

sparks & honey culture forecast

UnMoney

THE VALUE OF EVERYTHING



Chapter 1
The Future of Money
MONEY ISN'T REAL



THE FUTURE OF MONEY

Money is not real

Imagine a future where you don't have to think about money. Got it? You're probably thinking about it the wrong way. Because today, right now, money isn't real.

There are only transactions of value represented by money.

That bill you can hold in your hand is simply a representation of a transaction about to take place, completely dependent upon our belief that it has a value. We believe wholeheartedly that a piece of paper can be exchanged for a cup of coffee or a microwave oven. But, when we strip away our dependence on this concept of “money”, and the physicality of its exchange, what remains is the pure transaction. A transaction of value.

In this report, we look at value beyond traditional financial notions: how value is derived by scarcity and trust, often in a government many people don't trust. It's a system ripe for disruption, and it's being chipped away at by both tech startups and small group communities working together – people who want to challenge the way we're paying for our lives. The value system of tomorrow is in peer to peer exchanges, without middlemen and the need for verification or validation handed down from a select authority. They're finding value in new assets and creating ways to trade that value amongst one another, systematically and fairly.



THE FUTURE OF MONEY

The future of money

We see the movement, and it's pointing to an inevitable future; one where every person, place, and thing has a measurable value that can be exchanged intangibly, rapidly, securely, and, most importantly, directly. It's a system where abstract notions like social currency have a value that can be transacted in the same way that we now buy that cup of coffee. It's a system that can empower a planet where every single device, every head of lettuce, every drop of fuel, every road and cable that make up our infrastructure have a value, not only in and of itself, but also in the context of its use.

Meet your new value system, or the future of money. Simply, unmoney.

Tomorrow, we will all have a market value. Do you know how much you're worth?

**Tomorrow, we
will all have a
market value.
Do you know
how much
you're worth?**



THE FUTURE OF MONEY

Cultural catalysts of alternative currencies

Money as we know it is based on trust. This trust is rooted in the bedrock of finance – from the Federal Reserve to banks and government agencies. But what happens when that trust crumbles?

Following the financial crises of 2008, frustration in the current systems brewed innovation around the world. People started to find ways around the dependencies established by the traditional fiat currency model. Communities and entire nations that had been hard hit by the financial crises turned to more primitive, local solutions. In Spain, **people began trading hours of time**

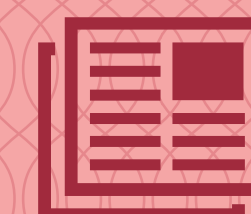
in exchange for service – skipping the euro altogether. In North America, the barter economy took off: I'll trade you my closet-cleaning for a dinner. On a local level, currencies such as the Berkshares, a local currency for the **Berkshire** region in western Massachusetts, attracted a renewed interest.

The monolith of trust, having suffered at the hands of banks and governments, was partially pieced back together and re-channeled at the local level.

And technology, moving fast at the speed of culture, enabled people to



In 200 B.C., the Chinese recorded value on squares of deerskin. A thousand years later, Polynesians were using massive doughnut-shaped slabs of stone, called Rai, that weighed several tons each.



In Latin, “fiat” means “by decree.” The dollar is a fiat currency because the US government proclaims it, by decree, to be the only currency acceptable for settling debt with the government.



THE FUTURE OF MONEY

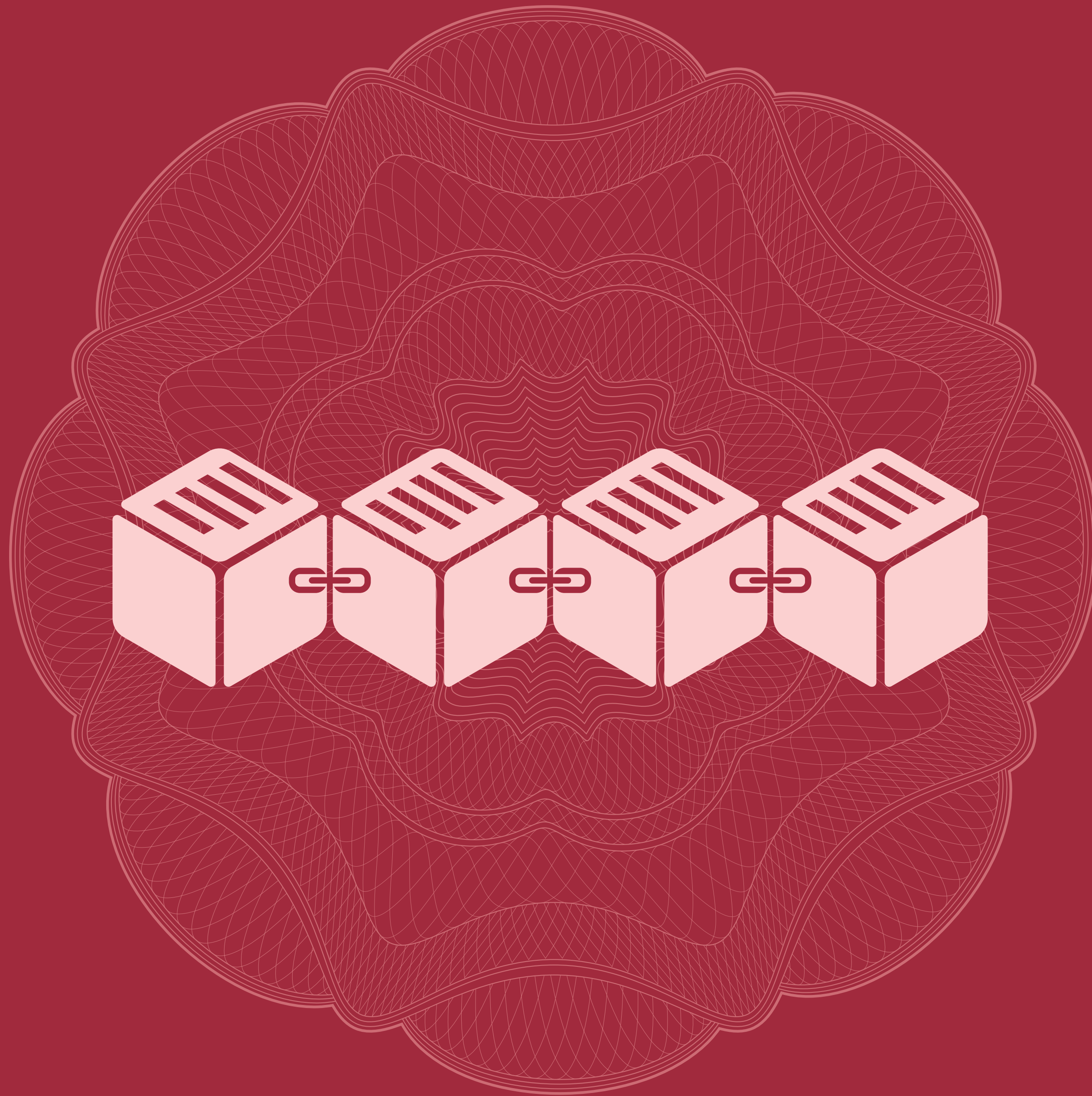
grasp onto alternative systems of value. Peer-to-peer networks sprung up, allowing people to exchange everything from sofa cushions to cars as currency. Instead of relying on institutions, people were relying on each other. A new paradigm of trust emerged.

