

**EPISODE 1400**

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**FT:** So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1400, the cost to loneliness and how to drive meaningful connections in today's world.

***UT:** Contribution is one of our basic human needs because when we give of ourselves, it makes us feel like we matter. Like what we are doing, we are contributing. We're actually making a difference."*

[INTRO]

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**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Our topic shifts today to a huge what's now being called an epidemic in our country, loneliness. More than 60% of Americans suffer from this. It is the fastest growing epidemic on the planet, and it often goes unchecked. So today, we're going to explore loneliness and its impact on our wellbeing, including our financial wellbeing.

Our guest, Unni Turrettini, is author of *Betraying the Nobel: The Secrets and Corruption Behind the Nobel Peace Prize*, as well as the award winning book, *The Mystery of the Lone Wolf Killer*, where she explores a mass shooting tragedy in Norway and what it teaches us about loneliness. Unni has law degrees from Norway, France, and the United States. She spent nearly a decade in law and finance before becoming a full-time author, speaker, and facilitator.

So we talk about how loneliness and disconnection have more than just health ramifications, but they deliver financial problems as well, the difference between being alone versus lonely, loneliness as a state of mind versus just being in a really bad and tolerable situation, and remote work versus hybrid versus in-person work. Which one of these approaches is best for mental health and supporting connection? Here's Unni Turrettini.

[INTERVIEW]

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**FT:** Unni Turrettini, welcome to So Money. It's so nice to reconnect. It's been years since we had coffee. I think it was in the Financial District in New York City, pre-pandemic, the before times. How are you?

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**UT:** Farnoosh, it's so good to be here and to reconnect with you. I've been following you through all these years since we met, and it seems like it's been forever because our world has changed, right? So much since these years before the pandemic, the booming years, right? Then just every everything just sort of, yeah, changed.

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**FT:** We should mention you are across the seas. Tell us where you live. I think that's always cool when we have an international guest.

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**UT:** Yeah. So I live in Oslo, Norway. I'm Norwegian by nationality, but I feel like a global citizen. You know this. I'd lived for a long time in the United States. I also lived in Paris, France, and then in Switzerland. My husband is a Swiss, and our kids are multinational. So I feel pretty International.

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**FT:** I love it. So appropriate for you and I to be talking about connection, which is the opposite of loneliness. You and I connected many years ago, as we mentioned, through a mutual friend. You mentioned the pandemic. So much of our lives changed, obviously, during those two years.

In many ways, we're still experiencing the pandemic. It accelerated a lot, if you're looking at it from like maybe a business perspective. For businesses, it was an acceleration of transitioning to technology going digital.

As far as human beings are concerned, though, I think it accelerated what was already happening beforehand, which was this movement towards loneliness, right? Would you agree that the pandemic was in some ways a catalyst for a heightened level of loneliness in that while we were all isolated, so there was that physical component? Yes, we had the Internet. Yes, we were digitally connected. But maybe we could start there and just talk about how the last few years have really brought us to this point now, where people are calling loneliness an epidemic, particularly among the Gen Z and, I guess, millennials.

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**UT:** Yeah, absolutely. I want to start with the fact that we know that loneliness was a big problem even before the pandemic. The US Surgeon General, Dr. Vivek Murthy, has called loneliness an epidemic. He started calling it that already back in 2017. So it's been a problem but, of course, enhanced by the pandemic and social distancing too. So there you have the – The pandemic really disconnected us physically. We weren't able to see people in person. A lot of us were not able to visit our friends or family. It was really hard for a lot of people.

A study by Harvard shows that 60% of workers feel that their social relations have worsened during the pandemic. The statistics from Cigna, the Cigna US loneliness index, shows us that three out of five American adults are struggling with loneliness today. So the numbers are definitely higher now than they were before the pandemic.

Now, I think one of the reasons why loneliness was such a big issue even before the pandemic is that a lot of us have struggled with loneliness without necessarily being aware that that's what it is because we have people around us. Most of us that struggle with loneliness were social beings. We have family. We have friends. We have colleagues. But the quality of those relationships were not necessarily what we needed to feel fulfilled. That's a distinction that – In addition to that, the pandemic with the social distancing just really enhanced that feeling of being all alone in the world. So I think that's a good place to start.

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**FT:** Yeah, and this differentiation, this distinction between being alone versus loneliness. We're not alone. Who's alone? You can walk out of your house and quickly be in a crowd. You can be on the Internet and join a club or a group or a Facebook group. Wherever you go on the Internet, there's somebody else. Yet loneliness is more than just the physicality of it. Actually, it has nothing to do with the physicality of it.

