

WHAT THE FUTURE: TRANSPORTATION

Why brands must help customers embrace change through innovation PAGE 9

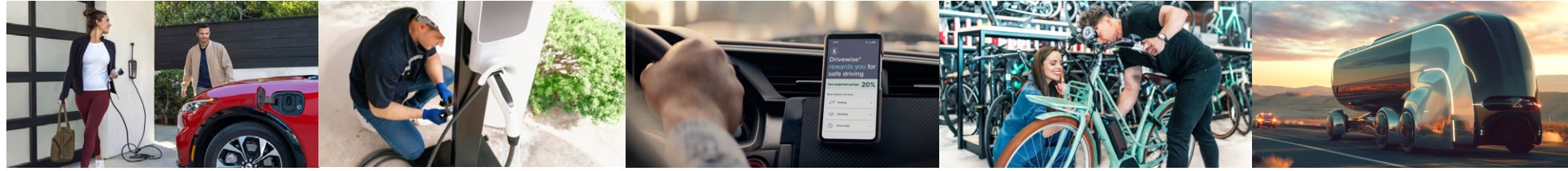
Why a climate-centered infrastructure is crucial for a resilient economy PAGE 13

What supply chain logistics can learn from the sharing economy PAGE 17

What auto insurance tells us about the future of America's car culture PAGE 21

+ Leaders from Ford, Allstate, Penske Logistics and Evergreen explore the future consumer and business implications of how we'll get ourselves and our products from place to place in a changing world

Contents



Introduction

- 3 How navigating transportation shifts will steer tomorrow's economy

Shifts

- 8 Robotization, sustainability and protectionism

Tensions

- 25 The opinions that will shape the future

Future destinations

- 27 Future Jobs to Be Done

Perspectives and research

Thought-provoking insights from industry leaders and Ipsos experts

- 9 **Why brands must help customers embrace change through innovation**

Ford Motor Company's **Jen Brace** discusses what brands need to do to shift drivers to electric autos.

- 12 How focusing on consumers could create an EV future people want

- 13 **Why a climate-centered infrastructure is crucial for a resilient economy**

Evergreen's **Justin Balik** explains the value of aligning infrastructure policies with climate goals.

- 16 How policy and incentives could pave the way to broader e-bike usage

- 17 **What supply chain logistics can learn from the sharing economy**

Penske Logistics' **Andy Moses** reveals how companies can improve supply chains by adopting sharing economy principles.

- 20 Why prioritizing UX for shipping gives businesses an edge

- 21 **What auto insurance tells us about the future of America's car culture**

Allstate's **Katie Irely** explores how tech and changing car culture are reshaping insurance customer expectations.

- 24 How research helps brands reinforce value to cost-conscious customers

How navigating transportation shifts will steer tomorrow's economy

Imagine it's 2034. Will the future of transportation be a functional one or one that rekindles our love of transportation?

We hate to say we told you so. ... Nah, who are we kidding? It's fun to have told you so. In the second issue of WTF back in 2018, we posited that there could be a "car culture war." Ipsos' Cliff Young wrote, "Nothing divides Americans more readily than rules and regulations. The first time someone is denied access to something they have previously taken for granted, we will have a political uprising on our hands."

At the time, we were speaking more of autonomous vehicles (AVs), but their development has lagged projections. Not everything in that issue has come to pass. One expert predicted half of ride-shares would be autonomous by now, and ... nope. In the meantime, electric vehicles (EVs) have emerged as a major political front, and people think that's going to get worse, not better. It was a big campaign topic in the 2024 presidential election as President-elect Donald Trump suggested (wrongly) that Vice President Kamala Harris wanted to — wait for it — *regulate* that all vehicles be electric.

In battleground Michigan, the implication was that regulation could end the auto industry and its jobs as we know them. Was this argument what tipped the state?

A shift to EVs opens different career fields even as some are lost. You'll need fewer oil change mechanics. But there will be more careers in batteries, power storage, technology and infrastructure construction to support changing needs.

The future of traffic

Part of car culture is that cars equal freedom. One impediment to that feeling is traffic. And any depiction of transportation in the future you've ever seen (up until the "Star Trek" "beaming" transporter) has starred one aspect of the present: traffic. Whether people are using jetpacks, hoverboards, AVs, e-bikes or shared scooters, they are likely surrounded by a lot of other people doing the same. After all, transportation is about moving people and moving stuff.



75%

of Americans say that in the next few years, traffic will get worse where they live, while 25% say traffic will get better.

(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

So, what could reduce traffic in the future?

- **Reducing the number of vehicles** due to increased use of safe, timely, reliable and pleasant public transportation.
- **Reducing time spent on the road**, which would mean needing fewer reasons to move. That could be due to remote work. Or virtual socialization. Or climate change making being outside unpleasant. Or building better cities that allow for more walking and alternate forms of transit and density.

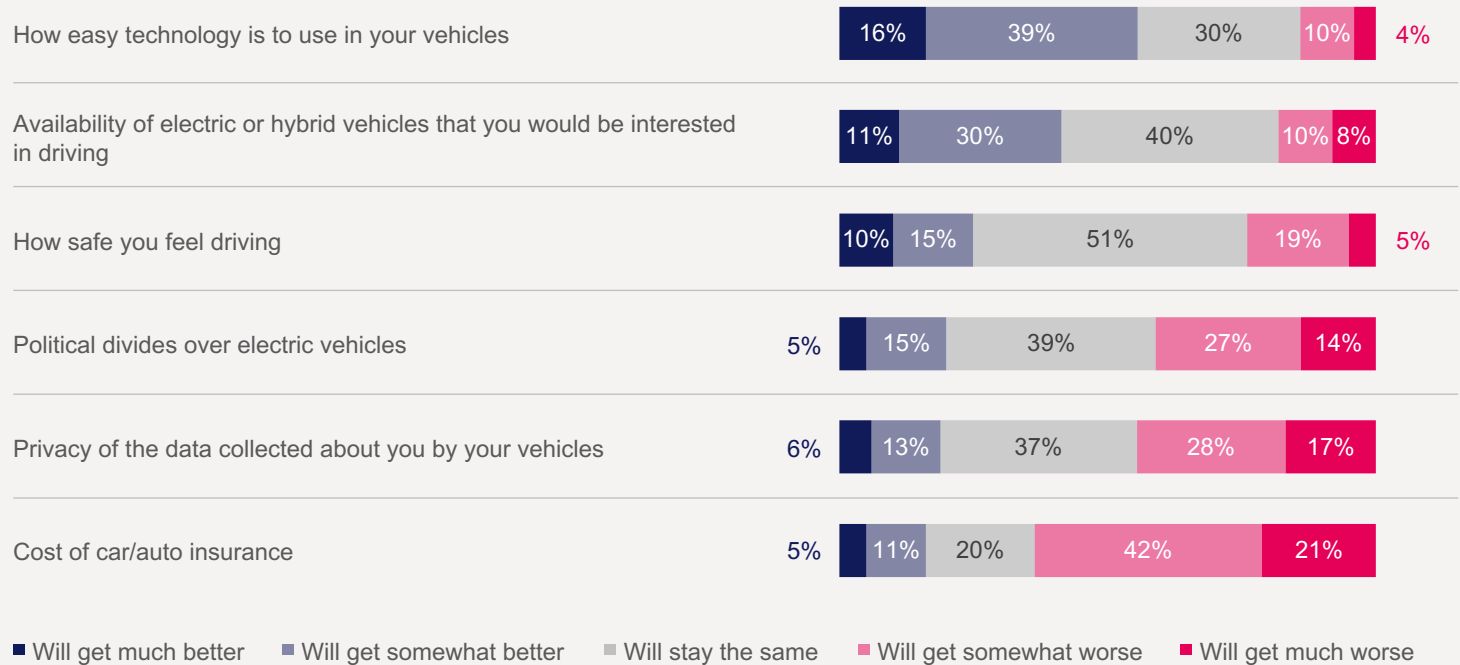
Those are the options. Realistically, we’re going to need both, and neither is easy.

