



ONE



SIZE



FITS



NONE

TIME FOR AN ENTREPRENEURIAL REVOLUTION

ALEJANDRO JUÁREZ CRAWFORD & MIRIAM PLAVIN-MASTERMAN

One Size Fits None

One Size Fits None is a must-read for anyone grappling with the systemic breakdowns that seem to define our era – whether it’s crumbling infrastructure, unresponsive institutions, or the deepening climate crisis. Instead of searching for a single, scalable fix (Go Big or Go Home), the authors challenge us to rethink problem solving itself: How might we empower a generation hungry to make a change, the way Apple and Microsoft once empowered hundreds of millions through personal computing? What if we empowered local innovators to develop solutions tailored to their communities, while learning from each other in real-time? The real challenge, the book argues, is redefining who we believe has the power to innovate. Backed by original research, this book makes a compelling case that such a shift is not only possible but necessary within the decade. A revolution isn’t sparked by one person alone, but by countless people experimenting, sharing, and building change together.

— **Sebastian Groh, cofounder and CEO, SOLshare, Earthshot finalist, and winner, Zayed Sustainability Prize**

One Size Fits None holds the blueprint for an innovation revolution. Crawford and Plavin-Masterman argue convincingly that the biggest challenges we face today – from climate change, to disruption from technological change, to unresponsive corporations, governments, and institutions – require a completely different approach to finding solutions. The key to a better future comes from broadening who gets to innovate through developing experimentation as a mindset. Following the authors’ journey over years of practical application of their methods shows that, not only will the solutions *not come* from the traditional halls of elite entrepreneurs, venture capitalists, and private equity bankers, but the solutions will be far superior when developed at the local level by those who are most familiar with the problems at hand and arrive, through experimentation, at outcomes that would benefit them directly.

— **Michael Horvath, economist and cofounder, Strava**

One Size Fits None strips away the hype of AI, algorithms, and Big Tech invincibility, and confirms their real effects on our lives – then shows us a better way. Yes, technology can seem able to do anything for us, not only help us buy or stream anything we want with one click, but also serve all our lifestyle desires. While tech visionaries rhapsodize about it as companion, babysitter, teacher, and co-author, we’ve all become part of a “cattle class” struggling to get the help we need because it isn’t one of the menu options. *One Size Fits None* reminds us that the better way is human ingenuity; data shows that real people can develop real solutions that actually work – for us. This brilliant book will make you feel seen, and inspire you to take back the initiative and seek solutions among the wildly diverse, messy miracles of humanity itself.

— **Barclay Palmer, executive editor, Climate and Capital Media**

We've all been victimized by the "doom loop," where no well-informed human can ever answer our urgent questions about our bills, our 103 degree fever, our blue-screen computer, the climate crisis, you name it. *One Size Fits None* explains how we got here, how much damage these loops are causing, and – most importantly – how we can escape them. The simple solution, the authors argue, is to scale down our businesses and unleash millions of small-scale enterprises capable of delivering personalized and localized goods and services. They persuasively show that we have the right tools – of design, ingenuity, and capital – to create these kinds of solutions, if we're smart enough to use them. And there's no better book to explain what these tools should be, and no better time to deploy them than now.

— *Michael Shuman, publisher, Main Street Journal*

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One Size Fits None: Time for an Entrepreneurial Revolution

BY

ALEJANDRO JUÁREZ CRAWFORD

Democratizing Innovation Institute, USA

AND

MIRIAM PLAVIN-MASTERMAN

Worcester State University, USA



United Kingdom – North America – Japan – India – Malaysia – China

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INVESTOR IN PEOPLE

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About the Authors



Alejandro Juárez Crawford, as cofounder of the Democratizing Innovation Institute and cocreator of the RebelBase platform, leads a global collaboration enabling people to build solutions of their own. He serves as clinical professor of innovation at the Bard MBA in Sustainability and cohosts the *What if Instead?* podcast with Miriam.



Miriam Plavin-Masterman is a Professor in the Business Administration/Economics department at Worcester State University. She studies how social

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entrepreneurs repurpose industrial infrastructure to make cities more livable. She cohosts the *What if Instead?* podcast with Alejandro.

Acknowledgments

This book began as we grappled with a series of questions. Why can't we fight climate change? Why am I stuck in a doom loop? Could these things be related?

We asked ourselves these questions while working on a series of op-eds with the cleantech investor and *Climate and Capital* executive editor Barclay Palmer, who pushed us to articulate the underlying question more clearly. We are grateful for his insights at the start of this process.

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Please Listen Carefully, as Our Options Have Recently Changed

Increasingly, we live and work in one-size-fits-none systems. When you hear the phrase “your needs are very important to us,” you know you are lost in one of these systems. It is magical thinking to believe they will suddenly become responsive – even to address the biggest crises of our time. Time for a new plan.

