

EPISODE 258

[INTRODUCTION]

[00:00:29]

FT: Hi everyone! Welcome to another episode of So Money. Great to have you here! I'm your host Farnoosh Torabi. Now today's guest is someone for whom I had the privilege of working when I was first in New York City working as a junior reporter at Money Magazine, and there my guest Jon Birger was a senior writer. And so it is with great pleasure that I introduce him today on the show. Jon is the recent author now of the newly published book "Date-onomics: How dating became a lopsided numbers game". He explains the shortage of college educated men for every heterosexual woman out there, what he calls the "man deficit", and it's not that he's just not into you — well there's just not enough of him, he explains.

And in the book Jon further goes on to talk about why this is the case, examining a combination of demographics, statistics, game theory, and good old number crunching. And good news, he offers some solutions for his female readers who wish to get married. Like which college to attend, if you're young enough, where to hang out and where to live in order to meet Mr. Right. In addition to his book, Jon is a contributor to Fortune Magazine, as well as a freelance journalist who's work has appeared in the New York Times, The Washington Post, Time, Barons, Bloomberg Business Week, among many others.

Now prior to his work as a freelance journalist, Jon was a senior writer at both Fortune, and as I mentioned, Money Magazine. You may also recognize his name because he's had numerous radio and TV appearances for this book, ranging from MSNBC, to CNN, to NPR, Good Morning America, and most notably in 2013 the Silicon Valley Trade Group "Always On Network" names Jon a power player in technology business media. So he is a hard-hitting journalist on top of an author of a wildly popular book.

Several takeaways from our interview with Jon: one, the economic landscape behind the dating world today and solutions for women who feel they just can't find Mr. Right. This absurd notion that goes around, we've heard it, you've heard it, you've heard it, of "dating down", right? And

why it's insulting to use that phrase. And the power of the ultimatum; why women who wish to be married should really try this at home, Jon says.

And so without further ado, here is Jon Birger.

[00:02:59]

[INTERVIEW]

FT: Jon Birger. Welcome to So Money! Such a pleasure to connect with you after all these years.

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JB: I know! It's been forever.

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FT: And you've gone on to write this amazing book called "Date-onomics". I've been seeing headlines for this everywhere, which I'm really excited to see it getting such great attention. "Date-onomics: How dating became a lopsided numbers game". Now Jon, you're not someone who typically writes about dating. As I remember, you were somebody who wrote a lot about business and finance and you've interviewed corporate CEO's. What interested you in Date-onomics? Was it the economics behind dating? Or was it dating that was most interesting to you?

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JB: Well as you referenced, I normally wrote about much more boring stuff like the stock market or oil and gas, or things like that. Actually my interest in this topic grew out of the time I spent working with you. Both working with you at Money and then later at Fortune Magazine. As you may recall, the staff at Fortune and later, for me at least, at Money were disproportionately female. And my recollection was all the guys were kind of dorks like me and we were married, or

about to get married. And all the women seemed to have a lot more going for them from a dating perspective, yet they all seemed to be single and unhappily single. And I guess it was a curiosity for me at the time.

And then my wife and I, when we were younger we used to try to play match-maker with some of our single friends, but I think after we hit 30 we just didn't know anymore single men anymore but we knew all these incredible single women. I think, I'd always wonder what was going.

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FT: And so it's not that he's just not that into you, it's that there's not enough of him. Talk about this lopsidedness in the market and how that's impacting the dating scene, particularly for women.

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JB: So it basically goes back to college education. So the last year in the United States, more men than women graduated from college was 1982. And basically every year since, women have been out-pacing men in terms of college graduation by a bigger and bigger margin. So last year, about 35% more women than men graduated from college, which is essentially four women for every three men. And what's happened is over the past 10 plus years is this lopsidedness in college graduation has spilled over into the post-college dating market. So nationally you now have about five and half million college grad women aged 22 to 29 versus about four million college grad men aged 22 to 29.

And obviously none of this would matter if we were all a bit more open minded about who we were seeking to date and marry, but over the past 50 years Americans had become less and less likely to date and marry across educational lines. In other words, college grads tend to marry other college grads.