What would make traffic worse?

Many things could make traffic worse: adding lanes and building more roads (try Googling “induced demand”); poor urban planning; increased population; increased online shopping; failure to invest in trains and public transportation; undoing certain environmental regulations and incentives; relying on the gas tax for infrastructure funding; climate change literally melting infrastructure; return-to-office policies; and other factors.

People are optimistic about tech improving in vehicles in the future, but pessimistic about costs, privacy and EV politics

Q. In the next few years, do you think the following will get better or worse, or will they stay the same? (% Total)



(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

Astute readers will note that the list of what will make traffic worse is a much longer and more “baseline continuation” list than the “solving” list was. AVs at least offer a hope that your time spent in traffic will be more pleasant or productive. 🙌

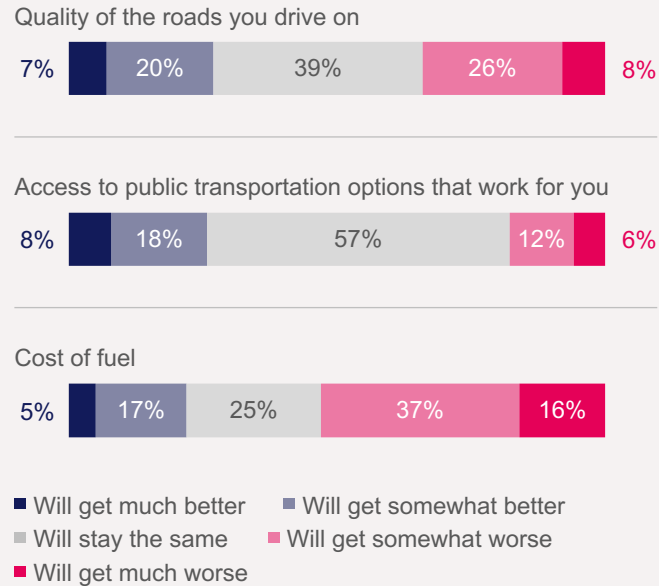
Part of the traffic problem is misaligned incentives. State Departments of Transportation (DOTs) are often funded by a tax on gas. Progress is measured in vehicle miles traveled (VMT), which has increased for decades. To reduce traffic, DOTs need incentives to *lower* that number. And climate policy and transportation policy are basically the same thing, as we’ll discuss later.

What can history teach us for the future?

If you look at the infrastructure of Pompeii, streets were built on a grid that was easy to understand and navigate. Some were closed to traffic to make safe pedestrian boulevards. Chariots were built to standard widths and clearances. That allowed for elevated stepping-stone-like crosswalks with enough room for the wheels to pass between. Sewage was funneled into the streets and eventually washed out to sea. So, builders made ways for people to cross without having to dip their sandals into the filth.

People think fuel costs and road quality will get worse in the future

Q. In the next few years, do you think the following will get better or worse, or will they stay the same? (% Total)



(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

What do these practices have in common? They’re all related to human-centric design.

What are the business questions here?

Back to our premise of moving people and stuff, there are limitless questions. Here is a smattering of examples:

- How do we build a more resilient supply chain?
- Will AV trucks make up for a looming shortage of drivers?
- Is it possible to have more e-commerce and less traffic?
- Will business or consumers bear the cost of shipping in the long run?
- What influence will Tesla CEO Elon Musk have in the new Trump administration?
- Will delivery drones really become a thing?
- What kinds of garages will people have/need in the future?
- How will commuting change?
- What will in-car marketing look like?

People are making economic trade-offs

Insurance costs more. Vehicles cost more (partially because they're rolling battery-powered computers at this point). Fuel costs are uncertain. More cars now require a subscription to access popular features people used to just pay for once upfront, like remote start, navigation and entertainment.

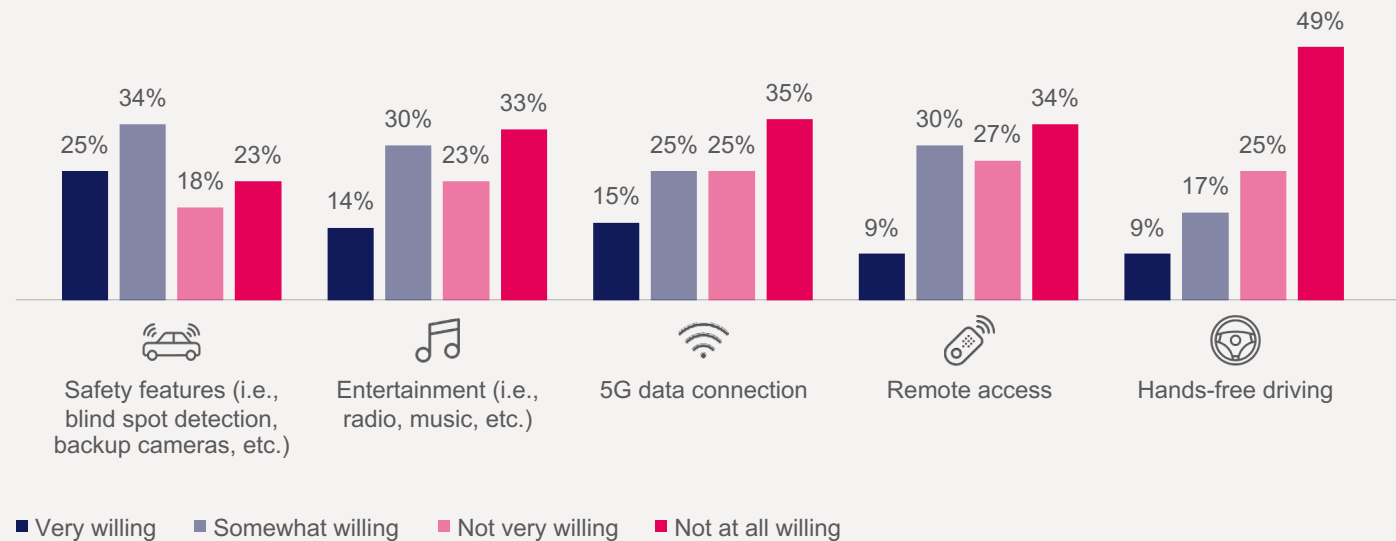
If people subscribe to, say, Apple Music through their car maker rather than directly, how could other businesses bundle subscriptions and related offers or services with the car as a platform?

Who pays (and how) for all the deferred maintenance of our aging infrastructure? Taxpayers whine about increases, but older taxpayers, especially, paid artificially low taxes for the decades that maintenance was deferred. Now those bills are coming due *with interest*, and the roads and bridges are literally collapsing around us. The money to fix what we have, let alone to invest in forward-looking infrastructure, is going to have to come from *somewhere*.

Climate change will not make that better, my friends, as everything from pavement to railroad track switches are literally melting.

People are strongly resistant to auto feature subscriptions, but are more open to safety fees

Q. Automotive companies are starting to charge monthly fees for the following features. How willing, if at all, are you to pay such fees to access the following in your vehicle? (% Total)



(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

Transportation also equals time

If people are spending more — or maybe ideally less — time in traffic, what happens to all the other demands on our time?

That was a lot of questions. Got any answers?

Some...

