

# Personal Futuring: A Step-by-Step Guide

**A professional futurist explains how to blaze your own path to success.**

How do you anticipate your own future and plan for it? Here's an approach that is workable and effective. It's different in some ways from the manner in which professional futurists gather data for businesses and governments to prepare for the future, focusing instead on you, your life, your family, and the things in life that affect you directly.

The overall approach to personal foresight involves three steps:

1. Collecting information about you, your life, and your goals. In this step, you recognize the present and extrapolate into the future.

2. Developing scenarios for the next stage or stages of your life. In this step, you will explore plausible futures.

3. Developing strategies for achieving preferred futures and creating action plans and contingency plans for the scenarios you have designed.

The first step is the focus of this essay, because the information you develop about yourself and your life becomes the foundation for utilizing futures methods to explore and plan for the future. Consequently, the emphasis here will be on some new approaches and concepts that will provide a framework for collecting and organizing your information to a point where you can develop scenarios.

In this case, the framework you will build begins with what Bertrand de Jouvenel called "foreknowns." Foreknowns are areas of the future



By Verne Wheelwright

tool to visualize the stages of life that lie ahead, or that lie ahead for family members and friends. To help you visualize the lifeline and the stages within it, here's a table showing the 10 stages of life (see page 23).

Note that each stage is quite different from the stages preceding or following it. In life, the change between stages is gradual, but each stage is distinctly different from the others. Importantly, you will use these life stages as time frames for exploring your future, one stage at a time.

## Life's Trends and Forces

In studying personal futures, we have the benefit of a group of six foreknown forces that appear in every person's life. Each of these forces has the potential of being a driving force; that is, a force that motivates an individual (you) to take action. These six areas of life may be termed "domains," and, in contrast to life stages, they parallel the lifeline. Each of these domains is present from the beginning of life until the end, and each influences our actions that will affect our futures. They are:

- **Activities:** school, work, sports, hobbies, religion, and other activities in which you engage.
- **Finances:** all financial aspects of life, including income, expenses, debt, assets, investments, and insurance.
- **Health:** your physical and mental health, including health care, nutrition, and exercise.

that can be reasonably anticipated. We will be looking at three types of foreknowns: life stages, life trends and forces, and life events. These will provide a framework to which you will add self-knowledge, aspirations, goals, and dreams that will build your future.

## Stages of Life

Think of life as a continuous line, extending from birth to death. This is the human lifeline. Next, divide the lifeline into sections, or stages of life, a concept that dates back to ancient Greece, was later utilized by Shakespeare, and is still fundamental to the field of psychology. For personal futures, we will divide the lifeline into 10 stages. These 10 stages offer an orderly overview of life that includes 10 images, each based on what we know about any life stage. You will be able to use this

## Ten Life Stages

These 10 life stages are useful for understanding personal futures. The last four stages of life are not related to chronological age, but are related to physical and mental condition.

Life Stage	Characteristics of Life Stage
<i>Infant</i>	Birth through 2 years. Dependent, brain developing, learning motor skills and sensory abilities.
<i>Child</i>	3-9 years. Growing and mastering motor skills and language. Learning to play and socialize. Continued growth, formal school, and organized activities.
<i>Adolescent</i>	10-19 years. Growth spurts. Puberty brings hormonal changes and reactions. Strong emotions often rule decisions. Risks for alcohol, drugs, tobacco, etc.
<i>Young Adult</i>	20-29 years. Completing education and beginning career and family. Potential coping and financial pressures.
<i>Adult</i>	30-39 years. Managing family and career growth. Increasing numbers of couples are starting families in this stage. Continued coping pressures.
<i>Middle Age</i>	40-60. First signs of aging and effects of lifestyle, menopause, children are leaving the nest, grandchildren arrive, career peak. Aging parents may require care.
<i>Independent Elder</i>	60 onward. More signs of aging and lifestyle effects. Eligible for Social Security, Medicare, pensions. Retirement. More discretionary time and opportunities. Travel and sports. Some health problems and medications. Caring for others.
<i>Vulnerable Elder</i>	Beginning frailty, cognitive or multiple health problems. Require some assistance. Stop driving. Possible move to assisted-living facility.
<i>Dependant Elder</i>	Requires daily care. Unable to perform all personal functions. Possible move to nursing home.
<i>End of Life (six months)</i>	Diagnosed with terminal condition or end stage of disease. May require hospice care, hospitalization, or nursing-home care.

