

SEEING THE UNSEEN: AMPLIFYING UNDERREPRESENTED VOICES IN AN UNSTEADY WORLD

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everything
moderation

We've all seen the headlines...

In a City of Big Dreams, Many Young Adults See a Cloudy Future

A bleak job market. Rising rents. Huge debt. In New York and other cities, traditional milestones of adulthood feel further away for some 20- and 30-year-olds.

Young Americans say parenthood now feels like a choice between family and financial security

The Income Needed to Afford
Typical American Home
Holds Steady Near Record
High of \$110,000

Paycheck-to-paycheck crisis reaches six-figure earners, new report reveals

U.S. Worker Thriving Declines as Job Market Pessimism Grows

Over half of employees are seeking or watching for new jobs, even as most say it is a bad time to find one.

Two-thirds of Americans find groceries unaffordable, Post-Ipsos poll finds

People are feeling worse about grocery prices than they were before the war began.

Nearly Half of U.S. Households Can't Make Ends Meet

America's cost-of-living crisis predates the pandemic, a comprehensive report finds.

The Middle-Class Suburbanites Who Sell Their Blood Plasma to Get By

Across the United States, plasma centers are opening in wealthier areas as more people struggle with the high cost of housing, groceries and health care.

Economy

Amid cost of living stress, many parents are supporting children well into adulthood



By Jennifer Ludden
Published August 7, 2026 at 2:00 AM PDT



Americans Aren't Money Savvy, and They're Only Getting Worse



PERSONAL FINANCE • DATING

Dating has gotten so expensive that nearly half of U.S. singles say it's no longer worth it, as the average night out approaches \$200

... But what
happens
beneath
the headlines
&
beyond the
averages?



Three phases of research:

1. Social-Media Style Listening Lab

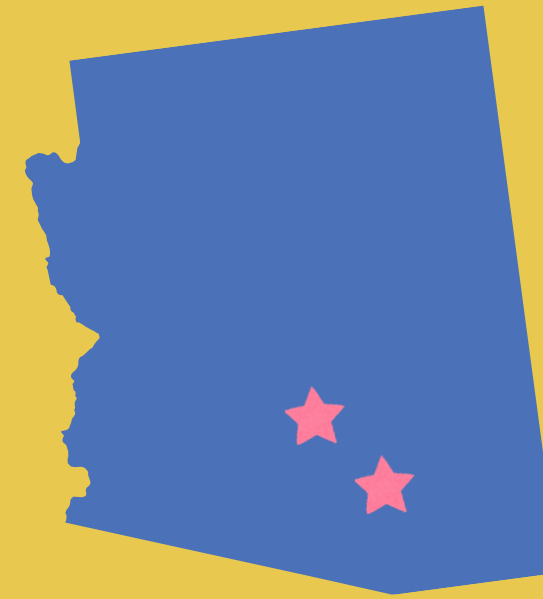
n=30

2. Nationally Rep Survey

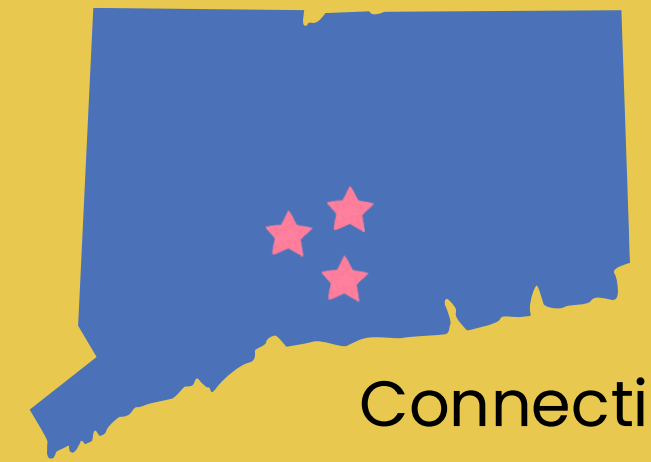
n=1,499 with readable augments among Black, Hispanic, LGBTQ+ and disabled Americans