As governments around the world scramble to re-establish themselves as reliable stewards of the global financial system, individuals continue to experiment with their own financial fixes. No longer do political institutions have a monopoly on the technology that we use to denominate, transfer, and store our value. And there is little doubt that alternatives to our fiat currency will continue to develop in the future.

**Instead of
relying on
institutions,
people were
relying on
each other.**



Find out more about fiat currencies and the current state of disruptive finance in our UnMoney 101 report.



BLOCKCHAIN

“It’s very clear that something important is happening here.”

-Matthew Spoke, Leader of Rubix by Deloitte



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THE FUTURE OF MONEY

Representing value on a blockchain

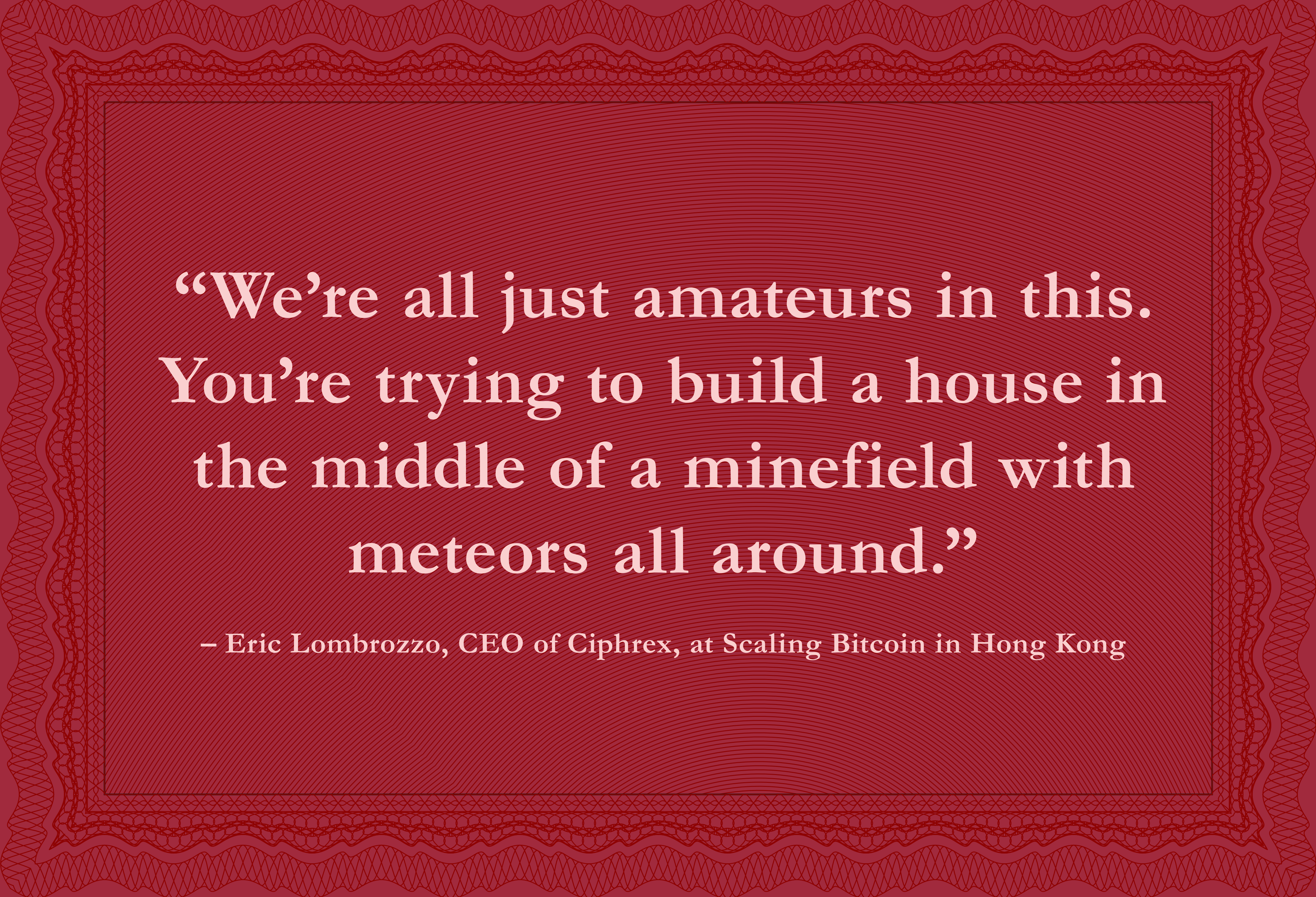
In the modern era, people have traditionally turned to gold in times of financial strife. We now have another alternative: cryptocurrencies, electronic payment systems where two individuals can transact directly with one another – without the middleman.

Launched in 2009, Bitcoin, a cryptocurrency, emerged as a means to wipe away our dependency on third parties when it comes to making transactions. Instead, people could now transfer money, in units of bitcoin, directly to one another through its blockchain technology.

The seamless power of Bitcoin is in its technology: It leverages a global network of computers all of which run on the same software that references the same dataset. Actual value is represented on a shared accounting ledger, which is periodically

updated to reflect the balance of everyone who is a currency holder. Run by the computers on the network, the software secures new transactions by enforcing a consensus on the state of the accounting database and by making it extremely difficult (and prohibitively expensive) to change entries once they have been added.