- **Housing:** your home as well as the neighborhood, community, region, and nation in which you live.
- **Social:** your relationships with family, friends, acquaintances, and other people.

- **Transportation or “mobility”:** the various transportation methods available to you, including walking, driving, and public transportation.
- These six domains represent the personal trends and driving forces

that are important to the development of useful scenarios, suggesting the various ways our lives will develop in the future.

## Life Events

The third set of foreknowns you will work with in developing personal futures will be based on common life events. These include events that are driven by biology and age, intentional events that are the result of decisions, turning-point events that change the direction of our lives, and cultural or legal events that exist due to customs or regulations within our community, religion, or country. An additional way to view events is to classify them as positive, negative, or either, the last because some events can be positive for one person and negative for another.

Your interest in individual events will generally relate to either the probability that an event will (or will not) occur and the impact on your life if an event does occur. Of course, you would also like to know *when* these events are likely to happen, which brings us back to the framework of foreknowns. The “Matrix of Foreknowns” table (page 24) is an example of how these three types of foreknowns fit together in a matrix.

Additionally, we’ve taken some statistical information and filled in the blank spaces of the matrix to give you an impression of how an average person (statistically speaking) would fill out the worksheet. The use of statistical averages can help you better understand the sorts of challenges and circumstances that average people face during different life stages. This in turn can help you ascertain if your expectations about the future are reasonable compared with others’, or off the mark.

For instance, in looking at the Finances area of your chart, you may benefit from knowing that the average person spends roughly 32% of his or her income on housing, 13% on food, 18% on car ownership and associated expenses, and less than 10% on such areas as home furnishings and entertainment. You now have an estimate, based on statistical averages, of how much you might

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## A Matrix of Foreknowns

The matrix shows the relationships among three types of foreknowns. Different events occur within the cells at the intersections between a domain and a life stage. The examples here are based on U.S. averages.

	<b>Life stage: Young Adult, 20-29</b>	<b>Life stage: Middle Age, 40-59</b>	<b>Life Stage: Vulnerable Elder, 68+</b>
<b>Activities</b>	In the United States, 73% of this group is employed.	In the United States, 80% of this group is employed.	Less than 25% of this group is employed.
<b>Finances</b>	The average person in this group earns about \$43,000 per year. The median income for people in the 25-34 age bracket was \$45,485, and the median income for people in the 15-24 age bracket was \$27,586.	The average income for people in this group is \$61,000. The median income for people in the 45-54 year old age bracket was \$61,111. The median for people aged 55-64 was \$50,538. But this decline is likely the result of people entering early retirement.	The median income for people over the age of 65 was \$24,509.
<b>Health</b>	A person in this group has an 8.3% chance of having to visit a physician or hospital emergency room in a given year. A majority (66%) of people in this group identify their health as "excellent."	A person in this group has a 13.8% chance of having to visit a physician or outpatient center in a given year. The same proportion (66%) of people in this group identify their health as "excellent."	A person in this group has a 25% chance of having to visit a physician or outpatient center this year. Only 36% of people in this group assess their health as being "excellent."
<b>Housing</b>	In the United States, 43% of the population under 35 years old owns a home.	Roughly 76% of U.S. citizens between the ages of 45-54 own a home.	About 80% of U.S. citizens over the age of 65 own a home.
<b>Social</b>	The median age for marriage in the United States is 27. On average, marriage becomes an important factor during this life stage: 29% of people aged 20-24 have been married, but 65% of people aged 25-30 have tied the knot.	There is a 90% likelihood that a person in this age group has been married but a roughly 42% likelihood that the same person has been divorced.	There is a 96% likelihood that a person in this group has been married, and around a 32% likelihood that the same person has divorced. Obviously, different generational attitudes toward marriage may be a factor.
<b>Transportation</b>	Car ownership is common among young adults in the United States. People in this age group drive about 15,000 miles per year.	Car ownership is also common. This group also drives about 15,000 miles per year.	Car ownership is still common, but this group drives only about 7,600 miles per year.