Expand on that a little bit more for us because I think it's so true, and maybe the pandemic was an awakening to the fact that we have some relationships we don't actually need or are not a value to us. The pandemic really put things in perspective.

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**UT:** Yeah, absolutely. It really made a lot of people think, and that's what we're seeing in the workplace also right now with the great resignation. So many people – Actually, 40%. This is what's – McKinsey did this global study last year in 2021, where they found that 40% of all people, of all workers, are considering either quitting their job or changing to a new job. When we're talking about quitting, it's really life-changing decisions, right? People are just leaving and not necessarily coming back to the corporate world at all, just doing something completely different.

That's where we're seeing that our values are changing. I'm hopeful, Farnoosh, because I'm hopeful that it is for the better, that we are making wiser choices and decisions for ourselves, that it's not only this sort of life where you struggle and strive and work so hard. But your relationships are suffering. Maybe we can find a balance where we can be in relationship and really connect with other people and also mostly with ourselves. Like reconnect with ourselves and reconnect with other people, have more meaningful connections so that we can be more productive and be more fulfilled also in our professional lives.

Because, I mean, of course, we cannot stop working. Most of us actually have to make a living. So we have to be able to do the two. What I find really interesting is how the connection part is

so important, Farnoosh, for our professional success as well, whether you are an entrepreneur or you're working for a company.

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**FT:** Let's hold that thought. I want to get into later in the show your advice and your insights into the future and some of the realities that we have to square in some ways. We want more connection, but a lot of us don't want to go back into the office, right? There's this resistance to go back to work. I just want to get your thoughts on a lot of that stuff in a minute.

But, Unni, your arrival to this area of thought leadership, you mentioned a lot of statistics and studies. But you yourself have done a lot of research and spent time exploring loneliness. Tell us how you arrived at this topic.

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**UT:** Yeah. Oh, that's a – I love talking about that. It started for me back in 2011 when we have this horrific incident here in Norway, where this 32-year-old man blew up the Government Center in Oslo, got away, drove to this – Got to this island outside of Oslo and started shooting at a teenage summer camp. In just a few hours, he killed 77 people in one day, most of them teenagers. That was such a blow to my country and the world.

I remember watching CNN. I was living in Switzerland at the time, and it was just such a huge shock and grief. For me, when we discovered that this was not like a terrorist attack, this was not a foreign group of people attacking Norway, this is one man, and he grew up in my neighborhood, looked like me, could have been my younger brother, that's when I really – And had no history of violence, no criminal record. This was so out of the blue.

I went on a mission, Farnoosh, to find out how can this happen. What happened in this case? I started doing our own research because I didn't find the answers in the media, and I was following his trial, and I just couldn't get the answers that I was looking for. So I started doing my own research, and I contacted a lot of experts, including the FBI, and had a wonderful

collaboration with a former FBI profiler who wrote the foreword to my book, *The Mystery of the Lone Wolf Killer*.

I studied hundreds of similar mass killers, mass shooters around the world and what I found – My goal was really to – If we can understand them and look and see if there are warning signs that we can all be aware of, then maybe we can prevent the next shooter. So that was my goal. What I found, Farnoosh, what was really so fascinating to me was of all the warning signs that I found, the one thing that really stood out for all of them was loneliness, was this feeling that I don't belong in our society, in our – I just don't belong. There's no place for me here.

I knew that feeling. That was something that I had felt as well, the pain of that. I grew up moving a lot as a child. My father was an engineer, and we moved around, changing cities and places within Norway. I always felt like the outsider. I spoke the wrong dialect. I never wore the right clothes. I was always the outsider. So I knew that feeling.

Now, of course, this is an extreme. The killers, these mass killers, that's the extreme results of loneliness. But I think that all of us can relate to this pain at some point in our lives, feeling that you don't fit in, that you're excluded, that you just don't – That you're not right, that there's something wrong with you. That there's – You would like to feel more secure and confident in who you are and where you show up, even in a room of people at work or wherever.

That's when I really started after my first book was published, and we met. That's when I really started digging into the whole loneliness aspect because I was curious as to my own process. Like how did I get out of that? Because it was a vicious cycle that kept following me around. Even though I had a career in law and finance, I had lived in numerous countries, I always knew how to make friends, I have social skills, but I could often feel this sort of feeling of being unfulfilled.

