

EPISODE 1170

*“**JS:** No matter how much money you have, I think it’s what your values and can you spend your money in accordance with those values?”*

[INTRODUCTION]

[00:00:42]

FT: Welcome to So Money, everybody. I’m your host, Farnoosh Torabi. Kicking off the week with an episode on how to spend in alignment with our values once and for all. Maybe like me, you’re a little embarrassed about your Amazon spending habits. You don’t want to know how many boxes we counted over the holidays. Not to mention, we shop at Whole Foods, which is owned by Amazon. Not to mention, I happen to use Twitter, which pays Amazon millions of dollars a month. So it’s hard to escape and avoid Amazon. But as my guest today who is banning Amazon says, it can be done.

Our guest is Julie Scelfo. She’s an award-winning writer, journalist and author. Also, a mom of three living in New York City. Why and how she ultimately decided to kick the Amazon habit is where we begin our discussion. Look, maybe you love Amazon, that’s totally your choice. I’m not going to quit Amazon today either. But I think that this interview reveals how we can spend more thoughtfully and put our dollars where our mouth is. If we’re somebody who believes in supporting small business, believes in being an ally, believes in workers’ rights, it matters where you spend. I’m very proud of this conversation and I hope we have more talks like this. Definitely gave me pause and I hope you enjoy it. Here’s Julie Scelfo.

[INTERVIEW]

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FT: Julie Scelfo, welcome to So Money. Very fascinated and impressed with your Amazon boycott. I want you to tell us all about it. But first, just welcome to the show. It's so nice to be connected. Thank you for coming on.

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JS: It's my pleasure. Thank you for having me here.

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FT: Listeners know what we're going to talk about. I hope they're looking forward to this as much as I am to learn about your process, your thinking and your application of not using Amazon. I know in our house, I'll admit, the go-to store that we use for a lot of things, groceries, houseware, toys. But before all of that, we just love for you to tell us a little bit about yourself. I know that you're a mom, and you're a professional and you live in New York. Give us a little bit of who Julie is, so we can better understand maybe the challenges that come with not shopping at Amazon.

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JS: It's funny to think that the two things may be linked, but I am a mom, I'm a writer, I'm a journalist, I live in New York City. I've been here heading towards 30 years. I'm a homeowner. I not only have three kids, but I have three boys, so I find myself being a sports mom a lot of the time. And I'm a consumer who really cares about the environment and really cares about who's getting my money.

I think one thing you might not know about me is that this isn't the first time I boycotted a store. Years ago, I noticed that Gap was opening up all over Manhattan and I would see them everywhere. One time, I called and found out there was something like 89 Gaps on the island of Manhattan and that was just below 96th Street, so I don't even know what was above. I made up my mind that I was just not going to shop at Gap, because there were so many

mom-and-pop stores still in existence at that time and I didn't want my money going to this chain if there was a possibility of keeping these other stores going.

I've always tried to spend my dollars in line with my values, but it's not so easy. I remember, the night actually, I was like working really late at the office, and I had to go on a work trip the next morning. I think it was after I had been pregnant or something. I literally did not have a pair of jeans and I had to have one. There was nothing else open, there's nowhere else to go and I was like, "Fine! That's it." I was like — my friends would laugh at me sometimes because they didn't know why I was doing it and my sister, she teases me. She's like, "Julie, you can't change the world by yourself." I know she's right, but at the same time, I also know that if we collectively make different decision, it can have a really big impact.

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FT: Are you working from home right now? And all the things in the pandemic, what's going on with your career? Three boys. I mean, five people under one house, I don't even want to — I do want to know. What's going on?

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JS: Actually, it's six. A friend of mine has been living with us since March. We have a guest room and she had asked if she could stay here, then COVID happens, so she's just been here the whole time. Plus, we have a cat. I apologize if you hear some noise in the background. My husband is actually working from home and seated a few feet away. You might hear that and at any time, a screaming child might come in the room, so I apologize in advance if you hear noise.

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FT: Totally get it. I did hear a little bit of rumbling, but I figured it was all out of necessity because that is life right now.

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JS: That is life.

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FT: We so appreciate you making time for us in the corner of your home. I really want to share your story, because I think it can inspire and I know that when we're talking about taking down Amazon, although that's not what this is about for me. It's just more about how to more spend with conviction. It does help to have the power of a collective and we're talking about Amazon. I was just reading like, it's going to take more than just some people boycotting, because of just the nature of the business. There are articles on it and it's not so straightforward, but tell us about why Amazon. For you, why Amazon was the next boycott? Then we'll talk about how you're working your way through it.