Cryptocurrencies are electronic payment systems where two people can make direct transactions



**“We’re all just amateurs in this.
You’re trying to build a house in
the middle of a minefield with
meteors all around.”**

– Eric Lombrozzo, CEO of Ciphrex, at Scaling Bitcoin in Hong Kong



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THE FUTURE OF MONEY

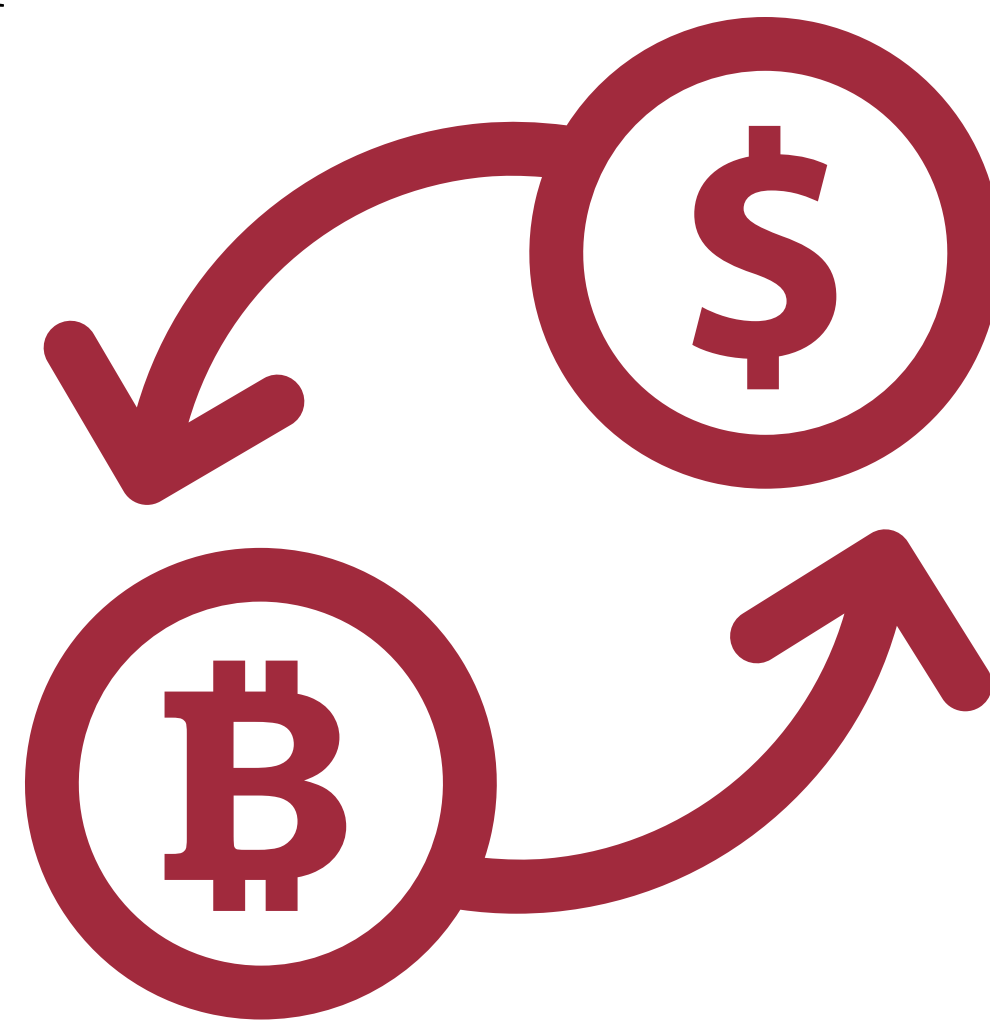
The Bitcoin experiment

The software is also responsible for determining the parameters of the currency. Think of it as the currency's boss. It decides the rate at which new coins enter into circulation. Bitcoin creator Satoshi Nakamoto's technology has spawned many clones, each of which has its own set of parameters. **Ethereum** is another emerging platform for exchanging value in the form of smart contracts without interference from a third party. "Ethereum is the way the internet is supposed to work," the company touts.

With advancements in technology, banking – or what we think of as banking – has moved away from cash

you stuff in your pocket or credit cards you swipe at checkout into a space where transactions take on a different meaning. In this system, a transaction of your money is ruled by algorithms.

This ultimately makes monetary supply a question of math – rather than politics.



21 MILLION, THE TOTAL NUMBER OF BITCOINS IN 'FOREVER' CIRCULATION



"What is needed is an electronic payment system based on cryptographic proof, instead of trust, allowing any two, willing parties to transact directly with each other without the need for a trusted third party."

- Satoshi Nakamoto, creator of Bitcoin



\$7 BILLION

Combined value of bitcoins in circulation today



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THE FUTURE OF MONEY

Cryptocurrencies and the new world of trust

Born out of universal desire for a feasible financial alternatives, the emergence of cryptocurrencies have opened up a space for people to think of money vastly differently than we used to. The mistrust in financial powers is being sidelined for 'trust' in technology and its algorithms. And this seismic shift in the monetary world also has the potential to challenge our very ideas of how we conceive value.

When value can be applied outside of the financial realm, what is valuable?



“The blockchain creates the possibility of trustless trust. Parties no longer need to know or trust each other to participate in exchanges of value with absolute assurance and no intermediaries. The blockchain makes all kinds of cross-border commerce easier, especially when it involves places without credit-card networks or robust banking systems.”

**- Reid Hoffman,
entrepreneur and
Blockstream investor**

“What is needed is an electronic payment system based on cryptographic proof instead of trust, allowing any two willing parties to transact directly with each other without the need for a trusted third party.”

– Satoshi Nakamoto, creator of Bitcoin





Chapter 2

THE VALUE OF EVERYTHING

WELCOME TO THE
QUANTUM ECONOMY



THE VALUE OF EVERYTHING

Welcome to the quantum economy

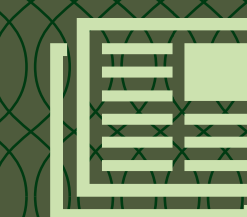
Cryptocurrencies have challenged the bedrock of the financial realm. The blockchain technology of cryptocurrencies, and the transactions it enables, could also radically shift the way we think of non-financial assets. Theoretically, any digital asset or commodity could be represented and traded as a kind of token on a blockchain.

A token could even be an individual. David Bowie was also a human token. He had the foresight to envision the drastic changes in the music industry. In 1997, Bowie sold asset-backed securities, Bowie Bonds, which promised investors a ten-year stake in his future earnings from royalties

from 25 albums, which included classic songs such as “Ziggy Stardust” and “Heroes”. Bowie took the intangible, his music and talents, and turned it into a future investment.