- Keep the humans at the center of your plans. It worked for Pompeii (until the volcano), and it could work for your city/brand/product/service.
- Realize that how we'll get from place to place will change, but our desire to connect with others, explore and move our stuff will evolve but will remain fundamental human needs.
- Spend some time thinking through scenarios based on that litany of questions on the previous page. There are many plausible futures there, and they'll all have an impact on whatever you do for a living and as you go about living your personal lives, too. We can help with that.

Because in the end, your customers (or *their* customers, for our B2B friends) are people who move and buy stuff and store that stuff and transport it. Many like driving, and they're not all sold on auto-related subscriptions. Most are strapped for cash, and every dollar they spend in one category is a dollar they don't have to spend in another.

However, the “many like driving” point has also been changing for a bunch of reasons. The number of teens getting their driver's license has been falling *for decades* as social patterns change, costs go up and graduated driver's license requirements have become stricter, taking a lot of the “freedom” out of driving.

There's a shift where driving doesn't equal freedom for kids who can socialize virtually to some degree. Today about a quarter of younger Americans say their vehicle reflects their personality, but that number has dipped since we first asked in 2017. This shift contrasts sharply from our past car culture.

For a weekend in August, classic car enthusiasts gather in Detroit for the “Dream Cruise” where they drive their cars up and down Woodward Avenue, which was the first paved road in the U.S. They visit haunts of yesteryear like Hunter House, a hamburger joint. But also gone are the heydays of road-tripping Route 66 and its kitschy drive-in theaters and dive motels.

So, will a future of transportation be a functional one, or one that rekindles our love of transportation? The implications for every sector hinge on the trade-offs people make in response.



Matt Carmichael is senior vice president and editor of *What the Future*.

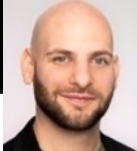


59%

of Americans say they are willing to pay monthly fees for access to safety features like blind-spot detection and backup cameras in their vehicles.

(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

Shifts: Robotization, sustainability and protectionism



Trevor Sudano is a principal at Ipsos Strategy3. trevor.sudano@ipsos.com

Robotization: Automation, including the spectrum from assisted driving to fully driverless, promises to enhance safety and efficiency on the roads, but is not without its detractors.

Proponents highlight the potential for fewer accidents, smoother traffic flow and reduced emissions. While the opposition cites job displacement for drivers, mistrust of AI and a removal of freedom of choice.

The widespread adoption of automation would require significant planning and investment, including robust regulations and supportive infrastructure.

Sustainability: There's an increasing need to evolve our transportation industries to be more sustainable and less reliant on fossil fuels. This has led to the development of electric vehicles, biofuels and alternative fuels (e.g., hydrogen), and more efficient public transportation systems.

However, there is resistance from existing industries and stakeholders, as well as the public, to adopt new technologies that may be viewed as risky, inconvenient or untested. Other headwinds that remain are the cost to transition our industries and the impact that can realistically be made in emissions.

Protectionism: Protectionist policies, such as tariffs and trade barriers, can have a significant impact on transportation. From a network and logistics perspective, it becomes more expensive to import and export goods, potentially leading to a decrease in international trade. This directly impacts shipping volumes and freight rates, as there is less demand for moving goods across borders.

When it comes to the automotive and broader vehicle industry, protectionism can reduce competition and insulate organizations, possibly slowing the pace of innovation and reducing the number of choices available to consumers.

Why brands must help customers embrace change through innovation



Jen Brace

Chief futurist, Ford Motor Company

Ford has invested in revitalizing a decrepit train station in Detroit, transforming it into a research and development space for the automaker and the community. It's a futuristic space, rooted in the past, which is an apt metaphor for Detroit and for Ford. Ford futurist Jen Brace is monitoring signals from transportation, but also from everything from climate change to alternative proteins. But it's challenging for her to think about the future and focus on how to power it.

37%

of Americans say they are interested in owning an electric vehicle, up from 33% in 2017.

(Source: Ipsos surveys conducted Oct. 10-11, 2024, among 1,076 U.S. adults who do not own an electric vehicle; and Dec. 19-21, 2017, among 1,635 U.S. adults who do not own an electric car.)



What The Future interview with Jen Brace

Matt Carmichael: How can companies balance the need to transition to sustainable transportation with consumers who want familiar technologies?

Jen Brace: It's one thing for companies to understand the capabilities of technology and where it can go and what it can do. But that only moves the needle if consumers are accepting of that technology. How we can ease concerns, if they're having concerns, or how we can support them along their journey is just as critical as making sure that technology is where it needs to be. It's not enough to just have tech; it's recognizing where consumers are willing to integrate it into their lives.

Carmichael: What hurdles are you seeing?

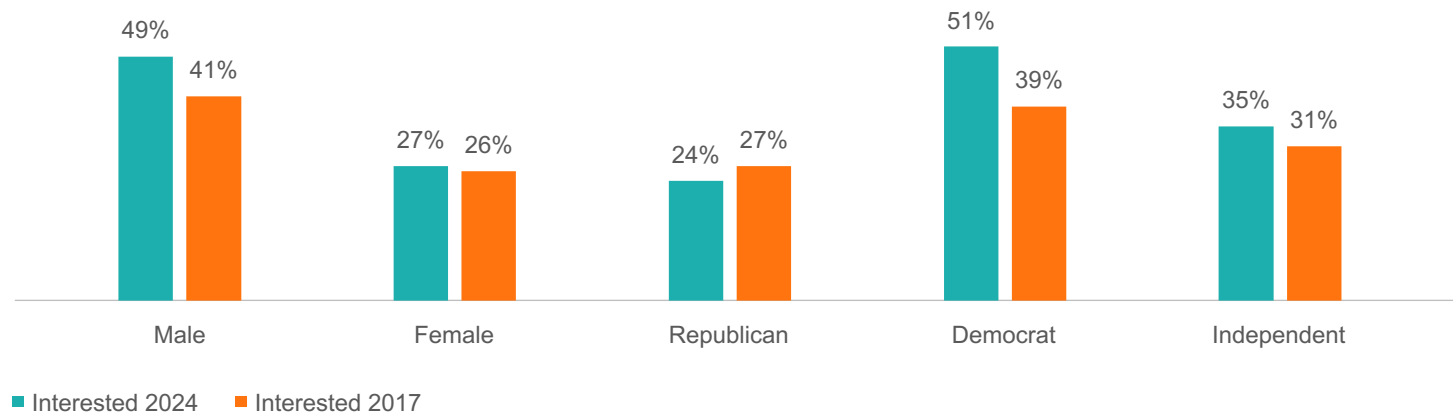
Brace: Being able to help consumers get chargers installed in their homes, being able to help them understand where and how long they need to stop, if they're going to charge when they're on the road, things like that.

Carmichael: Ford just announced a program to install EV chargers in people's homes, right?

Brace: Yes. Recognizing some hurdles exist, we make it easier for them. The Ford Power Promise is a huge benefit. As an EV driver myself who can charge at home, it's amazing to start my day with a full charge.

Men and Democrats are driving enthusiasm for EVs

Q. How interested, if at all, are you in owning a fully electric car? (% Total)



(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,076 U.S. adults who do not own a fully electric vehicle; and Dec. 19-21, 2017, among 1,635 U.S. adults who do not own an electric car.)

Carmichael: People also have concerns about AI.

Brace: If people are saying they're afraid of this technology or they're worried about it ruling their lives, that puts a lot of the responsibility on us to be very up-front and open about how we're using it or if we're using it and be smart about the way we are talking to consumers about it.

When we've looked at AI, in particular, we've seen that half of people say they're afraid of it or they don't understand it, which is telling. I see companies leading with that, saying, "Look at our AI-powered, fill-in-the-blank." That might end up scaring off a customer.