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FT: Right, or I get letters from women who say, "I have a masters or PhD and I wanna find my equal, meaning my academic equal." And so this book not only talks about the landscape and the numbers, which are very compelling but also which I love, you talk about solutions. So for women who are interested in monogamy and relationship and marriage, and let's be hones, some women are not.

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JB: Absolutely. Yep.

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FT: But for those who are, you have some solutions, including maybe it's about changing your geography? Maybe it's about, if you're young enough, changing where you go to college? And then would talk about that you should embrace the power of the marriage ultimatum. What does that mean?

[00:07:01]

JB: Well you know, there's a familiar saying in business and politics, I'm sure you've heard it before, that you should never make a decision before you have to. And I think that's advice even my dad gave me way back when. But for men who are dating, if men sort of think that way, what's the incentive for a man to settle down and get married if they can keep their girlfriend as an option while continuing to survey the field. In some ways that's a rational choice for them, given the state of the dating market.

So the value of an ultimatum is it creates artificial scarcity in otherwise abundant marketplace, it makes you fear losing what you currently have. And I think it doesn't just working in dating obviously. It works in business, it works in politics, it works in diplomacy. And there's no reason if it works in every other aspect of life that it couldn't or shouldn't work in the area of romance and dating as well.

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FT: I wanna go back to what you said earlier about being more open-minded about who we date. And for women who are very accomplished who go on to achieve not just a bachelor's but perhaps a master's and then they become entrepreneurs. This idea that telling them you should date someone who never went to college, they see that as "dating down". How do you get over that stigma? What do you see to a woman who has that mindset?

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JB: Look, I'm not telling anybody who to date. I'm just saying be open to the possibility, which I think is different. And I will say, for there's a little bit of a — this isn't just conceptual for me because my wife and I have good friends, she's an Ivy league educated teacher, he's a working class guy, they've been married 20 years, they're great parents, they're a great couple. And the whole notion that this woman "married down", I just find offensive because this is a great guy and they're a great partnership.

So I just want to preface this because for me this is not just conceptual. But again, I'm not telling women or men for that matter, who to marry or who to date. I just think for me being closed-minded about dating doesn't really cost them in a dating market sense just because the supply of college grad women is so fast. For women, being unwilling to even consider dating working class guys doesn't just make it statistically more challenging for them, it gives way to much leverage in the dating market to the college grad men.

[00:09:54]

FT: Right. And I also echo what you say about that being insulting to say you're dating down. And in my book, "When She Makes More" I talk about this precisely, that for women too, if you're gonna go on to run your own business and perhaps be a high level executive or just make significantly more than your partner, as many women are these days, sometimes you need balance in your relationship. If you marry a type A who's just as "ambitious" in that area as you, it's gonna be hard when it comes time to negotiating your time together, managing your family. And so, I can speak to this personally, in my family I make more than my husband, I'm more educated than him, but it works beautifully. Because he has strengths that I don't that I

actually need more than anything else in my relationship. Such as emotional intelligence, and he has a lot of flexibility in his time at work to be able to help us support raising our kids. So I think this is the new normal and your book really does a great job of laying out the territory for us.

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JB: Thank you.

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FT: Alright Jon, let's shift now over to the So Money questions and so I wanna learn more about you, the man behind this book and being that you've covered the financial landscape for so long. Curious to hear more about your financial perspectives and philosophies, starting with the first question, which is what is your financial philosophy if you had one? A money mantra?

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JB: Well I'm probably more conservative and more plain vanilla than I should be or could be, and actually in some ways this is echoing what you just said, this is because of my wife. My wife is a partner at a law firm, she has a million conflicts of interest business because of corporate clients. So I can't invest in a lot of individual stocks without her having to go through a whole complicated disclosure process. So I tend to invest mainly in mutual funds and things like that, not because I'm disinterested in individual stocks, but just because that's the way it is.

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FT: You'd get in trouble otherwise.

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JB: Right. I'm trying not to get in trouble either with my wife or her firm.

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FT: But you know, I often hear on this show that boring is best because you can't actually beat the market as some people think, foolishly. And if you do, it's luck, it's dumb luck. So maybe that's a good thing?

