

Forget about regret

By [Dr Kay Brügge](#)

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The Standard Bank Home Loan ads succeed in cutting through the clutter by virtue of their 'retro' appearance, creating the impression that they hail from 'way back when'. The message takes flight on the back of the whole nostalgia trip of: "Hey poppie, check this out: those were the days, when a huge house cost (only) fifty grand, in a place like Constantia, nogal".



The whole nostalgia thing, however, is certainly not as benign and romantic as it appears to be. To the contrary, the ad derives its punch from evoking the more powerful human emotions - namely regret and guilt-trips, which kinda mutually fuel each other.

The technique to achieve this (besides showing an enormous house in a posh area) is called 'negative message framing', i.e, the focus is not on what you get/got, but what you *lost*, and *will continue to lose out on* (ag, shame man!). In decrypted language, the ad simply says: "Had you acted then, you would have secured a house of double the size for half the price. Today however, you'll get a house of half the size for double the price in, say, the Deep South, ek sê. But, hey, don't stress, we want you to make up for that little *faux pas* by starting now - even if the deal is considerably less 'schweet', so that in 20 years from now, you don't have to again deal with the regret or shame which you may be feeling now!"

Thus, people who are young enough will probably be moved to take action to remedy the situation by reducing that uncomfortable guilt-driven dissonance. For those that are in retirement, don't own a home and are low on cash, the ad will probably only fuel any existing emotions of regret that already pertain due to other factors, as they simply won't have the time or money to 'fix' the situation.

In terms of Erik Erikson's theory of the stages of the life cycle, those over 65 years of age experience a conflict between integrity (the sense of satisfaction commensurate with the reflection that life was well lived) and despair (the sense that life has had little purpose or meaning). Whilst the ad is well positioned towards those who are still in their prime, its impact on those that are already at the abyss of despair, may be less encouraging.

The ad, however, only reveals half the story - if one can suppress the wooosh of your ego deflating due to an (ostensible) opportunity lost and pay attention, that is. One may consider that, in 1980, paying fifty thousand for a massive house was probably as scary as buying a house of half that size for R500K in 2004. Hence, what may be portrayed as retro with all its romantic notions, certainly didn't feel like retro then. People were simply caught in their 1980s reality, trying to make ends meet, etc. Thus, the reasons for not buying a house then are probably as valid as they are for some now. Whilst this may

qualify as a serious lack of foresight, it might have been a sensible (and life affirming) decision then. Yet the ad somehow seeks to distort and reduce in importance the **reality** and validity of these experiences, seeking to replace them instead with regret. The pay-off line reinforces this sentiment: "Don't let another twenty years go by..." Depressing isn't it?

But, the reasons are obvious: the financial institution now wants a chance (gaining buoyancy on the back of the emotion of regret) to grab the potential first-time home-owners - second time around. It is so well positioned that it excludes those that did buy a house then or those that were too young to consider it.

Then there is the narrative, which states: "...and you can't get a more rock solid investment than owning your own home..." (even if it isn't in Constantia, that is). Seriously rich people like Robert Kyosaki (of "Rich Dad Poor Dad" fame) might disagree: "this pattern of treating your home as an investment... is the foundation of today's debt-ridden society. You work for the bank... your next largest expense is usually your mortgage..." (1998).

As my somewhat cynical late dad used to say vis-à-vis the more or less useless notion of regret: "Had the dog not crapped, it would have caught a rabbit..."

ABOUT DR KAY BRÜGGE

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