As our lives expand with the internet of things, everything from tangible items to the intangible, such as time and relationships, can be thought of as assets.

Propelled by the very speed of culture and technology, a new ‘quantum economy’ is emerging. In such a system, every moment of the day assumes a new value that lives beyond the moment itself. Think of generating heat by simply moving



In the quantum economy, every moment of the day assumes a new value that lives beyond the moment itself.

THE VALUE OF EVERYTHING

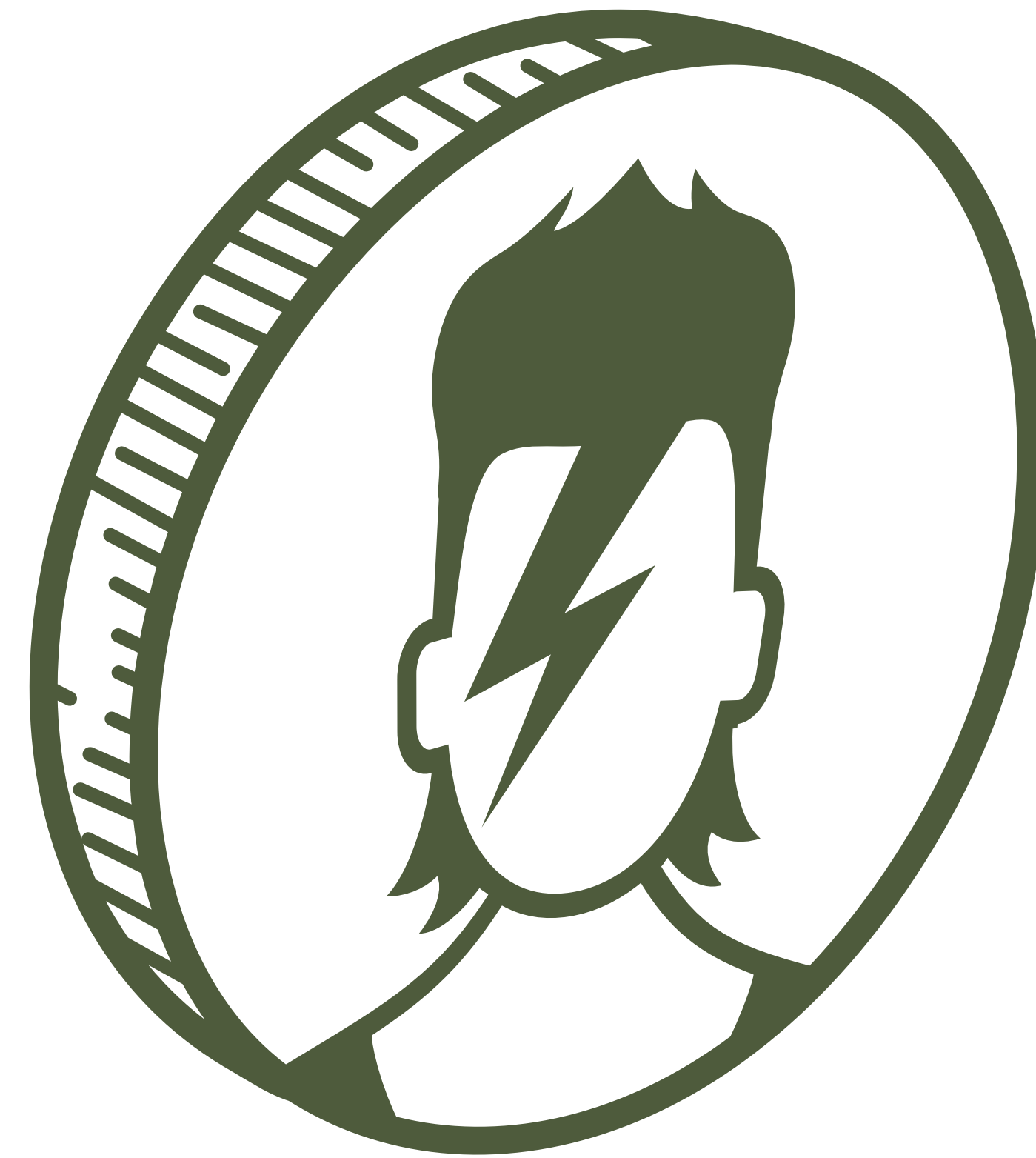
out of bed first thing in the morning, and then using that energy to make coffee, for example.

Instead of traditional monetary currency, it's about shifting our understanding of how we capture and trade value in a constant flow of input and output. Everything has a value, from the inanimate items in your home, to the person next to you on the train, to the ultimate value of time.

This new value system has a massive potential to influence how we interact with one another and our environment on a daily basis.

Tomorrow, everything will have a value.
Including you.

DAVID BOWIE WAS
A HUMAN TOKEN





Tomorrow, everything will
have a value. Including you.



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THE VALUE OF EVERYTHING

The living, breathing, thinking machine

We're living in an era where machines, formerly controlled by humans, have assumed lives of their own. The technologies being built around the internet of things will only broaden the category of assets that can be thought of as tokens (in the blockchain). Objects in the physical world – such as toasters, cars, thermostats, and lightbulbs – increasingly owe their existence and ability to perform tasks to one thing: the internet. Imagine walking to work and using the power generated from your shoe to charge your device, and that's only one future scenario, as envisioned by MIT scientists. The more sensors we bedazzle our devices with, the greater voice they will have.



USE POWER GENERATED
FROM YOUR SHOES TO
CHARGE YOUR DEVICE



THE VALUE OF EVERYTHING

A life written by artificial intelligence

Layered with artificial intelligence (AI) that knows you better than you do, these ‘things’ will take on your voice and your life. It’s a space where connectivity is controlled by a layer of intelligence that inherently knows its user: you. AI company Viv is developing a “personal assistant” that integrates thousands of different services together with your own preferences. Described by the company as having a “global brain”, Viv is not just in your phone, but it also lives in your fridge or car. Its technology is based on intuitively responding to requests that it hasn’t been programmed for yet (*The Guardian*). As you live your life, AI writes your program.

The internet of things, then, assumes a more sophisticated value when it’s intuitively connected to your personal algorithm through

AI. Connecting all people, places, and things to the internet and our individualized algorithms will open up entirely new markets for goods and resources that we do not yet think of as having value, either because their trade has been restricted or their capture is currently impractical.