3. Ethnographies

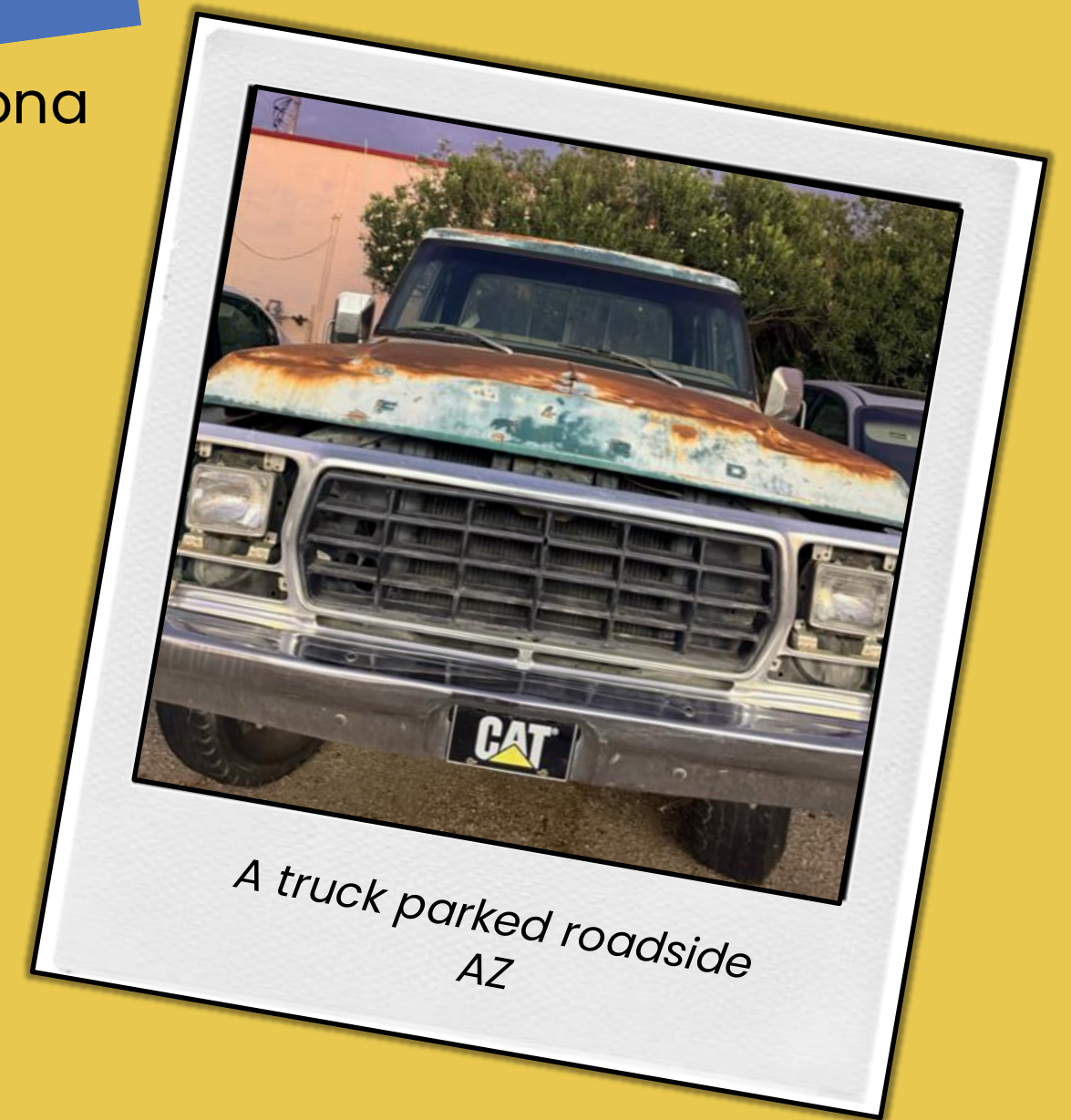
n=6



Arizona



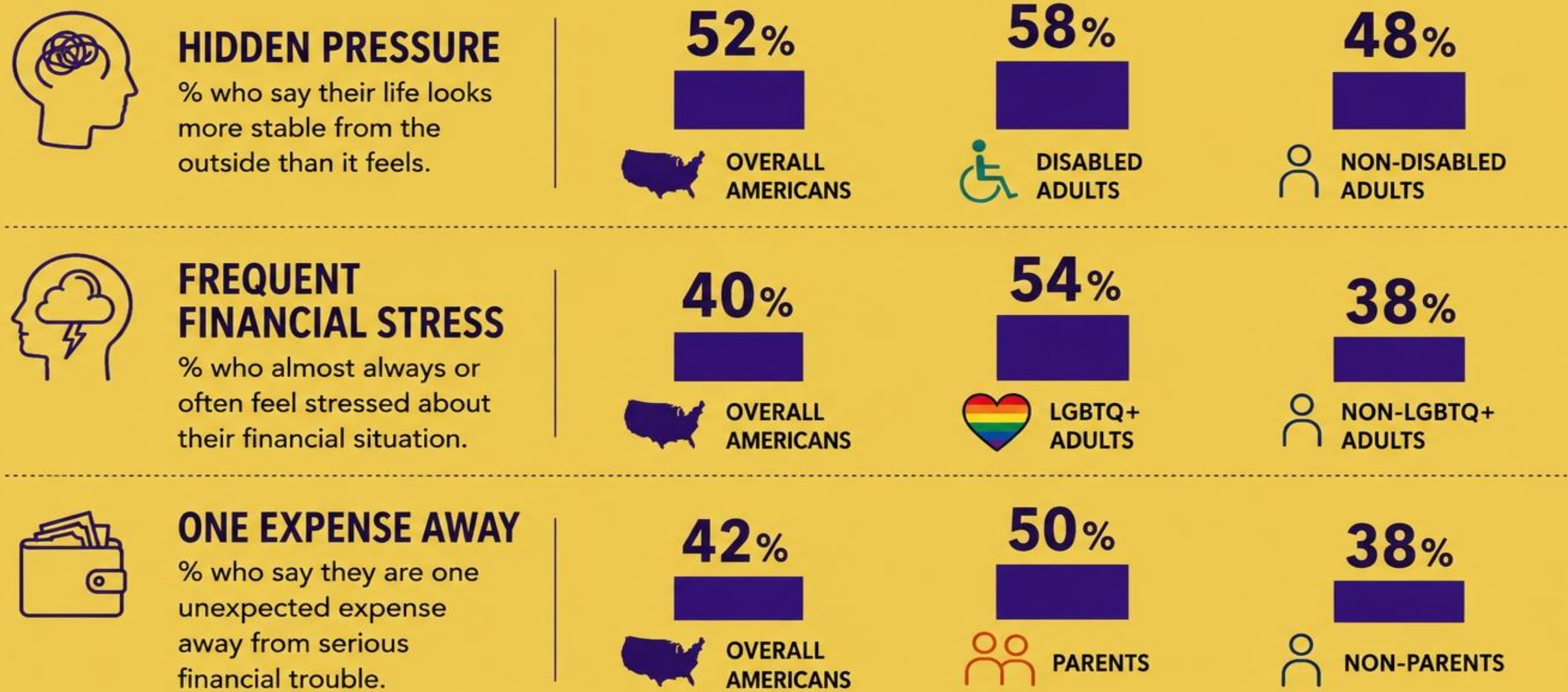
Connecticut



*A truck parked roadside
AZ*

According to the Southpaw *Insights* National STRAIN Survey, Americans are feeling even more stressed than they let on...

National survey findings from *The American STRAIN*



Source: Southpaw Insights' nationally representative STRAIN survey. Fielded with Gazelle Global from 6/11/26-7/6/26. Base: Total, n=1,499; Disabled, n=388; Non-disabled, n=620; LGBTQ+, n=110; non-LGBTQ+, n=898; Parents, n=288; Non-parents, n=720

... but **PRESSURE** and **OPTIMISM** are not necessarily opposites...

National survey findings from *The American STRAIN*



EXPECT FINANCES TO IMPROVE

% who expect their financial situation to improve over the next few years.

53%



OVERALL
AMERICANS

69%



BLACK
ADULTS

47%



WHITE
ADULTS

... and the pressure reaches much further up the income ladder than our traditional categories allow us to see.