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JB: You know I do think I remember when my wife was a federal prosecutor many years ago, the U.S government had a very, very plain vanilla retirement plan with like three or four mutual fund options. There was a money market fund, and a bond fund, an S&P 500 fund and I think a [inaudible] fund. And with those four choices, my wife's retirement fund consistently beat my retirement fund in terms of total return. And as you may recall, the Time Inc. plan had about a hundred different funds that you could choose from. But her plain vanilla plan always seemed to beat mine.

[00:13:13]

FT: Yeah, sometimes less choice is better. Take us back to childhood Jon, I don't even know that much about you as far as where you grew up and maybe share an anecdote of your first financial memory? Sometimes guests talk about the lemonade stand they opened or it's the allowance that they had or when they wrecked their car when they were a teenager and you had to pay for it. So what would you say if your earliest memory of money that ended up teaching you a lot about money, even now as an adult?

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JB: Well I grew up in the Boston area, suburban Boston. My mom was a homemaker, my dad was a chemical engineer who was in the plastics business so there are all sorts of Dustin Hoffman jokes in my home, and plaques. My dad was always very, and still is, both interested in investing and very involved. So he had a broker who he would check in with every day. And he was, the broker, I may have only met him once or twice, but he was always on the phone with him. Early in the morning, or in the evening, or after my dad retired during the day time. And I

guess my memory from this is that my dad, even though he had a financial person who he trusted, he was never hands-off. He never let somebody else make the big decisions. I think that is something that rubbed off on me.

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FT: Do you have a planner now as you and your wife manage your finances? I think you have twins too, right? So they're...

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JB: We have twins and a younger 10 year old as well. I don't have a planner, I've always — I have a friend from college who I always think one of these days I'm gonna let Felicia manage our money, but it just — I think because of inertia I haven't gotten there yet, not because I'm committed to doing it myself.

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FT: Well you're busy promoting a book, you've got lots going on.

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JB: I think it has more to do with the kids than the book.

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FT: [Laughs] Well, share a failure now with us Jon. Oo failure! So we talk about failure a lot on this show, not just because I like to make things dark and gloomy, but because we hopefully will have a lesson to share in that story. And so what was the craziest thing you ever bought? The dumbest move you ever made? A failure of sorts that you think is worth sharing to teach others, "don't do this at home!"

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JB: Well I don't know if this is a failure, but I did buy a house in 2007 [Both laugh]. A big suburban house in 2007, so the timing of that was not great. And honestly I covered real estate at the time and I was very skeptical of the whole notion of a real estate bubble, which even if that hadn't been my point of view, we needed a bigger house so we probably would've gone ahead and done that. But we certainly ended up buying a bigger house at the absolute worst time in the real estate market.

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FT: And you still live in this home? So perhaps the market has recovered enough you have equity now?

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JB: [Both laugh] Yeah we still live in the home. Let's just say I was keenly aware of the decline of our house's value in the few years that followed.

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FT: Oh man. Well fortunately you weren't too in over your head. You could still make the payment and you lived to tell the story.

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JB: Yeah I mean the good news is I was able to, on a couple of occasions, refinance our mortgage. So I kept being able to get better terms on our mortgage even though the value of the house kept declining. So that took some of the sting off it, I'd say.

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FT: So I think this, today — no tomorrow? The Fed is meeting. We're recording this — listeners, everyone — we're actually recording in early September and I believe the Fed's meeting and

they're gonna be raising rates, that's the word on the street. So if anybody is eager to refinance or buy a home, not to say rush to do it now, but keep an eye on the market. I certainly am cause I have to refinance soon and I'm not looking forward to it.

So Money... Yeah go ahead.

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JB: I've been following dating so much over the past years.

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FT: You haven't been following the...

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JB: Yeah the Fed is a little bit off my radar at the moment.

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FT: That's probably a good thing. [Both laugh] So Money moment, Jon, a time in your life when you had a financial win. Like okay so you bought the house in 2007, that at the time felt like a failure. What would you say was your greatest accomplishment financially speaking?

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JB: I mean I'd say back when I was buying individual stocks I remember buying both Cisco and Microsystems at the right time. That probably had to do with dumb luck than sheer brilliance on my part. But back when I was buying individual stocks, even if the dollar amounts weren't huge, there is something really satisfying about picking the right stock, even if we're not talking about huge amounts of money. I do think that he can get the taste of picking the right stock or picking the right mutual fund, it can kind of motivate you to learn more. I feel like that was the case for me. I don't know if it's been that way for you as well?