Carmichael: EV sales are up, but not as far as the industry had hoped for, leading automakers to revise goals and projections. Where's that headed?

Brace: We are in a transition period. Some recent news stories felt a little abrupt and suggestive of a huge downturn. The truth is those numbers continue to rise. While there are challenges to EV acceptance, I still see the industry wanting to move in that direction. Ensuring that we are giving consumers the power of choice between internal combustion engine, hybrid or EV helps to support consumers during this transition period.

Carmichael: How are we coming on the infrastructure to support EVs?

Brace: I was at a mobility conference, and a lot of companies are being spun up that are trying to make it easier for consumers to charge in a way that is seamless and fits into their life where they're not worried about it. Ninety percent of shoppers say they're more likely to buy an EV if they can charge at their house. It's a multi-pronged approach. The ideal situation is charging at home while you're asleep. But we're also continuing to see improvements in infrastructure. There is a stretch of road in Detroit with inductive charging built into the road.

Carmichael: To what degree do you see electrification becoming politically charged as well?

Brace: It's hard to have any topic that doesn't have some level of political charge to it right now. We see the comments. We see the policies that are being brought up and enacted. And we're seeing a shifting landscape where different states have different expectations of how their future will play out from an electrification perspective. But our plans go out much further than the next election. We have to figure out what we want our plan to be and understand which customers we want to serve, how we want to serve them and how we can continue to meet their needs regardless of how any particular election plays out.

Carmichael: What's the role of partnerships between businesses, city planners and governments to create urban environments that support all the choices consumers are looking for?

Brace: It's an easy answer to say, "Everyone needs to collaborate together." It's not always that simple, but that's the only way we're going to make real change. We want to understand what big problems cities are trying to solve, where we might have some solutions that they haven't considered yet and how can we be part of that ongoing solution. At the heart of that, there's always the consumer. If their needs aren't taken into consideration, and it's not a solution that fits into their lives, the uptake is unlikely to be what we want it to be.

Matt Carmichael is editor of What the Future.



It's not enough to just have tech; it's recognizing where consumers are willing to integrate it into their lives."



How focusing on consumers could create an EV future people want

An influx of investment and tax incentives have emboldened auto brands to pin their hopes for the future on demand for electric vehicles (EVs). But that demand isn't growing fast enough to meet expectations — in large part because automakers haven't fully reckoned with barriers to EV adoption.

With weakened consumer spending, fierce competition from overseas and challenges developing software-defined vehicles, auto brands are under pressure. Some have turned to plug-in hybrids in hopes of easing drivers into EVs, but this approach loses sight of the real problem: shortcomings in the consumer experience.

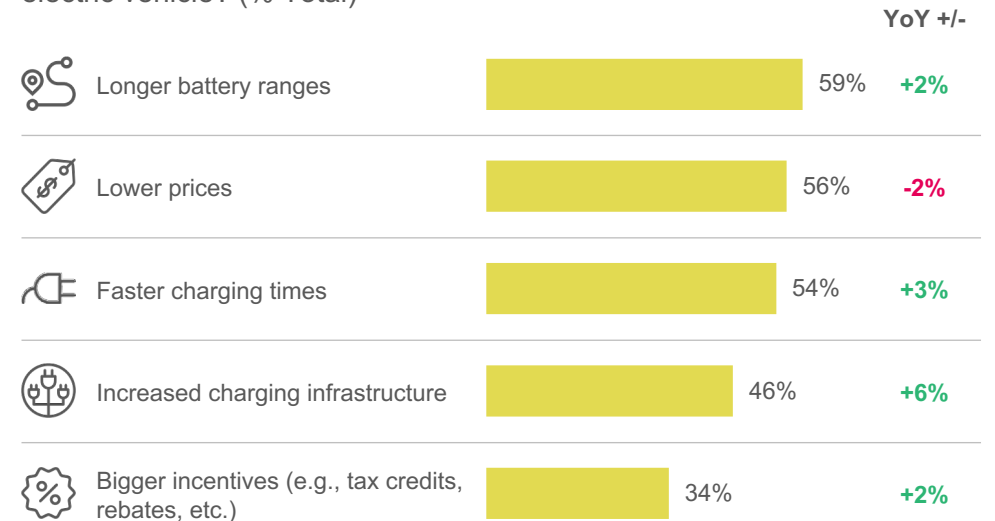
Brands should start with the pain points and complaints flagged in Ipsos' research — such as battery range, inadequate charging infrastructure and high initial purchase costs — which undercut the actual benefits of EV ownership. By identifying and addressing these issues, auto brands can build a strategy that centers their customers in product development and marketing and delivers on their needs.



Patrick Sheposh is executive vice president of Ipsos' Automotive Mobility practice. patrick.sheposh@ipsos.com

What's keeping drivers from considering EVs

Q. What needs to happen for you to seriously consider a battery electric vehicle? (% Total)



(Source: Ipsos SAA/Ipsos Disruption Series - Electrification, May 2024.)

Why a climate-centered infrastructure is crucial for a resilient economy



Justin Balik

State program director, Evergreen

Transportation is both a cause of and a potential solution to the climate emergency. According to the U.S. Environmental Protection Agency, this economic sector accounts for the highest share of greenhouse gases. And our roads, bridges and train tracks are literally buckling from extreme climate shifts. Justin Balik works to align transportation policy with climate goals at the climate policy nonprofit Evergreen. When he thinks about the future, he's thinking about convergence and scale.

34%

of Americans say they think the quality of the roads they drive on will get worse in the next few years.

(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

What The Future interview with Justin Balik

Matt Carmichael: What's the relevance of climate change in infrastructure policy?