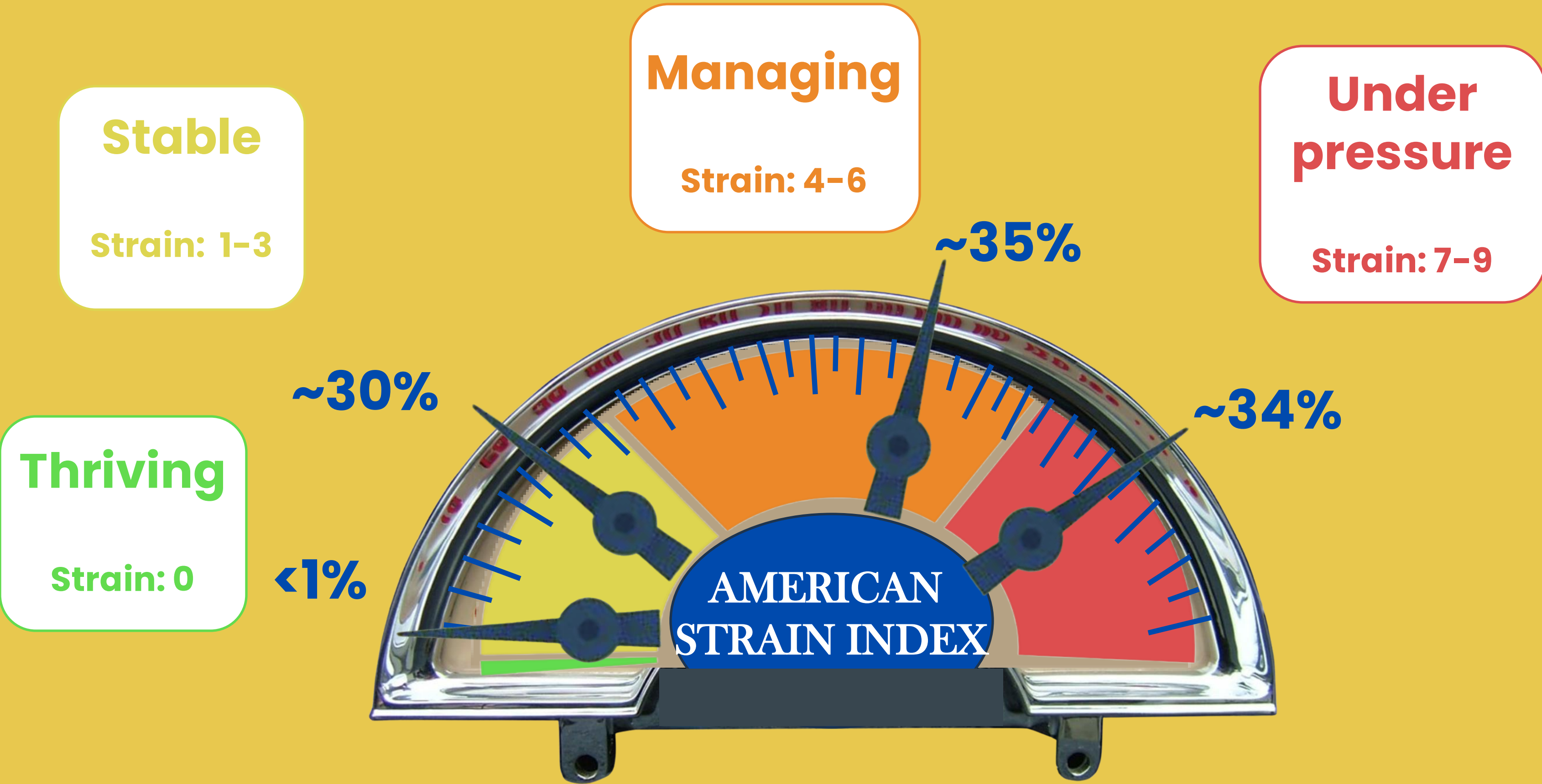


We developed the STRAIN INDEX typing tool to further explore hardships.

