

The Lack of Margin in Our Lives: Learning to Expect The Unexpected

by Paul White, Ph.D.

One of the most common maladies in the 21st century is living lives that feel stressed and chronically overwhelmed. We are busy, tired, and we feel stretched - there always seems to be more to do than we have time or energy.



When demands appear to be greater than our resources, the result in our lives is stress. We feel stressed in different areas of life: time, physical and emotional energy, relational demands and finances. Stress then displays itself in our lives in a variety of ways: irritability, anxiety, not eating well, poor sleep habits, not exercising regularly, making hasty (and usually, poor) decisions.

A number of years ago, Dr. Richard Swenson wrote a wonderful book entitled, “*Margin: Restoring Emotional, Physical, Financial, and Time Reserves to Overloaded Lives*” where he convincingly demonstrates how not leaving extra space in our lives (with our time, energy and finances) creates significant, but predictable stress for us.

The concept of “margin” is that it is wise to leave space in our lives to deal with the unexpected or unplanned events in our lives. This is in contrast with our tendency to pack our schedule full, or (as some people frame it) to “make the most of the time”.

Just in case you need an example, in daily life, let me cite a couple:

- Working full days, plus filling the evenings with meetings or activities (kids’ sports, etc.), and then having a full schedule of activities for the weekend. Repeat this pattern over several weeks (until you either become exhausted or sick).
- Stretching the budget to buy a little nicer house, in a neighborhood with good schools; stretching things a bit further to have the kids in private school or in numerous sports and lessons; and then “splurging a bit” to spring for that nice vacation that you really can’t afford but “the kids are only young once.”

The problem is - life does not occur without interruptions. If we plan and schedule our days, weeks and lives with no room for the “unexpected”, then the stress in our lives dramatically escalates when the “unexpected” occurs.

So what types of things often occur in daily life that we haven’t learned to expect?

- traffic jam on the way to an important appointment
- the printer breaks down before a critical presentation
- one of your children gets sick
- a major client calls with a problem.

Other common needs for margin (but less daily and more seasonal):

- getting sick, having an auto accident or the car breaks down
- family events: illness, death, accidents
- technology breakdowns - computer/pad, phone, website
- weather - travel delays, flooding, blizzards, tornados, hurricanes
- global & national events: terrorism, war, economic meltdowns.

The likelihood of one or more of these events happening in the near future is actually fairly high (although we cannot predict which ones specifically.) Interestingly, there are also positive events in our lives that place demands on our resources and suck up our margin: weddings, births, graduations, moving, professional opportunities. So it is not always negative events that create stress in our lives.

Results of Living Without Margin

What happens when we continue to live in a manner that doesn’t leave room for the unexpected? Pretty obvious results, actually: increased stress, irritability, tension, poor communication, relational conflict, being chronically late, missing important events, not being adequately prepared for meetings, poor quality work, frustration and anger, guilt, loss of sleep, depression.

Why Do We Do It?

If we have a fairly good idea that there will be unexpected events in our lives that will take additional time, energy and money to deal with, why don’t we allow for them? I think there are different reasons for different people (or at different times in our lives). The following isn’t an exhaustive list, but is a start:

- Unrealistic expectations about life. Believing that life will continue to go on as it has, without disruption.
- Being fearful & anxious about the future, which drives a frenetic pace to do as much as you can today (the “you can never save enough” syndrome).
- A pleasure and stimulation seeking approach to life - some people live for excitement and adrenaline. They also often have an inability to enjoy inactivity, peace, or just to “rest”.
- Survival. Although this is not true for most of us, there are people who have to work long hours (both for money and at home) just to provide for themselves and their families.
- Other negative driving factors in our lives: workaholism, greed, excessive desire for achievement.

How Do We Start to Change (and Live a More Sane Life?)

Change starts with awareness and acceptance of a problem. If we don't think how we are living creates problems for us, our family or our business, then we won't change. So it might be wise to start with an honest appraisal. Take a look at your life and see if the occurrence of "unexpected events" are fairly common in your life - and create stress because you don't allow space in your life to deal with them.

Next, pull out your calendar for the next week and month. Are there any unscheduled blocks of time (during the work day, evenings, weekends) or is your calendar already packed? If you are really brave, ask those closest to you (your spouse, close friend, colleague at work) for their input: Do they see you allowing for the "unexpected" in your life? Or are you frequently overloaded when something in your schedule doesn't go quite right?

In what arenas of your life do you tend to live "close to the edge"? With your time? Finances? Physical and emotional energy? Take stock of the beliefs that push you to live without margin (see the list above.) Develop a plan to explore and correct the distortions you have.

Remember, we were not designed to live life under constant, unrelenting pressure. Take a deep breath. Look around you and identify something that is beautiful. Take a walk and enjoy the outdoors. Pause and give thanks for the good things in your life. And put some time in your schedule to do nothing!!

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End Note: *This is one of those topics where, as a psychologist, I am allowed to teach others about even though it is something not fully incorporated into my own life yet!*

Presentation Opportunity: *If you or your organization are interested in learning other practical steps for reducing the stress in your life, [contact us](#) about Dr. White presenting to your group.*