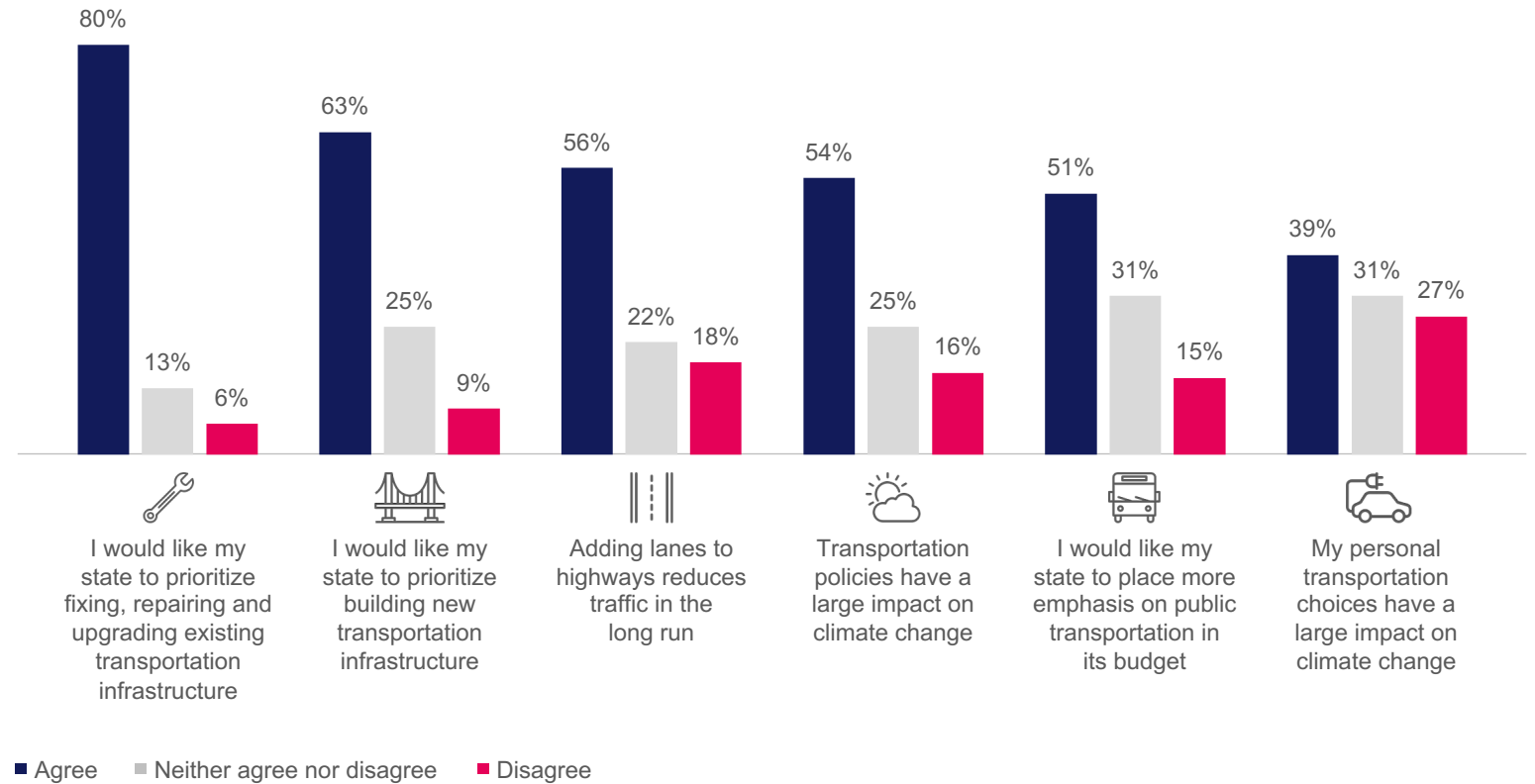
Justin Balik: They're intertwined. The consequences of the climate crisis are here now. It's not a far-off thing. You look at our roadways and how people are trapped in floods in their cars because of extreme weather events. You see subways flood routinely now in places like New York. The infrastructure that we designed originally — and there are efforts to make it more resilient — was not built to withstand the extreme weather that we're already seeing. Experts across the spectrum, whether you're a road engineer or building out the future of a subway line, all expect the strains on our infrastructure to be exacerbated.

Carmichael: And in terms of using transportation policy to reduce emissions?

Balik: There's exciting momentum toward revitalizing infrastructure in a climate-forward way. We're seeing the build-out of charging infrastructure, and more consumer adoption of electric vehicles as sales continue to accelerate. The Inflation Reduction Act (IRA) poured a ton of funding into new sustainable forms of transportation, including money for public transit, turbocharging Amtrak and new funding for things like EV charging, electric school buses, etc.

Americans favor infrastructure upgrades but downplay their own climate impact

Q. How much do you agree or disagree with the following statements? (% Total)



(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

Carmichael: How are states reacting?

Balik: At the state level, we've seen some really promising policies with more states passing consumer incentives for EVs, kind of mirroring what happened federally with the IRA. More states are adopting California's clean car regulatory rules like the advanced clean truck and clean car rules. Minnesota began screening traditional transportation projects in the capital plan for their climate impacts. They're not saying, "Our climate work is over here, and our transportation work is over there." Minnesota and Colorado are at the forefront of marrying those two things in exciting ways.

Carmichael: Someone once told me that it's easier to lobby 50 states than 3,143 counties. What's the best level of government to work with?

Balik: There are lots of opportunities for project-level innovations on the ground at the local level. But states and the federal government can marshal the fiscal resources at the magnitude that we need to actually address these problems at scale.

Carmichael: The infrastructure bill gives a lot of power and a lot of money to the states. But state departments of Transportation are generally incentivized to build roads because their funding is often based on vehicle miles traveled. How do you work with DOTs for better climate policy?

Balik: I've started calling state DOTs the next frontier of climate advocacy. Lots of states have specific transportation emissions goals, and we know that electrification and reducing vehicle miles traveled are a big part of that. Governors, advocates, labor unions and industry stakeholders all have a role to play in aligning the transportation policy, governance and funding in states to be more in lockstep with climate goals and climate commitments. I think that's going to happen by necessity because we also know that the transportation system is underfunded everywhere. When people are coming up with alternative funding streams, climate impacts and sustainability goals have to be part of the conversation, because eventually the gas tax is going to be on its way out. We've seen that state DOTs are now in the business of building the charging network as the recipients of the new funding.

Carmichael: As government leaders and priorities come and go, how do you keep momentum?

Balik: I don't want to overstate this, but while the rhetoric may be politicized from policymakers, on the ground we are creating a constituency in real time. Everybody's concerned about the climate crisis. But at the end of the day, these investments are accruing to the economic benefit of people of all political stripes and persuasions in real time. That's what is going to create durability.

Matt Carmichael is editor of What the Future.



I've started calling state DOTs the next frontier of climate advocacy."



How policy and incentives could pave the way to broader e-bike usage

Bikes, e-bikes and scooters offer a sustainable means of local transportation while easing road congestion and air pollution. While just 4% of Americans say their household owns an e-bike, 8% plan to buy one in the next two years and 23% would consider a future purchase, per Ipsos polling.

Infrastructure improvements (i.e., separated bike lanes and paths) and financial incentives would be the most important factors for potential e-bike riders, especially those ages 18 to 34. What level of government will fund these changes going forward? The other challenge may be raising awareness of those efforts: Only 3% of Americans have heard of the E-Bike Act Consumer Tax Credit, while 90% of Americans don't know whether their state has rebates or incentives for e-bike purchases.

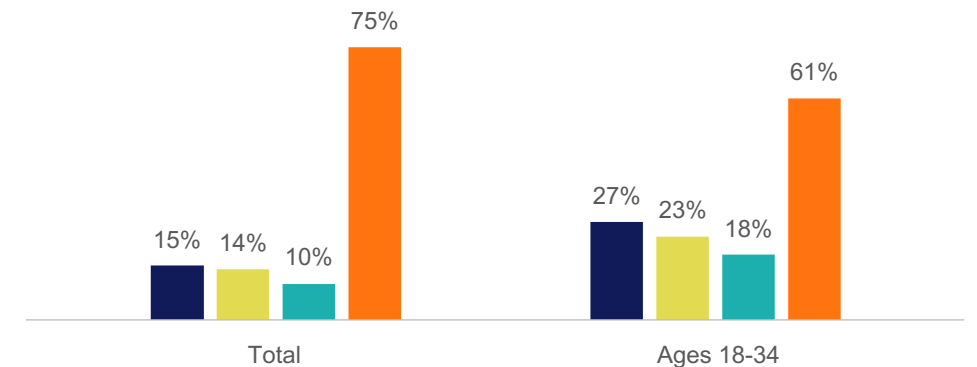
For policymakers, this signals a need for targeted public education campaigns and strategic investments that consider safety, equity and user behavior. Expanding infrastructure and offering tax subsidies could significantly boost e-bike usage, reducing traffic and carbon emissions.



Joann Lynch is a director with Ipsos' Public Affairs practice.
joann.lynch@ipsos.com

Younger adults would likely be most swayed to buy e-bikes by added bike lanes and tax incentives

Q. Which of the following would encourage you to buy an electric bicycle?



- Additional separated bike lanes or bike paths in the area where I live
- Local, state, or federal tax subsidies
- Employer rebates or incentives
- None of these would encourage me to buy an electric bicycle.

(Source: Ipsos survey conducted Oct. 18-20, 2024, among 947 U.S. adults who are not certain they'll be buying an e-bike within the next two years.)

