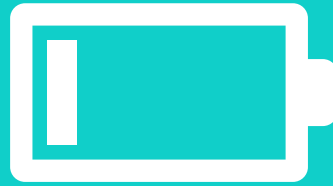


Money concerns = not normal





Dispersion



Exhaustion

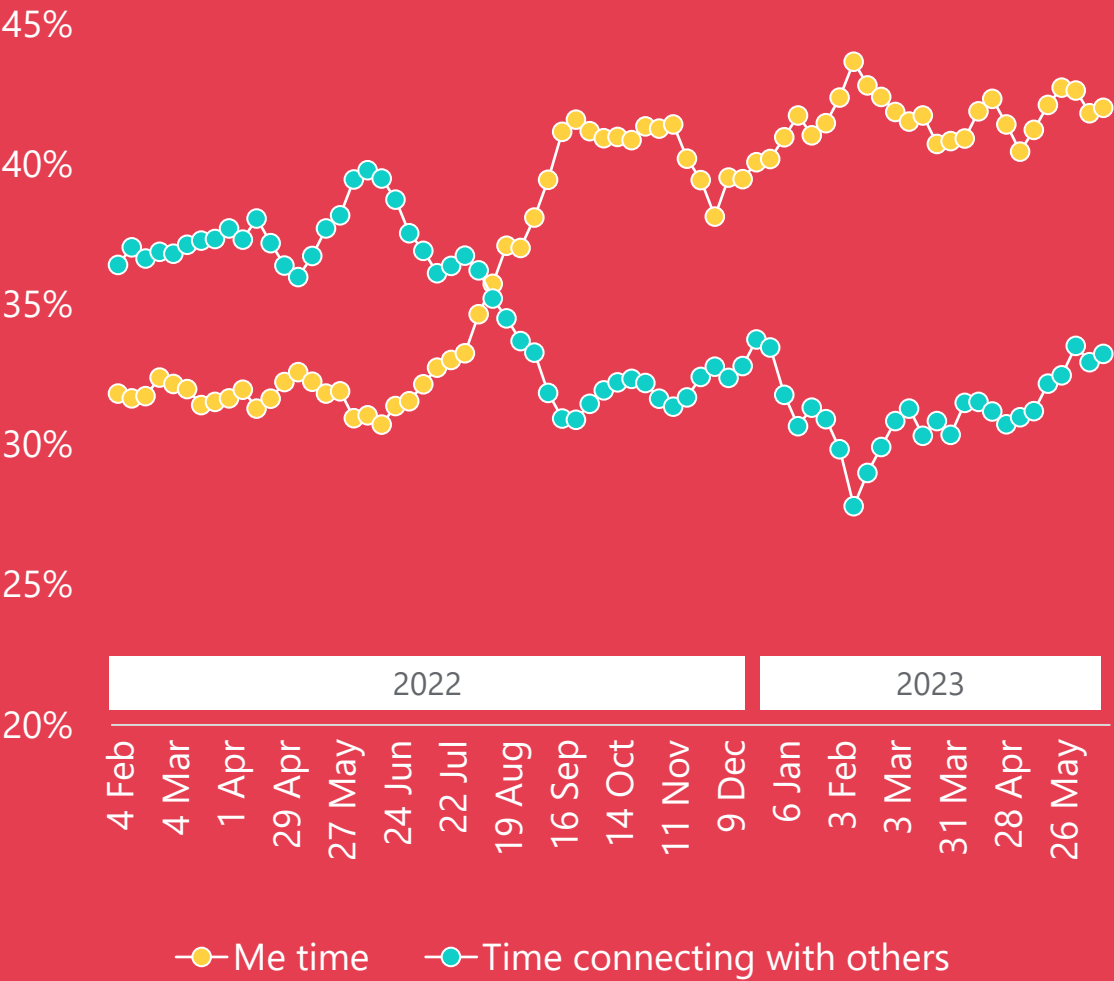


Inequality

Three big forces

the  
**score**

# What feels right



**Protect my energy:** reflect, go easy

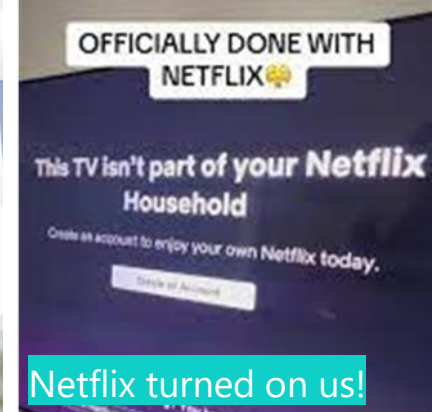
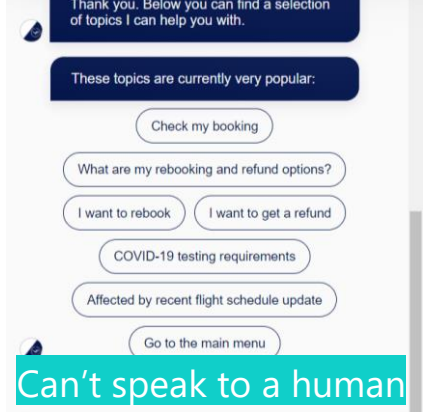
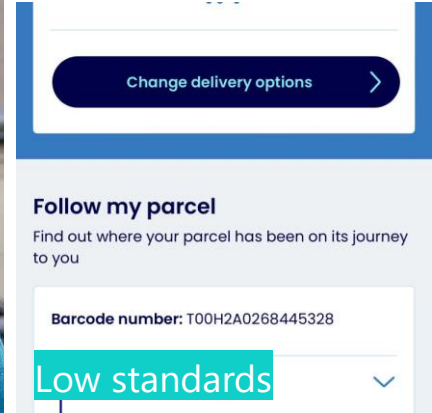
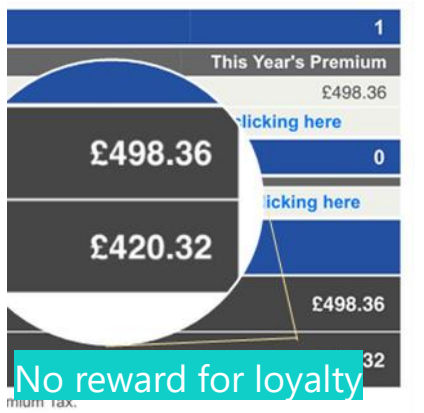
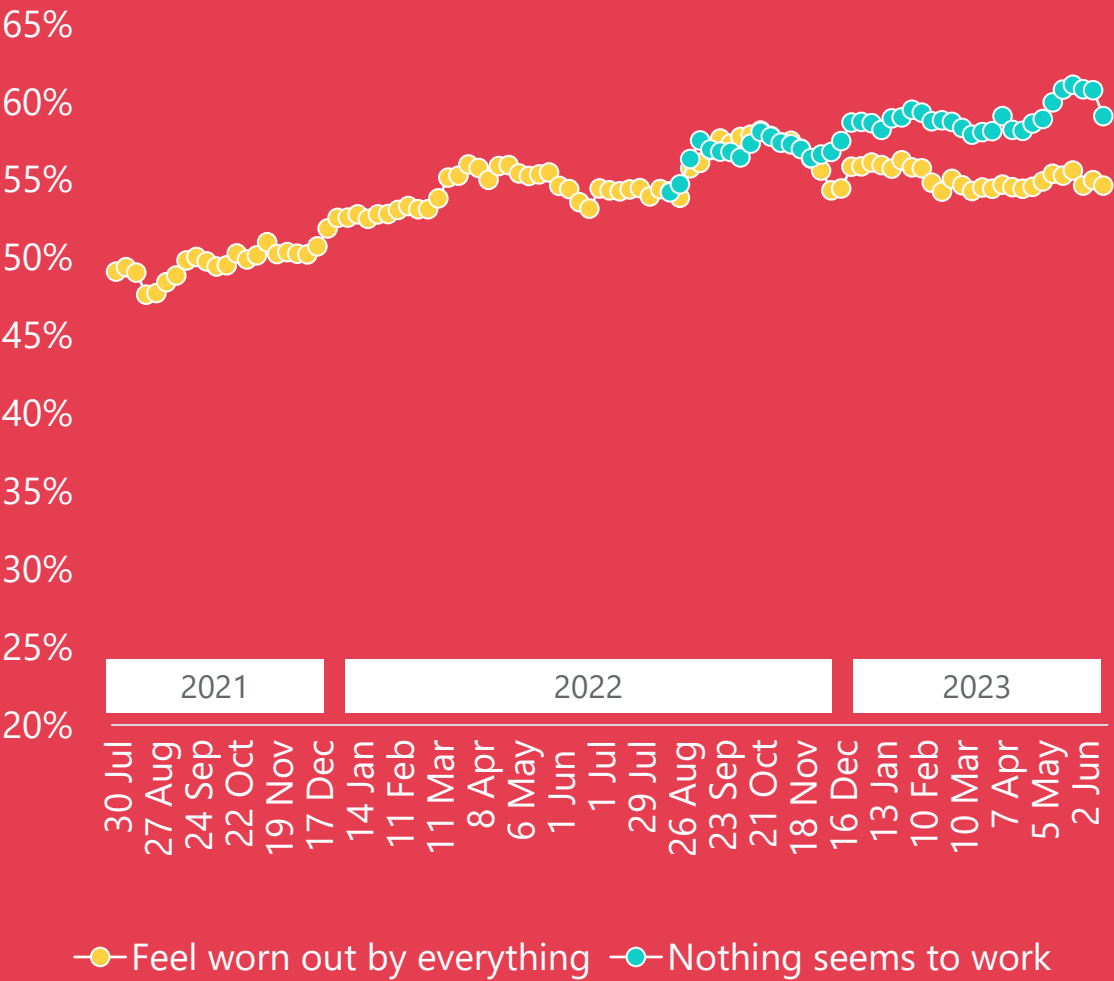


**Protect my spend:** compromise free



**Protect my peace:** avoid anxieties

# What feels right

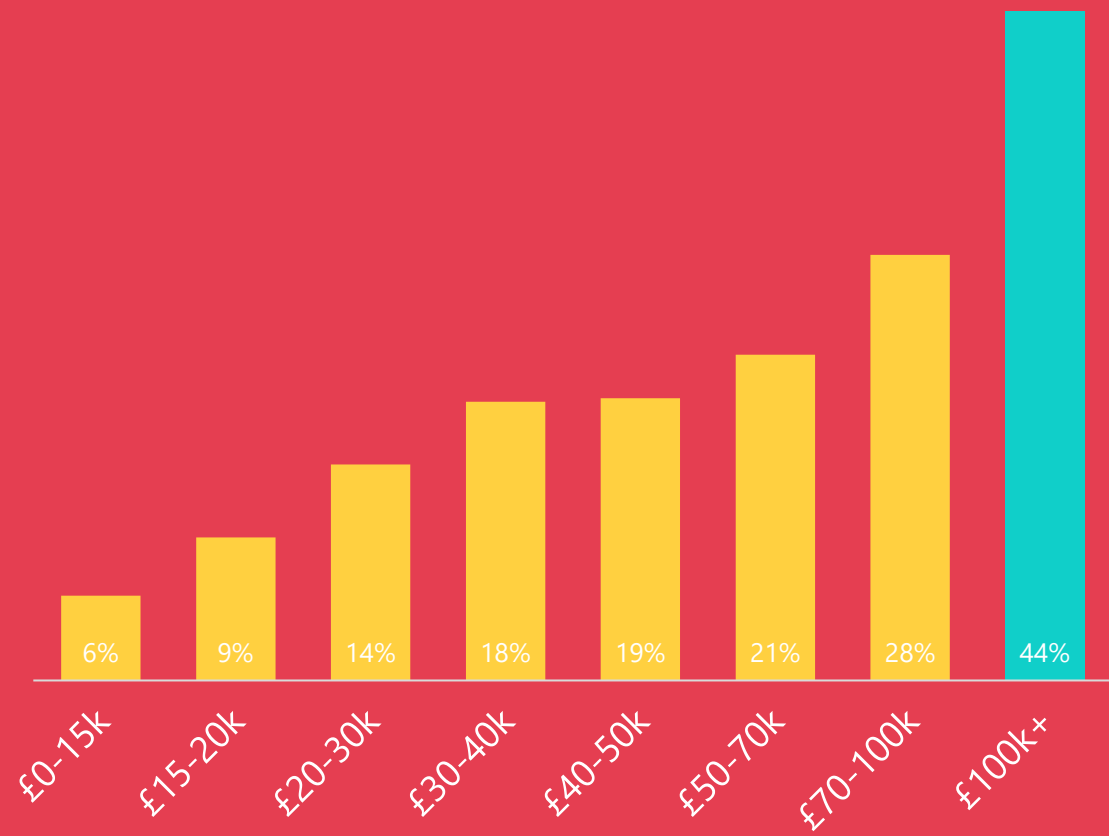


Exhaustion V2 – broken system

the  
score



% Had a 5%+ pay increase in last year



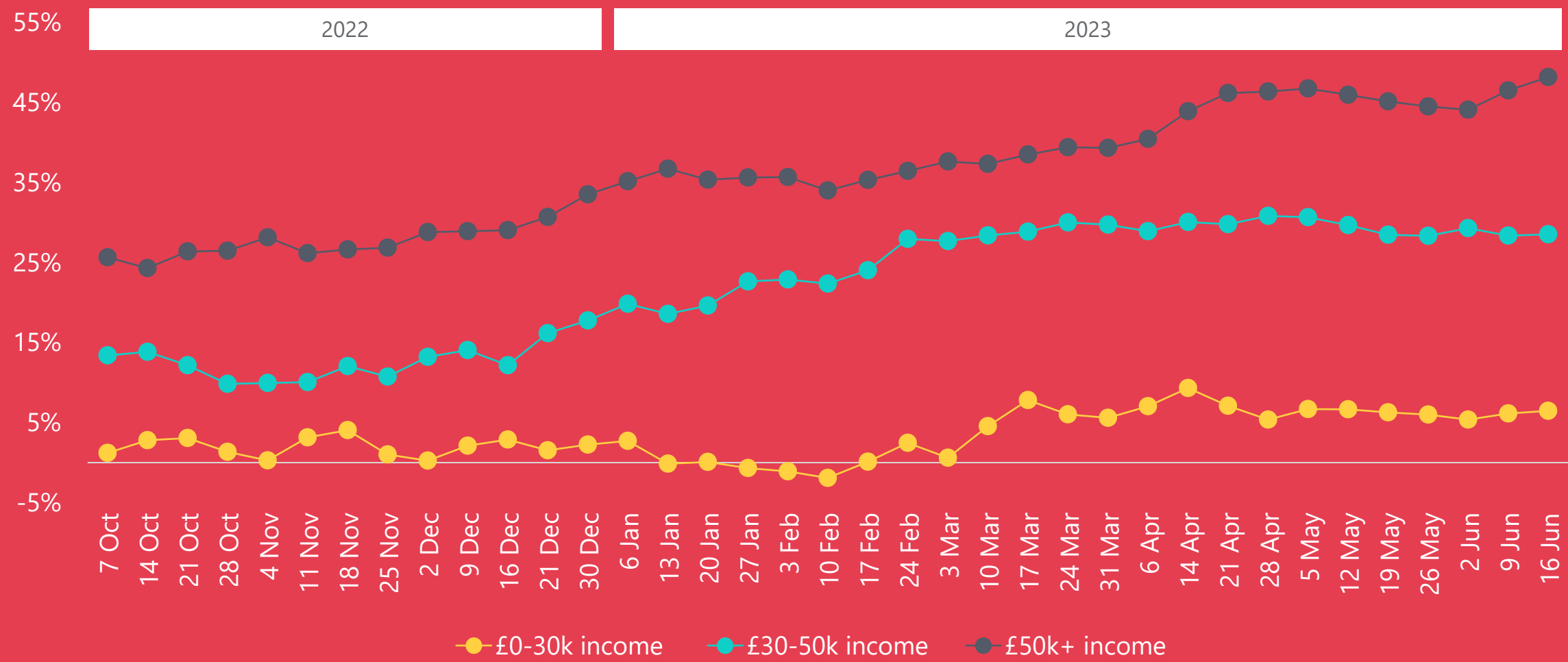
# Doom merchants?

Truth seekers  
Thought starters  
Opportunity hunters  
Idea generators  
Path plotters



Dear Laura & Alison... is it really this bad?

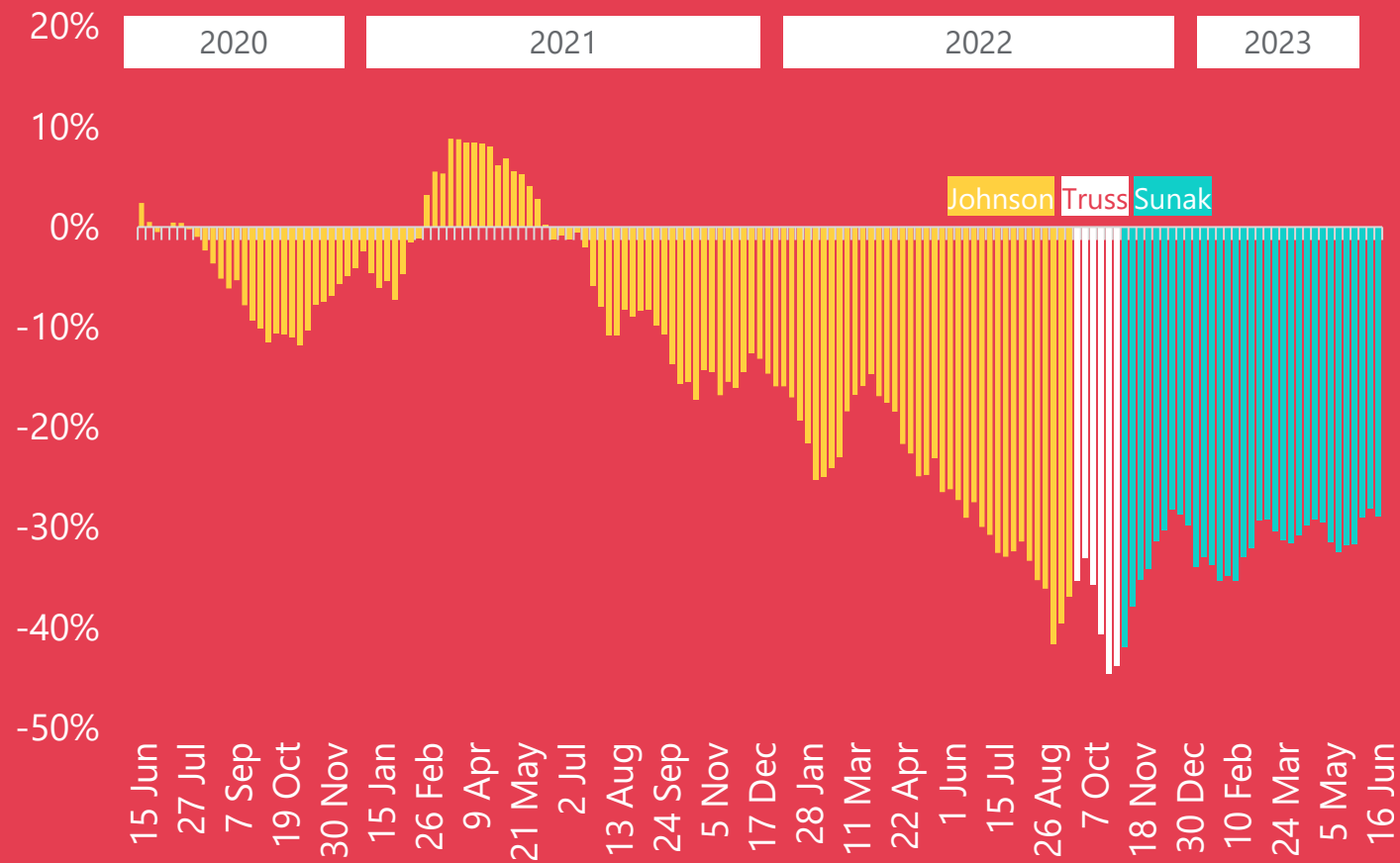
# Families: optimism by week



Depends on your boat!