As you live your life, AI writes your program.

THE VALUE OF EVERYTHING

Tricky: the direct transfer of value

Consider the case of consumer-generated, renewable energy. On a wilderness expedition, you could rub two sticks together in the forest, and much later, ignite fire. The value of the fire was fueled by the warmth it provided to the camper or traveler (the historic ‘consumer’).

But what happens when you install a solar panel on your roof, and you manage to produce a surplus of energy? Your activity has just generated an asset: energy. But what are your options for storing and selling the energy you no longer need, and what do you get in return for it?

Today, your only option is to feed that energy back into your local grid, at which point your power company decides how you will be reimbursed. In New York, an individual producer who is generating electricity and

pouring it back into the grid cannot make enough profit on this resource. He can only use it to deduct from his own power bill, even if he is returning more energy than he is taking. The electricity that gets added ends up supplying the next, closest hop on the grid. But, as of today, there is no way to sell your excess electricity directly to your neighbor.



OUT IN THE WILDERNESS,
YOU COULD RUB TWO STICKS
TOGETHER TO PRODUCE ENERGY

THE VALUE OF EVERYTHING

Freedom from the middleman

In this example, nearly all the parts are there for a transaction to take place – the product, the suppliers and the consumers who want it. It's only the restrictions of the market that stand in the way. As a result, renewable energy in the US is what we call a proto-economy. What's lacking is a good way for individuals to ship the product, in this case, energy, and receive payment for it.

In the future, however, the internet of things will merge with blockchain technology to solve the unanswered problems of today – such as how you'd transfer energy directly to your neighbor and gain something

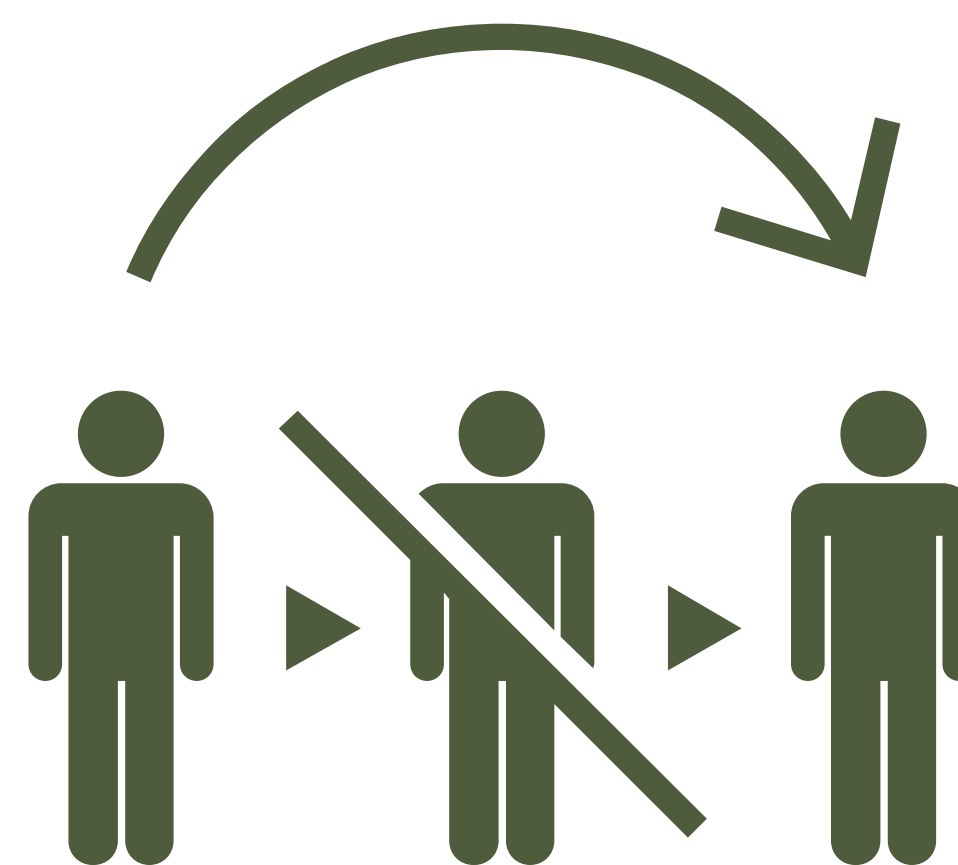
in return. Consequently, tomorrow's world will include a whole ecosystem of proto-economies that have been liberated from market restrictions and liberated from the authority creating those restrictions.

Your future transactions will be freed from the clutches of the middleman.



A proto-economy is an economic state in which the supply, demand, and product exist, but what's missing is the means to make an actual transaction.

FREEDOM FROM THE MIDDLEMAN





PAY AS YOU GO

You will only pay for what you use, such as airplane seats.



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**THE VALUE OF EVERYTHING**

Predictive payment: what you need when you need it

Consider the value of an airplane seat. In today's crowded, security-obsessed travel, flying has become more of a painpoint than a pleasure. As a result, the idea of comfort while flying has become a premium, one that airlines will charge for, naturally. But apps like Seateroo are banking on air travelers' desire for comfort by empowering flyers to change seats with one another. With Seateroo, you pay to swap seats with another passenger on your flight, given that they also have the app. While the airline industry is bound by stringent regulations, there are "no government rules that prohibit seat swaps," according to the startup. Like proto-economies, its business is based on the idea of circumventing the middleman and enabling individuals to make transactions directly with one another.

Value exchanges like this will increasingly become a part of our daily lives. You will only pay for what you use, such as airplane seats. Samoa Air, for example, is charging ticket prices based on a passenger's weight and luggage load. It's possible that we'll see situations where the your fellow flyer takes over your armrest. With space as a premium, the cost of the armrest in proportion to your plane seat would be deducted from your seat price automatically. Here, the value is tied to space and the individual's need for that space – the armrest – over the course of your flight. If you only 'pay as you go', the algorithm that determines the usage of the armrest would feed that information back to the blockchain, where the currency tied to the blockchain would pay for the transaction.