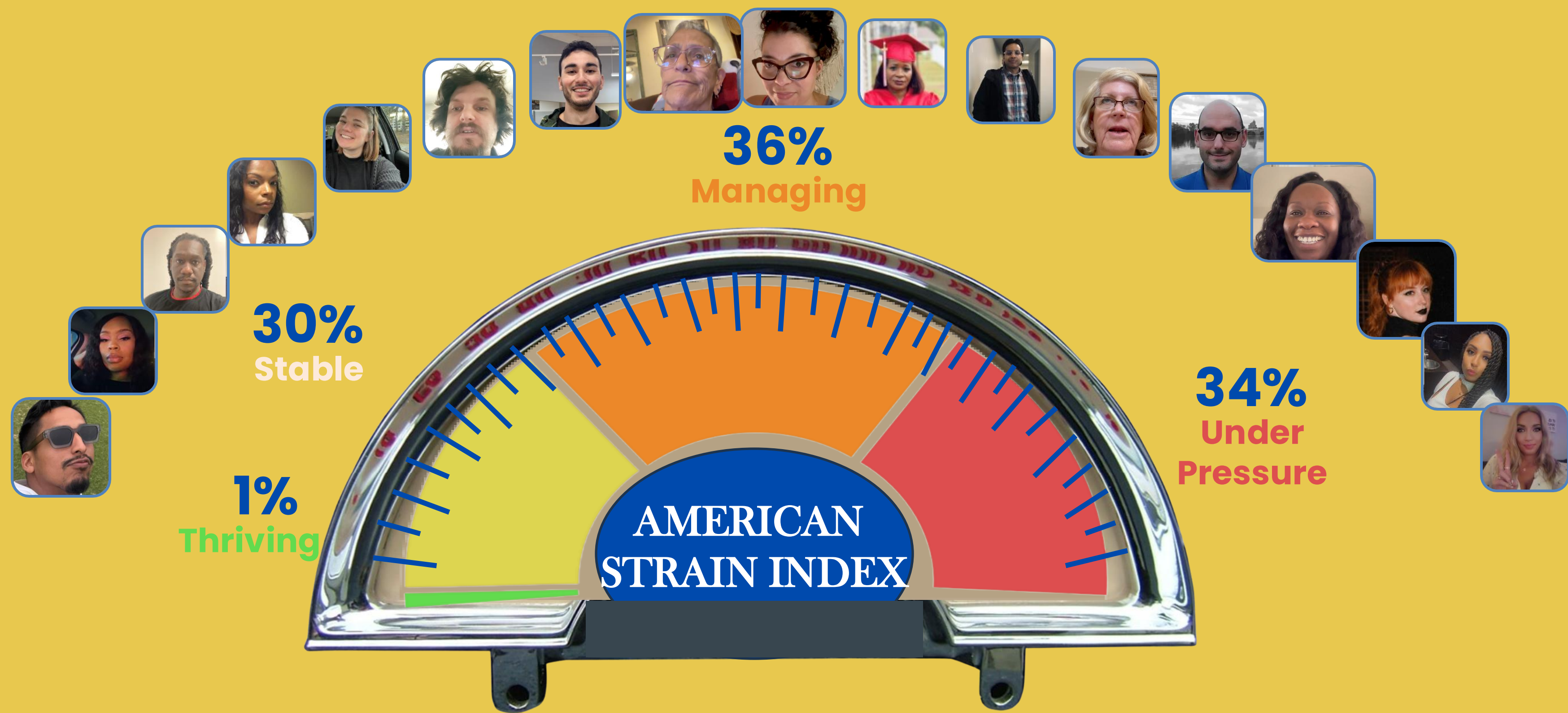
- ☐ Self-describes self as struggling and/or financially stressed
- ☐ Cannot cover \$400 easily
- ☐ Experiences lack of control
- ☐ Agrees with statements...
 - ✓ *"I'm one unexpected expense away from serious financial trouble."*
 - ✓ *"I spend a lot of time thinking about how to make my money stretch and what's worth it."*
 - ✓ *"I've had to find creative or non-traditional ways to make things work."*
 - ✓ *"I rely on other people or informal arrangements to help me get by."*



STRAIN score is calculated by behavioral and attitudinal metrics...



... to give us a more complete picture.





Breaking the Rules



Moderating Rules

- 1. Follow the guide**
- 2. Keep your distance**
- 3. Don't show your cards**
- 4. Always tell the truth**
- 5. Don't participate**