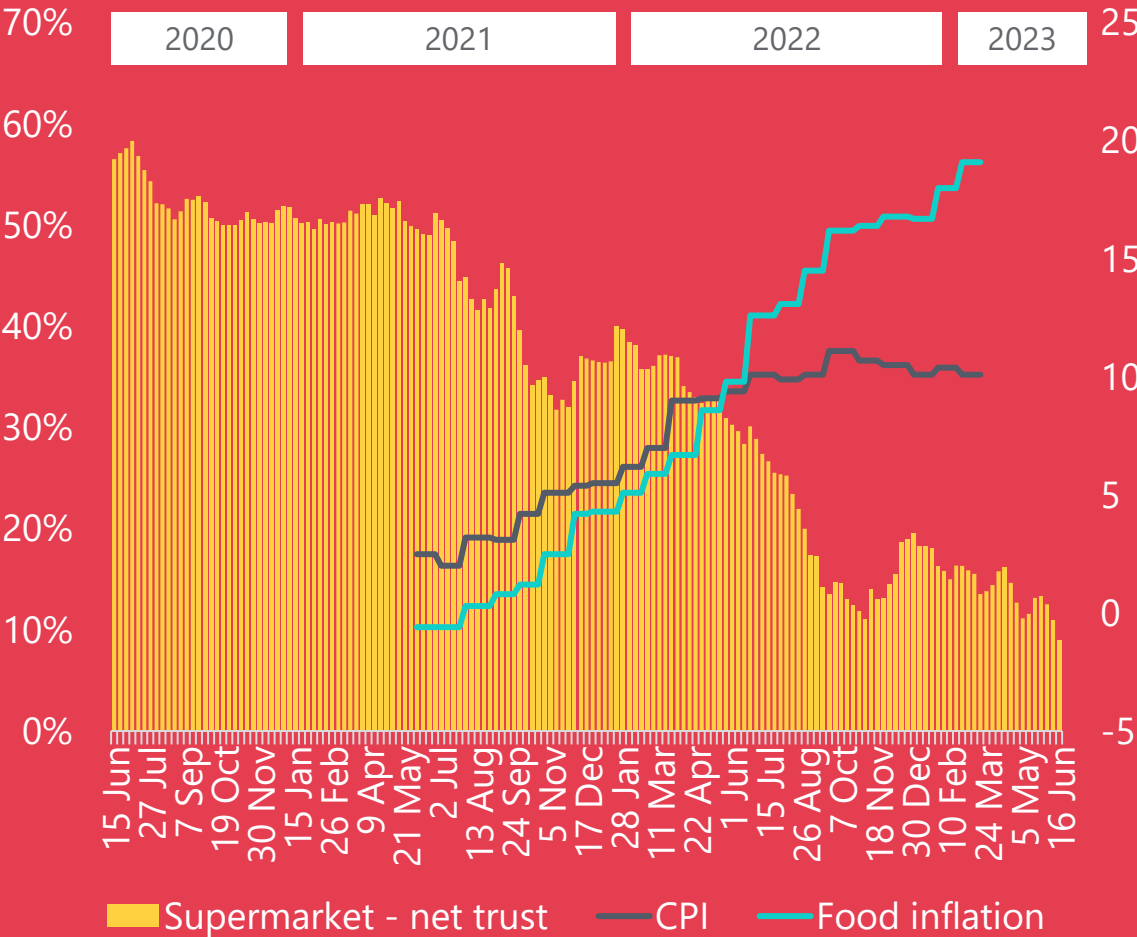
# Net trust in the Government



 Herd immunity	 PPE shortages	 Over 20k deaths	 Highest EU deaths	 T&T delay
 Mixed messages	 Barnard Castle	 'Circuit break'	 Patel bullying	 Lobby text scandal
 Tier 4 for Xmas	 No. 10 renovations	 'Let them pile high	 F***** hopeless	 The affair
 No mask + snooze	 £££ second jobs	 Peppa Pig speech	 Partygate part 1	 Only 50 visas
 Bail out let-down	 First party fine	 Parliament porn	 Sue Gray report	 Booed on arrival
 No confidence	 Pincher allegations	 Mass resignations	 Finally ousted	 The roadshow
 Mini-budget	 £-all time low	 Kwarteng resigns	 Hiding under desk	 Shortest ever PM
 Braverman leaks	 Budget reversed	 I'm a politician	 Honours list	 Partygate again