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expect to spend on car ownership over the course of your life, namely 18%, and that knowledge may influence your transportation decisions. Obviously, these figures change over time, but that change will also be reflected in the latest statistical data. Keep in mind, these numbers are very general and do not reflect individual circumstances. They are also entirely U.S. based, but most governments, at least on the national level, keep some sort of statistical census of their populations.

Now that you understand the concept of foreknowns and have a personal framework, you can use this information to learn about your own future.

The first step is to pick a life stage that you want to explore. If you are in the very early years of one of the life stages, you may want to start with the stage of life you are already in. If you are in the later part of a life stage, start your exploration with the next stage. For example, if you're 35 now, you are halfway through the adult stage of life and approaching middle age. If you explore the remainder of your adult stage, you will be looking up to five years into the future. If you choose to start your exploration with middle age, you will be starting five years in the future and looking up to 25 years into the future.

The next step is to begin examining the six major forces in your life, as well as the related subforces. Determining the subforces is just a matter of dividing the major forces into their component parts. For example,

the domain "activities" would include several subcategories, any of which might be dominant during different stages of life.

Education is usually an important force in life during the teenage years (Adolescent stage) and into the mid-20s (Young Adult stage). Education is usually replaced in importance by a career, which remains a strong force until retirement. Sports, hobbies, or travel may also be strong forces at different stages of life. In looking forward, you must ask yourself which forces are likely to be important during that stage.

Asking this question for each of the six domains and their subforces will help you not only to analyze plausible futures, but also to recognize your values. At a given time of life, does family outrank career, health, sports, or other considerations? What is important now? What will be important in the next life stage? Here, you will define your values and priorities.

After identifying which forces are likely to be of greatest importance to you during a specific life stage, the next step is to determine the plausible directions and limits of change for these forces. Will your finances be better during this stage? Will income trend upward or downward from where it is now? Will your health remain stable, get better, or decline during this stage? When your children leave home to start their own lives, will you downsize? Move to a different neighborhood, state, or country? If you haven't thought about what your life might be like in the next stage of your life,

## Sample Activities

Examples for the Activities domain and its components, any one of which may be dominant at a given time in one's life.

**Education:** obtain master's degree

**Career:** begin career as actuary

**Sports:** go rock-climbing once a month

**Hobbies:** bird watching

**Other activities:** digital and "old fashioned" photography

**Religion and/or spiritual health:** meditate 20 minutes daily

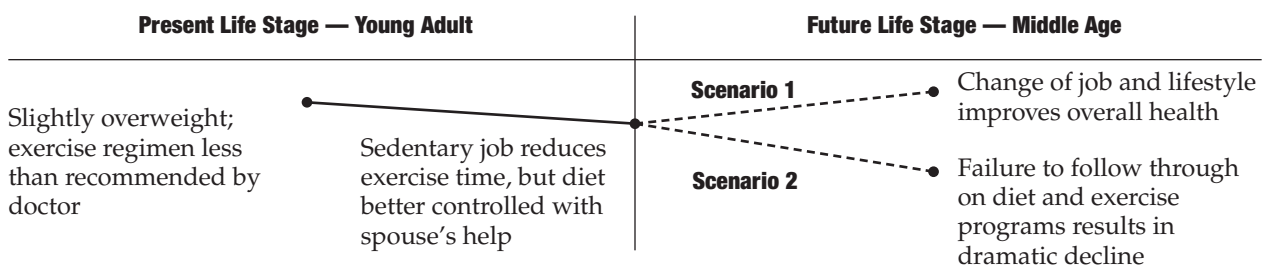
this is the time to consider the possibilities.