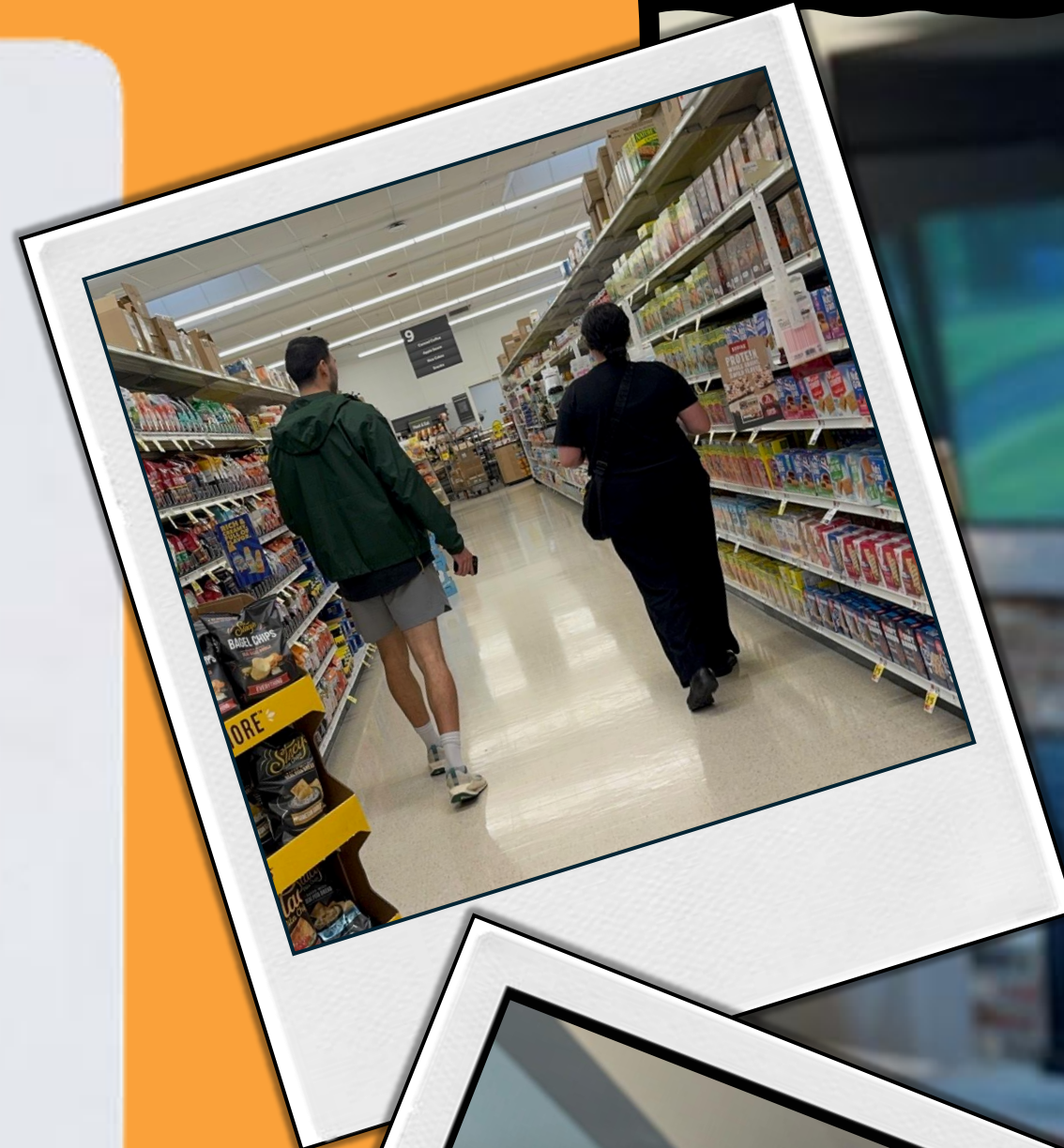


**BREAK
THE
RULES**

Rule # 1

**Follow the
discussion
guide**

✓ Follow
their lead



Rule #2

**Keep your
distance**

✓ Share to
solidify
rapport



Rule # 3

**Don't show
your cards**

✓ Genuine
interest =
curiosity



Rule # 4

**Always tell
the truth**

✓ Share the
version that
will open
them up



Rule # 5

**Don't
participate**

✓ Join in
as
appropriate



**It's not just
about cutting
back...**

**... It's about
making selective
tradeoffs**



Selective tradeoffs **reveal what people prioritize.**



**SPENDS “life savings”
on cat surgery**



**PAYS FOR every sport,
every season**



**DONATES / tithes 10%
of his salary**

Selective Tradeoff #1:

Prioritizing pet
care solidifies
emotional
infrastructure.

"I would describe my finances as being a precipice or like at the edge of a waterfall.

If something happened, - if this guy needed another surgery for eating a plastic treat bag...

I don't know what we would do."



Mike, 32



8
Under
Pressure



Amanda,
30



9: Under
Pressure

"We feed [our cats] really good, grain-free expensive food. We worked that into our budget. They are part of the family..."

[For my food], I don't care about the expiration date. I'll shop at the discount grocery store and just use my eyes. But I can't afford for them to get sick. They can't tell me how they feel. Me, I can handle it."