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JS: A few questions, I'll answer them all if I can remember them all. What I've been doing, I'm a journalist. I wrote a book called, *The Women Who Made New York* that came out a couple years ago. It's been option for a TV shows, so I've been working on that project. I'm very interested in the issue of media literacy and I'm trying to rebrand it as media savvy. Because when you say media literacy, people's eyes gloss over and they fall asleep, because it sounds so boring. But I think that so many of today's social problems are linked to the fact that we're living in such a deranged information environment, and everybody's overwhelmed, overloaded. Our nervous systems are literally in fight or flight all of the time. Anxiety levels are through the roof. I think we're not going to have any kind of sanity anymore until we all understand how media works and are able to get it under control. That's how I spend most of my time.

Probably, I spend the same amount of time. I haven't actually quantified it, running my life. In the course of my life, I am a caretaker, not only for my family, but for a lot of individuals and

groups. People come to me asking for help with different types of projects. I volunteer my time for a lot of feminist causes, for a lot of justice causes and antiracist work, and just work with people behind the scenes a lot after so many years in the media, trying to facilitate, getting more diverse voices into the public sphere. That includes working with The OpEd Project, which is this amazing organization that helps people whose voices are sort of marginalized in the world, use them more effectively and get heard more effectively by the media. That's where I spend most of my time.

But my whole life, I've had this idea before I even know how to really articulate it, and that is, that I think we should value people and we should show respect for all people and all types of work. I've hated the way our world is sort of privileged, movie stars, and celebrities, and doctors and lawyers. I mean, I think those things are important and I have the deepest respect for people who endure medical school, or get PhDs. I think it's even fine if we want to sort of compensate that type of commitment in a greater way than we do the types of profession that have lower commitments. At the same time, you can't have a surgery in an operating room that isn't clean. We need janitors, and we need cooks, and we need nurses, and we need sonographers, and we need to value people and recognize that labor needs to be valued. That's something that I don't know why it's just always been part of who I am, and I don't like it when I see people are not being valued.

To get to your question about Amazon, we started talking about the Gap. One of the things that made me stop shopping at the Gap in addition to sort of takeover of the island that I love, of Manhattan, but it was seeing this beautiful girl's shirt, this little blouse, like a toddler, 2T or something. It was white, cotton and had colorful hand-embroidered flowers all over it and it was on sale for like \$5.99. I thought, "How could that be?" This was 20 years ago already. It just made no sense. There's no way that the work of grow cotton, harvesting the cotton, cleaning it, producing usable fabric, designing a pattern, cutting it, sewing it, manufacturing it, stitching the design, packing the clothing, shipping the clothing, unpacking, getting it to the store, putting it on the rack. All the human labor that entailed could add up to less than \$5.99. It's just not rational. There's a problem in our system. You're with me?

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FT: Yes. I'm there. I'm with you. I'm that woman who's looking at that \$5.99 tag going, "I should get three of this."

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JS: You know what? I am too. I'm not denying that, right? There's a writer, Isaac Fitzgerald on Twitter once. I saw him refer to the fact that he's done a lot of — he said, "I've done a lot of class mobility in my lifetime." I love the way he expressed that and I think that fits with my own experience, because my parents had me when they were very young, they didn't have a lot of money, my dad was an aspiring rock star. After they got married, he was like, "Huh?" I guess I better get a job. They literally flipped a coin, I think. It's how they tell the story. They figured out, they like to work with his hands, and he either was going to be a carpenter or a dentist. Somehow, he made his way through dental school and became a dentist, but he hadn't have a lot of money to go, they had a lot of debt.

One of my mom's sort of most painful memories was of being so poor when my sister and I were little and she took us for a holiday photo with JCPenney. She didn't have any nice clothes for us to wear, and the photographer was like, "Let's just borrow something they could put on during the shoot and you could put it back" because she didn't have the money to buy anything.

I've gone from that to eventually having — we were never hungry, but we didn't have a lot of affluence, to eventually having what I would call a privileged life. Then now as an adult, through coincidence of luck and chance, my husband, who is the son of a knife sharpener ends up becoming a very accomplished attorney, and working for law firm, where he is very well compensated. For the last few years, we've lived a very privileged life. I've seen all these different perspectives, but at the core of it, no matter how much money you have, I think it's what are your values and can you spend your money in accordance with those values?