For most of these forces, uncertainty will increase as you look further away from the present. But it is possible to establish a range of possibilities in the future for any of these forces by extrapolating the force into the best plausible case and the least favorable case. Note that we are saying plausible, not possible. Using the term "possible" when referring to the future can take you to extremes, while the term "plausible" keeps you within reasonable boundaries.

Here is a simple exercise that will help you project each of your domains or subforces into the future.

## Sample Health Assessment

This is a heading for a health-assessment worksheet used to project forces or trends into the future.



On a blank sheet of paper draw a line from top to bottom down the center of the page. Label the left side "Present stage" and the right side "Future stage." Select one of the six domains—for example, "Health"—and write that on the left side. Now think about your health during your current life stage. How was your health when you entered this stage? How is it now? Do you have any serious health problems during this stage? Now, draw a line from the left side of the page to the center-line to represent the status of your health during this stage (or the portion of the stage you have completed). If your health remained the same throughout the stage, the line will be flat and level. If your general health declined during this stage, the line will tilt downward toward the center. If you have worked hard on improving your health during this stage, the line may slope upward.

Again, if you're not sure if your expectations are reasonable, you can check them against statistical averages. Depending on your unique circumstances, you can probably expect to do as well as an average person.

Now we have to make a minor calculation based on two numbers: How many years are left in your present life stage? How many years will be in the life stage you are planning for?

If you are only planning for the re-

mainder of your present life stage, then the first number is all you need. If you have some years left in your present stage, and you want to project through the next stage, add the two numbers together. The space on the right side of the page will represent the total time you want to project for the remainder of your present stage and for the next stage.

You will then draw three lines: one to show the most-likely state of your future health (a simple extrapolation of current trends), a second line to show your best plausible health, and a third to show a negative plausible projection. This will be below the other two lines, as it represents your health if everything you have a reasonable awareness of goes bad. If you are a heavy smoker, are seriously overweight, or have a heart condition or other health problem, these should be considered. How healthy were your parents during this stage of life? Don't be overly pessimistic, but think about the reasonable possibilities as you draw a line across the page. Remember, as you move the line further to the right, you are more uncertain of the future, so there will probably be an increasing downward slope.

The result will probably be a cone-shaped area formed by the top and bottom lines—the cone of uncertainty. Making a diagram such as this for each of the six domains or

forces in your life will help give you a picture of the possibilities for your future.

Later, when you get to the point of creating scenarios, the top lines of the cones will suggest an optimistic scenario, while the bottom lines of the cones will suggest a pessimistic scenario. Events that occur outside the cone of uncertainty are "wild cards." Though wild cards could clearly transform your life, it is the events within the cone of uncertainty that you should plan for, since they are more plausible.

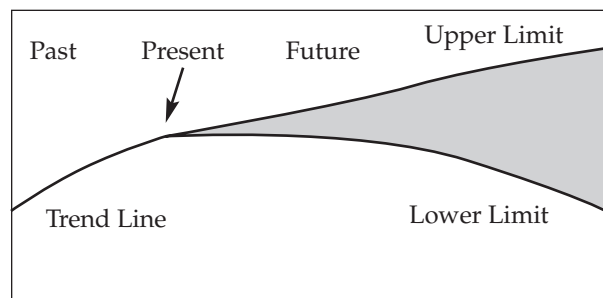
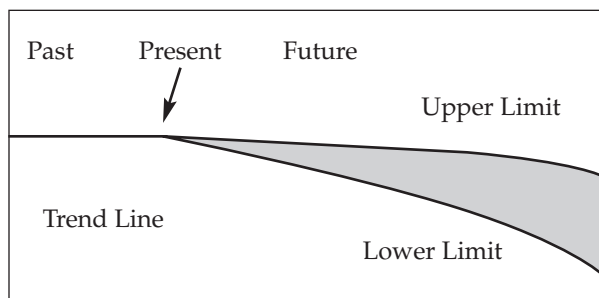
As you can see, this small exercise gives you the primary information you'll need in order to create areas of greatest interest for your strategic planning. Now, for the life stage you are exploring, list each of the domains and their subforces. Ask what aspirations, plans, or goals you have for each area, either for this life stage or a later stage. Keep these aspirations, plans, and goals in mind as you prepare scenarios for your future.