You don't care about us

# Net trust in the Supermarkets

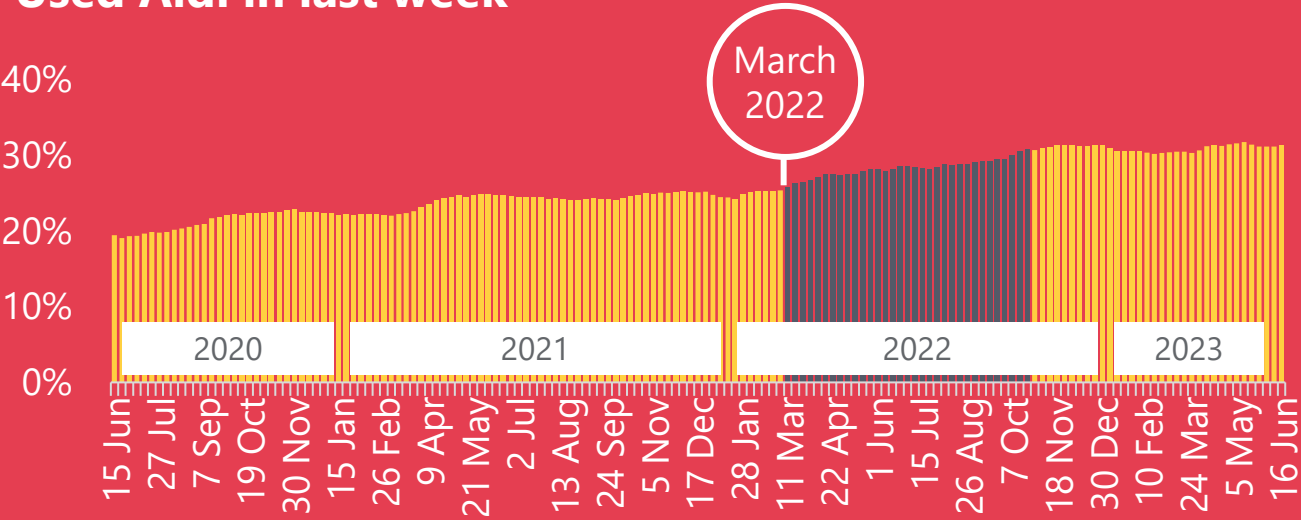


We thought you had our back

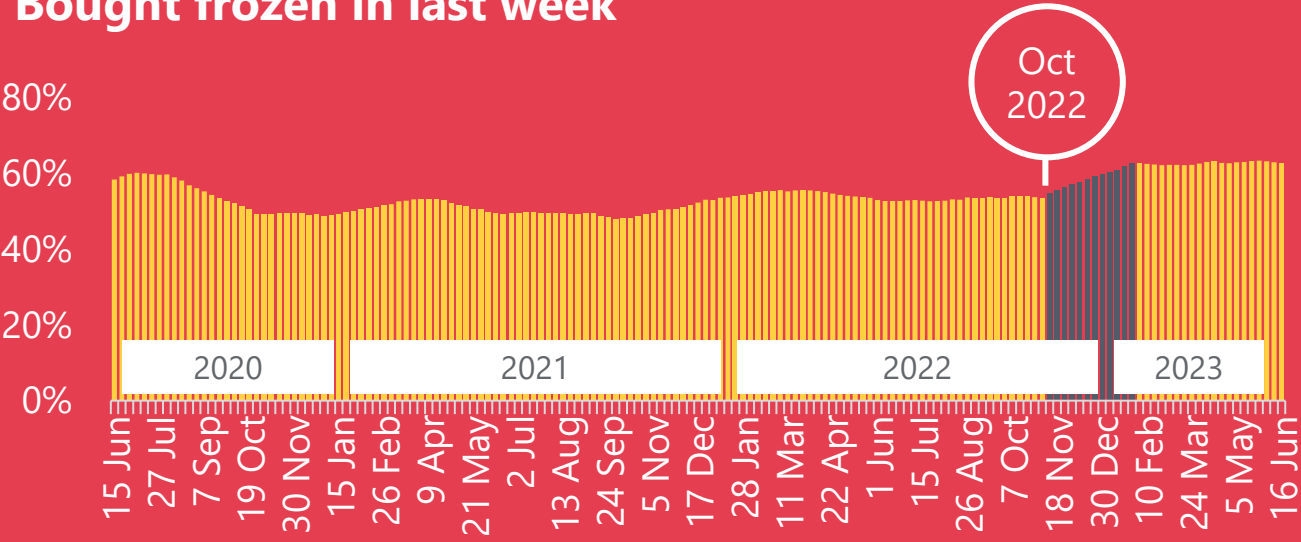
the  
**score**



### Used Aldi in last week

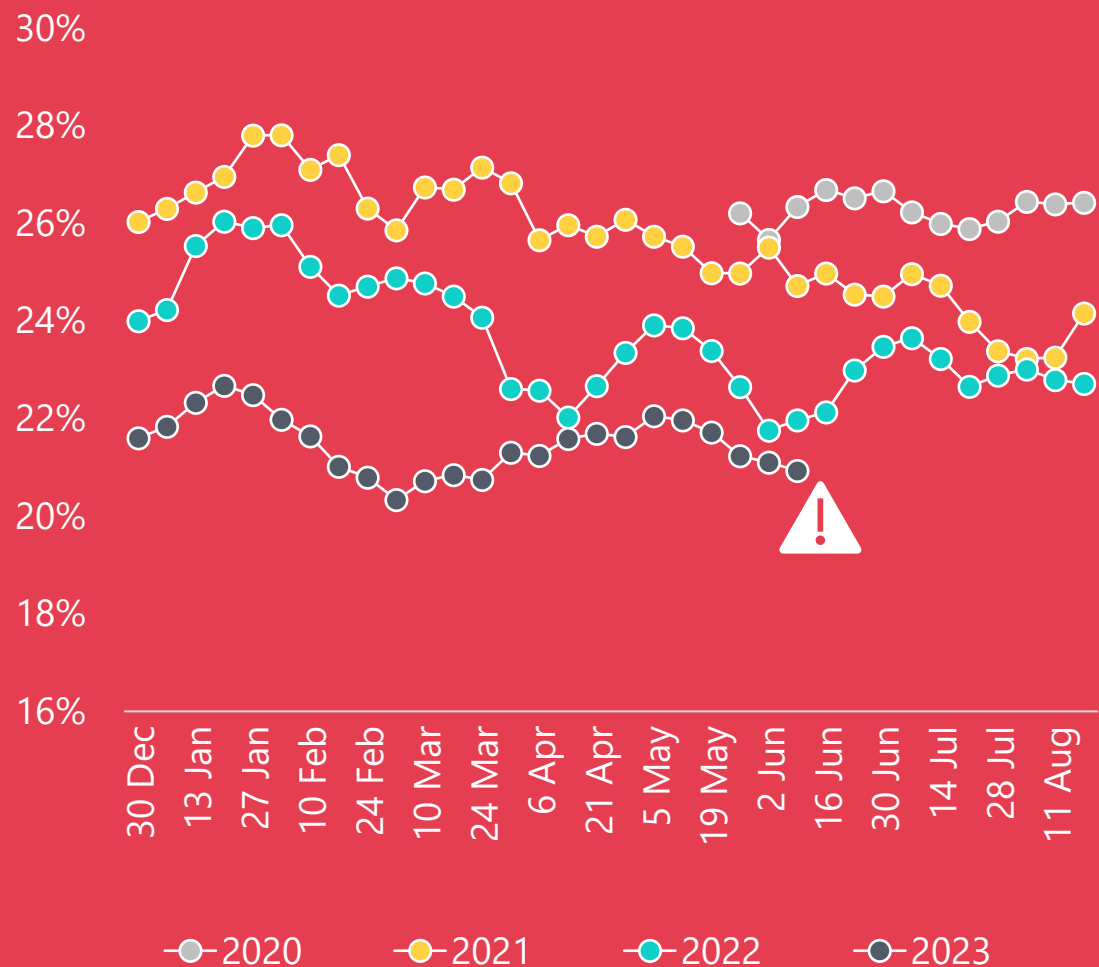


### Bought frozen in last week



Smaller say/do gaps

## Have savings which I'm adding to

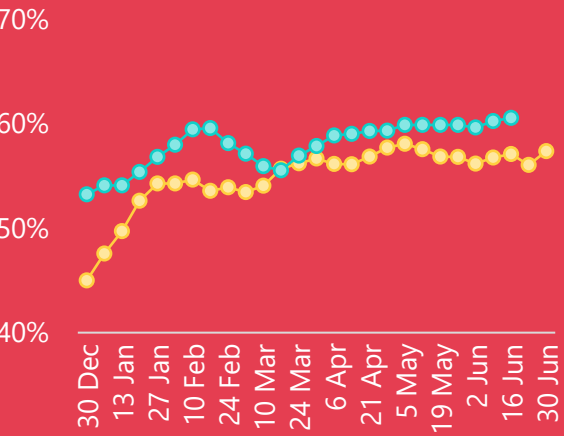


Despite actions, savings down

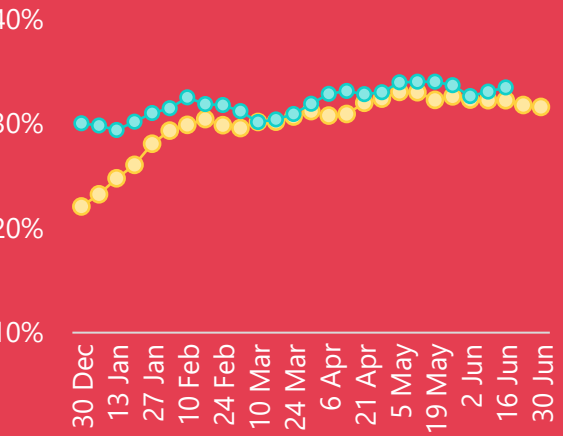




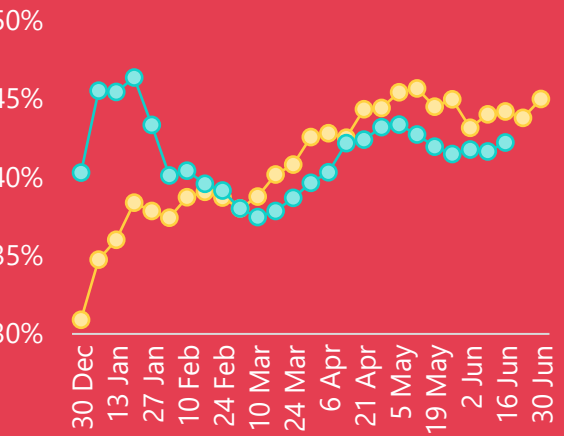
Went out for a walk



Bought food to go

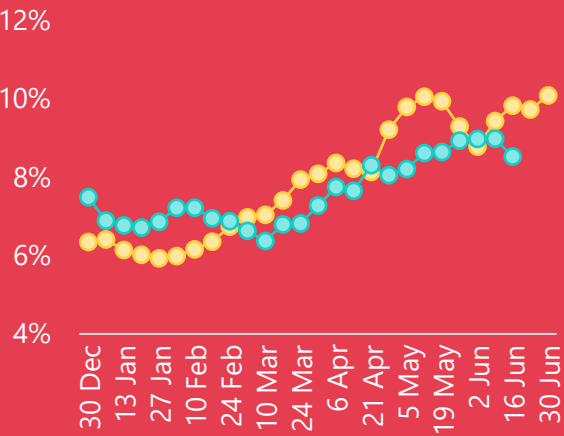


Got together with F&F

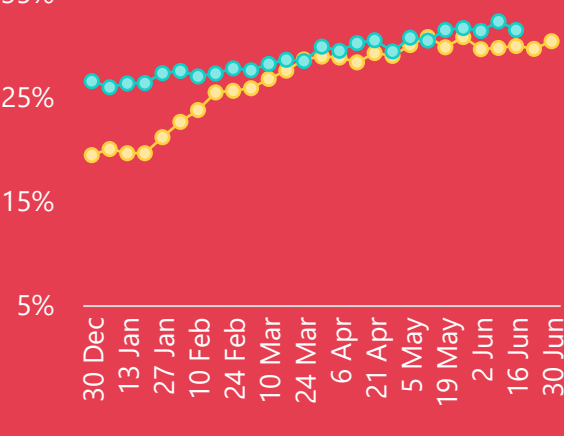


2022 2023

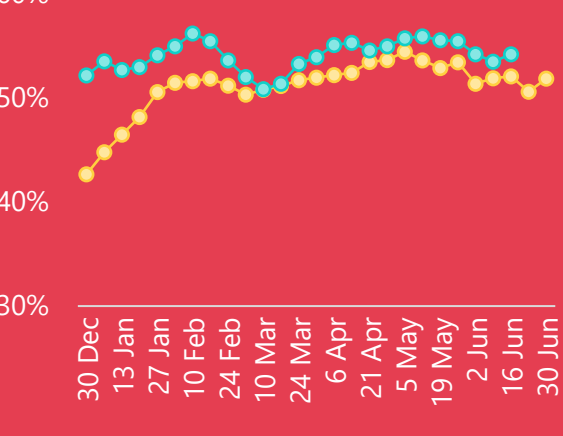
Went to large-scale event



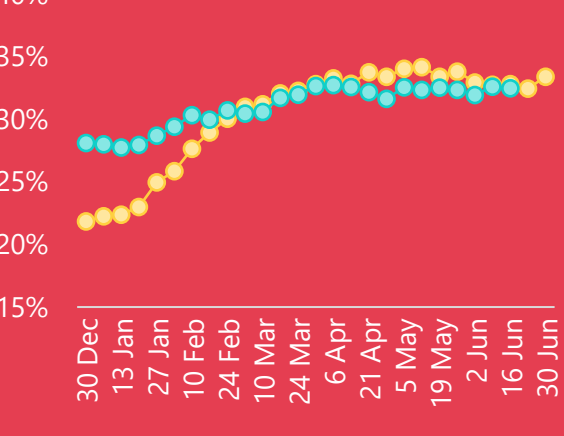
Used a pub



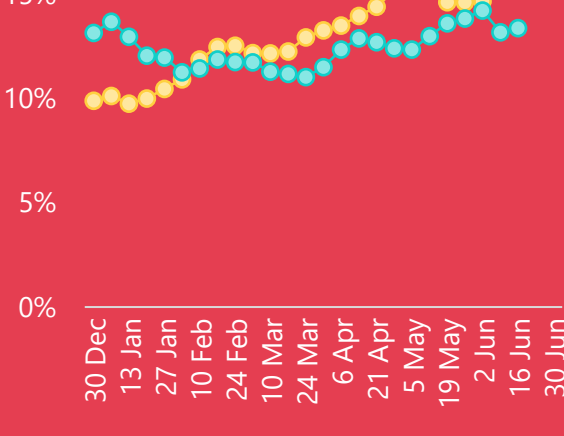
Went to local store



Went to restaurant

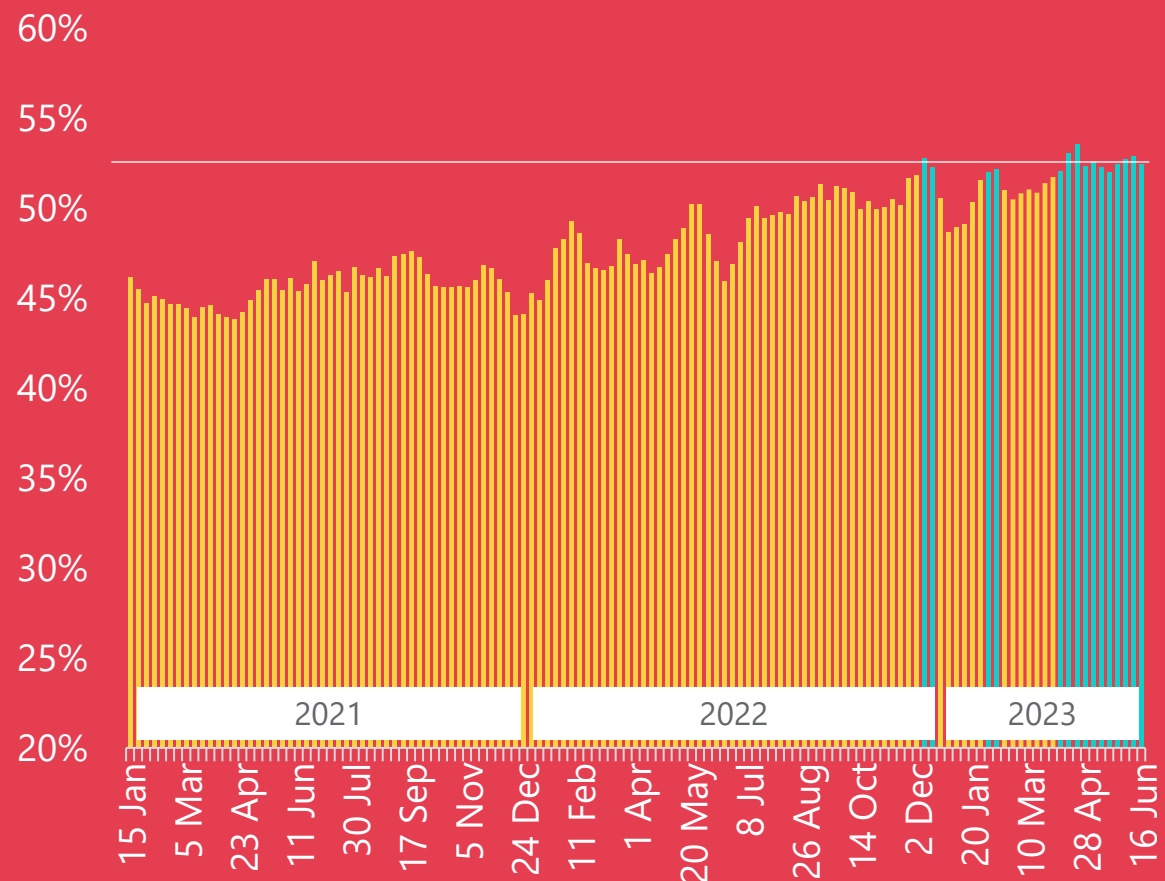


Went to small-scale event



Adaptive behaviours → quiet life

## Seen the benefits of a 'slower life' and intend to continue



Say it's what we want

more

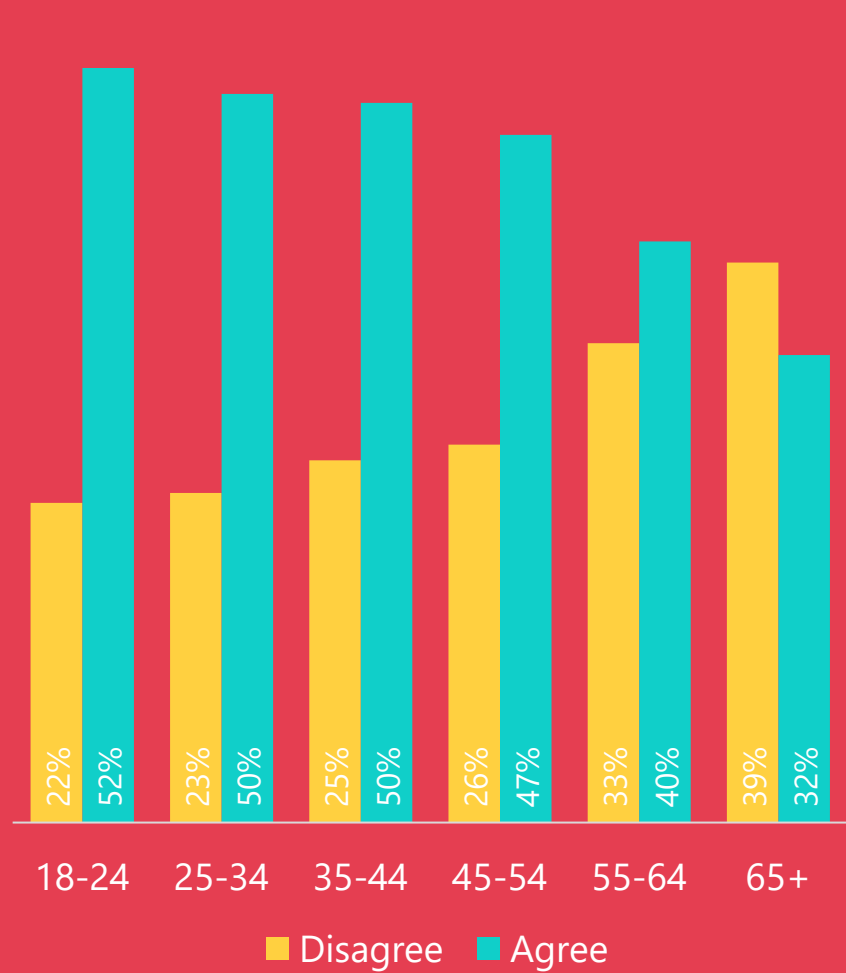
want

we

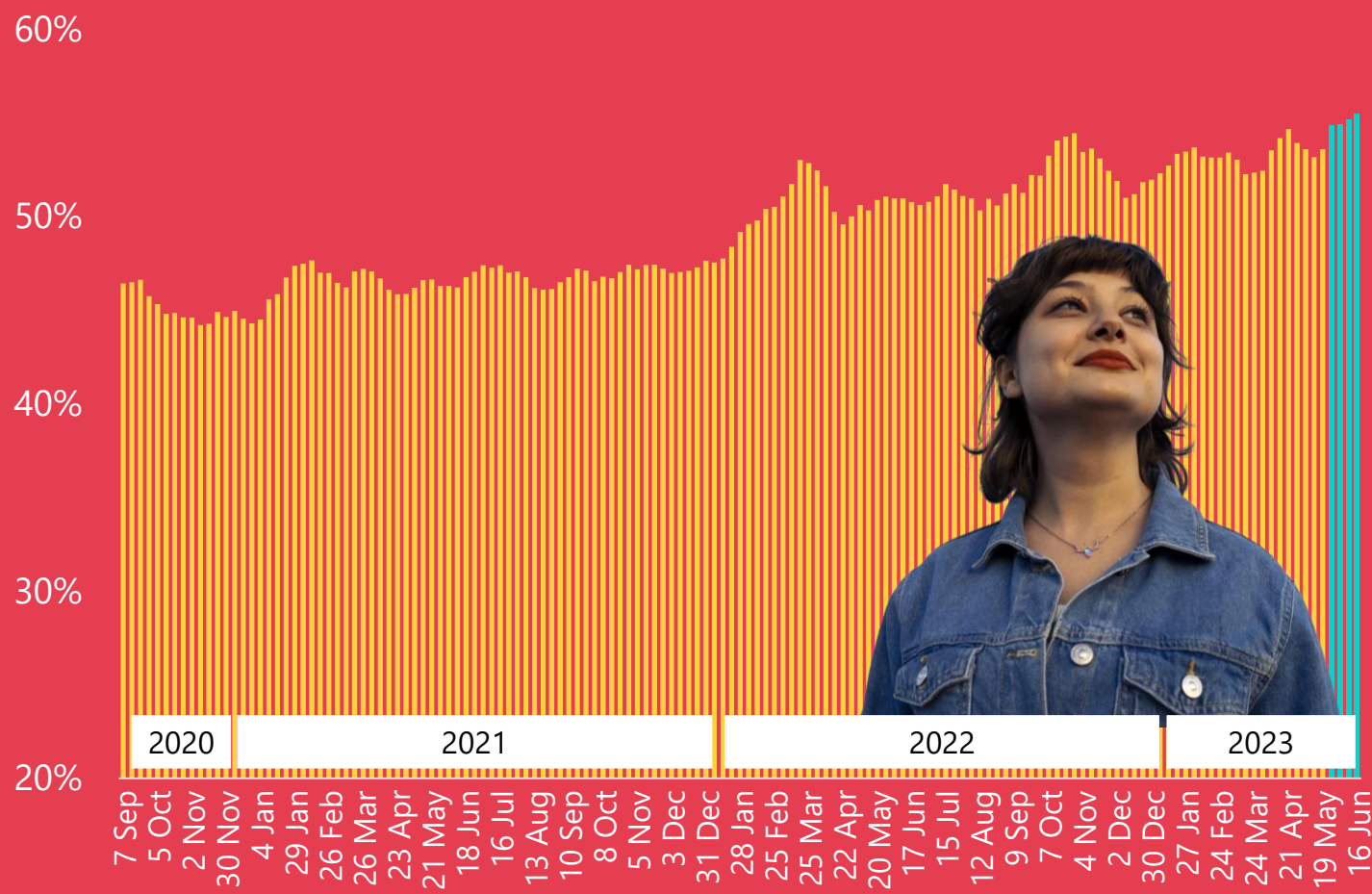
Complication

the  
**score**

# If I'm honest my life is boring



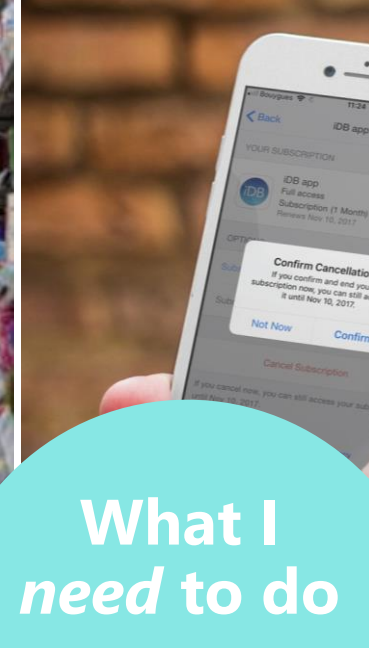
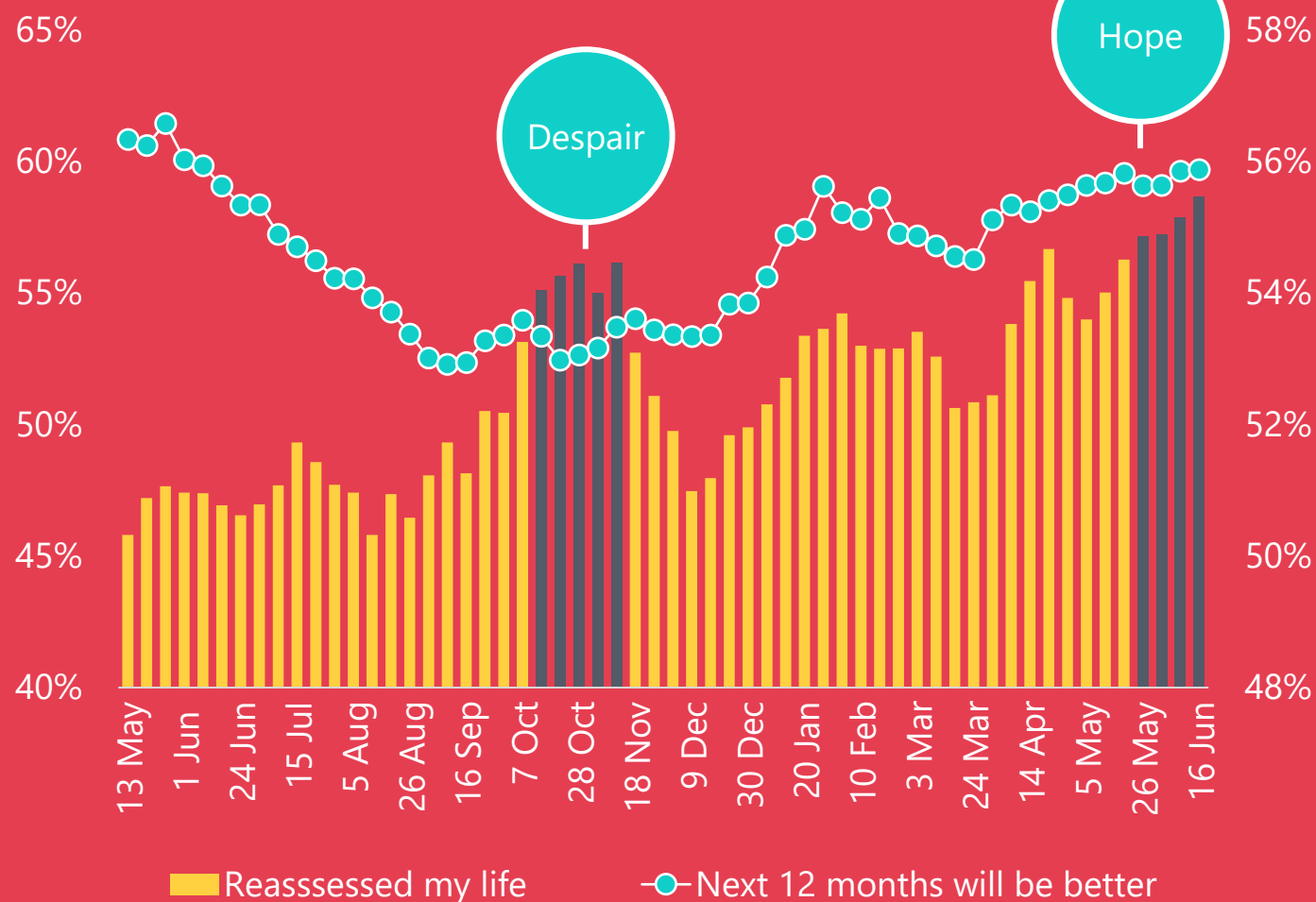
# Reassessed my life and reprioritised things



Quiet is boring → what can I do?

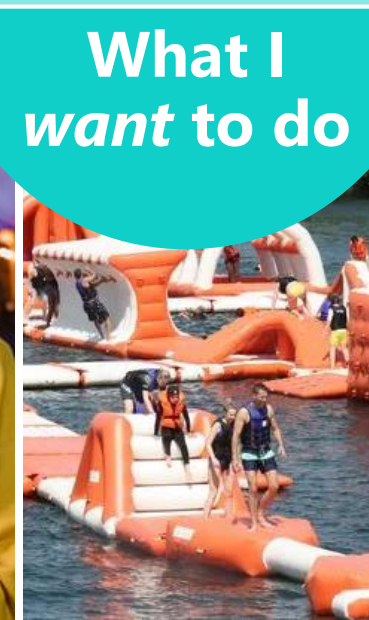


# Attitudes towards life



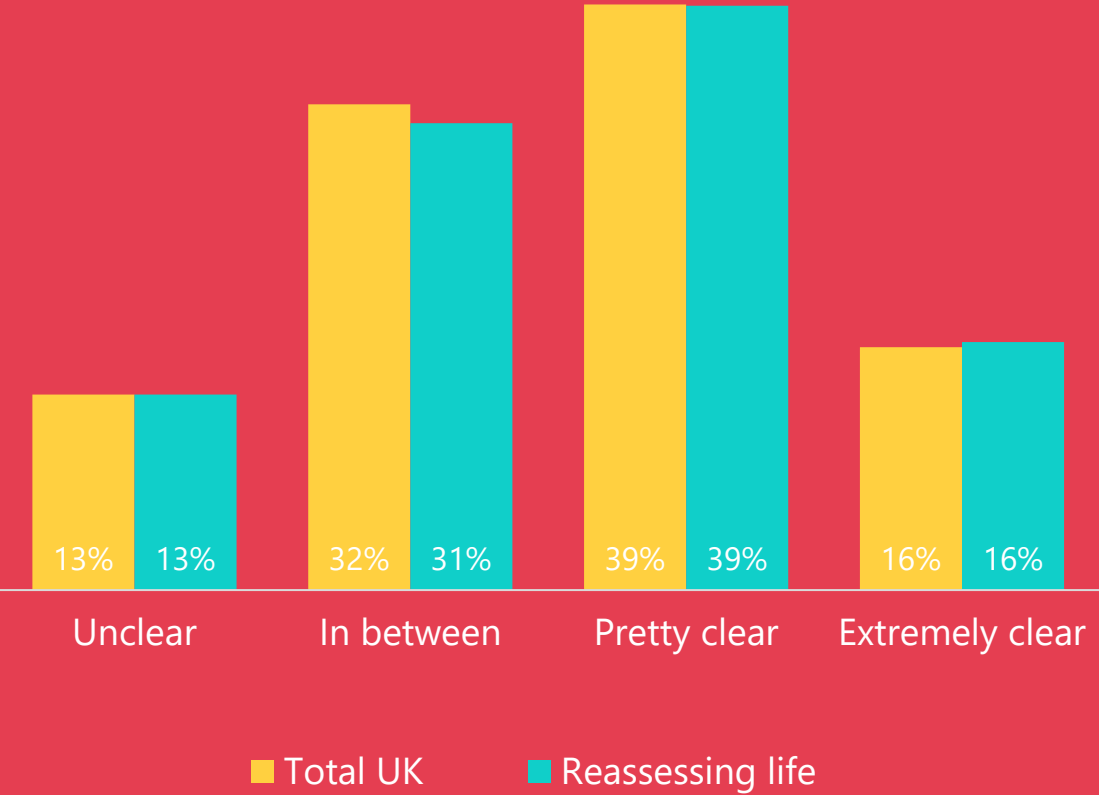
What I  
*need* to do

What I  
*want* to do



From a position of hope

# Clarity on life goals

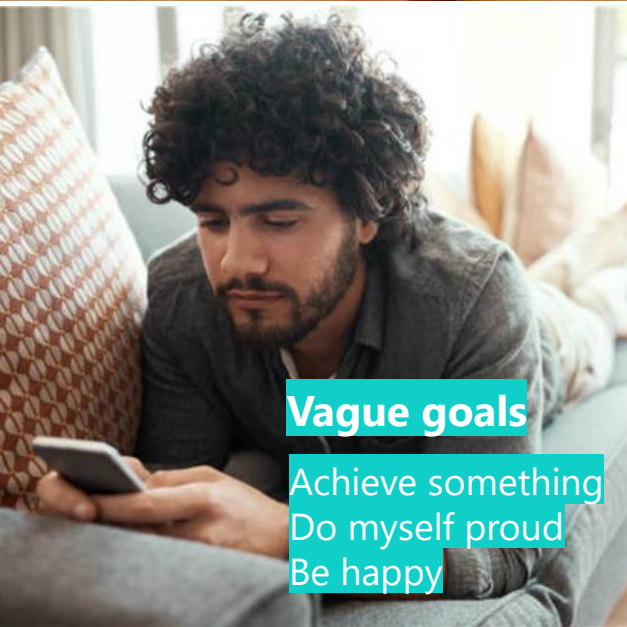


## Too many goals

- Drink less
- Become a runner
- Change job
- New car
- Start podcast
- Big holiday
- Scratch cook
- Pay off debt

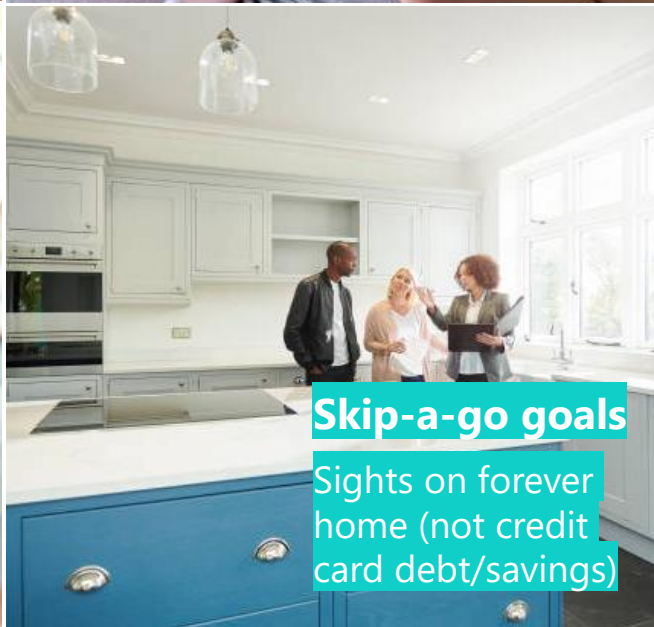


## Swayed by others' goals



## Vague goals

- Achieve something
- Do myself proud
- Be happy



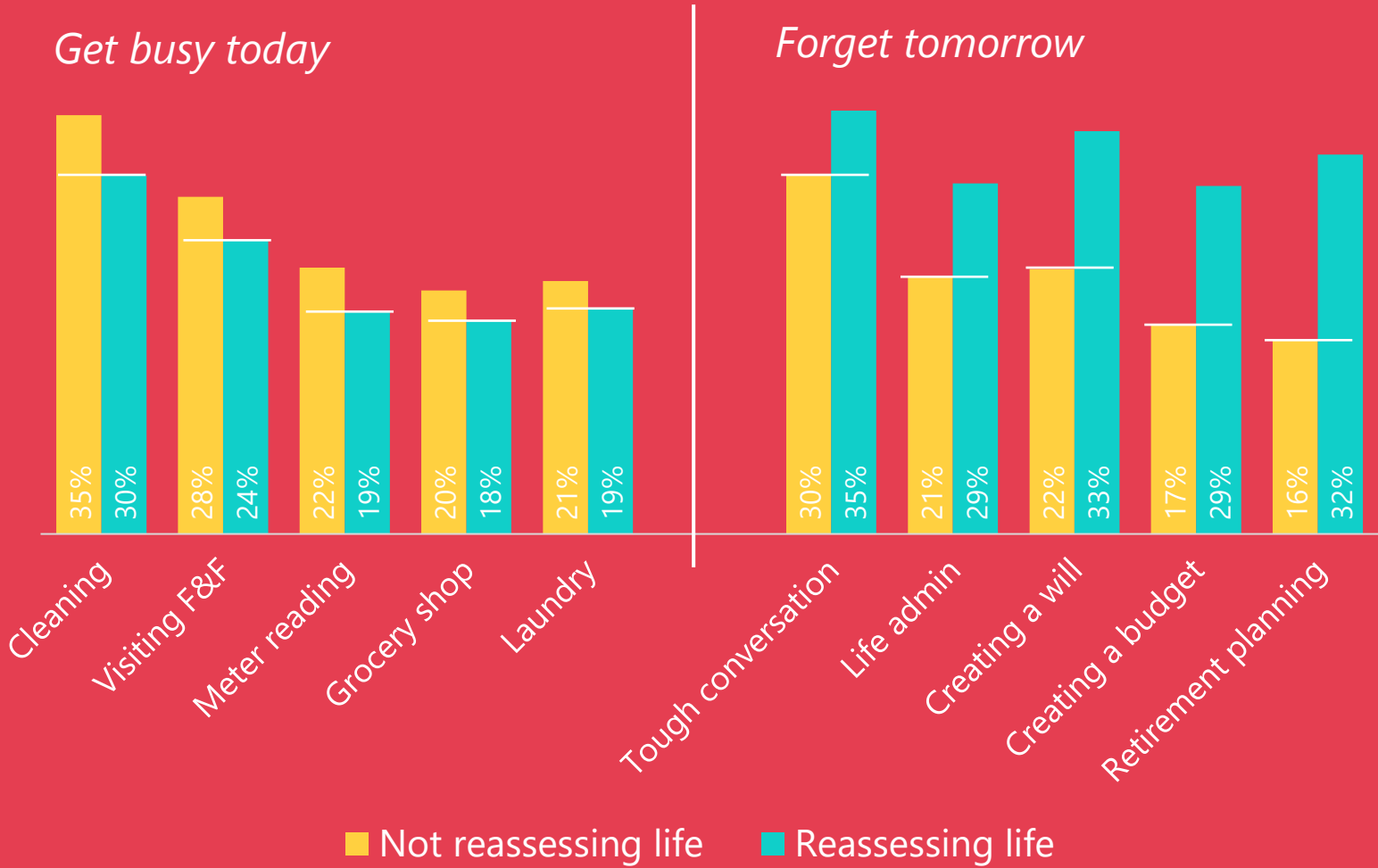
## Skip-a-go goals

- Sights on forever home (not credit card debt/savings)

Problem – reassessing aimlessly!