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FT: Well, speaking of privilege and talking about this idea with my editors. My editor at NextAdvisor, where we're going to be publishing some of this conversation there as well. He wanted to ask me to ask you about what you thought with regards to having privilege and doing a boycott of some sort, a shopping boycott. Because it is a bit of a privilege, right, to say, "I'm in a position where I can now choose where I'm going to spend. People choose Amazon, mostly before because it's convenient and it's the cheapest. With so many people loving pay check to pay check, it's the go-to. It's what they can afford. They don't maybe have the time to browse other place, and right now, everything's online. But if we weren't in a pandemic, maybe it meant like going, and leaving, and finding the time to shop at the local store. But that again is a privilege.

Time and money, how do you work around this if you're not somebody who feels they are in a position to be able to actually do this affordably?

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JS: Well, I think that's a false construction. I mean, there is privilege involved in making a choice. When you don't have a choice — I'm not sitting here pressing judgement on anybody who doesn't have a choice about what they need to do to survive. But to the extent that people have choices about where they spend their money. I mean, we can look at the Walmart example. If you go back and you look at — I'm not sure if it was Walmart or Sam's Club, but there are these horrendous stories about sort of how their business model became a success. The owner of the store would bargain wholesalers, producers down, and down, and down until they were just making pennies, so they could sell at the absolute cheapest price. As a consumer, you think, "Yeah! That's really fantastic."

But what happens when they bargain people down so that they can't stay in business anymore, and then they're hiring employees that they're paying substandard wages to, who are then dependent on the government for food stamps and other benefits. Yes, we're all spending

two dollars less on the water bottle than if we have paid full price. But what is the ecological impact of that? In the design world, they talk about cradle to cradle, and sort of how to create design and products that can get reused, and that don't harm the earth during its lifecycle. I think we're at a state of society now that we have to think about cost, not only in the dollars that come out of our pocket, but the long-term effects.

Another example is like plastic containers. We can save a lot of money and buy packaging things in plastic, as oppose to glass. They're much lighter weight, you can ship them further at lower cost, that sort of thing. But we're only beginning to understand the extent to which plastics and the plasticizers that come off of them are causing irreparable harm to the environment. They're contributing to all kinds of medical conditions, early puberty, lack of fertility and all kinds of problems that we're paying for in different ways. So there's nothing that we do that's without cost. It's just figuring out where the cost is. In terms of Amazon specifically, other people in my family use Amazon, and they feel that it's the only option and I understand that feeling.

But I also don't appreciate the way that Amazon has come in and undermine bookstores. As a writer, I know what it takes to produce a book. I saw my book go on sale on Amazon before I finished writing it yet. I can't tell you what that feels like, that we live in a world where the value of something is just not connected at all to the price. The price has to do with an algorithm, and the relationship between the warehouse and Amazon, and all that kind of thing. Don't get me wrong, I love a bargain. One of the things about our world that's so messed up is that, I think when you are affluent that things become less expensive, right? Banks will give you loans at cheaper rates.

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FT: Celebrities get things for free.

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JS: Celebrities get things for free. I mean, celebrities have headaches that that we mere mortals can only imagine, but you're right. If there's a deal on dishwashing detergent, I'll buy 10 bottles and keep it around so I don't have to go back to the store for six months, and that's a privilege. To me, I haven't — I think even felt my privilege as much as that kind of situation, that like I can keep a pantry and have whatever I need there, with children. That's one of the greatest luxuries of life, I feel like that I have. I buy Band-Aids in bulk. I buy detergent in bulk.

Look at Costco. Costco has a ridiculously low price. It's like a cooperative. You buy a membership; you get a refund at the end of the year. So is Amazon like a few cents off of that? Possibly. But there are other —

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FT: You like Costco. Costco is good. Costco, we can feel good about for the most part?

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JS: I mean, from everything that I — again, I'm not an expert and I'm not somebody who is able to vet the ethics of every business. But if I see a woman-owned or like a buy-pack owned organization, I'll always want to support that. But also, as someone who is married to a white man has white children. The world I'm trying to build is an inclusive world, where everybody cuts. I'm looking at businesses and how they treat their workers. I'm looking at the quality of goods. Once I became a homeowner, I began to appreciate why certain things cost more, and I've learned that you spend the money on that brass handle. It really will last 25 years as oppose to the garbage one that rested after three years and had to be replaced. There's a lot of evaluation that go into this.

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FT: You're absolutely right. Would love to spend our remainder on the show talking about how you have found substitutes. For somebody who's listening and wants to follow in your

footsteps and starting today and I've actually — I think for me, although I'm still collecting boxes from Amazon, I have started to take baby steps where I'm like, "The books, yes." I live in Montclair now. There's a wonderful bookstore, Watchung.