### Types of Events

The third element of foreknowns in your framework is life events. Here, you will first look for the events that are common or probable during the life stage you are exploring, then add other events that you believe might occur during this stage.

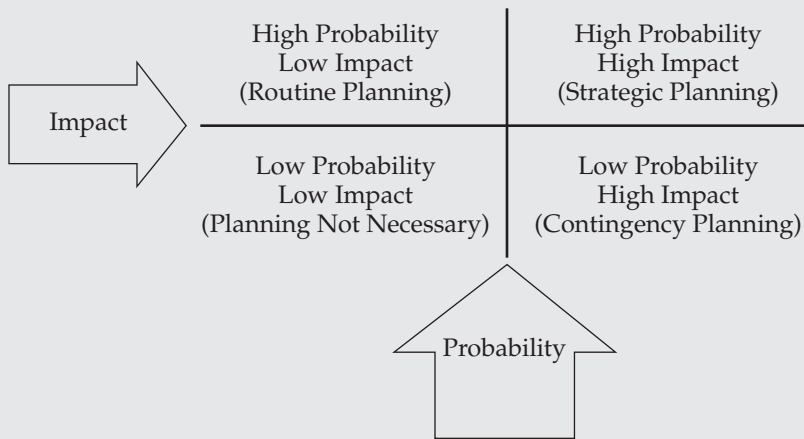
## Cones of Uncertainty

Examples of trend lines or forces projected into the future. The top line represents an optimistic projection, and the bottom line, a pessimistic one. The example on the left represents a static trend. The example on the right represents an improving trend.



## Probability-Impact Matrix

Two-axis matrix weighing the impacts of events against the probability of events.



Source: *Applied Strategic Planning* (Goodstein, Nolan & Pfeiffer, 1992).

Putting life events into categories can help us to understand, anticipate, and prepare for them. And note that events may be placed in more than one category.

- **Turning-point events.** These are the high-impact events that change the direction of your life, such as marriage, divorce, retirement, career changes, having children, or becoming disabled, among others.

- **Intentional and unintentional events.** Intentional events are the result of choices you make, such as getting married or buying a house. Unintentional events offer you no choice and are more difficult to anticipate, such as accidents, injury, illness, and other events over which you have no control. Events that happen in the lives of close family members or friends, including death, divorce, injury, or illness, may also impact your life.

- **Positive and negative events.** Most major events will have either a positive or a negative impact on your life, although some events may be neutral. Events such as divorce or a pregnancy may be negative events for some individuals and positive for others.

- **Cultural or mandated events:** Coming-of-age-events, becoming eligible for a driver's license, or reach-

ing voting age or retirement age are all events that are determined by custom or law, but may be important events in your life. These events are usually very predictable and are typically based on chronological age.

- **Cyclical events.** Birthdays, anniversaries, elections, and other events occur on a regular basis. These are usually low-impact events.

- **Biological events:** These events include physical, emotional, and mental growth, change, or decline. Health changes or death of close family members or good friends are in this category, as these events impact your life.

Obviously, some events are more important to anticipate than others, so in terms of exploring personal futures we look primarily at their probability, their impacts, and their timing, including if the event occurs earlier or later than expected.