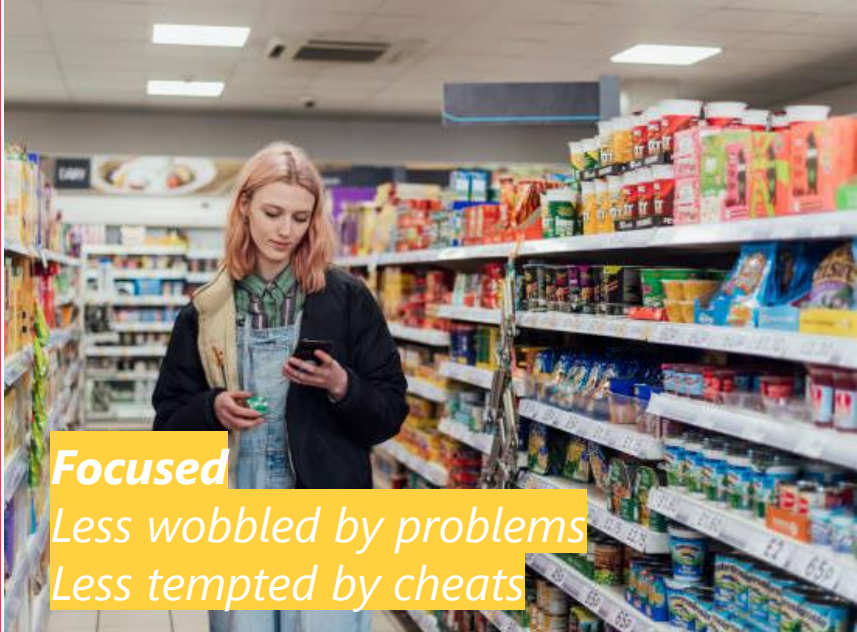
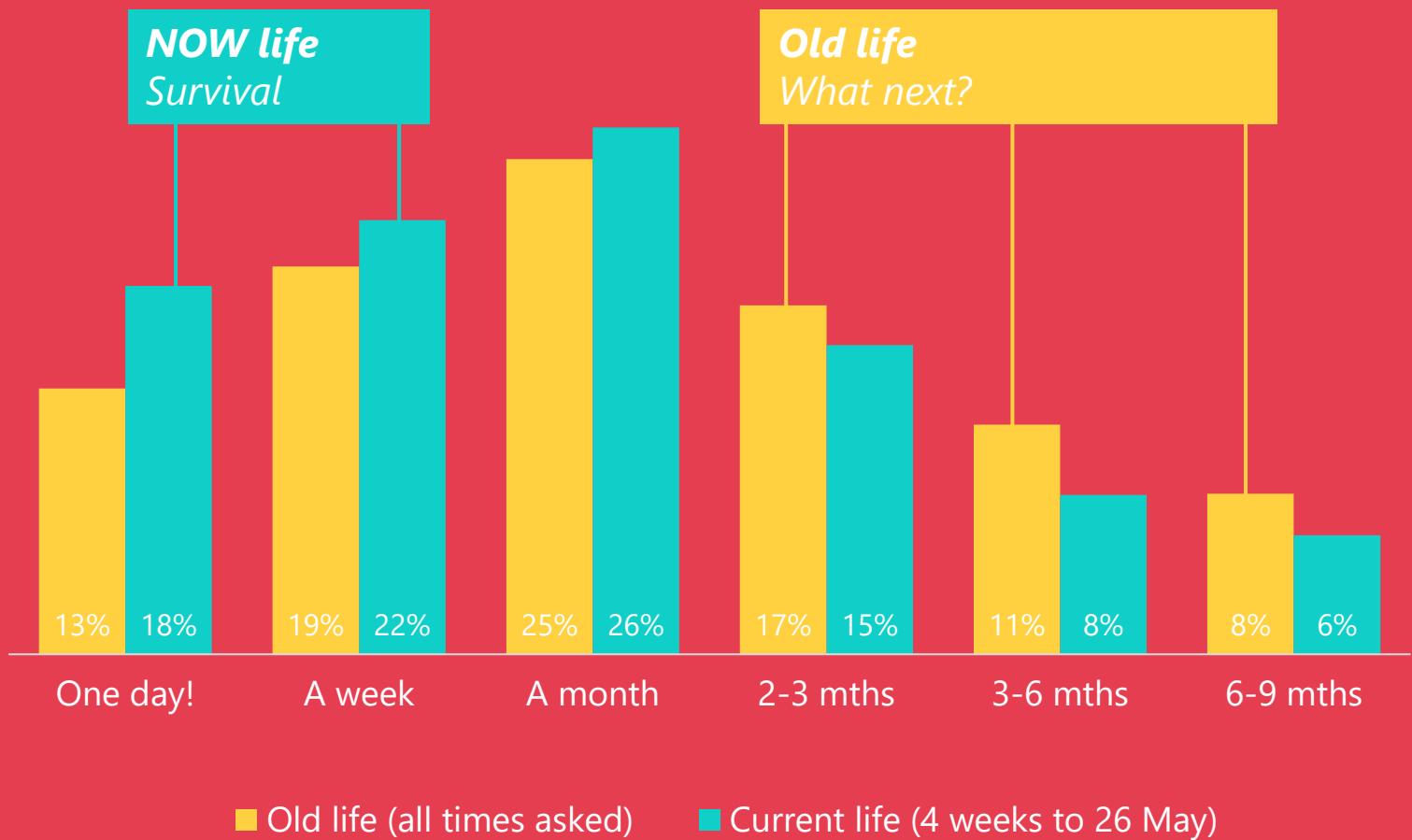


Put off doing



Drawn to today → procrastination

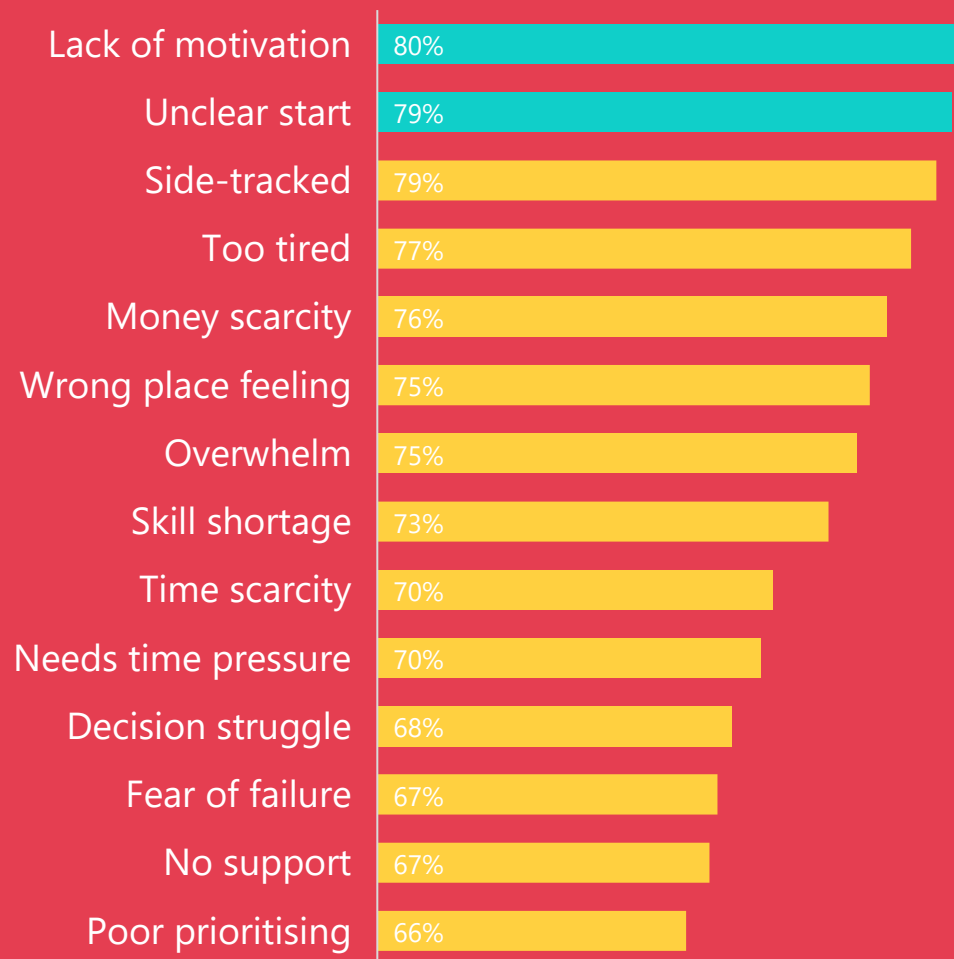
# Personal planning horizon



Lack of mid-term goals

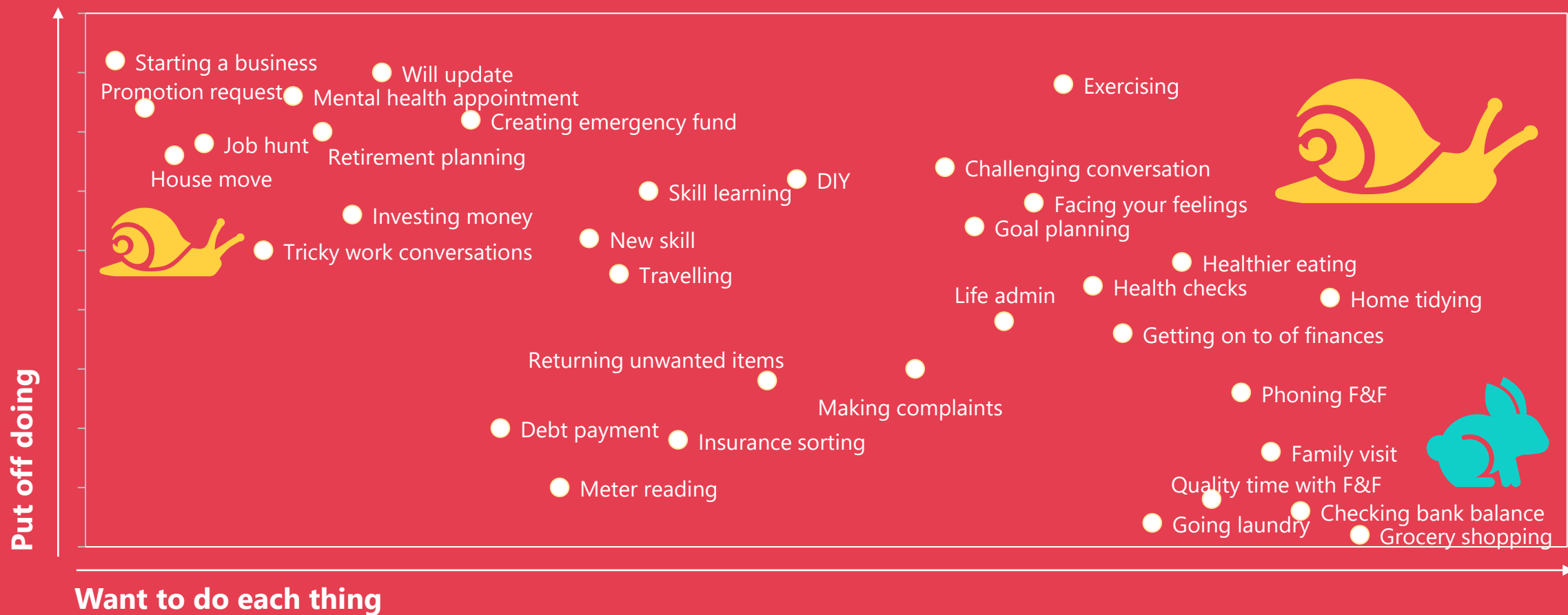


## The things which make you put things off



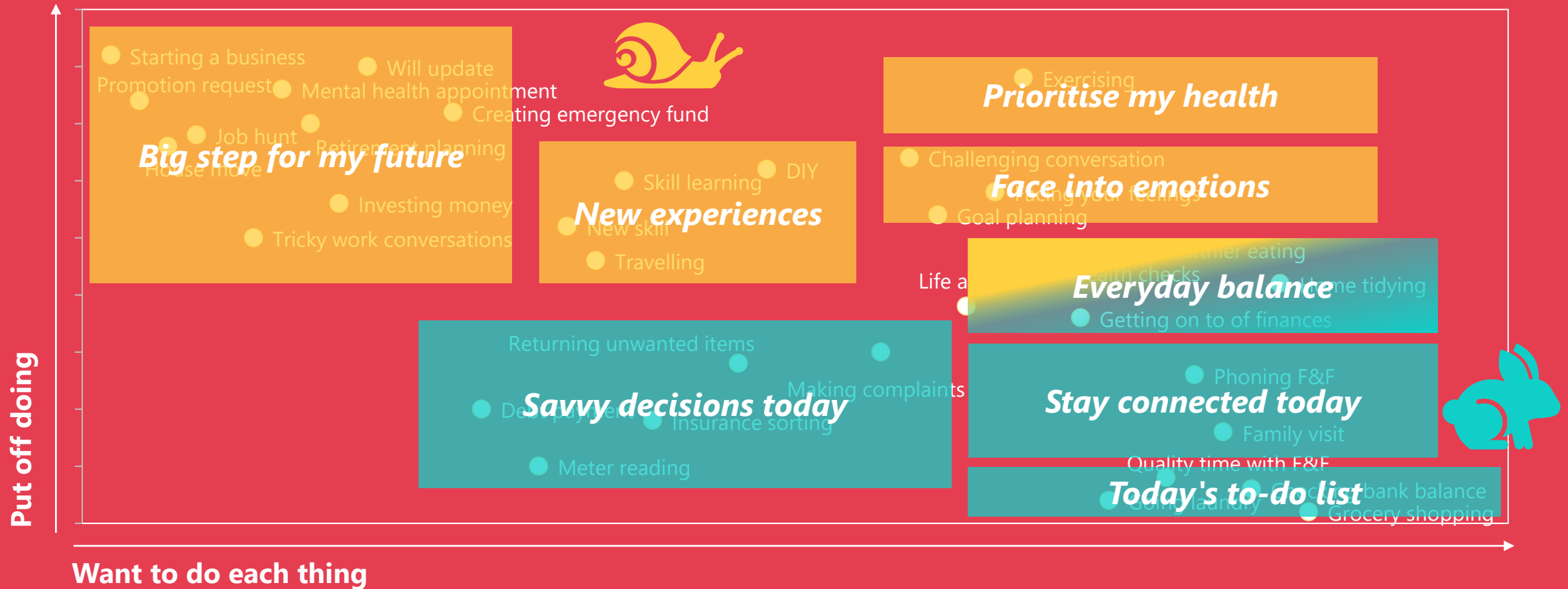
Inaction fosters unhelpful possibilities

# Jobs to be done vs. procrastination



Procrastination is personal and situational

## Jobs to be done vs. procrastination



Procrastination is personal and situational



# How can brands help?

Question

the  
**score**





I don't  
know what  
to do  
about...

Do what's  
right for  
you



## Coach

Participates  
Asks  
Raises questions  
Explores  
Listens

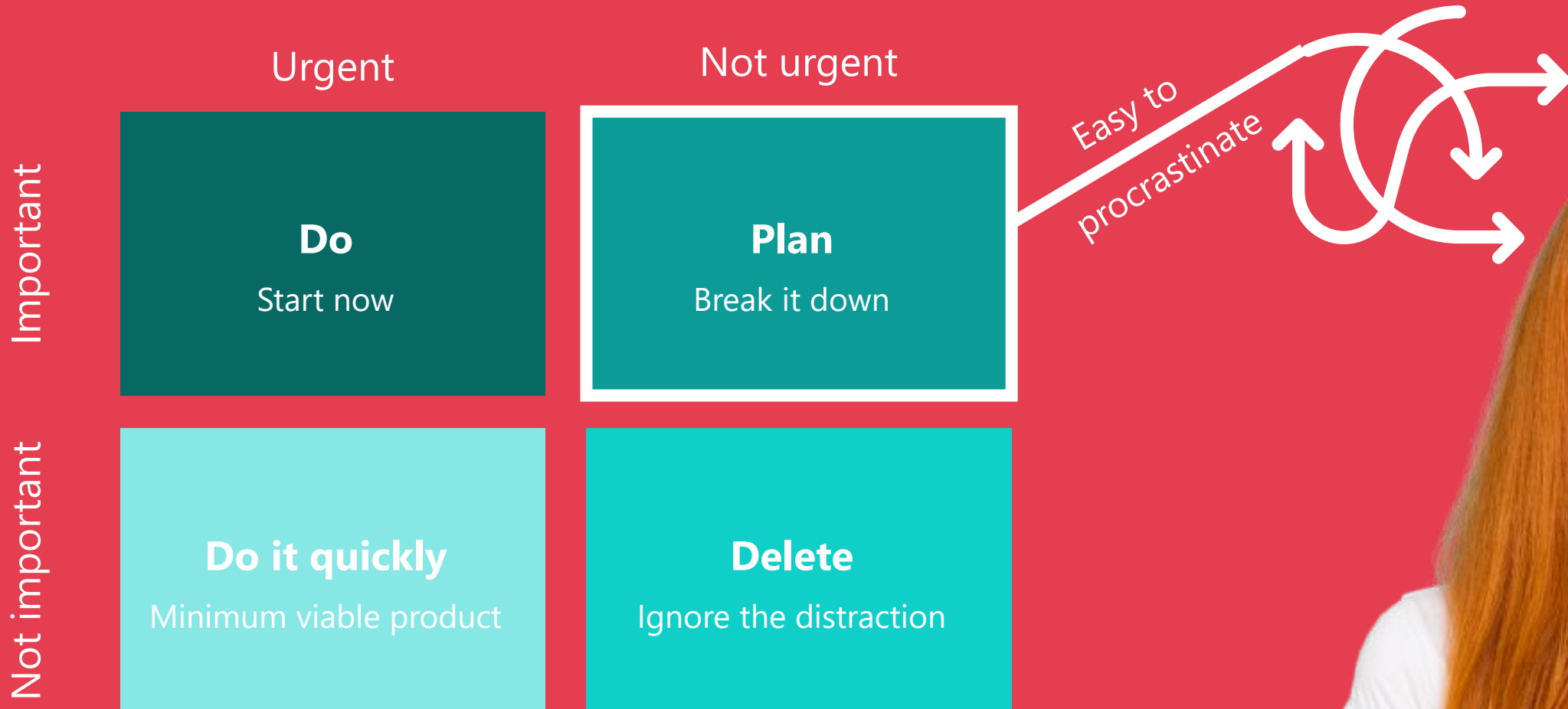


## Mentor

Directs  
Advises  
Finds solutions  
Recommends  
Guides

Be more mentor vs. coach

## The Eisenhower Decision Matrix



Get us focus on the important



Realistic



Clear/curated

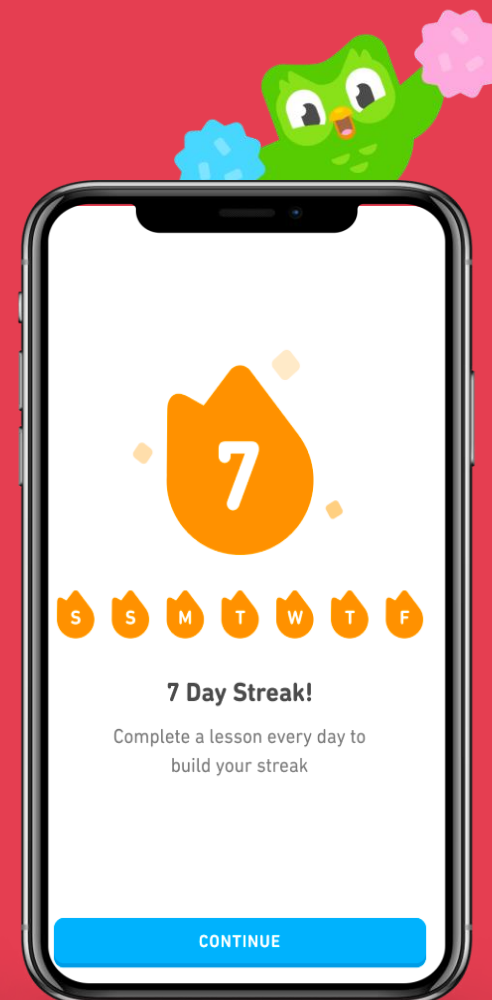
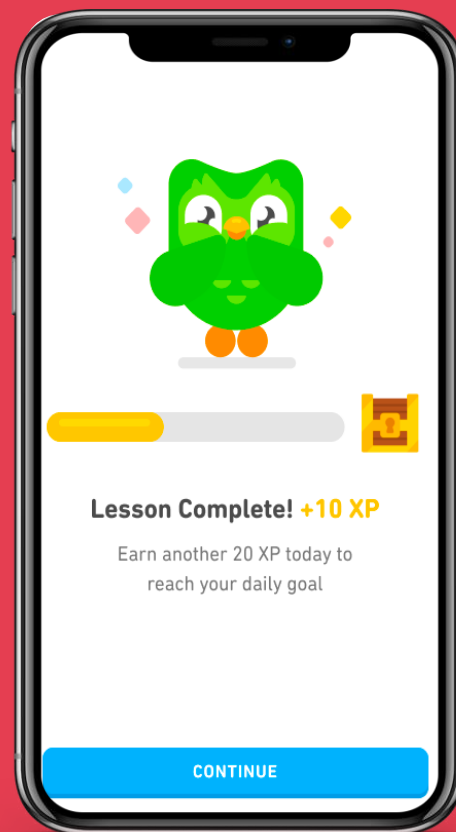