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JS: I love that bookstore.

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FT: Yeah. No, not everything is there. I have to wait weeks to forget to get like the cookbook that I want. But did I want to use the cookbook within 24 hours? No. Amazon has tricked me into thinking that I need something in 24 hours when I absolutely don't or a prime delivery. So tell us a little bit about your journey. Was it right away to cold turkey or did you start little by little and how have you found alternatives?

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JS: Again, it's not like — maybe it's because I'm in my mid-40s, but I remember life before Amazon. There are plenty of stores out there. There's ton of e-commerce and there are million different ways now that you can shop online and support local and independent stores. I'm a big fan of cities. I've read Jane Jacobs, *The Death and Life of Great American Cities*. What makes a city great are mixed uses, and having locally owned restaurants, shops, having places where artisans can work and people can live. Unless we out our dollars towards that, then these cities dry up. I live in a neighborhood in Brooklyn where we experience a lot of gentrification, and then lot of landlord sort of wanted those big box retailers to come in or more bangs, or more pharmacies.

Now, their storefronts are sitting open, and also because of the change in the economy. A lot of stores, including Barney's have closed up because people are not going to shop there every day. There are so many easy to find list out there. Black-owned bookstores, or indigenous

beauty products, or — there's so many ways to find interesting products. I love Etsy. You find stuff like that all the time. Because I love books so much and bookstores. When I did my book tour, I basically did all Christmas shopping while I was on book tour. I bought gifts at bookstores, and that's where I did all my Christmas shopping that year.

For toilet paper for example, for years now, I've been buying a product called, Who Gives a Crap, which is a really funny name. It's this one full, beautifully designed toilet paper. The toilet paper is not beautiful, but the wrap that it comes in, which is 100% recyclables, processed from bamboo and it's good for the environment. It's wrapped in this great packaging that you can actually reuse as wrapping paper with jokes on it. But the guy who started this company, who I eventually met, even though I had no idea that it was his company when I signed up for it. Half of the money that I spend on toilet paper goes to building toilets, and bathrooms, and plumbing in places in the world where they don't have that.

Part of it is, if you're able to pay a little more, can you leverage that dollar to go towards something that's helping somebody else? But if you're not able to pay more, you can still shop around online. There are online grocery stores. There was this wonderful website that Dana Cowin of Food & Wine put up called Giving Broadly. It's a whole collection of small women-owned food businesses that launched during COVID. I bought so much food from that, all reasonably priced, all quality ingredients, things I want to feed my kids. But also, it's supporting their business. I guess that's how I found alternatives. I just looked, and God knows, I can't wait for COVID to be over and to be able to go out shopping again.

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FT: And go onto the streets, yeah. When you're dealing with Amazon, which is a behemoth and they own Whole Foods now, they own Zappos. I was just reading that Amazon pays Twitter. I'm sorry, Twitter pays Amazon \$16 million a month for Amazon web services. So then do you not go on Twitter? Do you not go get your shoes at Zappos? Which apparently has a great employee-employer culture. People love working there. Their CEO unfortunately who passed

away recently was heralded as, like, one of the best founding CEOs ever for his leadership and leadership style. Where do you draw the lines or are there no lines?

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JS: That is such a good question and I wish I had some perfect answer for you, but I don't think there is an answer. I think it's something that we live in a consumer culture. We spend so much; we buy so much. I feel like it's a constant struggle even during this pandemic. One of the reasons I love New York City is because I love restaurant culture and dining out. With the pandemic, we're not eating out, but at the same time, I know how deeply restaurants are struggling, so I want to continue ordering take out. At the same time, I'm horrified by all of the waste it creates, and all of the plastic, the single-use plastic.

For example, there's a sushi place in my house where my family loves to get dinner once a week. I'd ask them, "If I bring my own platter to you, will you just put it on there family style?" and they said, "Yes." We have a relationship with these people, we've known them a long time and I think that there are ways to sort of live in accordance with your values. Is that an extra hassle? Yes. The other night when I was really busy on deadline and I couldn't do that, could we just get regular take out? We did.

But I guess, at this point, I'm not so much into the purity test as I am. What can each of us do every day to nudge things back to a little more normalcy? I didn't know about Amazon stake in Twitter. I had no idea about that.