When your washing machine grocery shops



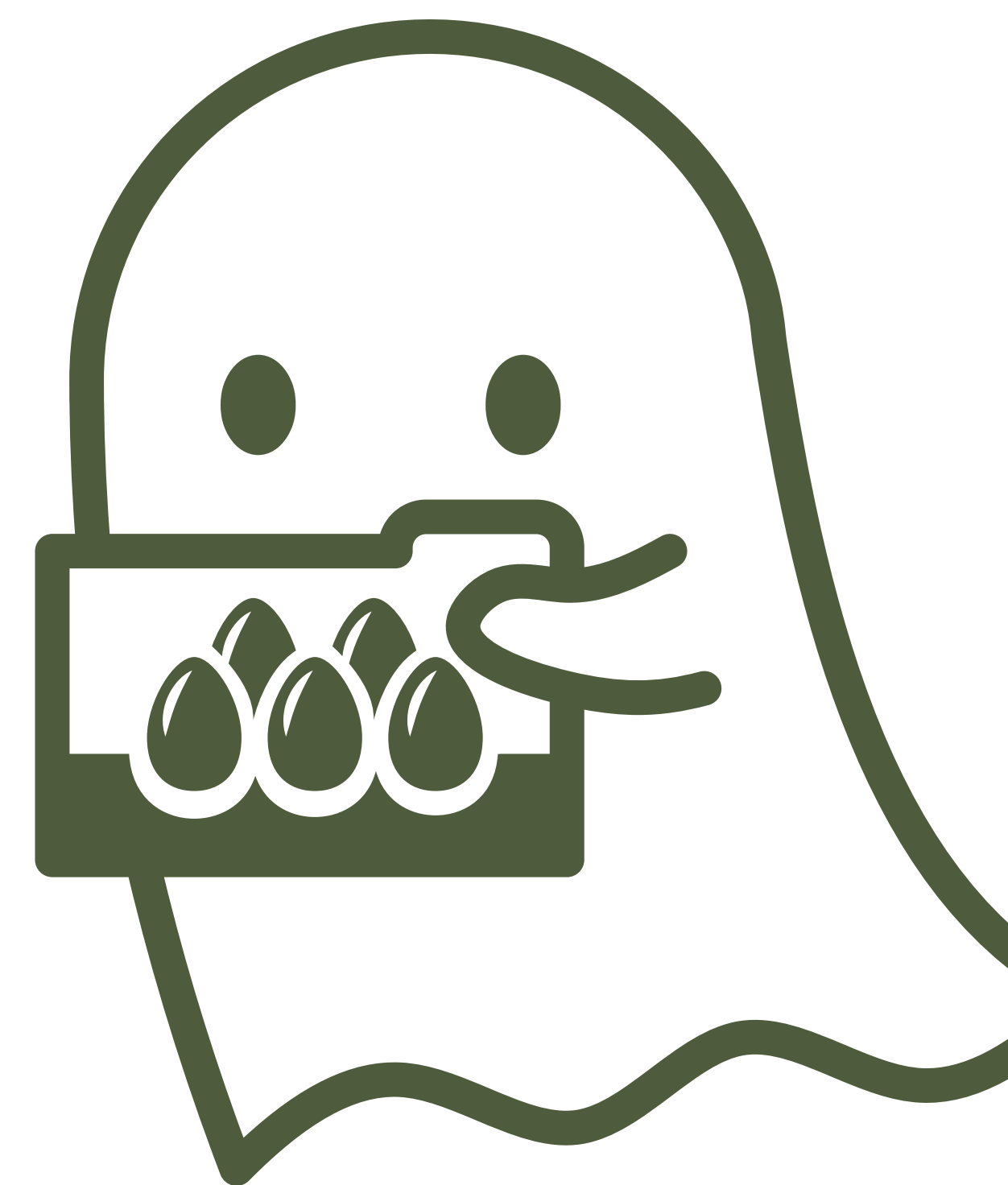
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THE VALUE OF EVERYTHING

The ghost(ing) transaction

Now imagine a kitchen that automatically refills your pantry before you even know you're about to run out of eggs or turkey bacon. It knows you have a house guest who eats pork bacon and soy milk. When you host a dinner party, your individualized AI, connected to the internet of things, will order just the right food items for your vegan or allergic friends. Today, Amazon's 'Dash Kitchen Replenishment' is pairing with consumer brands such as Whirlpool to take the effort out of restocking consumer goods like dish detergent. While you also get notifications along with your new supplies, such transactions are integrated into a friction-free, 24-hour economy that never turns off, even when you do.

IMAGE A KITCHEN THAT
REFILLS YOUR PANTRY
BEFORE YOU EVEN KNOW
YOU'RE OUT OF EGGS



THE VALUE OF EVERYTHING

The internet of things and emotional value

If your world is seamlessly connected – from your devices, to your home and work spaces, to your loved ones and strangers alike – you become part of its intrinsic value chain. Your own algorithm is tied to the internet of things as much as it's tied to, well, things.

The internet of things is active, even when you might not be. When we sleep (and genuinely turn off), we could still be transacting with our environment: feeding data on our sleep quality, or lack thereof, to a sleep monitor or to a mattress that adapts to your nocturnal sighs and snores. After all, we wear our emotions on our sleeve, as wearable tech transcends fashion. Without uttering a word or seeing your face, strangers can see how you feel by looking at your shirt. And if you want to show more skin than sleeve, there's always the tech

tattoo, or “tech tat”, which monitors your vitals from blood pressure to heart rate and transmits that data via electroconductive paint. The next time someone asks you how you're doing, simply point them to your data.



YOUR VITALS, MONITORED
BY A TECH TATTOO



THE VALUE OF EVERYTHING

The value of your resting moments are reflected in the quality of your day, such as how alert, vibrant, or restless you may be. And we may turn to the internet of things to buoy us through the 3pm post-lunch dip. Project Ario, a smart lighting system, generates bright blue light in the morning and warmer rays in the evening to mimic natural light. Paired with your wifi, the lighting adjusts to your sleep patterns and fuels cortisol production.

**The next time
someone asks you
how you're doing,
simply point them
to your data.**

THE VALUE OF EVERYTHING

Occupy my dreams: sell your mind for advertising

If it can help you sleep better, your personal AI, layered with the internet of things, could also render your resting hours into a transaction. Imagine, while you were sleeping you had advertising messages beamed into your dreams, in exchange for wellness benefits. While your body is busy repairing itself, it could be doing double duty: our nighttime emotions could be quantified into a landscape of dreams that acts as a canvas for advertisers to “rent”. Would you sell your dream data if your sleep monitor could transmit “sponsored messages” from a brand? Perhaps, if it meant that you could alter your brain into a smarter, faster version of itself.