What supply chain logistics can learn from the sharing economy



Andy Moses

Senior vice president, solutions and sales strategy, Penske Logistics

From waiting on home deliveries to managing business supply chains, we're all affected by shipping snags. And the logistics industry still faces disruptive driver shortages, climate issues and outdated infrastructure. Andy Moses from Penske Logistics sees tech innovations like AI and sharing-economy-inspired networks as potential game-changers. For businesses, this could mean fewer half-filled trucks, more cost-effective shipping and better package tracking.

78%

of U.S. adults agree they would like to be able to track something they order in real time.

(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

What The Future interview with Andy Moses

Kate MacArthur: What changes do brands need to understand about building a resilient, agile supply chain while still meeting speed expectations?

Andy Moses: They need to understand how critical data is. When you talk about data, you're really talking about process management, not systems. If you have reliable execution data from millions of transactions that occur in supply chains, that's a foundational piece. Then you've got to have great systems to leverage the data, and integration of systems so stakeholders across the supply chain can be enabled to make well-informed decisions. You've got to put all that together.

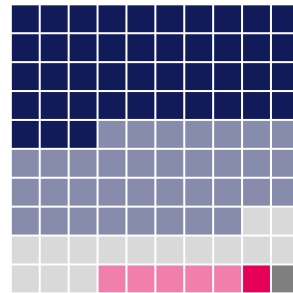
MacArthur: How so?

Moses: Do you have the process management so that you've got good information to work from? Do you have an architecture with your systems so that you've got the right systems and the typical systems? What about enterprise resource planning systems, transportation management systems, warehouse management systems, order management systems and all the foundational systems and supply chains? Have your teams mastered the use of these systems, or are you relying on third parties that have mastered those? And then how's all this stuff integrated and getting information back to your various stakeholders where they like to consume it? That's the trick in my mind.

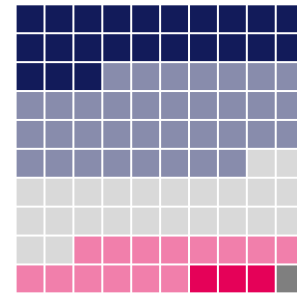
Americans want fast delivery but feel less safe around self-driving trucks

Q. How much do you agree or disagree with the following statements? (% Total)

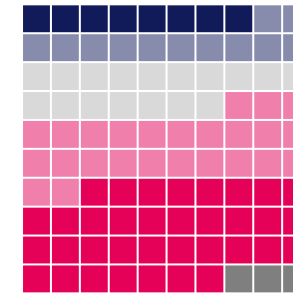
When I order something online, I would like to be able to track it in real time



When I order something online, I expect to get it delivered within a day or two



I would feel safe driving near self-driving trucks



- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree
- Don't know

(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

MacArthur: What is the biggest challenge in getting speed, efficiency and cost in a reasonable place?

Moses: You have to start with network design. Depending on your network, you're either going to have to be really good at long-haul transportation, regional transportation, local transportation or all three.

MacArthur: What's the biggest question you get about how companies can future-proof their logistics organization?

Moses: It's this whole issue of managing capacity, having access to the capacity, and not being exposed to the extremes in cost in freight markets, which come about cyclically.

MacArthur: Is the driver shortage as bad as everyone makes it out to be?

Moses: It's very real. We have a lot of driver retirements in the immediate years ahead. And in some economies, we don't attract enough qualified applicants.

MacArthur: American drivers have negative attitudes about automated driving. How do you manage trust on the roads for average drivers alongside autonomous trucks?

Moses: Clearly, public perception's a big issue, and it has to be navigated thoughtfully. My hope is that the insurance industry, political forces and business community can come together and make progress down this path. I don't see it in the final mile soon. But from rest stop to rest stop on a long distance on an interstate highway, that's the sort of thing I could really see happening more.

MacArthur: Is there one technology that will most impact how companies prepare their future logistics?

Moses: There are several, but in our industry, freight status visibility is probably No. 1 still. Few businesses are able to deliver a great digital experience to their customers today. And by that, I mean, can I go on digitally? Can I place an order? Can I change an order? Can I track an order? Not that many businesses, especially in the B2B space, have a grip on that yet.

MacArthur: What's it going to take to do that?

Moses: Technology's part of the solution. There are weaknesses in certain transportation modes, and investment capital will be drawn to exploit those and turn those into strengths. With process management over time, we'll get there, and we're way farther ahead than we were five or 10 years ago. As a supply chain community, we're not at the percentage we need to be to give a great digital experience to that end-user customer yet.

MacArthur: In five years, what will be the biggest difference in how goods are transported versus now?

Moses: We are going to see the sharing economy continue to advance and mature. Just like we have Airbnb and Uber, we'll see the elimination of wasted capacity in the transportation sector through more sharing, which is going to be good for the environment and for the economy. All those trucks you see going down the road aren't all full. We have a lot of upside in transportation and in supply chains to leverage that capacity better. The best thing we can do for the environment is to move the material with fewer miles. It takes carbon emissions right out of the equation.

Kate MacArthur is managing editor of What the Future.



Few businesses are able to deliver a great digital experience to their customers today. ... Not that many businesses, especially in the B2B space, have a grip on that yet.”

Why prioritizing UX for shipping gives businesses an edge

As Americans do more of their shopping online (with the expectation of lightning-fast shipping), businesses in every sector need shorter lead times and faster order fulfillment.

Innovations in digital logistics systems and real-time tracking have the potential to help companies keep up with these demands. But even the most advanced tracking infrastructure will be counterproductive if it's not easy to use.

Too often, shipment tracking systems are held back by unintuitive or overcomplex interfaces — when they exist at all. To unlock the full potential of their data and make their operations future-ready, businesses must implement user experience (UX) best practices into their systems from the start.

Brands can gauge their UX performance on functionality, ease of use, learnability, user fit and other criteria. Improvements on these fronts won't just help them keep tabs on payment errors and delivery delays. Better UX also can unlock growth opportunities by streamlining complex procedures and simplifying access to information, boosting efficiency and transparency.

As they face pressure to stay agile and manage complexity, the companies that invest in UX will have an edge over competitors stuck with clunky and outdated systems.



***Peter Mackey** is an executive vice president with Ipsos' User Experience practice. peter.mackey@ipsos.com*

What auto insurance tells us about the future of America's car culture



Katie Irely

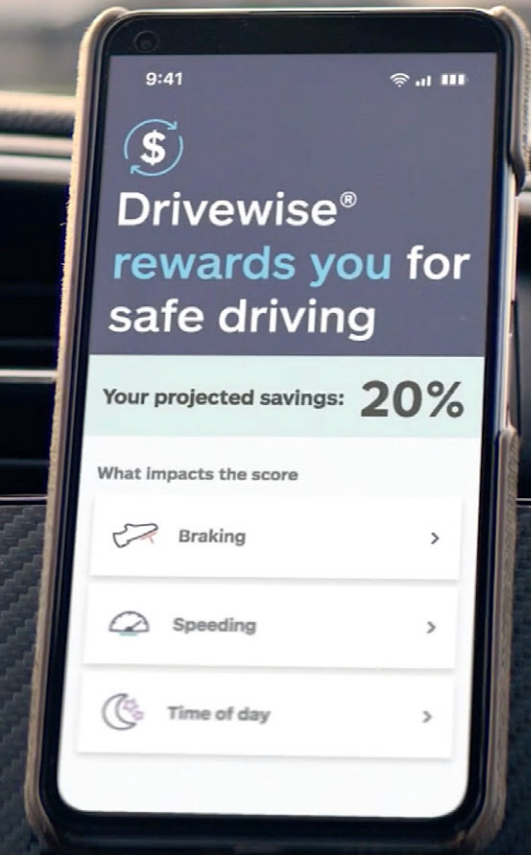
Senior vice president of product design, Allstate

The car's role as a symbol of adulthood and identity in American culture is waning among younger adults. Only 24% of 18- to 34-year-olds believe their car greatly reflects their personality, down from 30% in 2017. Young drivers are taking longer to get behind the wheel, too. Katie Irely, senior vice president of product design at Allstate, tracks these and other shifts since insurance protects our prized possessions. When she thinks of the future, she says the industry must redesign insurance to match our changing needs.