For me, I think the turning point was a few years later, when I was – I was at home with my two small babies at home, and I quit my job to be home with my family. I have a great husband. I have two healthy kids. I have everything that I ever wanted, right? I remember feeling empty and bored and just completely unfulfilled. I felt such shame in admitting that to myself because who am I to complain? I have everything that I need. I had the financial security. I had a great

family. I had left a career that I loved that I could always go back to. I had everything. Why was I still so empty and unfulfilled?

That is a sense of loneliness that a lot of people are struggling with but are not aware of. It's this emptiness, and it's important to be aware in order to change that. But that's really part of my whole story with loneliness is from this extreme result of mass shooters and mass killers to our everyday disconnection. That has been my mission in the past few years is really figuring out how do we get out of that and what can I do to help people who struggle with this to have more fulfillment in their lives and also be more successful. Because unless we feel belonging and connection, we are putting a lid on. We're limiting our own success as well.

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**FT:** To hear you describe some of the signals of loneliness, some might experience that and think, "Well, maybe I'm depressed or maybe I'm burned out." How do you actually pinpoint loneliness where you can differentiate it from another kind of – I don't know. Is it even a mental illness? It's not, right. But sometimes, it can dip into that, where you had sort of the lone wolf killer. I think he was lonely, but he also was not well, like health, like mentally, right? So where is that line drawn? Where do you see that loneliness maybe tipping over?

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**UT:** Yeah. It's a great question, and it's a really difficult question to answer because they're intertwined. Mental illness and loneliness are intertwined. So first, when you start feeling a bit lonely, you don't necessarily have any mental disturbances, but they can easily turn into mental illness over time, right?

That's the problem today with the loneliness that we have in our society is that it can go years. You can go for years and not address the disconnection, the loneliness, the sort of low grade depression that you might be carrying around. Without addressing it, and even if you address it only through medication, you're not really solving the problem of reconnecting. But it's tough. It's a little bit the chicken or the egg. What started first when it comes to mental illness and loneliness?

But to be honest, I don't think it really matters that much to know the line between the two. Obviously, if you are struggling with any type of mental disorder or illness, seek help through medical expertise, right? In addition to that, it's important to take steps. Also, for the rest of us, to take steps to feel more connected because I think we can all feel more connected in our lives. All of us can benefit from that. So I think for anyone really, it's important.

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**FT:** Yeah. But I can definitely see how loneliness is at the root of many of the issues that stifle you in life. Let's transition to talking a little bit about loneliness in the context of our careers, our financial lives. You have so much to offer in terms of advice, and there's actually three steps, right? Three elements for us to feel reconnected and experience success in our financial lives, in our work lives.

I'll just preface by saying that when you're managing your money, we don't grow up with the tools and language to manage our money as adults healthily in many cases. So that alone can make us feel alone. Like we don't know where to turn to. We feel like there's all this pressure to figure it out on our own. We feel shame, as you've pointed out, low self-esteem. So first, you say it's about confidence, developing confidence. Tell us what is involved in that. What is the work behind that?

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**UT:** Yeah, absolutely. So as you mentioned, I found that there are three elements that we all need to feel connected. Confidence is the foundation for everything. When I talk about confidence and especially self-confidence, a lot of people ask me, "Well, what does that have to do with anything, right?" They're a little surprised. That is because of what we think that loneliness is.

When you look loneliness up in the dictionary, it will tell you that loneliness is when we are either socially isolated like physically or when the relationships that we have, already have in our lives, they don't fulfill our need for connection. So those are the two things that you find in the dictionary about loneliness.

But I would like to add a third element to that, that connect that loneliness is also a disconnection from yourself. Because when someone says they're lonely, what they're really saying is, "I don't believe I'm worthy of love and connection," right? So our self-worth is so intertwined with our connection with ourselves and also our connection with other people.

The first thing to do when we want to work on our connection is really to reconnect with ourselves. So it's an inner job first, right? The ways that we can reconnect with ourselves, the most effective ways to do this is through grounding and gratitude, right? In grounding, we can get grounding through meditation, breath work, yoga. There are so many ways to be grounded. So I think each person have to figure out what works best for me.

For example, for me, I love to have like a daily practice in the morning because it's so easy. I mean, we are bombarded today with so many things that disable us that, that can take us, that

can disconnect us, I would say, from ourselves and from other people. I mean, the news, fake news, information, other people's opinions.

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**FT:** Emails.