OUR DREAMS COULD
BECOME A CANVAS FOR
ADVERTISERS TO RENT



Chapter 3

Self as IPO

**WHEN YOU ARE THE PRODUCT,
THE BUYER, AND THE SELLER**

SELF AS IPO

The human token

Could you be a token?

Yes.

In 2013, entrepreneur Shefali Kumar Friesen used Upstart to raise \$70,200 from 14 investors, who, in return, will split 6.94% of her future earnings for ten years after the deal. The music producer and developer used the money to pay off student loans and work on software that sends musical recordings through text-messaging platforms (Forbes).

Friesen and David Bowie, with his aforementioned Bowie Bonds, envisioned a demand for their talents. They created a market for their future. And people went for it.



COULD YOU BE A HUMAN TOKEN?



SELF AS IPO

Blockchains and the individual commodity

In the future, we may be able to represent ourselves as corporations on the blockchain. This would enable individuals to offer themselves up as an IPO and seek investment from people who were willing to bet on their future worth. Gains and losses would all be recorded on the blockchain, and dividends would automatically be disbursed to investors.

Blockchains provide an automated platform for managing the contracts between an individual and a prospective investor. But going this route would require the funded party to report all earnings on a blockchain. And it would require the funding party to accept dividends denominated in a blockchain-enabled cryptocurrency.

These expectations are only feasible in a future

where either Bitcoin becomes a dominant global currency, or cryptocurrency platforms evolve to a point technically where they are intertwined with the dominant currency, and where contracts deployed over the Bitcoin

**In the future
we may be able
to represent
ourselves as
corporations on
the blockchain.**



BUY DINNER WITH YOUR DATA

network have binding repercussions on dollar-denominated accounts.

In the meantime, there are companies, such as Pave and Upstart, that are acting as the necessary third parties between investors and people who want to sell dividends on their future earnings. These companies vet both parties, ensuring that investors have enough money to follow through on their promises (to join as an Upstart investor you have to make at least \$200,000 a year) and rating the potential future worth of those seeking investment based on their education and work record.

We're entering an era where individuals are tapping into their inherent market value, building self-sufficient economies of their own.

**People will
tap into their
inherent market
value, building
self-sufficient
economies of
their own.**

SELF AS IPO

The authority of social data

Would you trade a tweet or two if it would get you a taco? Whether we buy lunch with it or not, we are defined by our digital imprints. Unwittingly, social capital stands separate from the individual it's attached to, acting as an authority that can add or detract value from your life. Simply, your social capital can be used for or against you. College admissions and HR will scan your digital imprint as a representation of your character. Eyeing your Facebook or Instagram is a means of predicting what your future value could – or could not – be. And when it comes to buying property one day, banks could look to your broader networks to approve or decline your mortgage application. Don't keep your friends close, since their bad credit ratings could make them enemies of your future.

Social data is already saving lives, even if they're not yours. A woman who cried rape was found out after cops uncovered evidence from her Fitbit data contradicting her whereabouts at the



YOUR SOCIAL CAPITAL CAN BE
USED FOR OR AGAINST YOU

SELF AS IPO

time of the alleged attack. Even a simple ‘like’ could save lives. Facebook’s Sheryl Sandberg detailed how terrorist propaganda can be drowned out by spinning the messages of hate groups. She explained an effort by German Facebook users to “like” the Facebook page of the neo-Nazi party and then post positive messages on the page. “What was a page filled with hatred and intolerance was then tolerance and messages of hope,” Sandberg told *The Guardian*.



**A simple ‘like’
could save lives**

SELF AS IPO

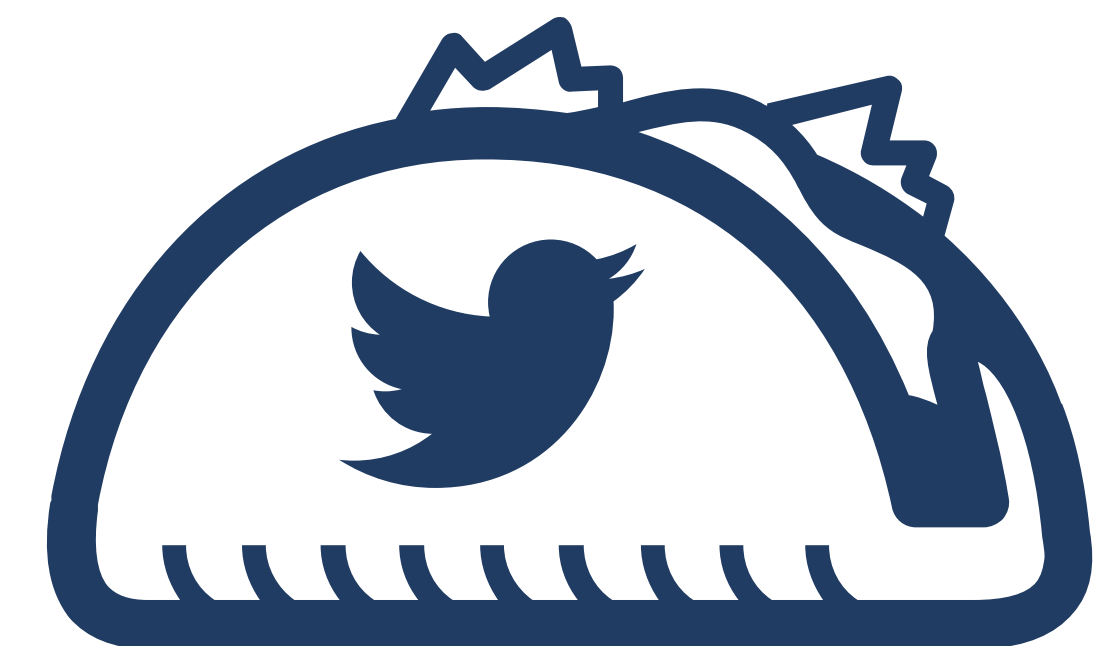
Reputation economy

You reach for your device in the morning and set it down as your last stretch at night. Our lives are so intertwined with technology that we'll soon be striving to conscious digital detox. Teens are stressed about responding promptly to notifications, and we're developing tech related ailments, previously only seen in the elderly. On the flip side, we're also walking around with a hefty load of social capital. How much is your reputation really worth?

For the middle class of YouTube celebrities, fame doesn't necessarily turn into cash. Even with millions of followers, some are struggling to pay the rent and supplement their videos with stints at Starbucks. Popularity doesn't always imply riches. The disconnect between fame and financial rewards can be vast. Take those who do have the riches, like

the Kardashians, but their stock is rapidly plummeting too. Consequently, Kardashian-sponsored posts for brands could result in negative favor.