People – perhaps especially young people – know they have inherited a bad bargain (Flynn, 2021). As unresponsive models lock up markets and governments, escaping life in cattle class increasingly means working for organizations that perpetuate it. If you are young today, you are competing for roles within sputtering models that will not even begin to meet human needs in the years to come. This vicious cycle rewards rising talent for signing on to spread unresponsive systems. To hope such systems will evolve into responsive ones is naive at best. When we look to corporate promises or annual “conference of the parties” (COP) events to restore responsiveness, we are like Charlie Brown, trying once more to kick the football, only to have it pulled away again (Roman, 1981).

Most of us have answers, when asked what should just work differently. Here in the doom loop, we can imagine solutions that better meet our needs. Perhaps more surprisingly, many of us relish the chance to work on one of those solutions. The closing section of this book presents powerful new research showing how we come to life when given space to try. When we ask “what if instead?” and respond with experiments of our own – or even just help others with their experiments – we emerge more capable of conducting such experiments.

The evidence for this is powerful. It points to an opening that’s ours to miss. However unresponsive the digital age has become, we can open up spaces and improve platforms for people everywhere to build alternatives. Instead of hoping that today’s systems might be made responsive, we can use the technologies that now divide us to connect us in building solutions that respond to our needs. Time to launch an entrepreneurial revolution.

What does trying to reach your bank on the phone have to do with the oil industry celebrating at a global climate conference?

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The systems organizing our lives feel increasingly out of touch, even when they work as designed. Scalable systems serve many people, at little or no additional cost for each person served. Such systems can be great investments. They can also become increasingly *unresponsive*. When you hit a glitch in the system – a flight delay or a problem with your luggage – you have no recourse. Do you fight valiantly to reach someone who might understand your needs and try to help? More likely, you get an automated response, which impressively recycles the language of sympathy for your situation. Salt on a wound? This is the system working as designed.

Air travel is hardly the only place where we encounter this, but it aptly illustrates “life in cattle class.” If you thought cattle class was bad now, wait until all you can do is complain to the Artificial Intelligence (AI) agent, while the systems around you become ever less responsive.

Did you ever have a friend, a family member, or someone you worked with, who used the same responses in every situation – or tried to vary them so they seemed plausibly appropriate while investing as little attention as possible? When your bank, your hospital, your service provider, or your government does this, it’s no accident. In fact, for those squeezing responsiveness from the system, the fact that you *cannot* get anyone to address your needs is a feature, not a bug.

You still patronize the business, public agency, or community program, which is now cheaper to operate. Private firms and government agencies race to outdo each other in pursuit of this goal, variously called efficiency, scalability, optimization, or flywheel effects. Capital chases the returns such efficiency and scalability promise. When the systems in which you live and work dispense with your needs as cheaply as possible, it produces life in cattle class. The cheap seats on an airplane or ship are a shorthand for systems that squeeze life ever tighter, everywhere except in the premium seats.

Unresponsive models efficiently handle the most common situations, but they’re often too efficient to work when the chips are down. These models now surround us from the earliest age, and not just when we fly. If and when you finally reach a real person at the bank, telecom provider, or government office, that person often struggles to get the system to help with anything but a few predefined needs. Examples pepper daily life, wherever you need something not “on the menu.” A relative of one of the authors recently tried to respond to check fraud and identity theft. He called his bank over and over, spending an entire week in the communications “doom loop” many of us know so well. Finally, he went into his bank and explained the situation. The people at the bank tried to be helpful. *They couldn’t make the system work either.*

When responsive systems become luxuries, most of us are a little closer to a crisis. Sometimes, consequences are trivial, and the greatest cost is frustration. In other cases, the hit can be significant – to your physical or financial health, or the health of your company, community, or natural environment. The doctor soaks your implant in a drug to which you are allergic – and when you note this right before going under anesthesia, asks you, “How allergic are you?” Mid-flight, the panels fall off the side of your plane (Surowiecki, 2024). Such examples sound almost comical. They blanket everyday life.

When attention to the details of our circumstances becomes a luxury, no wonder we get no action on larger crises. Unresponsive systems worsen local crises and keep us from addressing the global climate crisis. These trends may seem separate. They're not.

The spread of unresponsive systems blunts our capacity to respond to disasters. It also hampers our ability to address their causes. As the 2025 wildfires engulfed Los Angeles, well over half its fire trucks were out of service. Turns out, fire truck prices, replacement parts prices, and production times had skyrocketed after a private equity "rollup" consolidated production (Musharbash, 2025). No jurisdiction or industry has a monopoly on unresponsiveness. When fires spread across southern Turkey in 2021, it came out that the country had built a fraction of planned fire-responder aircraft and safety roads (Butler, 2021), while senior government officials stood accused of plundering public coffers.

Unresponsiveness seems cheap, even smart, when fair winds blow, but could not cost more. A longtime firefighter who has personally faced down some of the worst fires in her state's history recently wrote: "Unless we implement the climate solutions we have that are now cheaper than continuing to burn fossil energy, nowhere will be safe from climate catastrophe" (Lovins, 2025). Each year, as storms and wildfires spread, industry and government leaders convene from around the world. They come out with a joint acknowledgment that something is happening, and something probably should be done about it (UNFCCC, 2023). Might as well just say they "value you as a customer," while you wait on hold.