Several important studies have analyzed and ranked life events according to their typical impacts. These lists of events provide some guidance as to events that may occur during one's lifetime and the severity of those impacts. Deaths of spouses, children, other family members, and close friends are at the top of most of these rankings. One factor often omitted is the different impacts

these life events may have during different life stages. For example, the loss of a parent may be a turning-point event with more-dramatic impact on a child or adolescent than on a person in mid-life or older.

A helpful tool for analyzing the importance of future events is the two-axis matrix in which the probability of an event occurring is weighed against the impact of the event.

When constructing scenarios and strategies for the future, high-probability, high-impact events (upper-right quadrant of the matrix) should be your highest priority, while low-impact, low-probability events will be your lowest priority. Low-probability, high-impact-events (lower-right quadrant) will be treated as wild-card events for which you should have contingency plans. These events may not happen during this life stage, but if they do, you should be prepared.

Now that you have considered three categories of foreknowns, you may find it helpful to create a worksheet that will collect in one place everything you can anticipate for one future stage of life. This is the information you will use to build your personal scenarios and create a strategic plan for that life stage. On page 28 is a worksheet that we've filled out based on hypothetical events, preferences, desires, and goals.

When completed, your own worksheet will have summarized what you know about one of your future life stages, analyzed and extrapolated six forces in your life during that stage, and considered events that may occur during that stage. With the information you have assembled, you are now ready to develop personal scenarios for this life stage.

### Personal Scenarios

Scenario development is a method used by futurists to explore plausible futures. These plausible futures are based on the forces, plans, and events that you have already determined are likely to be a part of your future. Using this information, you can construct four different

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## Sample Life Goals Worksheet

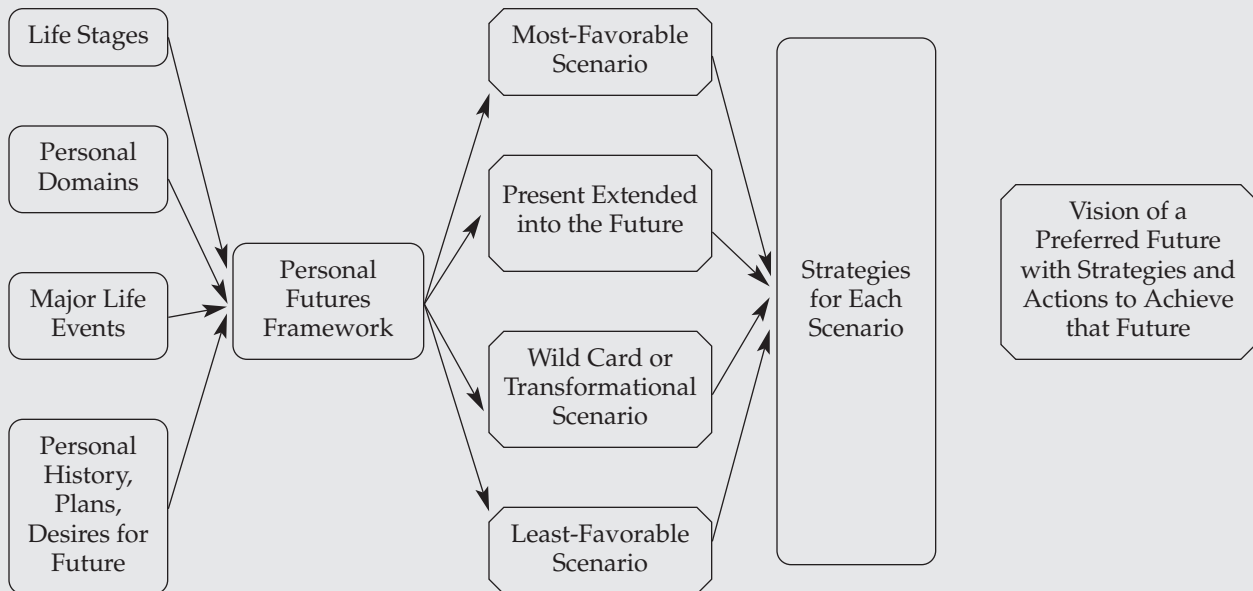
A worksheet used to collect personal information and foreknowns relating to one future life stage. For each of the forces shown in the left column, the events, desires, and goals for that force during the life stage are listed.