58%

of Americans who own a vehicle feel that the car they drive reflects their personality or self a great deal or somewhat.

(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,006 U.S. adults who own a vehicle.)



What The Future interview with Katie Irey

Kate MacArthur: How is car culture in America shifting?

Katie Irey: Particularly in urban areas, there are a lot more options today to get around than there were 20, 30 years ago. Ride-sharing is a huge one. Even scooters and e-bikes and mobility options that are more rental-based are more prevalent in big cities. That's where we see a bigger shift in car culture, and it's based on need. You maybe don't need the same ownership structure as in the past. Outside of urban areas, car culture is still very strong, and today it's more about how car technology is changing.

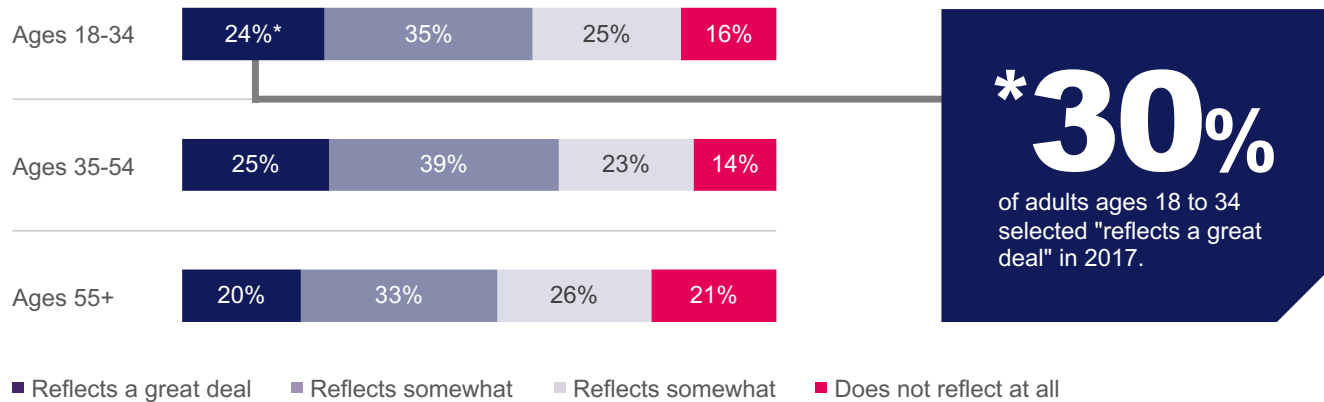
MacArthur: How so?

Irey: Cars are more like a moving computer we ride in than what they were in the past. What's the newest and greatest technology that cars can offer us? There's a lot of fun in that. There's also a lot of safety in that. As an insurance company, that's important to us. We have always been focused on how we help our customers be safe on the road. So assisted-driver technology like lane-departure signals are things we're very interested in as we're changing our products to meet the needs of the consumer.

MacArthur: Getting a driver's license has long been a rite of passage. How is that changing?

Most Americans see their cars as an extension of themselves, but that may be waning

Q. How much, if at all, do you feel that the car you drive reflects your personality or self? (% Total)



(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,006 U.S. adults who own a vehicle.)

Irey: Compared to a generation ago, we see more teens delaying when they get their first driver's license. We see that more in urban areas in different pockets of the country. For teens today, the risks and the costs of driving continue to be high, and the benefits may not be as great as they once were. They have plenty of other options available now. Before smartphones, your driver's license represented responsibility and freedom. Now we have that constant connectivity with

your smartphone. So the responsibility remains and the degree of freedom that comes with that responsibility is less. That risk-return trade-off has changed compared to the past. We're starting to see our first introduction to a new driver shift as people wait until they're 18, when they're a fully independent young adult, as the first time they're going to transact business with an insurance company.

MacArthur: How are graduated driver license (GDL) requirements shaping driving trends?

Irey: States with stronger graduated driver licensing laws have the largest reductions in fatal crashes among 15- to 17-year-olds. Kids don't have as much freedom as they used to before GDL laws. They have to put in the hours of supervised driving. There are nighttime restrictions, there are passenger restrictions. So those things change how teenagers are driving. The balance of kids who may skip it altogether and just wait till they're 18, that's where we have wider variations in readiness for driving and in driving performance.

MacArthur: Younger generations are more used to subscriptions. How is that influencing insurance?

Irey: From an insurance perspective, that's where our usage-based insurance offerings become more attractive. The usage-based insurance programs typically charge a rate per mile driven, and that rate takes into account driving behaviors like hard braking or speeding or time of day. We see that being attractive to people across generations. We have both a traditional telematics program, which is really a behavior-based insurance program, and then we have a usage-based program, so it gives people options depending on what their needs are.

MacArthur: What shapes people's tolerance levels for data collection and how that affects their rates?

Irey: We started with Drivewise in 2010. At that time, telematics were pretty new, and using actual driving experience to price insurance was an eye-opener. Over time, we still have a bit of resistance with different groups, but more people are getting comfortable with it. People are growing more aware that smartphones have a lot of information about us. Using actual behavior, in a sense, feels a lot fairer. Consumers who choose to be part of these programs with Allstate rate us higher on our customer satisfaction.

MacArthur: What are ways electric and self-driving vehicles are changing the insurance landscape?

Irey: Insurers are definitely adapting. With electric vehicles, the loss experience differs from internal combustion engine vehicles. EVs tend to come with pretty advanced technology in the car. A lot of data, a lot of safety features. There's a heavy vehicle with an expensive battery, and body shops maybe don't have the advanced repair skills, so there's a lot of cost involved in accidents. On the self-driving technology, the challenge will be knowing when that vehicle is being controlled by the operator of the vehicle versus being controlled by the vehicle software or even someone hundreds of miles away. It's going to take some time for us to figure out how to make that work where you have some autonomous and some human drivers in control of the vehicle on the roads at the same time.

Kate MacArthur is managing editor of What the Future.




Before smartphones, your driver's license represented responsibility and freedom. Now we have that constant connectivity with your smartphone."

How research helps brands reinforce value to cost-conscious customers

Auto insurance policyholders want more than just lower premiums. They're demanding better online tools, streamlined processes and improved service.

And as rates rise, they're more willing to shop around to find a provider that delivers on these needs.



64%

of Americans say they think the cost of auto insurance will get worse in the next few years.

(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults.)

This challenge isn't limited to any one industry. From inflation to supply chain challenges, a range of forces is driving up the cost of consumer goods and services — and pushing Americans to think twice about the value they get from what they buy. At the same time, new technologies are shifting how services are provided and measured. To differentiate themselves from competitors and keep their customers from defecting, businesses must ensure they're creating a seamless experience — online and offline, and no matter their sector.

New market research tools can help, both by enabling businesses to gather feedback on the customer experience and by guiding them as they translate those insights into better experiences. With an understanding of value perceptions, loyalty drivers and competitive positioning, brands can build customer relationships strong enough to outlast the temporary pain of price increases.