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**UT:** We're bombarded like, all the time, right? Yeah, exactly. All the time. So it's important to have a daily practice, at least for me, because we get distracted, right? So I like to sit down in the morning and meditate for a few minutes. It doesn't have to be long, right? We have to make this easy for ourselves because we're all busy. Most of us, we have jobs and families and all sorts of things, so even just five minutes, just breathing.

I like to journal. So I'd like to write down using an old fashioned pen and paper, and right at the top of my journal, I write down "How can I love or respect myself a little more today?"

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**FT:** You know what works for me, and I'm not a journaler, despite the fact that I like to write books and write. But I find that I'm lousy at keeping a habit of journaling. But I often find that in my life, whenever I'm lacking confidence in a moment, and I write about this in my upcoming book, it's almost like you have to get out of your own head a little bit and look at the environment, almost lean out, instead of say lean in. We almost have to decentralize ourselves in that moment because it's not about you sometimes.

If you're inexperienced at work, for example, and you're feeling imposter syndrome, or if you're feeling like regressed, which can totally be real things. People can be horrible at work. But I have to remember that it's not my problem. It's not about me. It's about the other person and whatever they're dealing with. It can be this sort of heavy weight that gets lifted, and you realize. Although you feel targeted and attacked, and maybe that's creating loneliness or a sense of

lacking self-worth, that feeling is coming from the external world somewhere, and it's arriving in your space.

Where is it coming from, and what is it saying about that world or that person or that institution or whatever that's making you feel that way? I don't know. It's a mental trick. It's not really a trick. It's almost a reality check that I have to remember to give myself. So it does help to build confidence, and it's almost like, "Yeah. It's not about me. It's about them."

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**UT:** It is so important what you're saying, and I think where it's coming from is really we've been conditioned to look for other people's recognition, to get confirmation, affirmation that we are worthy of something, and we get that, for most of us, through accomplishments, through success. If we can show people that we are successful, we think that we will feel worthy and that we will get other people's recognition.

At the same time, what you're saying is that we need to get out of our own heads and realize that it's not only about us when it comes to our relationships, everything that we do. But the other side of that is we need to come back to ourselves and start valuing ourselves for who we are and also getting to know like who am I really. What makes me happy, not what makes my parents happy or my husband or all these other people around me happy, right? What makes me happy? So it's that coming back to ourselves part and at the same time stepping out of our own –

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**FT:** The voices in your head, the assumption.

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**UT:** With all the stuff going on in our heads about how everything is about us and seeing that, no, it's not other people's projections, my own production projections, and all this sort of negative chatter.

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**FT:** Like. “What am I inheriting from the external world that I didn't invite, but here it is, and now I'm dealing with it, and I think it's me?” Next element is, you say, contribution. We kind of touched on this, writing down, journaling. I do believe that it's that – I mean, it sounds maybe woo-woo. But gratitude is such an effective way of working out of a lot of trauma.

I've talked to a guest on the show once who had lost all her money through Bernie Madoff's schemes. I mean, everything, but not everything. What helped her was, Unni, writing down what she had not lost, a shorter list than what she had lost, but realized that still she had her health. She had her relationship with her spouse. She had her gift of writing and to turn that whole trauma into writing. She channeled that into reading a book and is back on her feet. But it was – She credits like literally looking at what she had not lost, what remained to give her the ability to reconnect with herself and feel confident to sort of move on and get up out of bed.

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**UT:** Absolutely. That gratitude part is just so crucial to setting the intention of how we're going to feel and show up in our daily lives. So that is also part of my practice in the morning. What also helps me feel grateful is that whole contribution part. Contribution is one of our basic human needs because when we give of ourselves, it makes us feel like we matter. Like what we are doing, we are contributing. We're actually making a difference.

So having something that – It also helps to get you out of the misery of your own head and into a more creative, positive state of mind. So like what I always say to people is I do something for someone else, like one thing every day. It's something that I've learned from one of my mentors, is hope. Help one person every day. I love that because – It doesn't have to take up a lot of time. It doesn't have to be a lot.

But if you like the So Money podcast, rate it. Share it. Like spread the word. You're helping Farnoosh. You're helping me, whatever. Or if you like a book, if you like somebody's posts on Instagram, share it, comment on it, or text an old friend that you haven't been in touch with for a

long time, something nice for someone else. Hold the door open for someone who's coming up behind you. All these like little things, right?

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**FT:** It's contagious. I have a book here that I have not read yet, but it's called The War For Kindness. Have you heard of this book?

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**UT:** I haven't. I love the title.

