

TASTE

It's Hard to Be Easy

By Cameron Stracher

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EZ Pass is about to get a little bit harder. The magnetic doodad that makes it possible to zip through toll booths from Virginia through Maine without stopping to fork over cash will soon cost some drivers an extra dollar a month for the privilege of using it. The reason for this "service charge," according to the bureaucrats who run it, is the administrative costs associated with maintaining and operating the system (no mention is made of the savings associated with eliminating human toll-takers).

This introduction of additional charges will be familiar to anyone who has used an ATM, called directory assistance, reserved a movie or concert ticket online, or surfed the Internet at a hotel. Companies introduce a service that once seemed inconceivable. Before long, it seems inevitable. And just when it seems impossible to live without, they sucker punch us with fees (EZ Pass also charges \$6 a year to mail your statement to you). The simplicity promised by each advance masks new complications of its own.

First, let us praise new technologies, which have undoubtedly made some aspects of our lives better (kudos to the genius who put a flat screen on the refrigerator -- making it possible to raid the fridge without missing a beat). But though we are blessed with an amazing array of gadgets and doohickeys, they never seem to fulfill their promise of the simpler life, and often create the need for even more gadgets (think of the universal remote control, meant to address the problem created by too many remote controls). With freedom comes awesome responsibility, followed swiftly by angry cursing.

Take the ATM. Once upon a time, we did our banking between 9 a.m. and 3 p.m., Monday through Friday. If we forgot to get cash before the weekend, we risked staying at home, unless we had a friend who could lend us a few dollars or went somewhere that took a credit card (rare in those days) or a personal check (more common). The introduction of the "automated teller machine" made life a little easier for the fiscally disorganized. Now we could leave home with five bucks in our wallet and come home with \$100 any time of the day or night. Soon communing with a teller became an activity for the bored, elderly and technophobic.

But just when it seemed as if life could get no better, banks got the bright idea to start charging for the privilege of withdrawing our own money. This might have elicited howls of protest, but we had become so enamored of ATMs that we continued to use the little bandits despite the fees. Today banks earn more than half their profits from ATM and other fees. They are not alone. In the travel industry, PricewaterhouseCoopers

estimates that extra charges for using the Internet, the phone and other common amenities will generate an added \$100 million in revenue for hotels this year.

Economists call these little items a form of "stealth inflation." Although they are measured by the Consumer Price Index, most of us either do not notice these tack-ons or are helpless to resist them. They can take the form of actual fees, but they also include what technology writer David Pogue has called "passive-aggressive robbery" -- where companies make it difficult to complain about a problem, leading many people simply to give up. (If you've ever tried reaching your health insurance company for "pre-approval" for a simple procedure, you are familiar with this phenomenon.) Such tactics increase the cost of goods and services by setting the price artificially high and by wasting consumers' time.

But I want to introduce another related concept, one that captures the way labor-saving devices generate additional labor requirements. Call it "Jell-Onomics." The theory is this: The more we eliminate one set of complications, the more we create entirely new ones. Bearing down on a problem only moves it -- like Jell-O -- to the other side of the plate.

For example, although ATMs make it easier to gain access to cash, they also create their own set of headaches, as when they eat ATM cards. Because there are now fewer human beings working at actual (as opposed to virtual) bank branches, finding someone who can help us replace a missing card creates another headache. The electronic maze required to navigate the telephone "help" line only makes it worse. So, too, the threat to our safety and security by carrying around what is essentially a key to the vault. It's enough to make a person yearn for the days when cash was king and plastic was a joke from "The Graduate."

Computers and word-processing programs may have made it easier to format, revise and copy documents, but anyone who has lost a disk or crashed a hard drive knows the heartache associated with the "paperless" office. The time spent on a telephone queue waiting for technical assistance, or fighting with the friendly IT representative (a profession that didn't even exist 20 years ago), makes the old Selectric and some carbon paper seem mighty appealing. Typewriters, after all, are the original WYSIWYG, without the added complications posed by the multiple fonts, styles and page layouts of the typical word-processing program.

And don't even start about cellphones, voice mail, email, BlackBerrys and all the other modern forms of communication. Yes, they have untethered us from the office, freeing us from the boundaries that used to divide work from home. But does anyone really think that's an entirely good thing? Worse, the devices have created the expectation of constant contact, which results in interrupted vacations to check the office voice-mail and email systems. It is the brave road warrior, indeed, who can ignore the constant bleating of the cellphone/voice-mail indicator. Most of us curse the day Marconi transmitted his first wireless signal.

Which brings us back to the EZ Pass lane, trapped behind a driver who has forgotten to refill his account or has let his credit card expire. Somehow, this always seems to happen, especially when we're late for dinner or trying to beat the rush. Why is it that nothing is ever as simple as promised, or as quick?

Life, it turns out, has a certain minimum hassle quota. As in physics, matter can never be destroyed -- it can just be transformed. If we speed up the time it takes to go through the toll booth, we slow down time somewhere else. If we ease access to our bank account, we

complicate access to bankers. If we free the ties to the workplace, we tighten them to the home.

There is no real escape. This is why people move to Maine and then back to New York. It may be easier to get a parking space up north, but it's harder to find a gallon of milk at four in the morning. Housing is cheaper, but jobs pay less and are harder to come by. Jell-Onomics posits that simplification remains slippery and elusive; the simple life a myth. It liberates us to accept that the way we live now is exactly the way we would live in some other place, some other time. We should be grateful for those little annoying fees; they make the rest of our lives seem free.

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