New role models



Show us how

the  
score



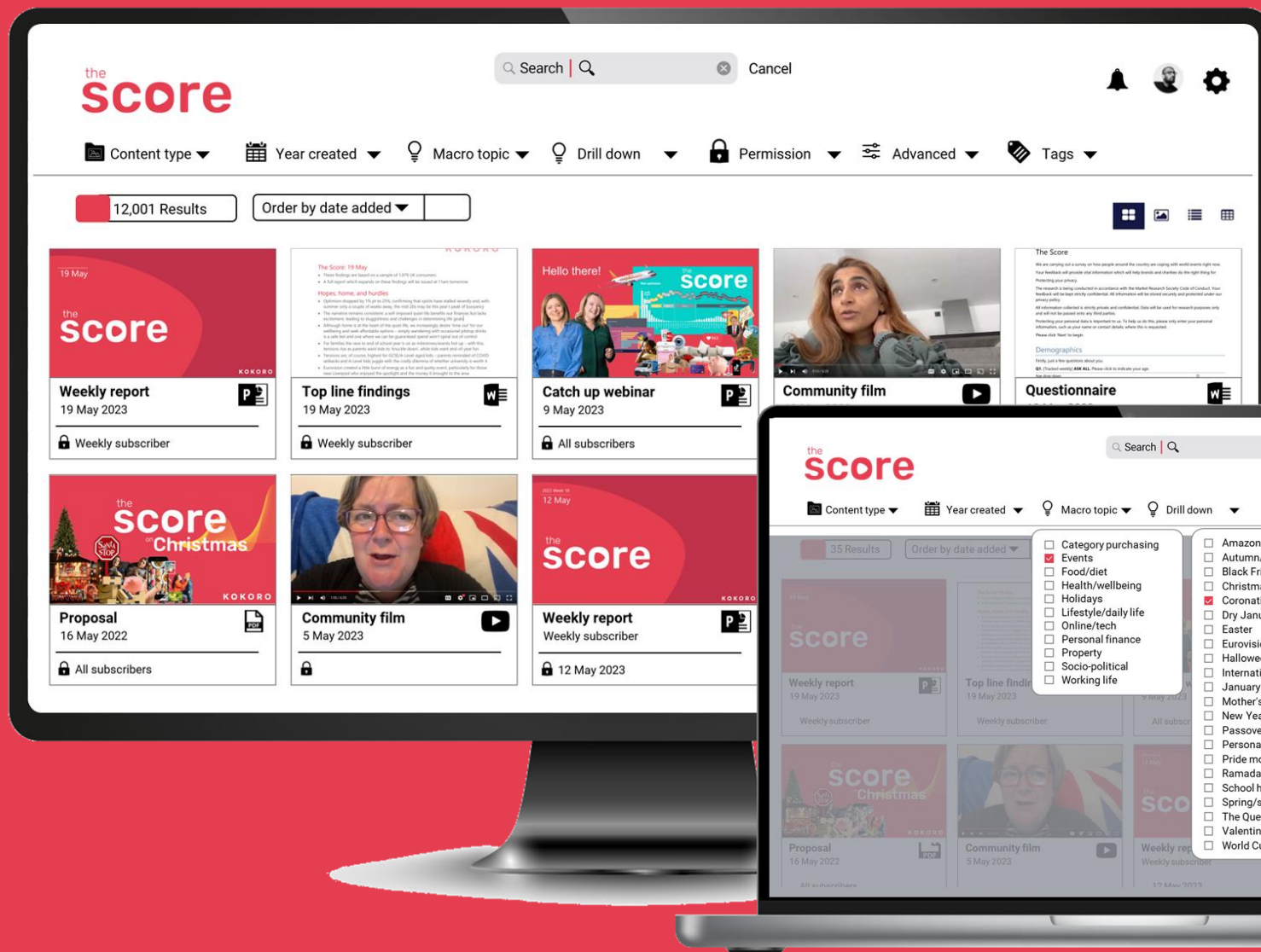
Encourage us to keep going

the  
score





One size  
doesn't  
fit all



Age  
Income  
Region  
Urbanity  
Working status  
Financial confidence  
Social confidence  
Emotional needs

We constantly review the personal and situational

the  
**score**

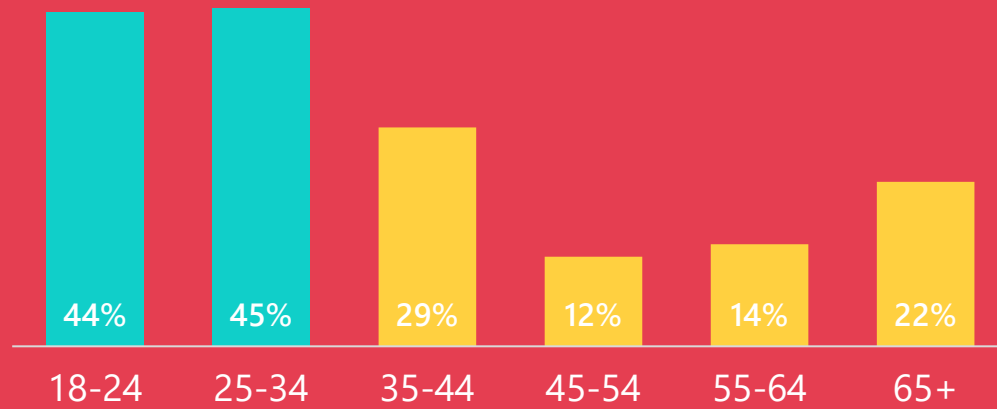


U35s – reinvention needed

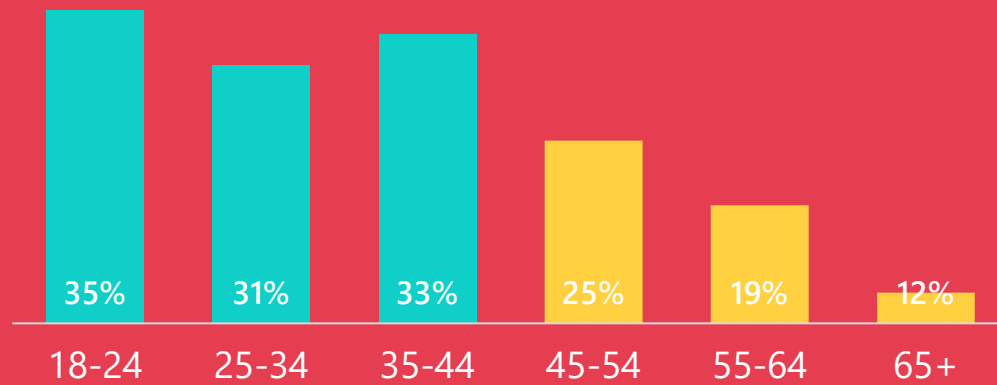
the  
**score**



## Net optimism by age

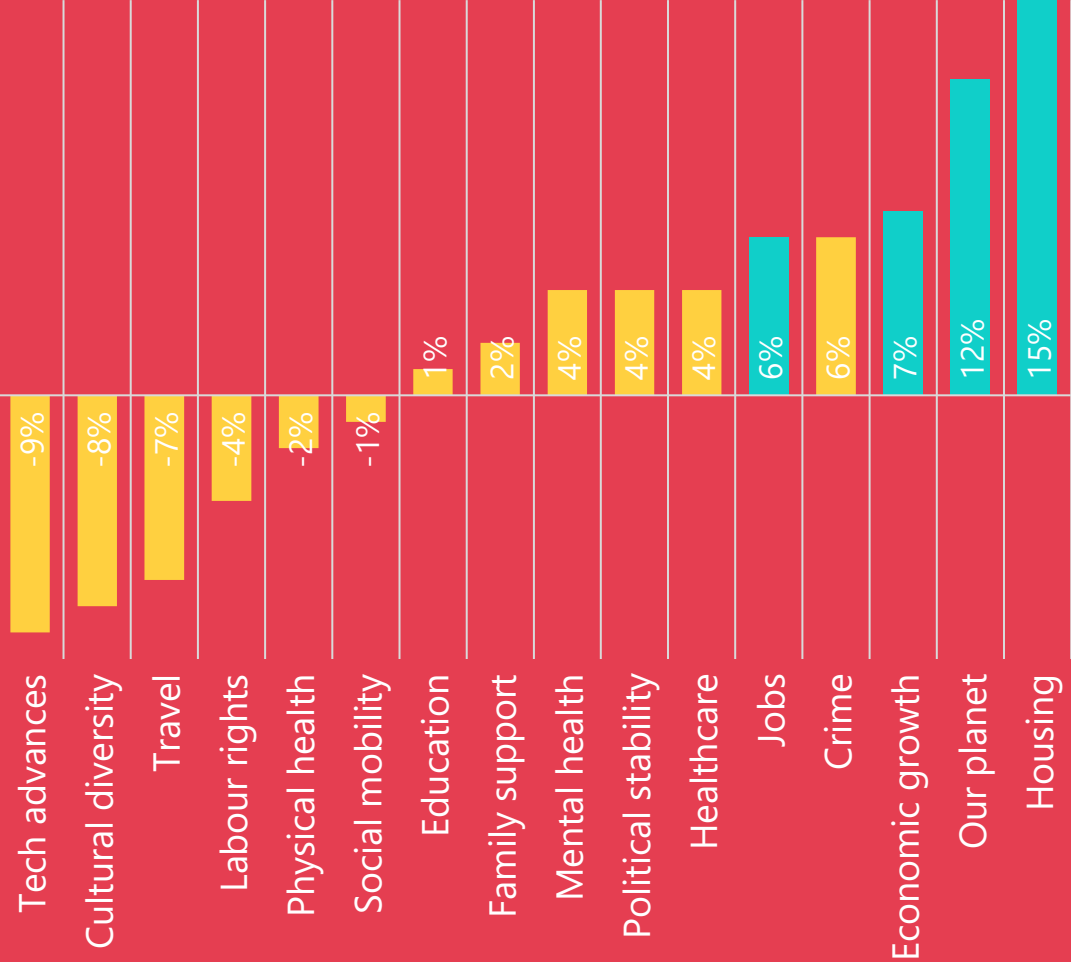


## Tend to put things off

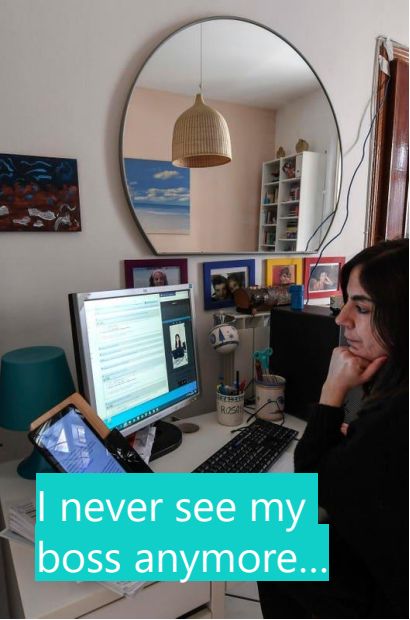


Put faith in good things happening

# Each aspect of life 'hard' for Gen X/Alpha vs. others



Will a robot do my job?



I never see my boss anymore...



Is a degree worth it?



Will I ever be able to buy a house?



A wedding is a house deposit



Will travel be 'only for the rich'?

Some existential threats



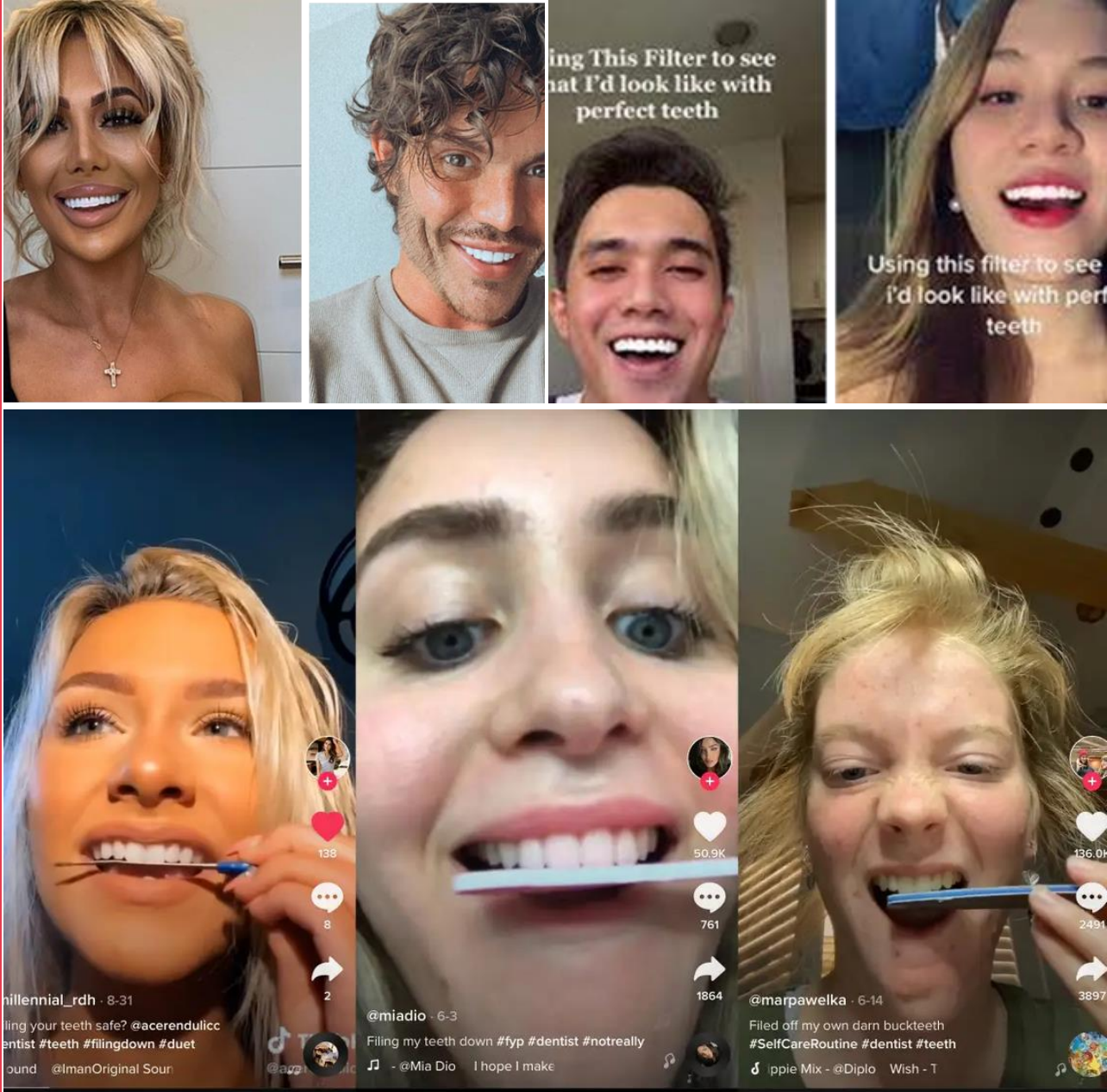
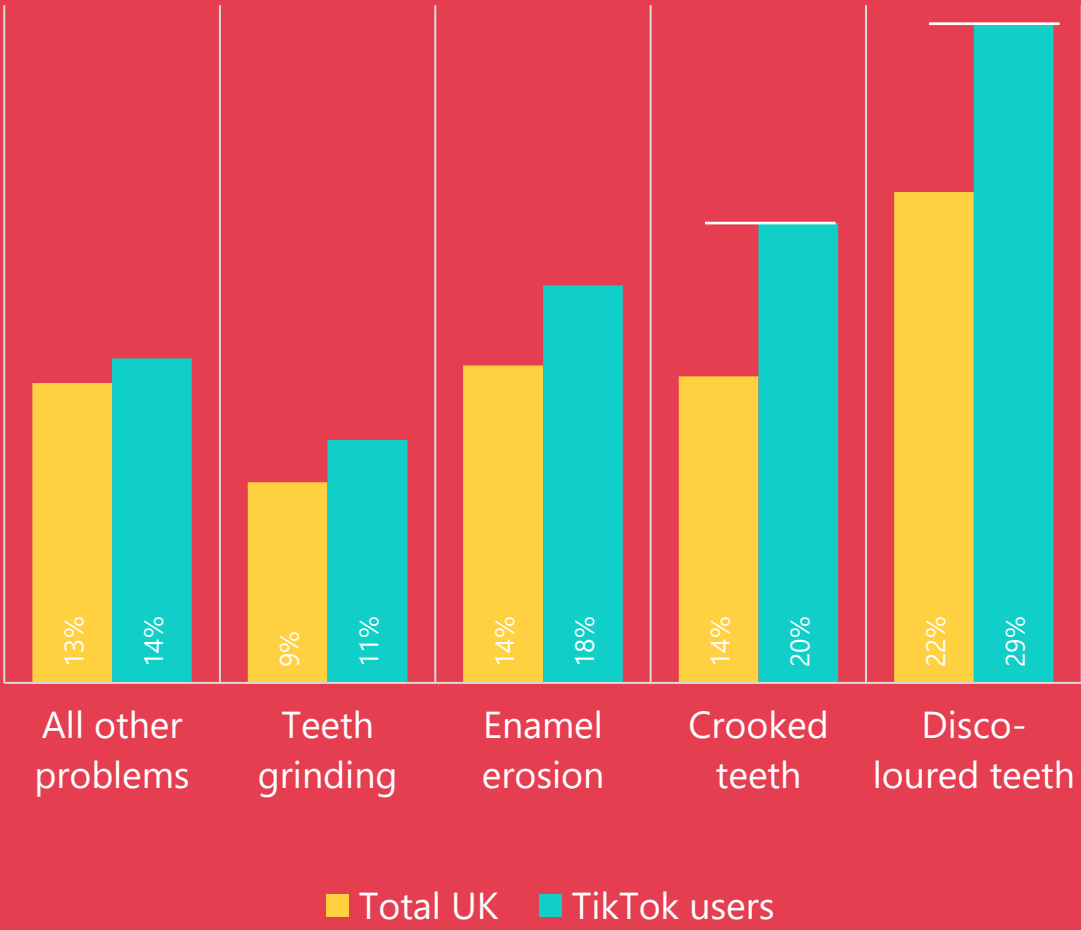