Would you trade a tweet or two for a taco?



SELF AS IPO

Trading spaces: the barter economy

You could become your own energy machine in the future. Your daily movements, such as walking and cleaning, produce kinetic energy that could be captured thanks to developments by MIT scientists experimenting with electrochemical technology. Imagine, after a long afternoon walk, you want to give that energy to your friend who will then use it to cook you dinner.

What may seem far-fetched today is an extension of economic transactions based on an exchange between the value of individuals. In Finland, a Helsinki suburb is offering hugely discounted rents to young people on one condition: they socialize with the seniors in the community. Such a transaction helps bridge the generational divide and provides wellness benefits for both parties, not to mention a balm

for loneliness in a world where people are living alone more than ever before. In the UK, a landlord approached his rental with a keen eye for a very specific type of tenant. A rent of one



A £1-PER-MONTH RENT WAS
AVAILABLE FOR A TENANT
WITH IT SKILLS



SELF AS IPO

pound per month was available for the right tenant with IT skills, in exchange for helping the landlord with his sporadic tech issues.

In these instances, the value of the intangible – friendly socializing and a specific skillset to be used outside traditional ‘work’ spaces – is weighed against purchases that would have previously required only money. But that was yesterday. Tomorrow, social exchanges like these will only increase, along with our collective idea of value in society.

The value of the intangible is weighed against exchanges that would have previously required only money.

SELF AS IPO

Quantifying the self economy

“How we spend our days, is, of course, how we spend our lives,” wrote author Annie Dillard. It’s our very experiences that drive us through the often mundane and occasionally thrilling hours of our lives that take on a different meaning or an intrinsic value. Neuroscientist David Eagleman’s utopian fiction views the afterlife as blocks of emotional experiences, with one following the next in sequence. His book “Sum: Forty Tales From the Afterlife” quantified all the parts of your day that share a given quality, such as pain or joy, into a single, continuous moment. From such a perspective, it’s easy to think of our daily experiences as blocks of time. And every block of your life can have a specific value.

Life, of course, is unruly and chaotic. But what if every minute of your day, regardless of what you’re doing, could take on a value outside of

the tangible experience? At sparks & honey, one of our cultural strategists figured out he spends a full month of the year underground in the New York City subway system. Wanting to make his time more useful, this information inspired him to read amongst fellow straphangers. Now, he devours two books a week during his commute. The value of his time on a subway is translated into expanded knowledge and leisure time.

A DIGITAL DUDE READING BOOKS
IN A CROWDED NYC SUBWAY



SELF AS IPO

The cost of living: leisure and pain

Consider the very simple instance of binge-watching today's must-see show or documentary. The experience of enjoying your program in one continuous stream has become a commodity of leisure time. The nightclub industry is suffering because, well, Netflix and chill, combined with a side of Tinder, is preferable to getting dressed up to shout at strangers over a loud beat. In fact, such a premium has been placed on this experience that you won't have to miss a second of it, in case you fall asleep while binge- or cringe-watching. Because now there are Netflix socks that have sensors that will pause your show when your bio-data tells them you're no longer paying attention.

Or, maybe you are staying in to nurse your broken heart. However painful, breaking up can assume a value that has nothing to do with running anyone's heart over with a

NETFLIX SMART SOCKS HAVE
SENSORS THAT WILL PAUSE A
SHOW WHEN YOUR BIO-DATA
TELLS IT YOU'RE ASLEEP



SELF AS IPO

bulldozer. With ‘Never Liked It Anyway’, an online marketplace for the lovelorn, you can cash in on the leftovers of your ex: sell concert tickets for a show you’ll never go to or buy a perfectly good shirt or other goods from lost relationships. Getting rid of the tangible debris of an ex can help you move on, but the site also encourages users to dump their personal heartbreak stories on the ‘Tell it’ page, which helps build community as it heals.

While it may seem amusing today, the signals above relate to a future environment that will know what we need – even before we do. There are already interactive lighting systems such as ‘Moti’, which responds to the emotional outbursts or calm vibes of the inhabitants of a home. Tomorrow, we’ll live in a space that is as much a part of us as we are. One that brings emotion from something you feel to something you see.

**We’ll live in a space
that brings emotion
from something you
feel to something
you see.**



SELF AS IPO

The ultimate value, time

Our lives are becoming the sum of a friction-free world where we rely on that which is intangible: the technology and value systems that allow us to do the things we want to do, even before we know we need them.

Consider the aptly named ‘Trim’, an app that consolidates all of your subscription services and pays your beer-of-the-month club and streaming services for you. It will also cancel the subscriptions that bore you. You could even stay at home while your gas tank is refilled with *Silicon Valley on-demand gas startups* like ‘WeFuel’. Removing such tedious tasks from your day will open up space to explore and live a life that is valuable to you. We’re on the cusp of the “Lazy Economy” which puts a premium on not making an effort – in order to be more efficient.

Businesses are being encouraged to develop technology design to help our lives, and not starve them of attention. Created by Tristan Harris, the ‘*Design For Time Well Spent*’ manifesto says, “We believe in the possibility of an economy that’s built to help us spend time well, where products compete for net positive contributions to our lives.”

**The “Lazy Economy”
puts a premium on
not making an effort
– so you can be more
efficient.**



The “Lazy Economy” puts a premium on not making an effort – so you can be more efficient.



UNMONEY

SELF AS IPO

The ultimate value of life is found in the freedom to live it as we please. We have technology to tell us how well we're living, a home that tells us when we need to calm down, apps that measure our heart rate to relay when we're attracted to another human, and behind-the-scenes machinery that works tirelessly to make sure we do not.

When our lives simply work, we can revel in the abundance of time.



APPS THAT MEASURE OUR HEART
RATE TO RELAY WHEN WE'RE
ATTRACTED TO ANOTHER HUMAN



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UNMONEY: THE VALUE OF EVERYTHING
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reports.sparksandhoney.com
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Managing Director, West Coast



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METHODOLOGY

For this report, sparks & honey conducted research and interviewed experts at DevCon1 in London (2015) and the Scaling Bitcoin Workshop in Hong Kong (2015). Using new social listening tools, we gauged public sentiment around the disruption of established currencies and financial systems.

Tapping into our global scout network and proprietary cultural intelligence system, we combed through thousands of signals to build a vision of the future of value in an unmonied world.



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