**Present life stage = young adult; Goal forecast life stage = middle age**

<b>Activities</b>	<b>Events, preferences, desires, and goals</b>
Education	I have obtained a master's degree; this has increased my earning potential. My goal is to acquire a Ph.D. and further increase my earning potential by middle age.
Career	I am a career actuary in the insurance industry.
Sports, hobbies	I enjoy bird watching and photography. My goal is to capture a picture of <i>Picathartes oreas</i> , the rare gray-necked rockfowl.
Other activities	I enjoy traveling to tropical climates and spending time in rustic settings.
<b>Finances</b>	<b>Events, preferences, desires and goals.</b>
Income, assets	My income is \$46,000 annually; I would like, and can reasonably expect, to earn \$61,000 before I turn 59. My goal is to earn \$100,000 annually by the time I reach that age.
Expenses, debt	My mortgage is \$14,000. My credit-card debt is \$5,000. If I limit my spending habits, I can achieve my goal of paying off my credit-card debt in five years.
Risks, insurance	My health insurance currently comes from my employer, but national trends suggest that my employer may stop offering me coverage in the near future. My goal is to be prepared for this eventuality and possibly find a job that does offer comprehensive benefits, perhaps in Denmark.
<b>Health</b>	<b>Events, preferences, desires and goals.</b>
Physical, mental	My health is good. My goal is to exercise at least 20 minutes a day and continue to do so through middle age.
Medical care	My goal is to find a nutritionist who can recommend a diet and nutritional regimen specific to my needs.
Personal care	My goal is to lower my cholesterol intake and thus decrease my chances for heart attack. I have focused on this health goal because heart disease runs in my family.
<b>Housing</b>	<b>Events, preferences, desires and goals.</b>
Home	My goal is to increase the value and energy self-sufficiency of my home by adding solar panels and a hydrogen reserve battery.
Neighborhood	My goal is to help my neighborhood improve itself.
Area	My goal is to make my area a cleaner, more attractive place to live.
<b>Social</b>	<b>Events, preferences, desires, and goals.</b>
Family	My goal is to prepare my children for the challenges they will face and ensure the quality of their education in the future.
Friends	My goal is to become more involved in my neighborhood and become better acquainted with my neighbors.
Community	My goal is to initiate a community clean-up project in my town.
<b>Transportation</b>	<b>Events, preferences, desires, and goals.</b>
Personal	My goal is decrease the amount of gas I consume on my commute and the amount of pollution I release into the atmosphere.
Private	My goal is to drive 20% less, walk 30% more.
Public	My goal is to explore the public-transportation options available to me and use them.

## Alternative Life Scenarios

This diagram shows the components that make up the personal futures framework and the outputs that result in a personal strategic plan.



*continued from page 27*

scenarios, all based on the same forces and events. The four scenarios will include:

- **A normative scenario.** This describes the future you expect to occur. It assumes that there will be no major changes from your expectations and plans.
- **An optimistic scenario.** This assumes that your six personal forces all reach the higher level of expectation, the top line on the cone of uncertainty.
- **A pessimistic scenario.** This assumes that your six personal forces will all fall to the lowest level of expectation, the bottom line on the cone of uncertainty.
- **A wild-card scenario.** This assesses a high-impact, low-probability event that substantially changes or transforms your future.

After organizing the information for each scenario, write a story about how this scenario might unfold. The story can be brief or long, simple or elaborate, but it should be consistent with the forces and events you have elected. This story form will be helpful when you review or update your scenarios over the years.