Polarising attitudes/behaviours on health

the  
**score**



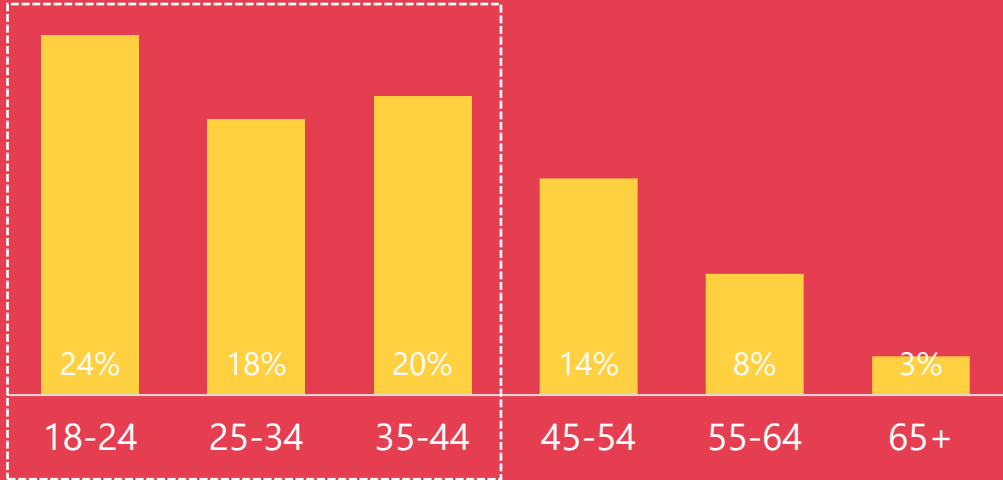
# Dental health issues concerned about



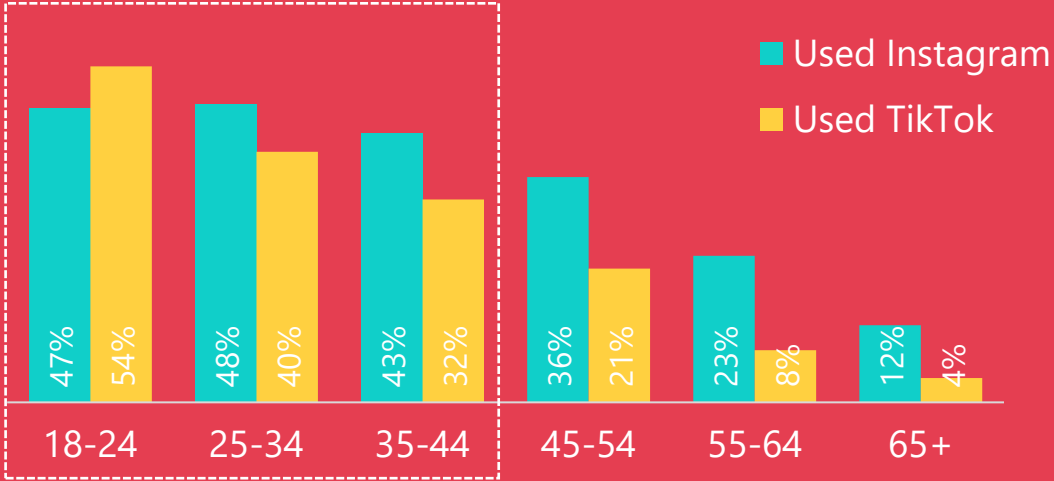
Unrealistic/unhealthy standards

the score

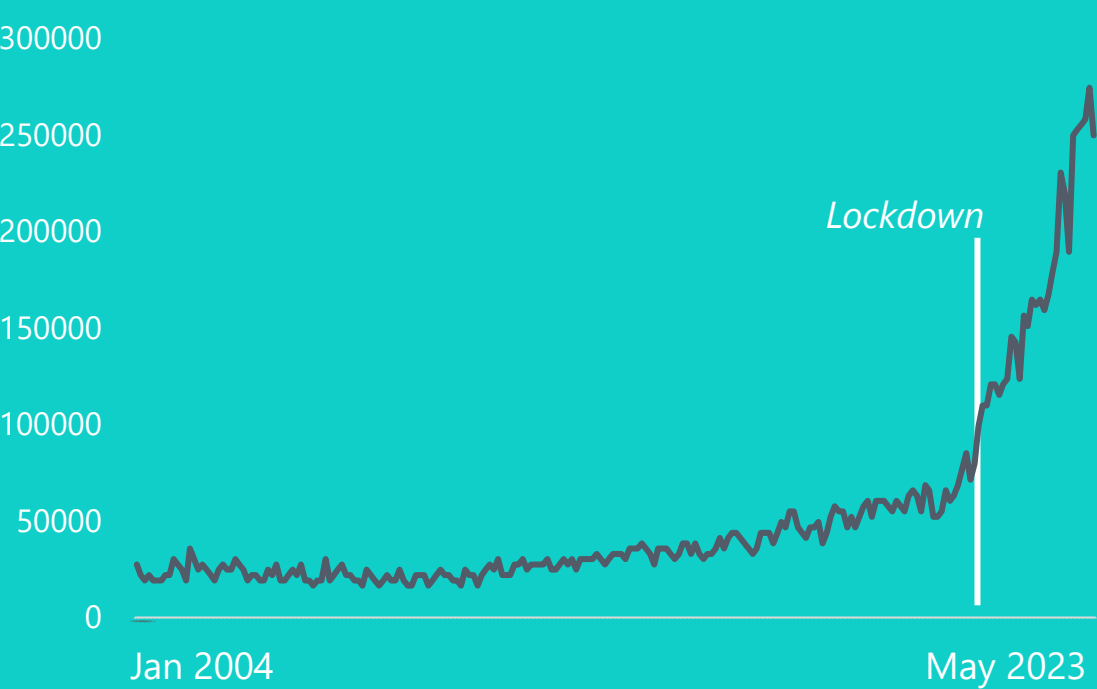
### Struggling to focus



### Used in last 7 days



### Google searches for ADHD



5.4 billion adults  
\$332 billion on digital advertising  
\$60 per adult

Attention deficit is a real problem

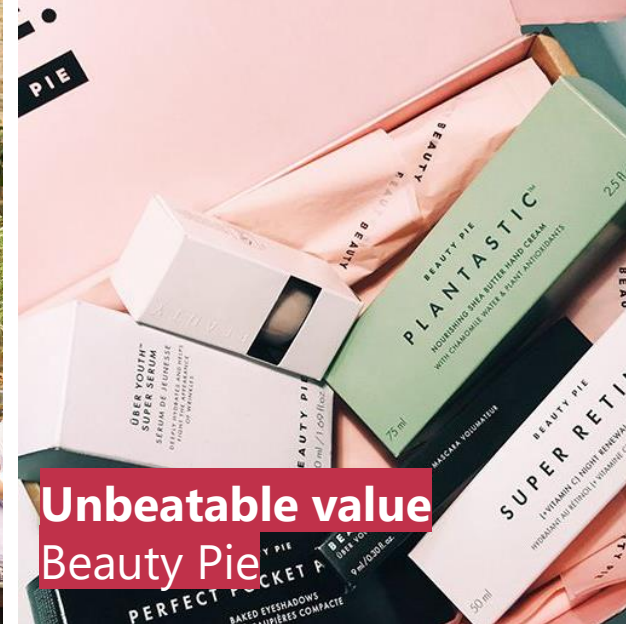




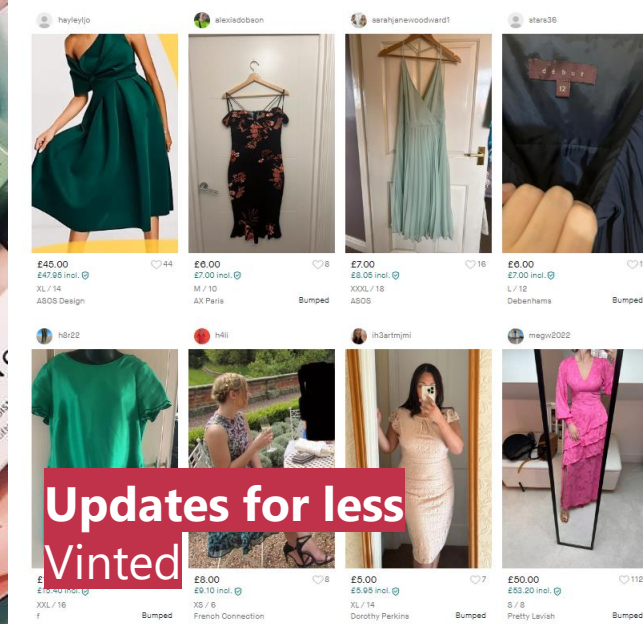
**Resilience**  
Gym Shark  
on retail  
retail sales fell by the most on record in April



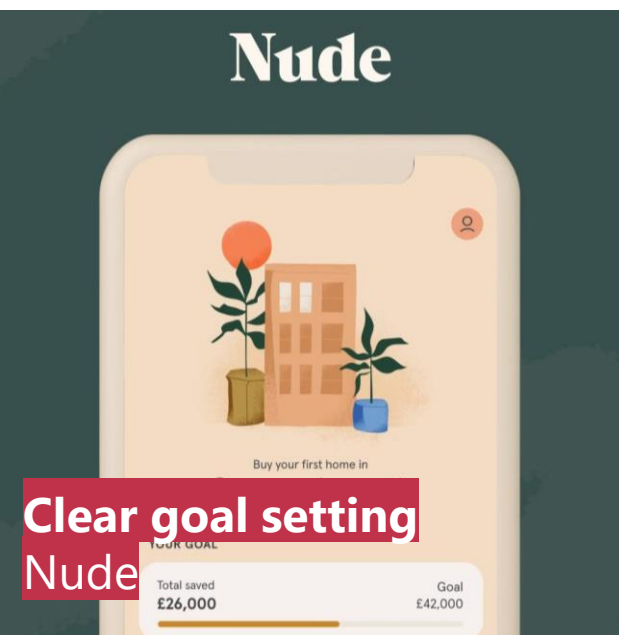
**Real connection**  
Soho house



**Unbeatable value**  
Beauty Pie



**Updates for less**  
Vinted



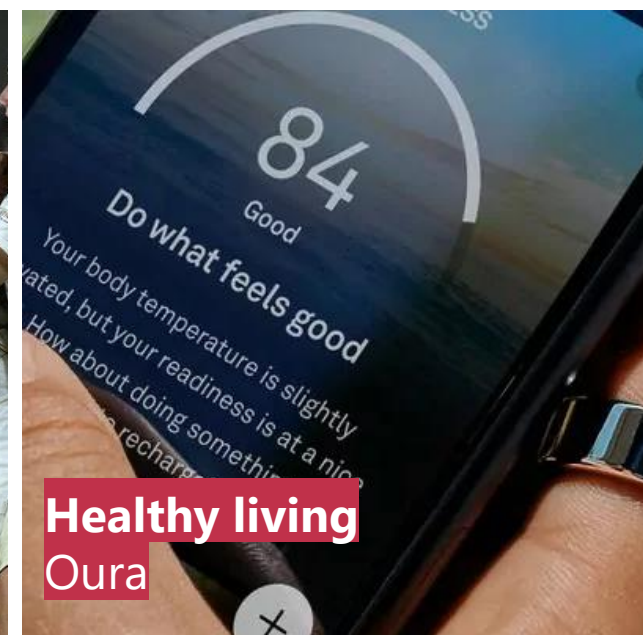
**Clear goal setting**  
Nude



**Financial planning**  
Moneybox



**Determined role models**  
Women's football



**Healthy living**  
Oura

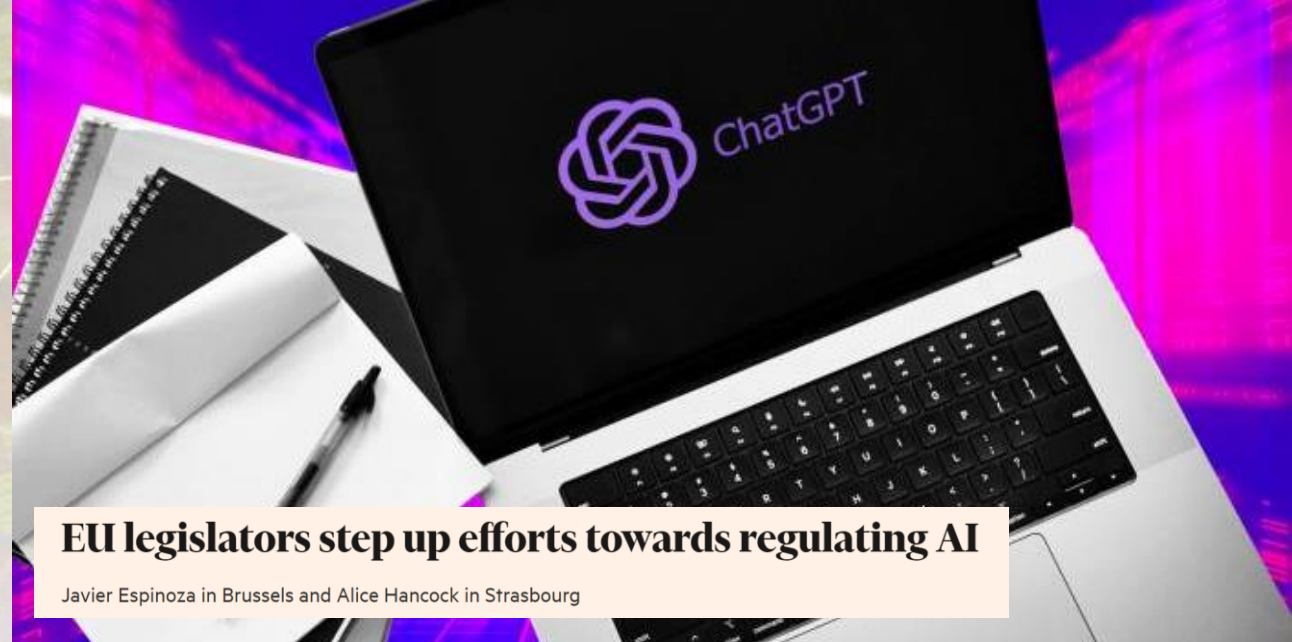
Key territories and winning brands

the  
**score**





**‘There needs to be a health warning’: How crypto trading can lead to addiction**



**EU legislators step up efforts towards regulating AI**

Javier Espinoza in Brussels and Alice Hancock in Strasbourg



**Meteoric rise in power of ‘finfluencers’ sparks concerns**



**Smartphones and social media are destroying children’s mental health**

**Need protecting from the extremes**



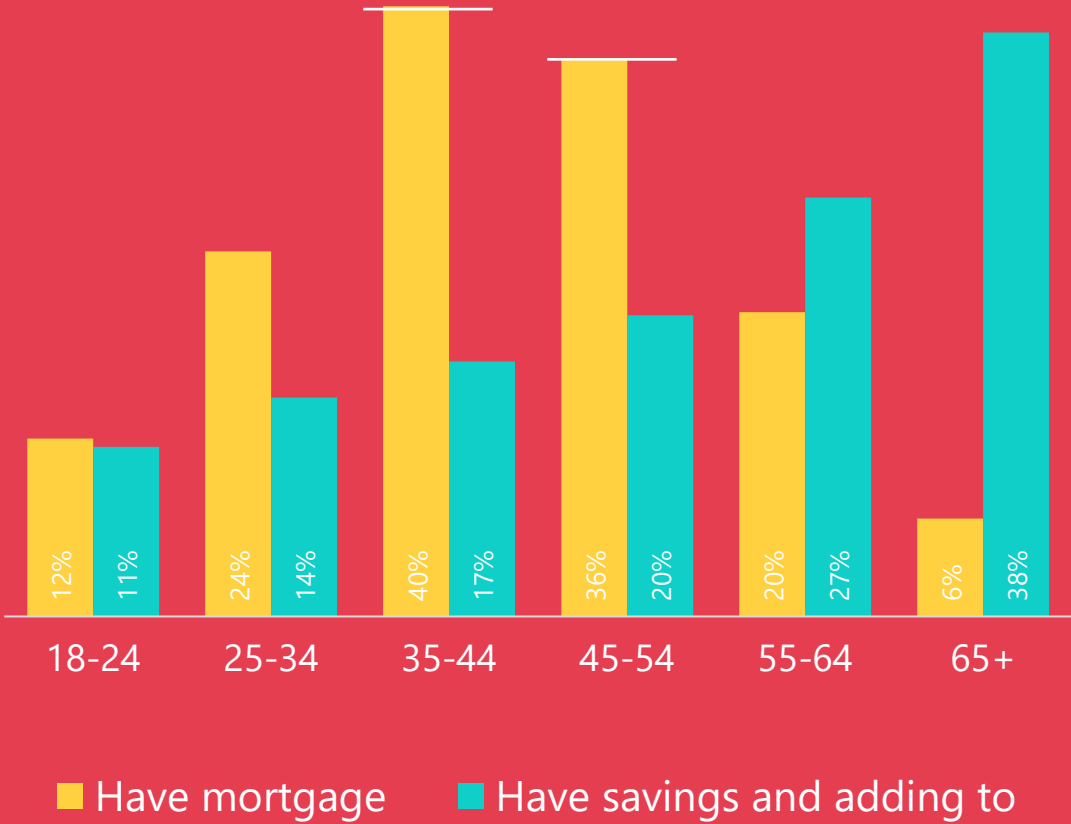
Families: survival and recovery

the  
**score**



# Financial situation

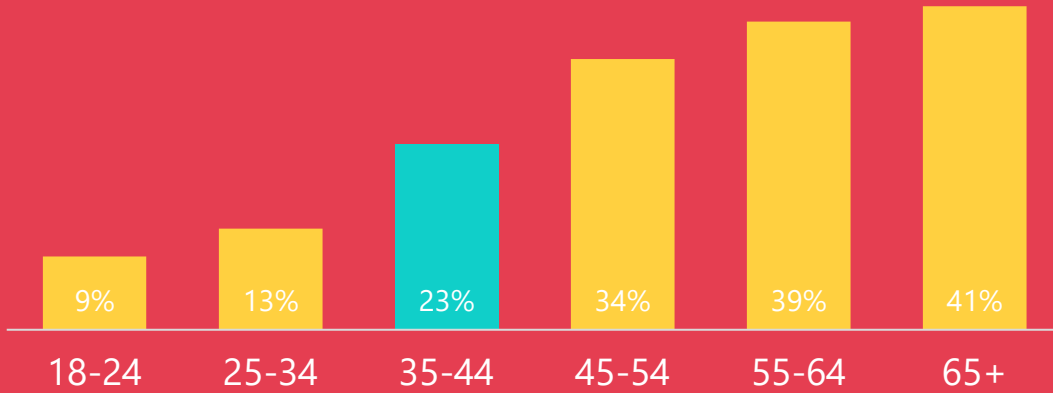
Last 4 weeks



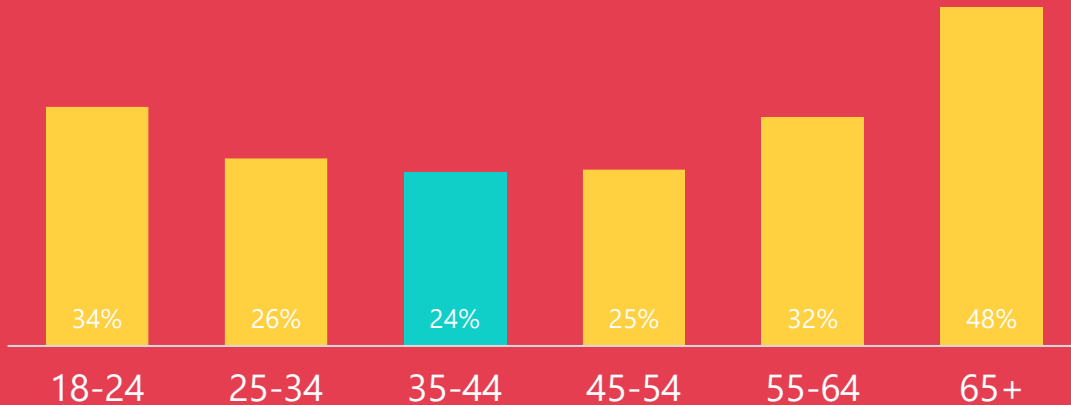
Kids are a big financial commitment



## Think inflation is growing at 10%+



## Describe financial situation as stable

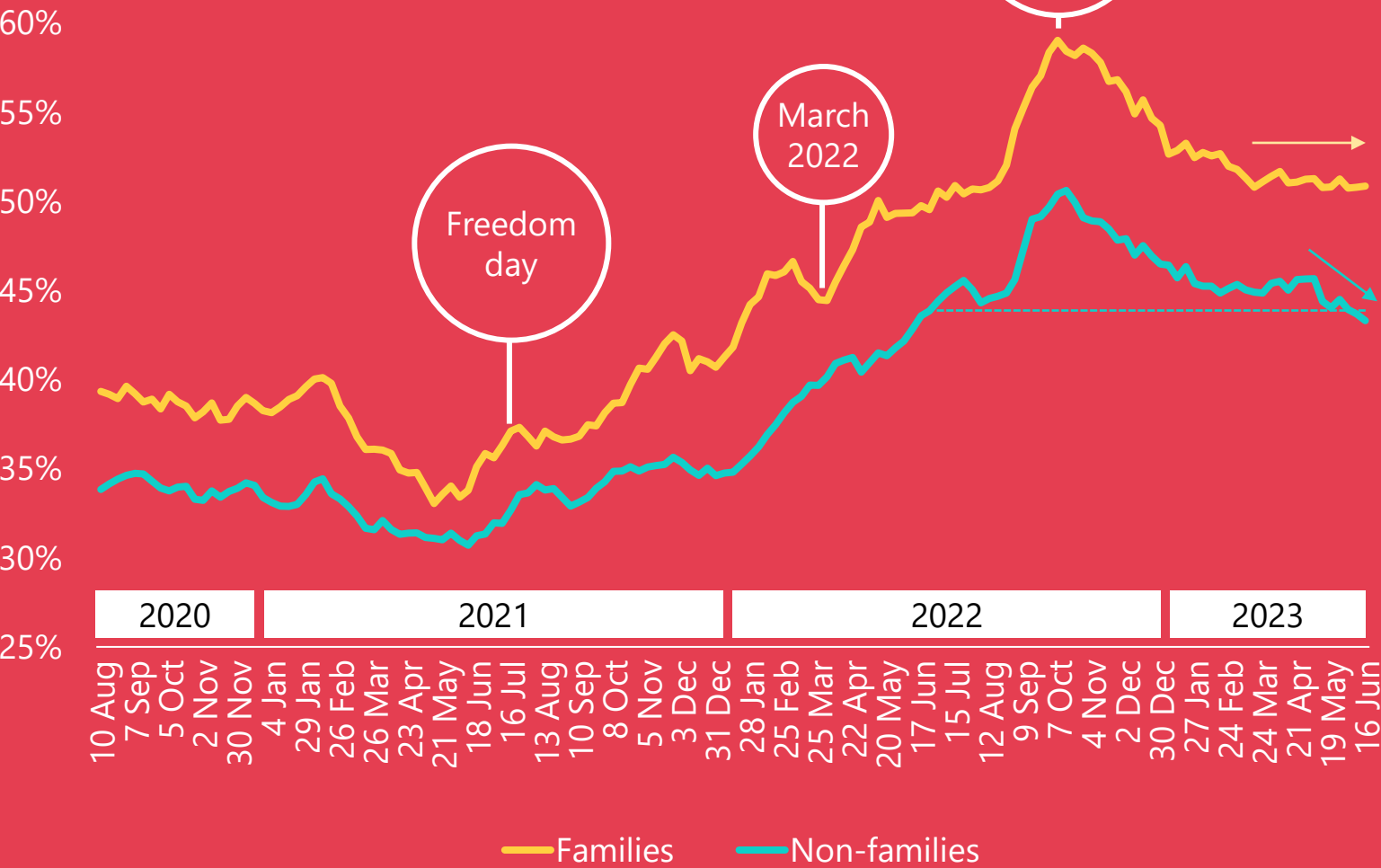


Caught out by inflation



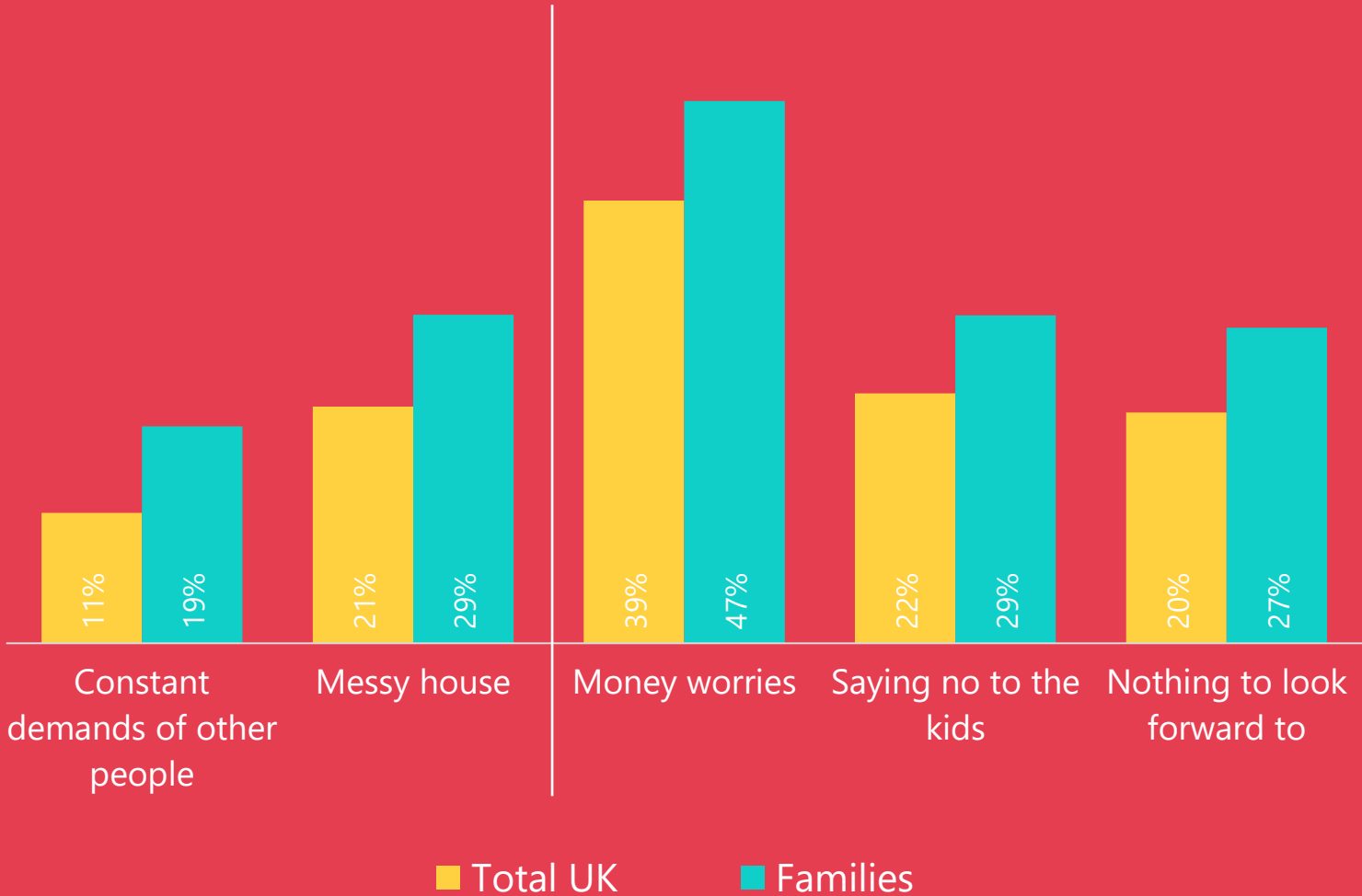
Two-year UK mortgage rate rises above 6%