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FT: Well like not, sort of like you, I've never really had a portfolio that was big on individual stocks. In a few cases. I did definitely buy some financial stocks in 2009 [Laughs] which did well for me. That was kind of the only time that I dabbled in individual stocks. And largely I didn't because I was working at TheStreet.com and we had a bunch of I guess legalities that prevented us from doing that, especially since I was very, at that time, immersed in covering the stock market and talking to Jim Kramer every day. So I just kind of stuck with the mutual funds.

I know what you mean; you pick a stock and it does well, but it's kind of akin to like being in Vegas and doing really well at the Black Jack table and feeling like, "I'm gonna go for the next round," but as much as you think you have strategy, a lot of it is just also luck.

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JB: Yeah but maybe I'm kind of, in some ways I'm always motivated by fear so if you buy stock that does well, the trick is to figure out when to sell and usually I sell too early. I think for me, having a stock with big gains built in motivated me to research it even more. So I had a sense to when it was time to pull the plug.

[00:20:25]

FT: Yeah. As Jim Kramer used to tell me, pigs get slaughtered. So when you start making money you gotta start taking some off the table.

What's your So Money ritual, Jon? A financial habit? A behavior that you do regularly that you think really does help you maintain a clear picture of your finances? Helps you just keep your ducks in a row.

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JB: Well when it comes — once upon a time with stocks and today with mutual funds, I'm kind of wonkish and I like reading the annual statements.

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FT: Really?

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JB: Yeah I do because every once in a while with a mutual fund — normally if you go on Yahoo! Finance or one of these other sites, you only see the top 25 or top 10 holdings. I'm always curious what the smaller new holdings are because obviously those are kind of the newer ideas or it seems like frequently they're newer ideas. So I'm curious about the smaller holdings, and every once in a while you won't just have an obscure smaller holding, but you'll find some guy who is actually shorting stocks kind of at the low end of their portfolio. To me those kinds of odd ball investment moves intrigue me.

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FT: Well just a side bar here for a moment Jon, as a journalist, what peaks your curiosity? What makes you go, "Hmm, I wanna explore this," and can you give an example of when that curiosity led to a big story that was even bigger than you thought?

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JB: Can I talk about the book in this first concept?

FT: Yes, absolutely.

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JB: I mean so with Date-onomics there was this big question. I'm interested in big questions that seem like everybody should be thinking about or should know the answer to, but nobody —

either people don't understand or don't answer correctly. So when it came to dating I just knew all these women who just assumed it was their fault or figured maybe the problem is New York City itself, as opposed to something more demographic in nature. So in terms of this book, I new so many women who believed they were going about it wrong, they were buying all these dating books that basically told him them, "Well if you follow these 20 simple rules, not so simple rules, you'll meet Mr. Right." But it didn't — the advice books, and the strategies, the moms that talk with some of these women bout how to meet your guy. It never seems to work, and I was just curious whether this wasn't a strategic problem, whether there was something more scientific, more demographic going on.

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FT: And there certainly was. Do you consider yourself now a dating expert?

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JB: Well I'm certainly not a love doctor or I'm certainly not a dating coach. But occasionally in this context, people will ask me like very micro-ish questions about, "Well I've been dating this guy for two years, how do I get him to love me or commit? Or treat me better?" I can't really answer that question. I mean I do have more macro thoughts, and we referenced this a bit earlier about if things aren't going well, some strategies you can employ. I mean moving geography, moving from the East Coast to the West Coast, that doesn't really work if you're 45 years old and you have a life in New York or Boston. But if you're about to graduate from college of it you're just starting out and you have more flexibility, certainly for women in cities like San Jose, California or Seattle, or Denver, the numbers are more favourable in places like that.

[00:24:31]

FT: It's true. I've lived in New York for now over 10 years and I meet more couples, happy couples, that met outside the city, or one was living here and the other was — they maybe had a long distance relationship for a while. So it is tough to meet, I think, your soul mate in New York City. Not to mention, because forget the lopsidedness of the genders, but it's really also I think people are so focused on work, work here — generally speaking — that they don't really allow

themselves the time to dedicate to dating in a really, in a serious way. And I don't think Tinder is serious, you know? If you're on Tinder that's not really — I dunno. Maybe I'm just old Farnoosh, you know? Talking down from her married stoop.

