Job or college?

Buy or rent?

Have a baby?
The Life Cycle
Slow & Steady
Deep Dive
235 Households

**CALIFORNIA**
San Jose & environs
Urban & rural
46 hh; 78 adults

**EASTERN MISSISSIPPI**
Rural
50 hh; 87 adults

**OHIO/KENTUCKY**
Cincinnati & environs
Small town & rural
69 hh; 130 adults

**NEW YORK CITY**
Brooklyn & Queens
Urban
79 hh; 158 adults
Becky and Jeremy
Steady Jobs without Steady Pay

Income is Uneven Month by Month

+ 25% Average Income
- 25%

2.2 spikes
2.4 dips
Sometimes Poor

- 94% after 4 months
- 56% after 3 months
- 32% after 1.6 months

U.S. Financial Diaries
Great Risk Shift

Spending Patterns Also Exhibit Monthly Spikes and Dips

+25% Average Income
-25%

Income

Spending
Focus shifts from Later ...
... to Soon

Overspending now

Saving for Soon

Saving for Later
Stocking the Freezer
Grabbing Spikes
Enhance Control
Risk on the Wrong Shoulders
Now Soon Later
Can a Little Go a Long(er) Way?
Thank you.