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Part I

The Real Cost of the Hockey Stick

All through my life I've had this strange unaccountable feeling that something was going on in the world, something big, even sinister, and no one would tell me what it was. – *The Hitchhiker's Guide to the Galaxy* (Adams, 1979, p. 199)

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Chapter 1

No Recourse

That's a Different Department

In January 2025, Dr. Elisabeth Potter was in the operating room (OR) to conduct a breast reconstruction procedure for a cancer patient. The patient was already under anesthesia when, Dr. Potter recounts, she “got a phone call into the OR saying that UnitedHealthcare wanted me to call them about one of the patients who was having surgery today – who was actually asleep on the operating table – and you know, said I had to call right now” (Potter, 2025).

So she left the OR (with another surgeon still there) and called UnitedHealthcare (UHC). “A gentleman said he needed some information . . . wanted to know her diagnosis and whether her in-patient stay could be justified.” Potter recalls asking, in response, “Do you understand she’s asleep [that is, anesthetized] right now and she has breast cancer? And the gentleman said ‘Actually I don’t. That’s a different department that would know that information’” (Potter, 2025).

The man on the phone couldn’t respond to the situation at hand – not even after the surgeon explained that she had a patient under anesthesia for cancer-related breast surgery. No matter the view from the OR, the doctor’s circumstances, not to mention those of her patient, didn’t fit the model. Potter concludes: “I was like: ‘Well, she does need to stay overnight. . . . And you have all the information . . . because I got approval for this surgery. And I need to go back and be with my patient now’” (Potter, 2025).¹

The unresponsive system ensures you know your place when you try to get someone to respond to your specific situation. When the agent says, “That’s a different department,” the next sentence, though seldom said aloud, is right there between the lines. “And if you have a problem with this, well, what are you gonna do about it?”

¹UHC denied the cancer patient’s overnight stay. Then, in February 2025, defamation lawyers representing UHC sent Dr. Potter a letter insisting that “UnitedHealthcare never asked or expected you to step out of surgery,” and demanding: “You must promptly correct the record by removing your videos, posting a public apology to UnitedHealthcare. . . .” The doctor posted the letter on Instagram (Potter, 2025).

These are the words of the person who has given you a raw deal, and knows you know it, but also knows you have no recourse. They're the words of the person who knows you have to settle for what they offer, however many times the scripted statement insists "our customers are valuable to us" (cue endless hold music).

And what *are* you gonna do about it? Scream at the person on the other end of the phone? He probably works at a call center, where he must follow rules and procedures designed to contain costs. As AI agents perform more of his job, they too will respond as algorithms dictate.

What are you gonna do about it when the unresponsiveness impacts your industry or your community? What will you do when it disrupts vital natural systems? Go door to door signing folks up for a class action lawsuit, as in a movie? Do you have years to wait for a small check? Today, while you try to get your bank, your internet, or your healthcare to work, natural catastrophes and extreme heat encumber daily life for more and more of us. The planet, like the cancer patient, needs attention now. Our systems aren't set up to respond.

All over the world, the climate crisis makes its presence known. Many of us have now experienced increasingly frequent hurricanes, floods, and wildfires, deteriorating agricultural conditions, and dysfunctional government responses. "Among the 20,000 respondents surveyed by Deloitte across 20 countries in September 2024, 56% have personally experienced at least one climate-linked extreme weather event within the last six months" (Steinmann et al., 2025). Others may identify with those who have lived through these conditions – or worry about the next generation.

What are you gonna do about *that*?

The crisis appears in everything from asthma rates, through property insurability, to toxic chemical levels near major cities. We read the latest story about a historic heat wave, dying bees, constant storms, rising floodwaters, and unbreathable air from wildfires. Tens of millions of people already flee extreme weather events. The Institute for Economics and Peace projects that hundreds of millions will flee as the climate crisis advances (McAllister, 2024). Unless we change course dramatically, survivable temperatures, fresh water, and sufficient nutrition will become luxuries inaccessible to many.

When it comes to the climate disaster, most people see the iceberg ahead – especially in the generations that bear its worst consequences. When the UNDP conducted the largest-ever survey of public opinion on climate change in 2021, nearly 70% of those under 18 flagged climate change as a global emergency (Poushter et al., 2022). A further 2021 study of 10,000 youth from 10 countries found that over 50% of young people felt sad, anxious, angry, powerless, helpless, and guilty about climate change, while 45% said their feelings negatively affected their daily lives. Countries with higher levels of concern tended to be poorer, often in the Global South, or if in the Global North, to have been directly affected by climate change (Flynn, 2021).

Technical options for addressing this abound. Replacements for the fossil economy are proven and practical. Commercializing their use could create waves of jobs. To remake every industry to run without fossil fuels might be the