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JB: Yeah I absolutely agree with you about Tinder, although I will say, this notion that Vanity Fair put out there that the hookup culture didn't exist before Tinder arrived three years ago. To me that's kind of nonsensical.

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FT: Yeah.

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JB: But one sort of little curiosity that did emerge from the number that you're listeners might be interested in is that the suburbs actually tend to have better ratios of single men to single women from a women's perspective than city centres do. Which you never would expect because you'd think all the guys in the suburbs would be varied, but in fact the dating numbers for women would be better in the suburbs than they are in the cities.

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FT: That's counterintuitive because you think that's where somebody goes when you get married.

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JB: Right, it's totally counterintuitive. But I think what's happening, and this may sound plausible, is that men are actually more willing to commute for work, and men are more into having, into owning property and owning open space for whatever reason. And I think this is why you see men being more likely to live along, live the single life in the suburbs than women.

[00:26:44]

FT: Wow. Wow, wow, wow. This is a lot to take in, but I think just really a great time for this book.

Let's do some So Money Fill in the Blanks Jon. This is the part of the interview where I start a sentence and you finish it. We really get to get into your inner thinking.

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JB: Uh oh.

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FT: Yeah, so brace yourself. If I won the lottery tomorrow, let's say \$100 million, I would ____.

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JB: Buy a beach house in [inaudible], Rhode Island.

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FT: Very specific.

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JB: Well we were on vacation there and I loved it. So Taylor Swift has a big on a hill just over looking the beach. And I wanna live right next to her.

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FT: Oh well now we're getting to the truth. Okay!

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JB: [Laughs] Well you should see her house, it's amazing!

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FT: [Laughs] The one thing that I spend on that makes my life easier or better is _____.

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JB: Starbucks coffee? How about that?

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FT: Yeah, I got some Starbucks this morning and it did make my life a lot more alert.

My biggest guilty pleasure, that I spend a lot of money on, is _____.

[00:27:52]

JB: Spinning.

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FT: I knew you were gonna say that!

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JB: Yeah, I'm kind of — I've become like a midlife fitness convert and I spend an enormous amount of money at places like flywheel or my gym, Equinox. There are worse things you can do with your money than that, but I probably do spend too much money on it.

[00:28:16]

FT: So SoulCycle is about to go public. Do you think that this is just a hype? I mean you're gonna be a little bias, but as from like a financial journalist standpoint, what do you think about these boutique gyms that are charging you like \$35-\$40 per class? Does it have a longevity?

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JB: Well I've taken a couple SoulCycle classes. In terms of the way they're choreographed, they're just not for me. I think some people love them, some people don't. I just happen not to like them. However, the giant financial nerd that I am, I did actually read these SoulCycle [inaudible], and their finances are incredible. This is not one of these startup that hopes to maybe someday make money. Their profit margins are fantastic right now. Now I don't know for sure whether that's gonna keep up, but the business model certainly looks really scalable because it looks like every one of their studios is making money and they have very little debt. And the sales of SoulCycle merchandise seem to be increasing so I mean just as a business right now, it's a really good business. Frequently when you're buying startups, you're not really buying the current business, you're buying the hope and the promise of something to come. But right now this is already a really good business.

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FT: Yeah I believe their profit margin is something like 30%.

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JB: It's incredible, yeah.

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FT: Which is unheard of. Alright, thanks for that little mini sidebar on SoulCycle. Very interesting I have to say. I'm also kind of nerdy in that space too.

One thing I wish I had known about money growing up is ____.

[00:30:08]

JB: I guess I wish I'd known how much the value of new cars depreciate. [Laughs] Because I'm at a point now where I will never buy a new car again. I'm only going to lease. But when I was younger I believed buying was the better way to go. But now I've learned my lesson and actually, have you ever done anything on your podcast or your website about Carfax? Do you know that service?

[00:30:38]

FT: I haven't but I know the commercials really well. "Show me your Carfax", yeah.