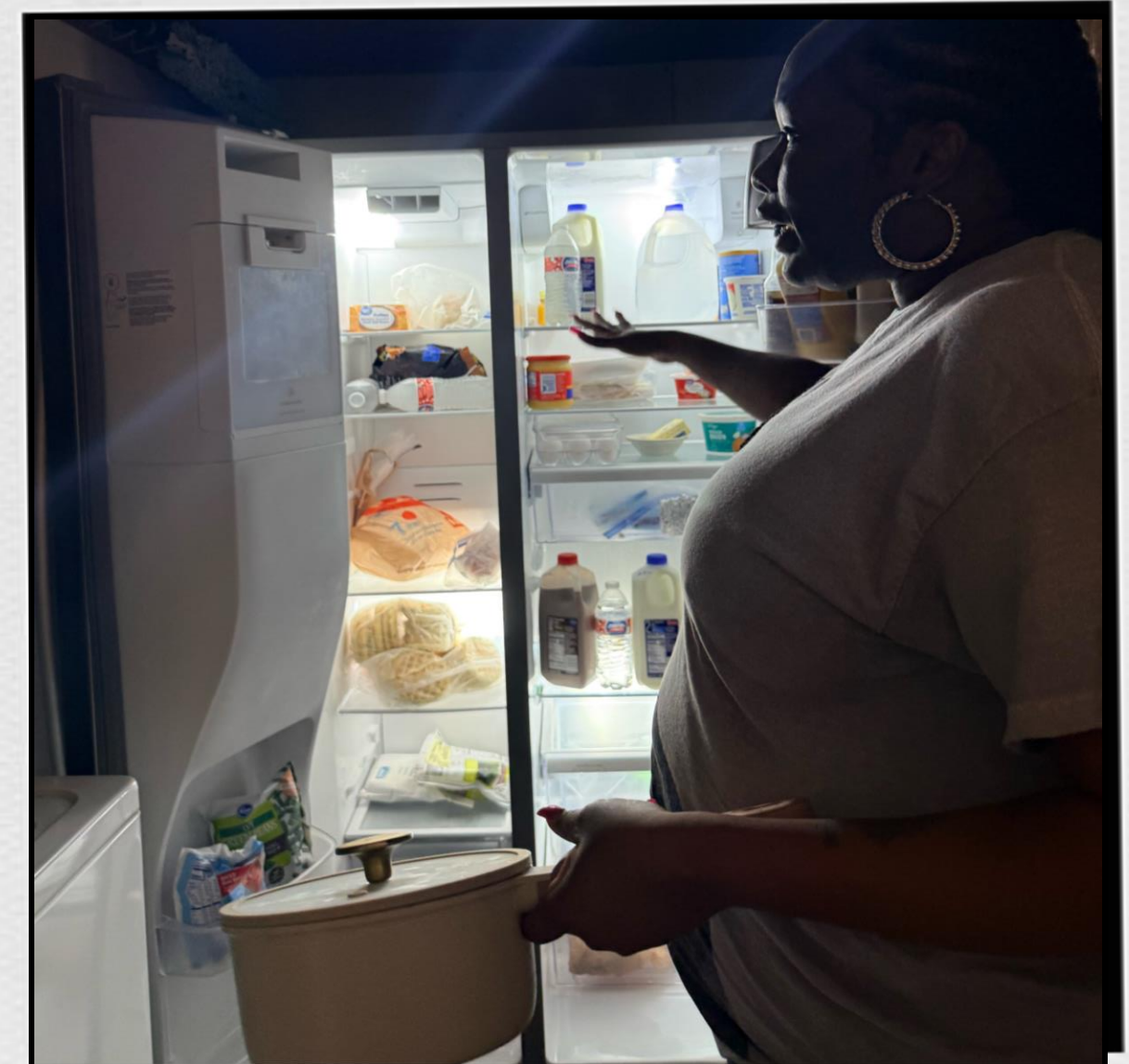
Selective Tradeoff #2:

Youth sport investment translates to safety.

"We don't have the money to do a whole lot of other stuff, but... we'll pay that fee every season... every sport, whatever they want to do..."

I'm going to make sure it happens. I'm raising Black children.

I want to keep them busy and doing something positive. They've been in Little League since they were 5... I do not want them out here a statistic. I do not want them being looked at as up to no good."