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**FT:** Jamil Zaki. He's a Stanford professor. He writes about empathy, the sidebar, but you just invited me to share this with everybody, which is that you're talking about hope and help one person every day. That is not just because it makes you feel good or that person feels good. It's because you're paying it forward. That person is going to then do that. It's contagious when we are reminded of the value and feelings of someone thinking of us or reaching out to us, validating our work. We know how it feels, and we will want to help out the next person.

Okay, connection is your third element, and we touched on this very early on in the conversation, which was that we're prioritizing our relationships a lot more now, since the pandemic, which is a good thing. It really is what you're talking about here.

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**UT:** Exactly. Yeah, absolutely. So this part is really about the relationships that we have, and we've spoken about the relationship that you have with yourself through self-confidence and self-worth. This part is really how are you relating to other people. I mean, connection with other people, relationships are really the foundation for everything, for how we communicate, how we solve conflict, how we do everything in our lives. Even in a corporate setting and at a company or even as countries, right?

We see this over and over. Even though we know that relationships are so crucial, we still don't prioritize them. We try to solve conflict without building relationships first, and it's like mind-blowing to me how we're still trapped in that. But I do think that maybe we have this belief that relationships are hard work, and we just don't have the time or the energy or the bandwidth to become close friends with everyone around us, and I get that, and especially with your colleagues at work.

But when it comes to relationships in this setting, in the sort of the connection setting, we don't need to be close to reap the benefits of the relationships. What's important is that our interactions throughout the day are generous, are kind, are of high quality. So really, looking people in the eyes, learning people's names, and using the names, when you pass someone in the hall or the elevator or maybe you have somebody that you see every day on the subway. Talk to them. Say, "Hi. Hey, how are you doing today?" Just learn a little something about them, right?

These types of interactions can really mean the world and really change your day, when you have someone like – We all have experienced that, right? When we have this encounter with someone and that encounter can be like 30 seconds, right? But it just makes you smile and just gives you this good feeling for the rest of the day. So if we can try to be that for each other on a daily basis, right? Just do something. Do something nice. Smile at someone. Be helpful. I think be warm, generous, right?

I think that can – I know. It's not that I think. I know that that makes a world of difference because what we do in those situations, in those interactions is that we create relational energy, and relational energy which is really just the energy that is created in every single social interaction that we have. But what it does is that it generates a chain of reactions. The first reaction is emotional. It makes us feel good.

The second reaction is cognitive, which means that it actually makes us more focused. It increases our intellectual capacity, our concentration. Those two together, the emotional and the cognitive, that makes us more productive. So not only is connection and relationships something that is good for our mental wellbeing and overall contentedness and happiness. But it

actually makes us more productive and also has the potential to make us more successful in our life.

Just coming back to this whole hope and help one person every day, if there's one thing that really fills all three of these elements, it's really that because it really builds your self-worth. You contribute, and you also work on your relationships or on your connection. I really believe that relationships, connection really is a superpower because it can really give you everything that you want in life and more.

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**FT:** I agree with all of that, and I just wanted to throw out another idea because you talked about the definition of loneliness earlier and how it's sort of limiting, and you have your third definition. I've been researching loneliness and I've sort of – A lot of the academics will say it's a state of mind. But we all know that loneliness can be thwarted at us, like we can walk into a situation and we are not welcomed because of the color of our skin or the – The list is long. There are many causes for rejection in society, and that can elicit loneliness.

So advice for those listening who feel like their loneliness is not escapable because they're walking into a work environment or a community or what have you, and they're not accepted, and that is making them lonely. I know they can have built confidence in ways. But at the end of the day, like your environment matters. So would you give people permission to leave and find connection elsewhere? Because that's part of the work that was only going to – We are the only ones who can do that. No one's going to arrive at our doorstep and say, “The world has changed. The world is better. You can come out now.”

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**UT:** Absolutely. Thank you for bringing that up, Farnoosh, because it is so important. When you're in situations and you have tried, you know you've done your part of the work of showing up and being yourself and connecting with people, and people are – These are not your people.

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**FT:** Yeah. They're not your people.

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**UT:** If you still feel – That's not – We are not meant to belong with everyone. We're not everyone's cup of tea, and that's okay. It's okay to close that door and to open another. It's okay, whether that's changing the job, looking for something else. Whether it's maybe you have to close the door on some old friends. I've had to do that.