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JB: Okay so we had a minivan that we'd owned for a long time that we recently sold. And we'd only been in one accident and somebody, while we were waiting to pick up our kid, clipped our sideview mirror. The insurance took care of it and fixed the sideview mirror. But when it came time to selling the minivan because the Carfax report showed that we'd been in an accident. In other words, because this mirror thing had happened, the resale value of the car was about \$1,500 lower just because Carfax showed that the car was in an accident. And this kind of reinforced to me that you're better off leasing because there were just so many things, rational and irrational, that can reduce the resale value.

[00:31:31]

FT: Yeah that's so irrational because you got it fixed. You got it fixed.

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JB: I got it fixed, right!

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FT: Oh my gosh.

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JB: Yeah, yeah.

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FT: Well I just took my car in to the service centre today because I accidentally hit a steel dumpster in Williamsburg as I was trying to parallel park. I've never been in any kind of somewhat collision. Nothing. I've never had to use my auto-insurance. Took it in to Toyota today and I'm waiting for my estimate, so wish me luck.

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JB: Do you lease or own?

[00:32:02]

FT: I own, but you know, again like I feel like being someone that has covered personal finance for so long, leasing has always been this thing that only stupid people do. Like, "Oh you just want that fancy car every three years. It's just basically, it's a perpetual car payment, you wanna buy a good car and drive it into the ground." And so you're not really in that camp anymore.

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JB: Yeah I just don't think cars hold their value that well. Now maybe that's something wrong with the resale market because I've sold cars that were in really good condition and I loved, and I thought should've been worth more than they were. But for whatever reason the market is what the market is, and the resale value for a used car is just not that good. So I'm at a point now where, unless something changes, I'm only going to lease going forward.

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FT: When I donate money, I like to give to ____ because ____.

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JB: I've given to Doctor's Without Borders, I've given to the Red Cross, my temple that I belong to, Brown University where I'm an Alum of. I can't say that I'm, like I have a whole strategy. I'm probably one of these people who phone appeals work really well on because I don't have any philanthropic strategies so if somebody catches me at the right time I'm probably more likely to give.

[00:33:47]

FT: I'm kind of like you. I remember after Hurricane Sandy, our neighbor just knocked on our door and said, "I'm a principal at P.S whatever, and we have a lot of displaced students and we're doing a Kickstarter to raise money. Could you please share it on your Facebook wall?" And I said, "Well how much money do you need?" "Oh it's like \$1,200." And just that day I was thinking, "I really wanna dedicate some money to this cause. I already did Red Cross. How else can I do this to make a direct impact?" And literally that day I told the universe, and she came knocking on my door, didn't even ask me for money. She just wanted me to share it on Facebook, this campaign. And I just wrote her a check right then and there, and that's kind of been my MO when it comes to donating.

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JB: And particularly if it's a good cause. It's hard too with friends. Circling back to the spinning, I have a lot of friends who do Cycle for Survival, which is a cancer fundraiser that the health club Equinox does. When people ask me to sponsor them, I just have a hard time saying "no" because it is a good cause.

[00:34:54]

FT: It is, yeah. For sure. Okay last but not least Jon, finish this sentence for us: I'm Jon Birger, I'm So Money because ____.

[00:35:02]

JB: I'm So Money because I just finished my first book? I dunno! [Laughs] Does this have to be a financial answer, or?

[00:35:14]

FT: No it doesn't have to be. It's kind of whatever you want it to be. It's kind of an expression of your bad-assity, and it could be financial bad-assity, but it could also just be your overall "why you feel great about who you are". It's bragging!

[00:35:30]

JB: Well I'm fairly proud of my new book "Date-onomics" just because I think it's a good book, but because three years ago I wasn't sure whether I had the stick-to-it-iveness to commit to a project with such a long gestation period. As a journalist, we kind of get used to changing. You do something new every week, or as a daily journalist every day. And I just wasn't sure if I had the willpower to stick with one topic, one project for two to three years. So at least I proved something to myself there.

[00:36:06]

FT: Absolutely. Everyone, check out Date-onomics.com. Jon Birger, thanks so much. It was really nice to connect voice to voice after all these years.

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JB: Thank you Farnoosh.

[END]