Jeff Repace is a senior vice president with Ipsos' U.S. Customer Experience team.
jeff.repace@ipsos.com

Tensions that will drive change:

Convenience vs. climate vs. cost

The future is always in tension. We can measure those contradictions today with forced-choice questions. And we can plot them against each other in a classic 2x2 grid. That allows us to visualize where we are today, but also to imagine what the possible futures are if those tensions shift over time — and how far they would have to move to get us to a different future from our baseline.

WHEN IT COMES TO GETTING AROUND,
I PRIORITIZE CONVENIENCE

Will we ever prioritize, well, anything over cost? Probably not, unless we understand the true costs. Gas-powered transportation might be cheaper today. But if we look at the costs of climate change *over our lifetimes*, it's likely going to be a lot less expensive to pay a little more now to get around than a ton later for climate mitigation and resilience. Can public- and private-sector leaders sell us or nudge us that way?

In today's world, we'll take convenience and cost over climate by quite a bit. So, while clearly the climate needs some prioritization, it might be hard to get to a future in the lower left quadrant, where climate wins these trade-offs. What can brands and policymakers do to bring down costs, increase convenience and make it so these choice don't even need to be made?

IN GETTING AROUND, I PRIORITIZE THE CLIMATE

To reach this future, we'll have made public transportation more convenient. It's already often cheaper. We'll have solved charging infrastructure for our growing EV fleet. Marketers will have convinced us of EV benefits. Automakers will have solved for the aspects of EV ownership that give consumers pause. But again, the best future is the one where climate is baked into our transportation in a convenient and cost-effective way.

IN GETTING AROUND, I PRIORITIZE THE LOWEST COST

We're pretty far from this world, where we prioritize climate over convenience in our transportation. Part of the problem is that public transportation is almost always a longer commute than driving — and that's in the cities that even have robust public transit. So, is there a future where planners find (and fund) solutions to the so-called "last mile" problem of getting from transit lines to our doorsteps?

WHEN IT COMES TO GETTING AROUND,
I PRIORITIZE THE CLIMATE

Tensions that will drive change:

Have to drive vs. tax-supported EVs?

The future is always in tension. We can measure those contradictions today with forced-choice questions. And we can plot them against each other in a classic 2x2 grid. That allows us to visualize where we are today, but also to imagine what the possible futures are if those tensions shift over time — and how far they would have to move to get us to a different future from our baseline.

I DRIVE BECAUSE I HAVE TO*

It's not too far to flip just a little bit toward tax incentives. In this world we'd see faster growth of EVs, but we're still stuck driving because we mostly live in car-dependent suburbs. But we could see improved air quality and more charging stations, which studies show lead to economic and entrepreneurial development opportunities near them.

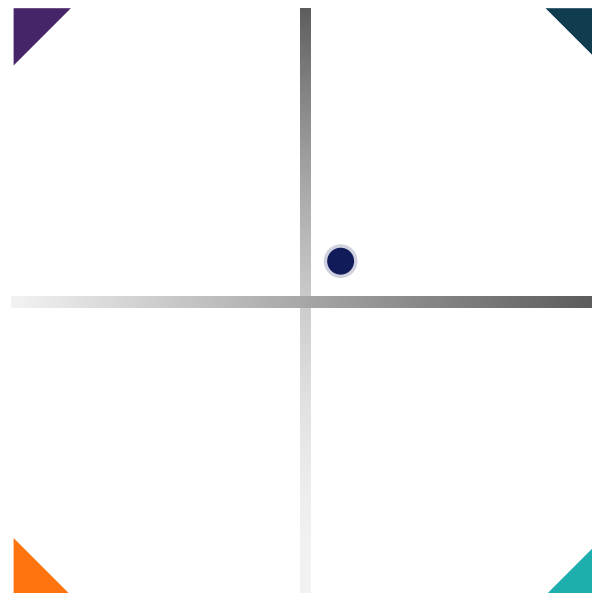
TAX DOLLARS SHOULD HELP MAKE EVs MORE ACCESSIBLE

This feels like an attainable and beneficial world. Consider all the technology that comes with an EV: faster acceleration and growing autonomous (AV) tech that can make "driving" more enjoyable. Good marketing (and a de-escalation of the political rhetoric) could align having more EV incentives with more driving enjoyment. We just need to keep working on our built environment, and AVs can plausibly reduce traffic, too.

The world we live in isn't a great one. We're stuck driving, and we aren't aligned with government incentives to make our vehicles more climate-friendly. If this continues, we'll likely see continued but slow adoption of EVs and continued but rising climate challenges. Autonomous technology could put the foot back on the gas, if it takes off. But an autonomous future will also require investment at all government levels, so...?

TAX DOLLARS SHOULDN'T HELP MAKE EVs MORE ACCESSIBLE

How do we make driving more enjoyable? The challenge here is we have built our nation for cars, which makes driving less enjoyable because we are in the same traffic everyone else has to drive in, too. Having no choice takes the fun out of most things. Increased transportation options could lead to more people driving out of choice. But adding those options will require infrastructure investment at all government levels, so...?



I DRIVE BECAUSE I ENJOY DRIVING*

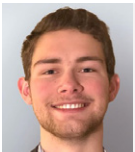
(Source: Ipsos survey conducted Oct. 10-11, 2024, among 1,119 U.S. adults, including *1,006 who own a vehicle.)

Future Jobs to Be Done

Ipsos spins the traditional “Jobs to Be Done” framework forward with *future Jobs to Be Done (fJTBD)*. This builds on the theory that people buy products and services to fulfill certain needs or accomplish specific tasks. For example, we don’t pay for subway rides in cities, we hire public transit to move us from point A to point B, while providing peace of mind by removing the worry associated with parking, road safety and traffic.

To bring these jobs into the future, we envision powerful and plausible scenarios through strategic foresight. While many needs are enduring and do not change over time, the context of that job will change along with the potential solutions and alternatives. These scenarios help us define the circumstances in which people may find themselves, like considering a transportation option that provides the most convenience, minimizes personal climate impact or saves on costs associated with travel or commuting.

We use fJTBD to tie these scenarios to actions that organizations can take to help people meet future needs. While it’s typical in foresight to create fJTBD clusters, we’re sharing one scenario here as an example.



Matt Palmer is a consultant at Ipsos Strategy3.
matt.palmer@ipsos.com

Help me make transportation choices that are smart for both my wallet and the planet

In a world where people are short on time and budget, climate initiatives and personal sustainability habits often take a back seat. For example, in a world that is not yet set up for widespread EV infrastructure, consumers may be forced to abandon more environmentally friendly options in favor of those that are more readily available but worse for the planet.

Potential fJTBD:

- Help my brand bridge the “say-do gap” between stated consumer desires and real-life choices, leading to better outcomes for all
- Make it easy for me to see the climate impact of my choices, and help me make better ones without sacrificing convenience
- Help me access climate-friendly transportation/vehicles without incurring the upfront cost of doing so

Imagine a world where ... automated mobility solutions communicate with one another to adapt traffic patterns based on demand, minimizing delays and lowering carbon emissions through reduced idling.

For full results and methodology, visit future.ipsos.com
and [subscribe to our newsletter](#) to receive our next issue of **What the Future**

Editor

Matt Carmichael *he/him*

Managing editor

Kate MacArthur *she/her*

Staff writer

Christopher Good *he/him*

Art director

Stephen Geary *he/him*

Graphic designer

Kahren Kim *she/her*

Newsletter

Ben Meyerson *he/him*

Copy editor

Betsy Edgerton *she/her*

Web

James De Los Santos

Survey design

Mallory Newall *she/her*,
Johnny Sawyer

Survey execution

Melissa Kordik,
Rachel Franz,
Loren Mastracci *she/her*