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FT: Amazon is so expensive. They actually have web services that companies use on. Twitter pays, according to this article on Medium, that Justin Ward wrote, he's a journalist. I'll put this link on our site. because it's a really interesting article about how wide boycotting Amazon won't work, it's a bit skeptical. Yeah, they pay nearly \$16 million a month to Amazon. One thing in this article that Justin wrote really taught me was, not so much that we should stop

boycotting, although he **posits** that it's "not enough." Even if 100 million of us to stop using Amazon, like it's not going to really move the needle. But what can really move the needle and what's been evidence to move the needle is when politicians get in the way of their plans to say expand. We saw for example in New York, Amazon canceled its plans to build a headquarters in Queens after pushback from New Yorkers. That was because of certain politicians, who were put in office because of voters. Vote with your money, but also your vote. Vote with your vote.

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JS: Yeah. I mean, the politics of all this are really interesting. I don't know. I mean, it's so — these situations in society are so complex and I recognize that industry and business have enabled a lot of growth, they provide jobs and that's not insignificant. But you know, I live in this neighborhood that still mercifully has some mom-and-pop stores, and there's a pet food store with sign on the window that said, "When you shop here, you are not helping someone by their second home, you're helping us put food on the table." Like locally owned. For me, it's just about perspective. This idea of immediate gratification. I mean, as you mentioned earlier, this idea that we need something in 24 hours.

Another think that made me really rethink using Amazon was, my kids has seen us buy things a few times when we need them and then they arrive the next day. Then the kids kind of casually come down. They're like, "I want to buy at this." Then when it doesn't arrive the next day, they're horrified. It's like, "Wait a minute. That's not normal. Okay. I don't want to live in a world where the expectation is that you snap your fingers and the Pokémon toy from the other side of the world shows up the next morning. Like that's kind of crazy expectation about everything. We're already a New York City family, so we're accustomed to having access to so many things night and day. But to have this kind of immediate gratification I think is really troubling and certainly not worth putting people's lives at risk. I mean, you saw what happened over the holidays. FedEx workers, UPS workers just complaining about the condition in the volume of deliveries they needed to make. What about the pollution, what about the vehicles, their effects of all these choices?

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FT: The pandemic has really, at least in our household taught us the benefits of slowing down. We miss a lot of the conveniences of being able to say, “Leave your home and get a cup of coffee, inside a coffee house.” But at the same time, this moment has really taught us and the importance of taking a moment, and reflecting and realizing. You learn a lot about yourself when you’re stuck at home, and you also learn a lot about the habits that you want to break. What I’m learning from you Julie is, it’s been really enlightening. I think that the mindset, the right mindset for somebody who’s listening to this and wants to get on board, who might feel like, “Okay. Well, I could boycott Amazon., but will it even move the needle?”

Maybe it won’t move the needle in Amazon’s world, but it will move the needle in a small business person’s world, in a small mom-and-pop shops world, in a world where you’re a single mom running a shop in New York City or anywhere in the country. Giving them your dollars will have a bigger impact than you taking away your dollars from Amazon, right? I mean, that’s kind of —

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JS: That’s well said. I mean, that’s right. I think if you don’t know people who own stores, and who are small business people, then you don’t understand why things cost what they cost. It’s like when you visit a doctor, and the bill is so high, you’re not just paying for your 15-minute visit. You’re paying for the rent, you’re paying for the overhead, the insurance, all of those things. I think earlier in my life, I didn’t appreciate that. I remember once complaining, when I was a teenage complaining to my uncle about how expensive the sandwiches were at the airport. I think they were \$8 or \$9 and I just thought this was a fortune. He said, “Really? I think that’s cheap.” I said, “What do you mean?” and he said, “Well, think about it. They have to prepare these, and bring them here, and the staff and the overhead.” Of course, I haven’t thought of any of those things, because I had never done anything. I’ve never built anything. I’ve never been responsible for anything.

People whose livelihood is a single Etsy business or a single bookstore, supporting them makes a huge difference and I think that's something that has gotten lost in the busy in saying, a [Cheeseman 00:29:32] oriented lifestyle. If you're not connected to your neighbors in your community and you know — I know my dry cleaner. I know he's got three kids. I know his business really slowed down during COVID. I know he's really appreciative of our business. So having relationships with people I think makes a big difference.

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FT: Julie Scelfo, thank you so much for coming in, sharing your story. I knew this is going to be eye-opening. I just appreciate you. Thank you.

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JS: No. My pleasure. Thanks for having me. I'm really glad you tackle these topics. It's something all of us I think need to think more about.

[END OF INTERVIEW]

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FT: Thanks so much to Julie for joining us. You can learn more about Julie at juliescelfo.com. More links on our website where you can learn about her book and watch her TED Talk. Thanks for tuning in everybody. See you back here on Wednesday. Until then. I hope your day is so money.

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