# Terrified about their finances



Unforeseen costs a hammer blow

# Feel under pressure to achieve



Focused on surviving today





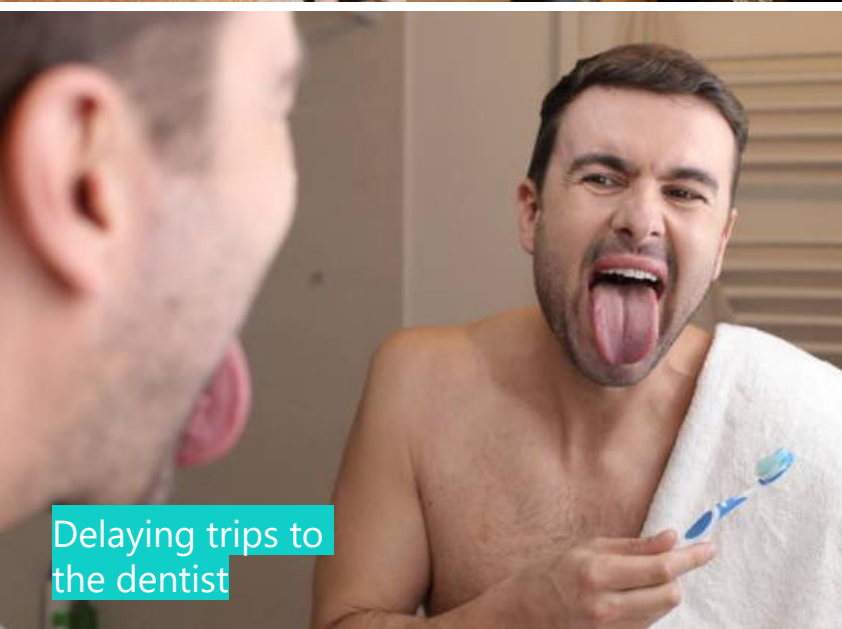
Stalling house market  
→ squeezed for space



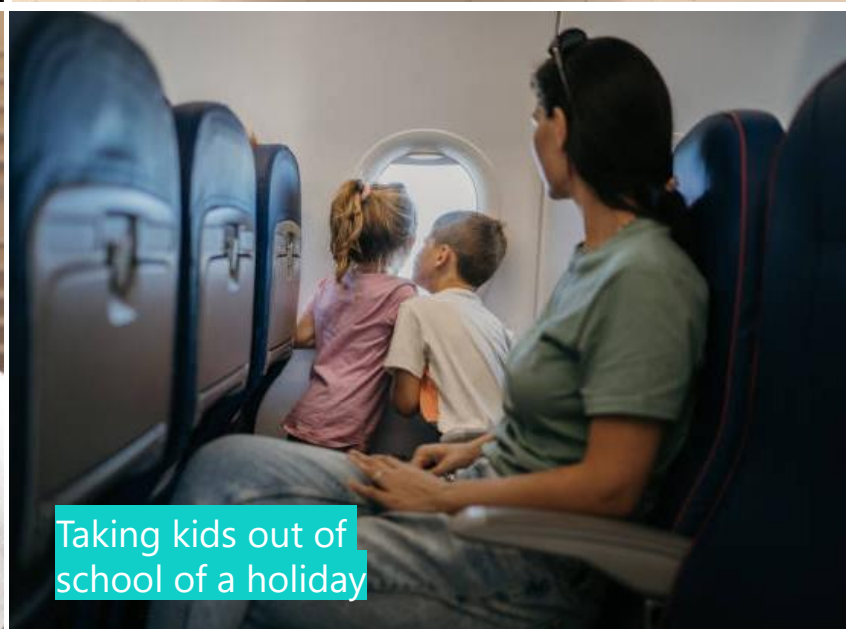
Food on the table  
vs. healthy food



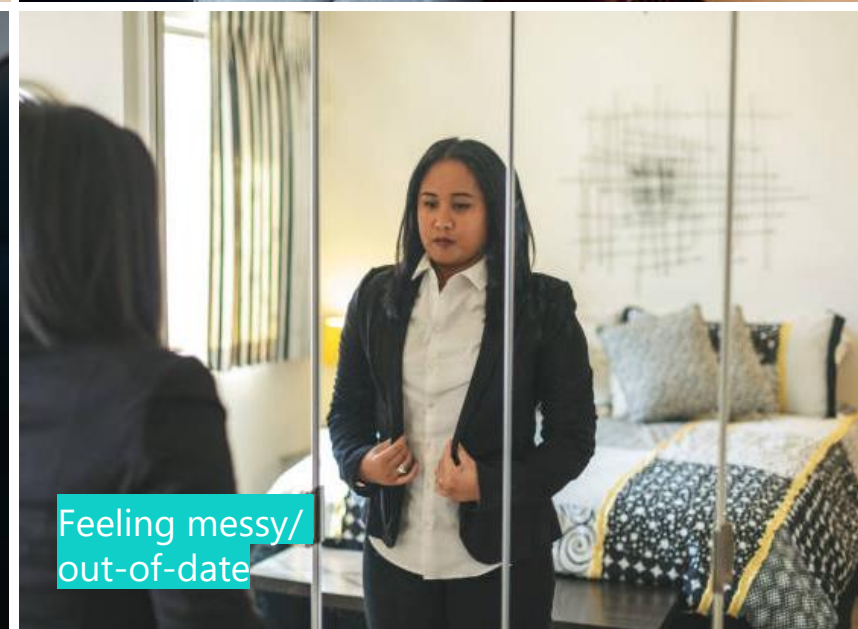
Cancelling charity  
donations



Delaying trips to  
the dentist



Taking kids out of  
school of a holiday

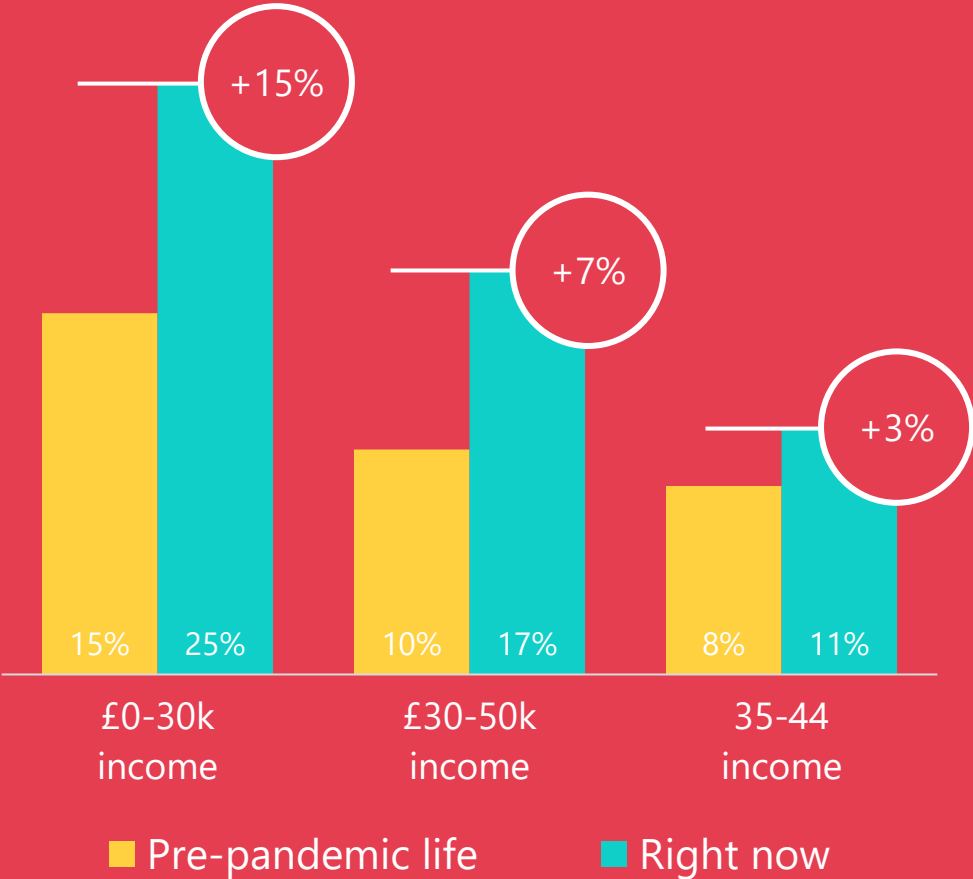


Feeling messy/  
out-of-date

Compromises feel bigger

the  
**score**

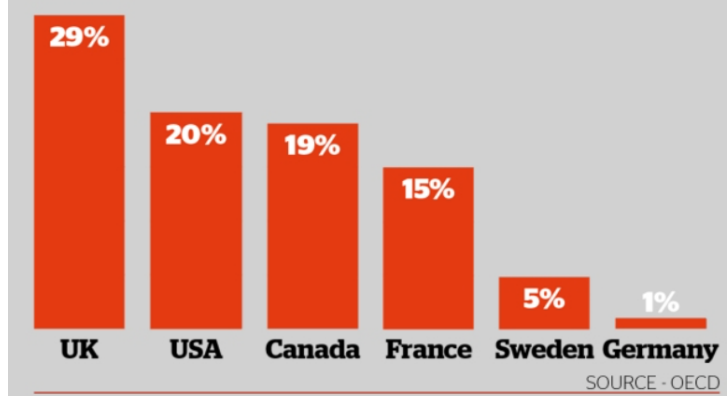
Planning horizon = one day



**How your internet prices can rocket**

Provider & basic deal	Monthly cost during fixed deal	Monthly cost after deal ends	% increase	Monthly difference	Annual difference
BT 12 month	£24.49	£40.99	67%	£16.50	£198
SKY 12 month	£18.99	£28.99	53%	£10.00	£120
EE 12 month	£21.00	£28.50	36%	£7.50	£90
TalkTalk 12 month	£20.00	£25.50	28%	£5.50	£66
Virgin Media 12 month	£32.25	£32.25	0%	£0	£0

SOURCE: Citizen's Advice Bureau. Prices correct on March 10



NEWS

UK parents spend a third of income on childcare compared to 1% in Germany and 5% in Sweden

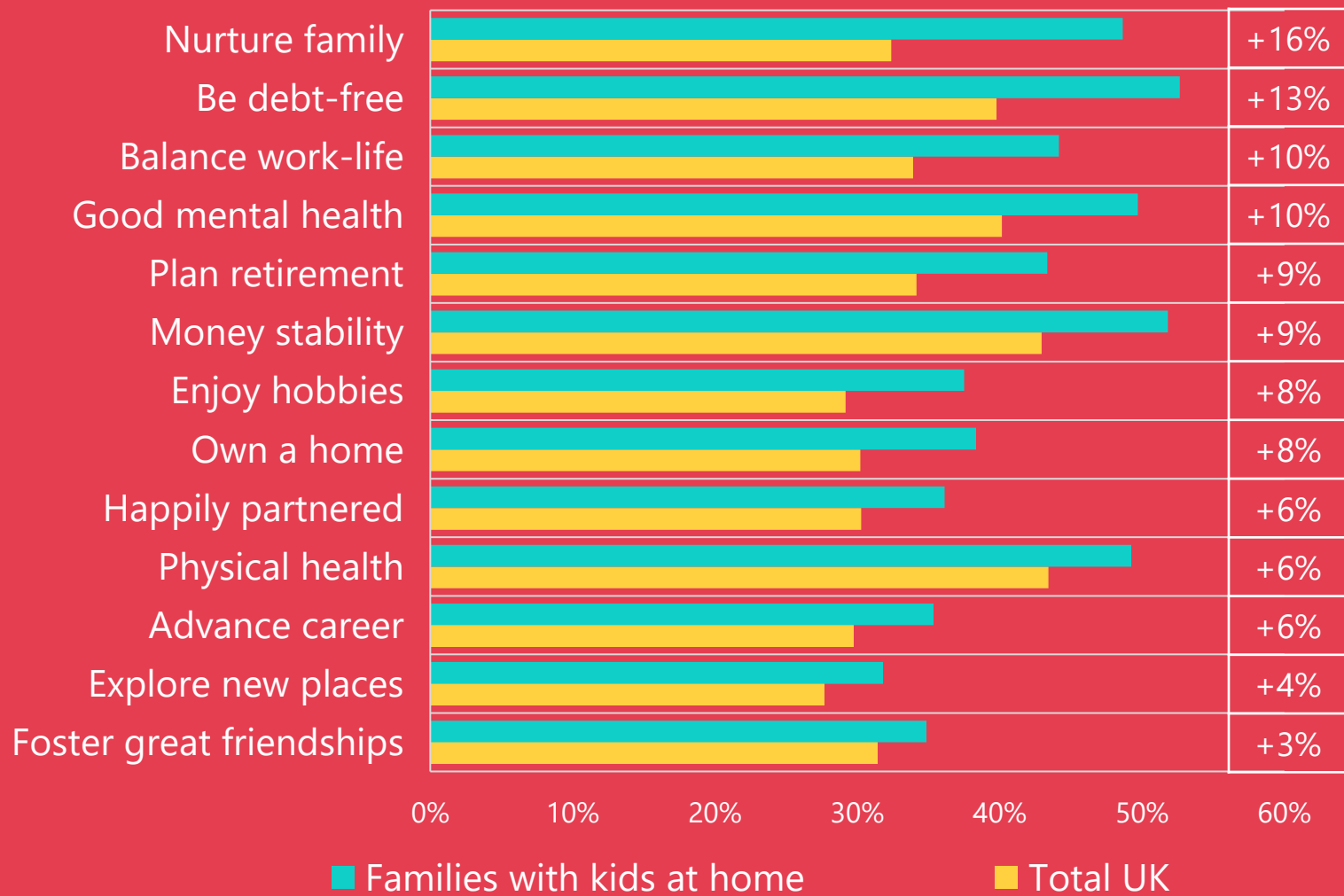


Soaring UK demand for rented homes pushes cost to near £1,000

Low-income families especially vulnerable



## Feel under pressure to achieve

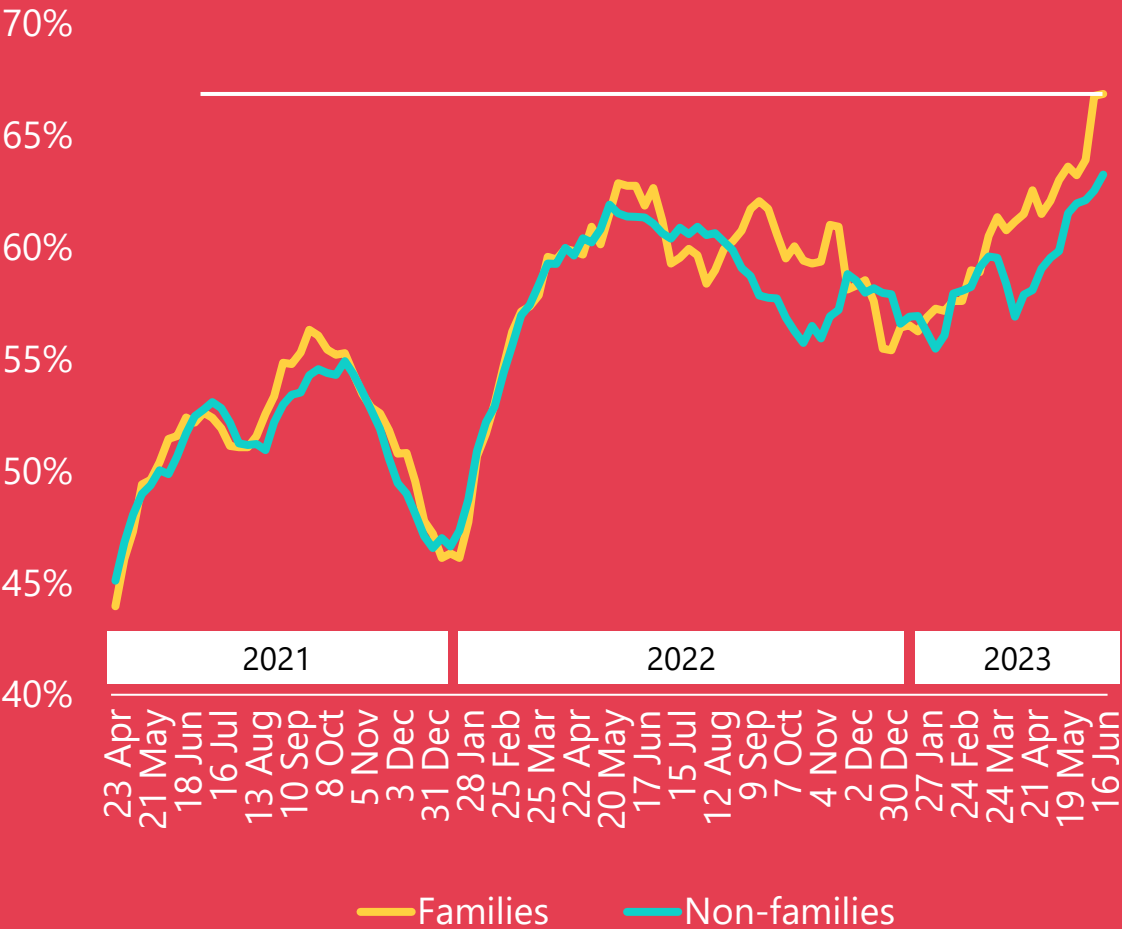


Encouragement needed

the  
**score**



# Trip out of the house was enjoyable



Getting out feels so good





**Refresh me/my home**  
Next, Primark



**Prove you're on my side**  
Martin Lewis



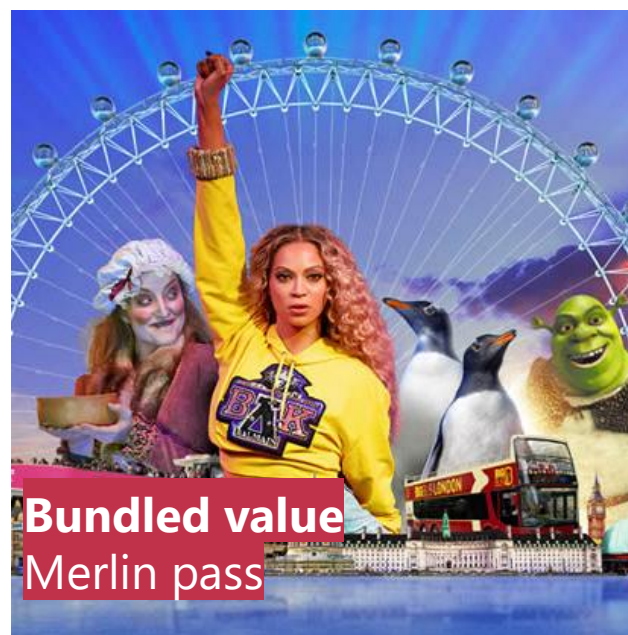
**Grind-it-out tactics**  
Loyalty cards, OL