Moving back to Norway after more than 20 years abroad and reconnecting with my like old childhood friends after so many years, it was really hard. I so wanted it to be what it used to be, but we've all changed and we moved on. Some of them, okay, so you put a little bit of distance between. It can be hard, and it can feel hurtful. But I think that we're all in our lives for a purpose.

So if you feel that you've learned what you needed to learn, and you're just not right for another, absolutely close that door. Move on. Make space for new and better people into your life. I always say fire bad friends. If your friends are not – If they're not happy for your success, if they don't support you and ask about your work and your life, and they don't really show that they care about you, move on to better friends.

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**FT:** I call those high maintenance friends when it's all about them and making them feel comfortable and good. Lastly, because I teased it earlier, I can't let you go without getting your opinion on working from home versus working in office. I know there's a big gap between what the CEOs want and what the employees want. Who's right in terms of what will be better for protecting our mental health and connecting?

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**UT:** Yeah, great question, and it's something that I talk about a lot these days with companies and the companies that I work with. I think it's important. The pandemic has changed the way we work in our workplaces, and we will never go back to what used to be normal. So I think it's important to just accept that and to, when it's possible, accommodate your workers, your coworkers to work from home when it's possible.

But there are challenges when it comes to connection, and we also need the time together. But we can plan when we meet, when we get together. We don't always have to be in the same room to – We know that from even before the pandemic that people were lonely, even when they were in shared office spaces. So it's not about that. It's really about the quality of our interactions.

There's so much we can do, even when we have virtual work meetings, right? You can start out the meeting where you sort of do a round robin, where everyone gets to share one thing that they are struggling with right now or one thing that they're grateful for or share something, like just a little thing about them and their personal life. Then the other ones get to – They get to give feedback. Just that little exercise breaks the ice and makes everybody feel welcome and that they are part of something.

Also, when we learn a little more of our personal lives, we learn a little bit more about each other. We always feel more connected. We always feel that we have something in common. There are so many exercises. There are so many small things that we can do in a company setting to create connection, whether we're working from home or at the office.

Now, I think one of the biggest problems with getting people back physically to be in the office is that the workplace has been completely neglected. I mean, the relationship part, the connection part has been neglected in the workplace. So we're actually not that happy at work, and our relationships that we haven't worked with our colleagues are not fulfilling. So I think that is the number one issue to deal with for companies and for leaders is to how do we improve those. How do we improve our relationships, our connection part, prioritizing relationship at work?

If you do that, your workplace will not only be a place to be productive. It's going to be a tool for connection, a tool for community. When you get that, when your company is a community,

people actually want to be there, right? So to have that, I think we're going to be looking at a hybrid version for a very long time, maybe forever, right? But to have the workplace become a community, where you actually get your need for social connection fulfilled, you don't – Not only does it have a huge impact on the company bottom line, but you can actually solve the loneliness epidemic.

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**FT:** In a country where we don't have support for families, and we have inflation, and it costs so much to get from point A to point B, it's expensive, and it takes time. In the absence of those structures and support systems, I don't understand how there is a real ROI to coming into the office, especially to your point, if there's not a plan. I see policies where it's like you just have to come in twice a week, but you're not coordinating with your team. You're just going into an office alone, just to say you went into the office. I don't understand how that makes any sense.

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**UT:** No. That makes no sense whatsoever. It's really – We have an opportunity here, and business leaders and companies have an opportunity here to really take their business to another level through connection. Also, as a society, we have an opportunity to solve this whole loneliness epidemic. So this is really something that I'm passionate about and something I am definitely working on.

Thank you, Farnoosh, for helping spread that message and how important this connection part is. You know what? It's not that hard to do. It's not that difficult to do something about it. You just need to know what steps to make and put those and implement those steps. People will feel better, and they will want to come back to work.

[00:42:09]

**FT:** Yes, Unni. Thank you so much. And recognizing it and not being afraid or shameful to admit it. But loneliness, it affects all of us. I have no doubt you are going to be very busy in the years to come, as we try to master this. Unni Turrettini, thank you so much for joining us.

[00:42:28]

**UT:** Thank you, Farnoosh, so much for having me.

[END OF INTERVIEW]

[00:42:32]

**FT:** Thanks so much to Unni for joining us. I'll have all of her links to her books and website in our episode notes. Join us back here on Friday for Ask Farnoosh. You can still send me your questions. Just DM me on Instagram @farnooshtorabi. Or send me an email, [farnoosh@somoneypodcast.com](mailto:farnoosh@somoneypodcast.com). Thanks so much for tuning in, and I hope your day is So Money.

[END]