## Personal Strategic Planning

For a business, strategic planning is a complex process that usually requires the input and acceptance of large numbers of stakeholders to be successful. But a strategic plan for an individual is relatively simple, since there are only a few stakeholders and usually only one or two decision makers. This greatly simplifies the process.

Your strategic plan will result in a vision of your future, a plan for the next stage of your life, strategies to achieve that plan, strategies to deal with events that may occur, and a plan that includes specific actions to take in the future.

This entire process of collecting information, creating scenarios, and developing a strategic plan is illustrated in the above model of the process.

The model illustrates clearly that the vision and plan resulting from this process are totally dependent on the information you enter on the left side of the diagram. Time spent in this area will result in a viable, usable vision and plan for your future.

The intent here is to introduce you

to a process that will enable you to use two of the most widely recognized and accepted futures methods to develop personal scenarios and create a strategic plan that will guide you into the future. This approach substantially reduces the complexity that is normally associated with the futuring process, yet provides sufficient information to conduct a thorough exploration. And it gives you the resources to plan flexibly when life events may change your future course. □



### About the Author

Verne Wheelwright is a graduate of the school of Studies of the Future at the University of Houston, Clear Lake. For the past five years he has been conducting research into methods of

personal futures while working toward his Ph.D. at Leeds Metropolitan University. Information about his work will be posted on his Web site at [www.personalfutures.net](http://www.personalfutures.net). E-mail [verne@personalfutures.net](mailto:verne@personalfutures.net).

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By Anne Rigby

# Personal Futuring in Action

**A FUTURIST reader tested Verne Wheelwright's personal foresight system. Here is her report.**

I wondered how much I could learn about my future, so I began Wheelwright's step-by-step process. In the end, I was surprised how helpful this "project" was.

At first glance, the thought of developing my own scenarios and strategic plans for my future was overwhelming. But I'm here to say this method works. It breaks the process down into easy, understandable steps. Rather than approaching my entire future, this method allowed me to go one step at a time, focusing first on a single stage.

As I went through this process, my first realization was that my values and goals needed to be clearly defined. What do I want to have happen? What is the end result that I'm working toward? Think about it: Your life is shaped by your goals, aspirations, and dreams. Goals give guidance that is critical for future planning. By not just setting these realistic, measurable goals, but also writing them down, I could make decisions that are positively influenced by those goals. Once I truly devote myself to accomplishing my objectives, I can change my present actions in order to come closer to achieving them.

From this exercise I learned that future goals influence our present life, and, in like manner, our present

goals influence our future life. For instance, my goal to graduate from college in three years will definitely determine what "forces" are important in my present and upcoming stage of life.

After defining my goals and determining what forces were most important in my life, I began to map out possible future scenarios. Being an 18-year-old college student, I saw a lot of future possibilities. There are many significant decisions and events that may take place in the next few years of my life. I explored the different sets of "foreknowns," specifically Life Events, and quickly came to the conclusion that one future event will influence all other areas. For example, with my decision to get married, three of the six "domains" were greatly affected: finances, housing, and social.

As I continued on through each step, my goals, priorities, and plausible futures became more and more clear. It is apparent that if I set goals for my future they can have a positive influence on my choices and decisions right now. The choices I make now can set my feet on a path that I

have chosen rather than a course determined by random factors. Thanks to this realization, I am setting short-term goals that are the stepping stones on the path to my "optimistic scenarios."

Decisions and actions are connected to our future. The two are inseparably linked. I now understand that I ultimately take part in shaping the look of the future. There will always be those unexpected and inevitable events over which we have no control, but there are just as many events that we can control.

Wheelwright's article didn't tell me what questions are going to be on my psychology test, the date I'm going to have my first child, or when I'm going to graduate from college, but it did help me realize that I participate in determining my future. I can't control my future, but I can better manage it. □

#### About the Author

Anne Rigby is a full-time student and works part time as an office manager for a chiropractic group. She is working toward a degree in graphic arts with a special interest in combining art and technology.