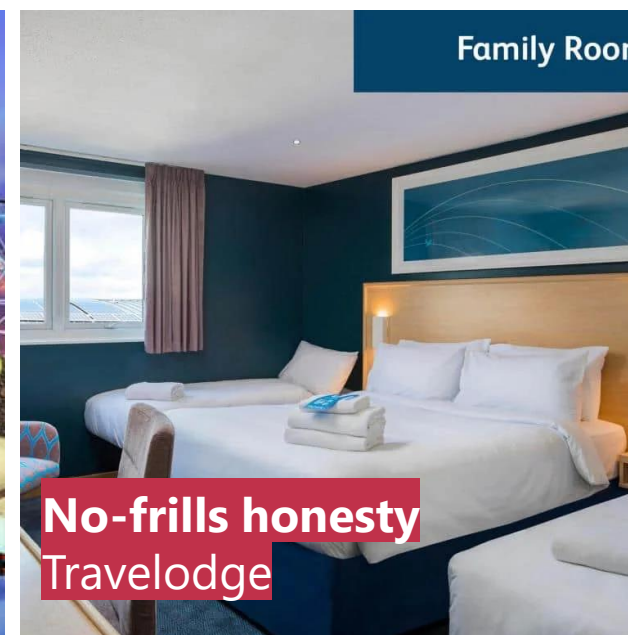
**Say YES!**  
TUI all-inclusive



**Good over perfection**  
Pub in the park



**Bundled value**  
Merlin pass



**No-frills honesty**  
Travelodge



**Space enhancers**  
Wickes, B&Q

Key territories and winning brands

the  
**score**



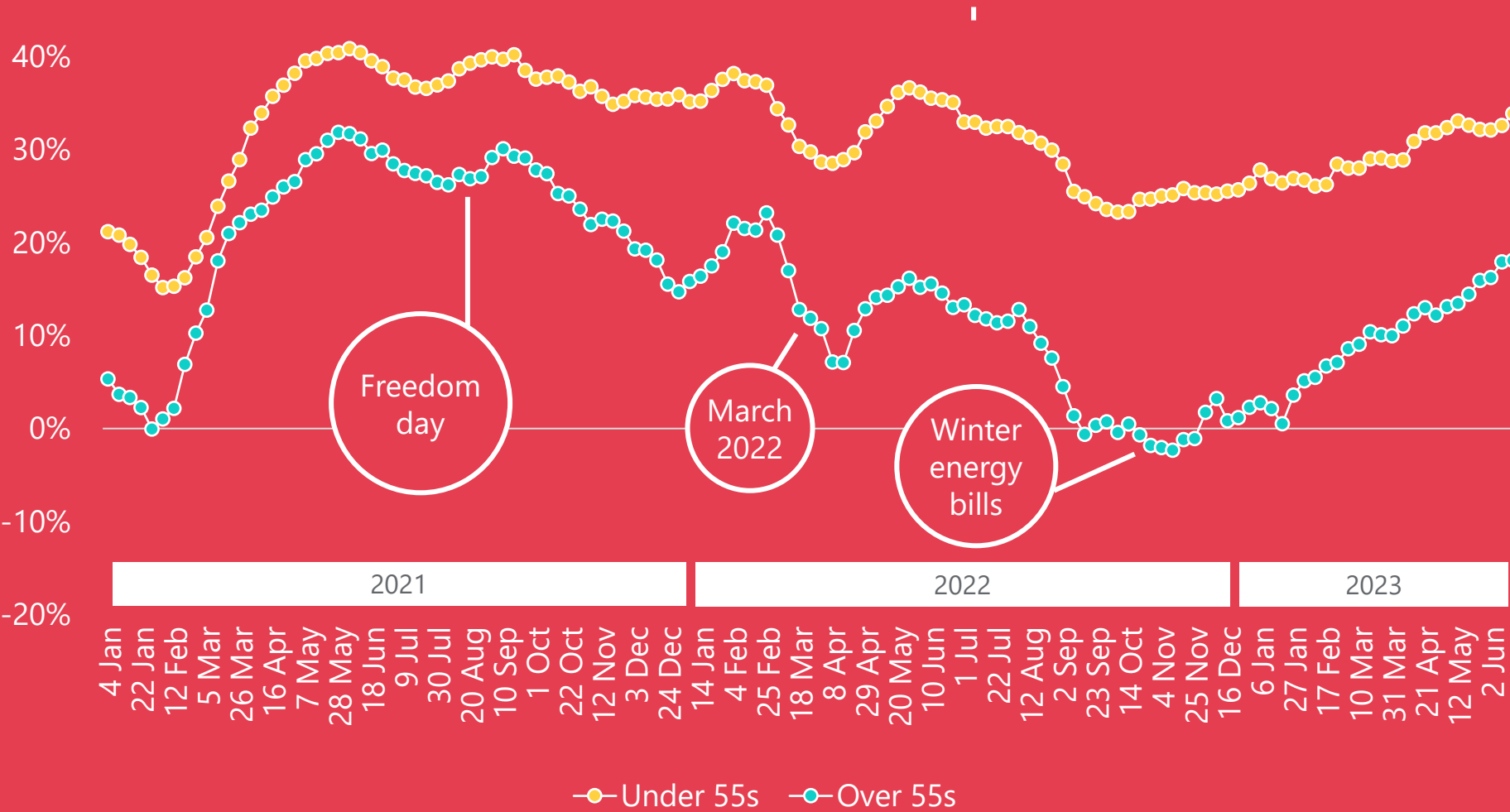


Empty nesters – a different ending

the  
**score**

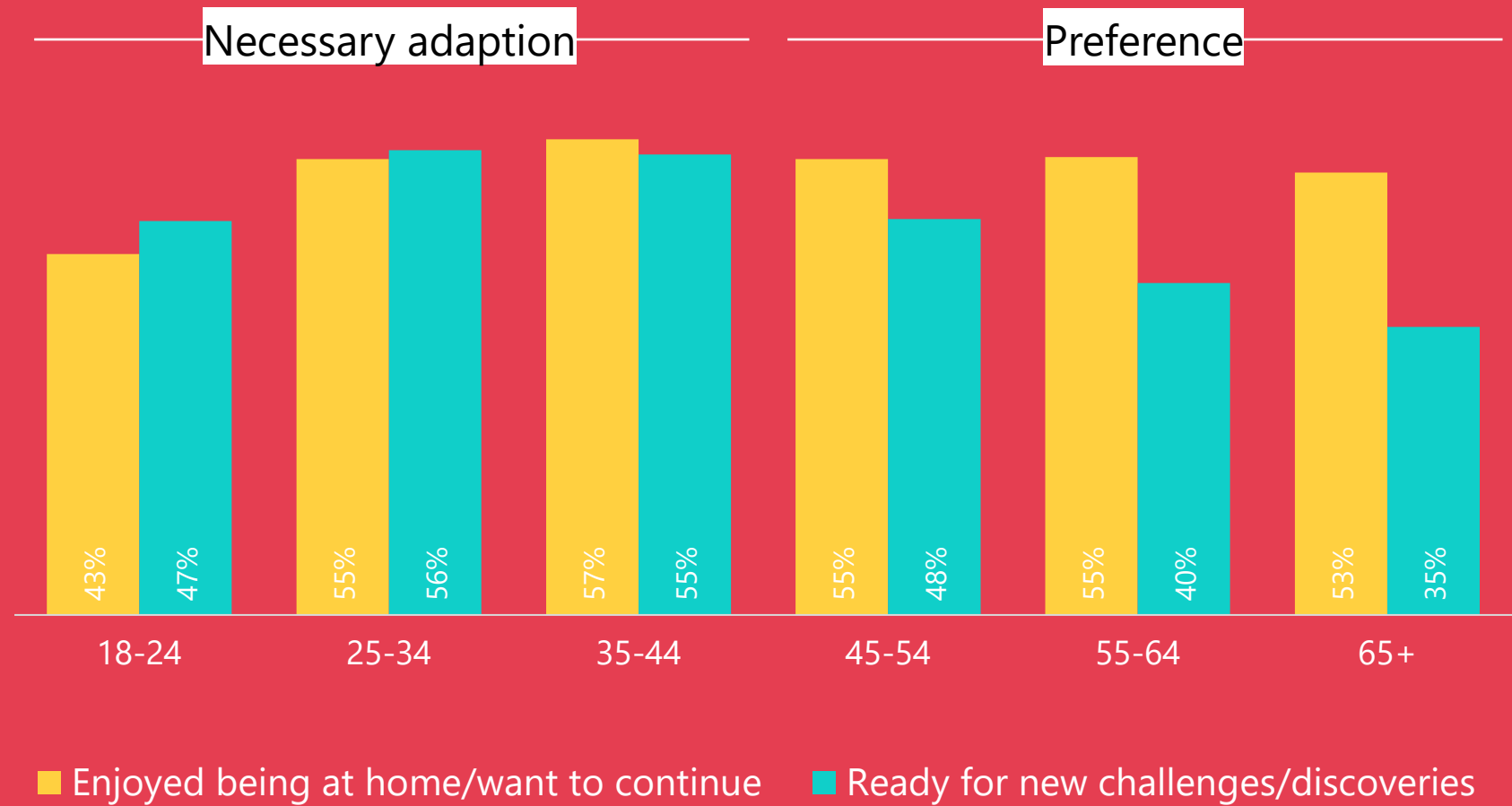


# Net optimism by week



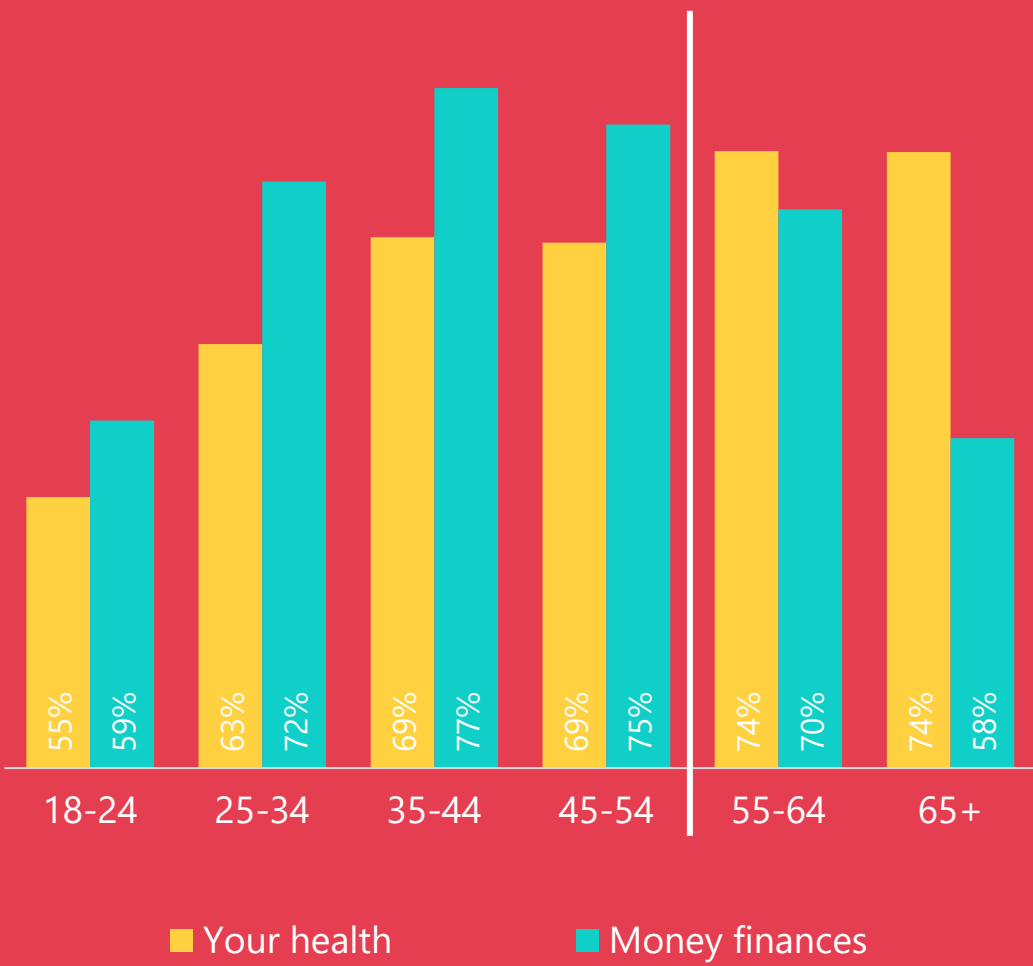
Saw risks/now see opportunity

# Agreement with each

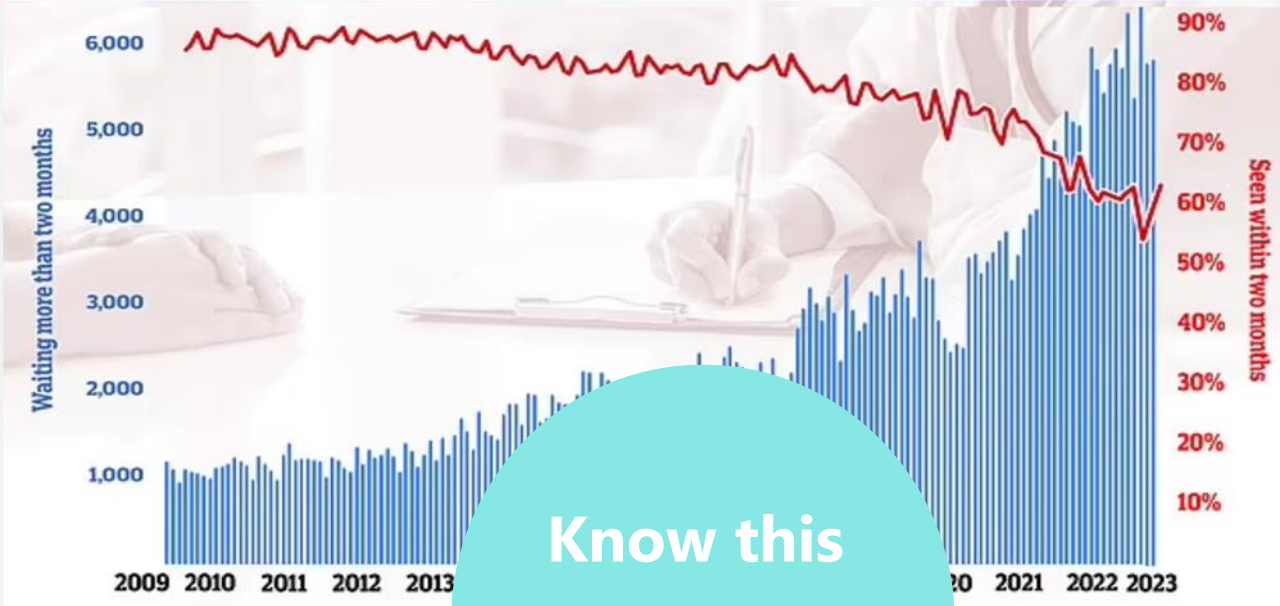


Genuinely happy with simple life

Terrified by...



CANCER PATIENTS STARTING TREATMENT WITHIN TWO MONTHS OF URGENT GP REFERRAL



Know this

Remember this



A healthy life is a happy life



Inheritance  
from their  
parents



Down-sizing?  
Equity relief?



How much is  
enough?

Living Standards: UK



one person



couple

COMFORTABLE	£33,000	£47,500
MODERATE	£20,200	£29,100
MINIMUM	£10,200	£15,700

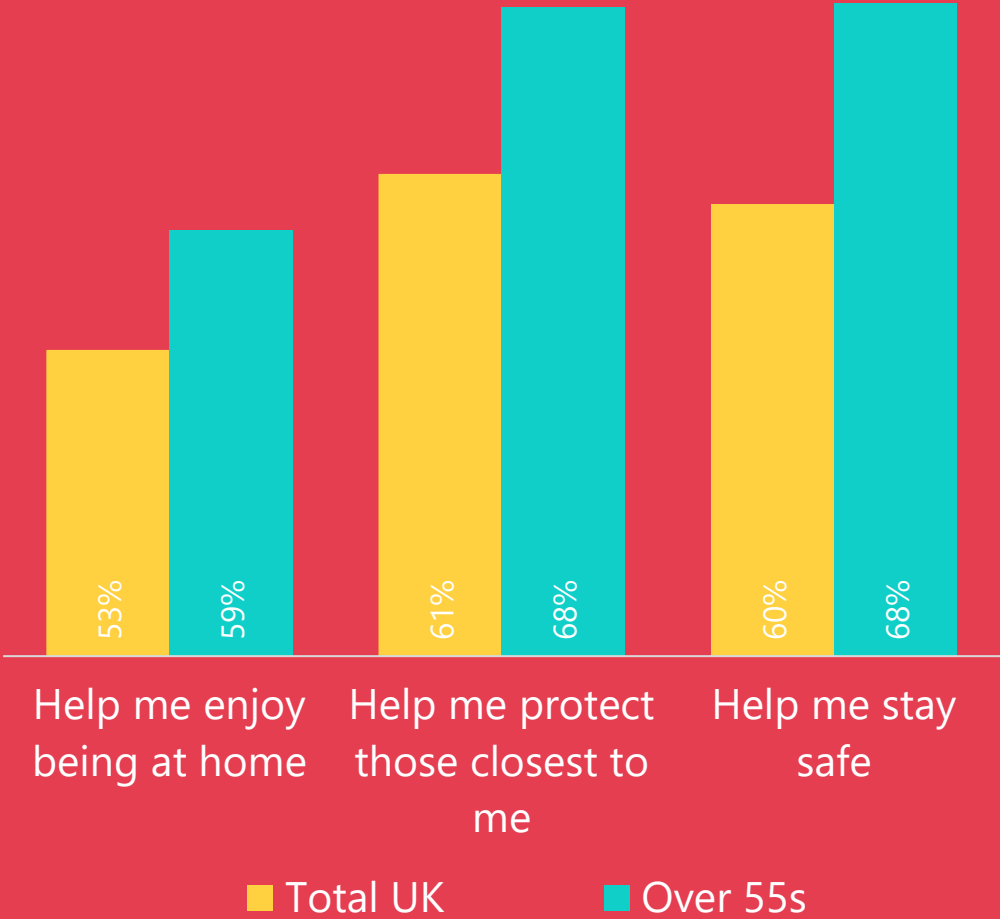
What to leave  
behind?



But still big questions around money

the  
**score**

# How brands can help



Opportunity = content ending





**Don't delay on health**  
Private GPs, surgery



**Tip-top senses**  
Laser eye, discrete audio aids



**Healthy habits**  
Personalised supplements



**Inheritance conversation**  
More views, remove guilt



**Freedom**  
Over 60s single holidays



**My own rules**  
Caravans, camper vans



**Dream home**  
New kitchen, visitor annexe



**Happy care**  
Contentment not constraint

Key territories and winning brands



# Every week fortnight month

## Re-energise me



**01** Hacks, cuts and bleeding funds



**02** Embracing Simplicity 2.0



**03** More in than out



**04** Modest mixology



**05** Getaways refined



**06**

### Challenge 4 More in than out

During the pandemic, our homes became incredible, do-it-all spaces: offices, classrooms, hangout spots, and even gyms. Despite no restrictions, we continue to spend a lot of time at home – now focused on connection, relaxation, and saving money. However, rising living costs create a gap between an ideal home and affordability, disappointing many, especially women. Simultaneously, we're itching to get out. We drive to balance domestic tranquility with the joy of exploration. The appeal of new surroundings, a change of pace, and the chance to make memories. The tricky part is knowing when to venture out. We're cautious about spending money on anything less than great experiences, so we end up leaning on special occasions and events (since they force us to add or going for places and times we know will be buzzing).

How can brands plug into the dance between home safety and exploration?

#### Going out vs enjoying home 4-week index



Source: The Score (2,000 responses per week)

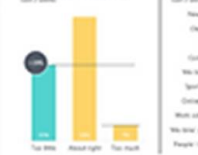
the score

KOKORO

### Nudge me to connection

Significantly, we know this isn't really good for us – in particular, we think we're missing out by not seeing our 'old' friends and not establishing new connections

#### Time connecting with others last 2 weeks



#### Spending less little time with...



#### Happy distractions = an much more



KOKORO

### Nudge me to connection

So, why does 'me-time' increasingly hold appeal? The answer is two-fold – first, in withdrawal, we find escape from the increasingly scary world around us...

#### How each aspect changed during 2020



#### Benefits of 'me-time'



KOKORO

### Nudge me to connection

...and second, out of the habit, we feel we've lost our ability to socialise and so turn away from it

#### Recent change in social anxiety



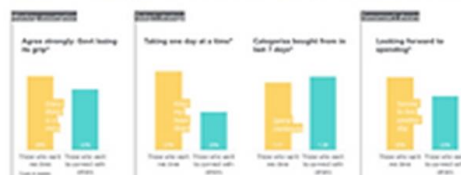
#### What will we talk about...?



KOKORO

### Nudge me to connection

Very significantly, 'me-time' people often don't see these as forever problems – instead, as a 'holding pattern' that, in the mid-to-longer term, will sort itself out



KOKORO

### Nudge me to connection

However, it's more likely that the longer we withdraw, the harder the return becomes – the less we do, the less we see others, the scarier the world gets...



KOKORO

### Nudge me to connection

Second, stretch our time horizon – oftentimes the bumps of today feel less scary with a longer-term view in place



KOKORO

## plug in

Narratives to tap into

Please look after yourself: scrolling for too long isn't good for you. We're tired of screens, let's make space sensible the debate. Let's make change, we can't keep saying 'it's a trap', and then feeding the frenzy.



KOKORO

the  
score

plug in