**Bianca,
45**



Selective Tradeoff #3:

Giving brings sense of
discipline and
commitment.

"All my resources that I have, all my money, it's not mine. God has given it to me, and so it's only right that I give it back..."

Ten percent of my salary goes to the church or to a friend if they need it. I'm frugal. I'm going to run my car to the ground. I live with a roommate from the internet. I'm not going to eat out. It's all discipline."



**Ken,
29**

**4
Managing**

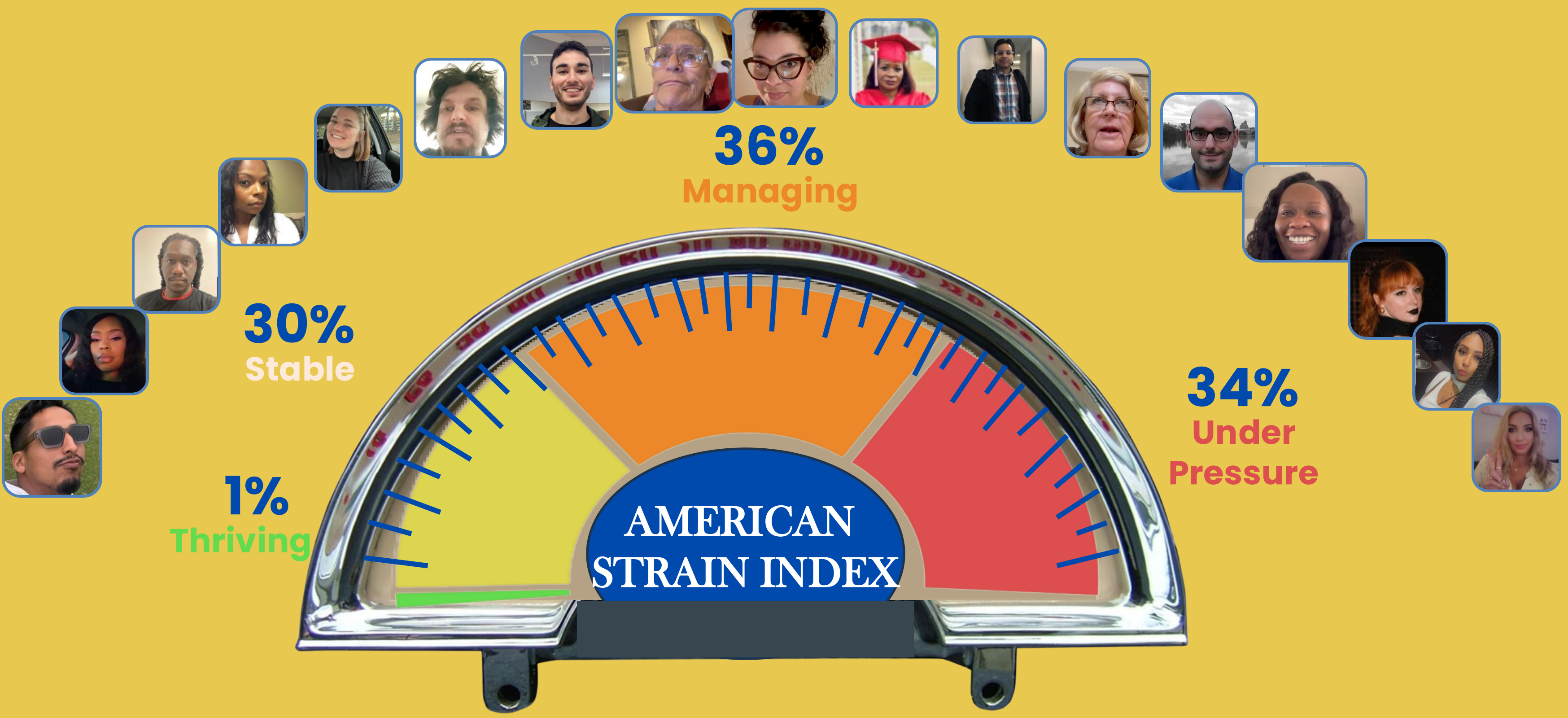


Household income...

**...is NOT a proxy for
capacity.**



Building a new framework got us a little bit closer...





**Being included in data
doesn't mean being seen.**

**The "average" can still hide
people's reality.**

WHAT ARE WE STILL NOT SEEING?



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**Thank you to our valued
partners:**





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Thank you!
Q & A



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