

EPISODE 1231

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[INTRODUCTION]

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FT: Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. Today, we're going to try to laugh about some hard things. My guest is the great Annabelle Gurwitch. You may know her well. She is a multi-best-selling author, comedian, actress. Her latest book is called, *You're Leaving When? Adventures in Downward Mobility*, a hilarious and deeply honest collection of essays, about navigating midlife in our current cultural moment. We discuss everything from a job insecurity to losing your health insurance, divorce, suffering through a pandemic and through it all, how to stay sane, how to stay optimistic, how to keep moving. You may be familiar with Annabelle's tenure on the TV show, *Dinner and a Movie*. I loved watching her during that series. It's so funny. She is an accomplished actress, contributor to NPR, SAS for the New York Times, the Wall Street Journal and many other publications. She's also a mom. Here's Annabelle Gurwitch.

[INTERVIEW]

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FT: Annabelle Gurwitch, thank you so much for joining. It so nice to have you on the show and connect.

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AG: I'm so glad to be here. You know I love what you're mandating, your mission with your work is. I love how entertaining you are, and smart you are at the same time.

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FT: Oh my gosh! You're taking the words out of my mouth that I want to share with you. This is such a love fest, because I so appreciate that you're taking on these, let's just say, they're heavy, difficult topics talking about financial insecurity. Particularly as it pertains to women right now, it's not fair what's happening disproportionately to so many women and women of color. Yet, you have decided to bring this to the forefront with your natural innate humor and it's been nothing but fun and successful. But most importantly, we are talking now about these hard things in a way that it feels safe. As I was hearing you talk about on another interview, like embarrassing, right? Because we don't want to talk about the fact that, although maybe we project a life of "success" because social media pressures us to do that, but we can't maybe make next month's rent or we can afford our new dryer when it breaks down, which what happened — I was reading your book.

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AG: Yes.

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FT: You talked about your best friend who's a teacher, many years in the public schools district with a pension who was having —

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AG: Who's drying her clothes in the backyard. Yes. I mean, this is really interesting to me and I started writing about economics back in an earlier book of mine, *Wherever You Go, There They Are*. Because I was writing about my family and upbringing, we had a lot of our chaotic finances in my family. My mom, it really shaped my mom's life and I was at her unhappiness, because it was difficult for her as a woman in the '50s, '60s, '70s when she was coming into her own as a

person. My mom was so smart and funny and really had so much to offer as a person. My father's financial debacles recently devastated her. She just was always embarrassed. She really suffered because of that. That represents a lot of things generationally for her in terms of — we look at my mom in terms of her empowerment or disempowerment as a woman in society who is defined by her husband's finances.

But also, this idea of — something she would say to me whenever she wants to tell me, don't ask if someone asked what your father does or just don't talk about it. I have these memories of growing up shopping at the local department store and these were — I'm going to sound like I'm an ancient person, but it's funny how things change so quickly. But my mom would hand over a credit card or a cheque, I don't know. They would dial on the phone to get approval and I would hold my breath, waiting to hear whether we could make this charge and looking around to see if anyone from my high school was going to witness when they inevitably said, "I'm sorry, your card's been declined" or "The bank isn't approving this check." I grew up with that.

Now, as an adult and a writer, I do chronicle women's lives using my life as an example. I'm really interested in this subject and really destigmatizing, thinking about economic. What I do in all my books, which are all essays, personal essays is really use myself as an example through storytelling of how these issues impact us. In *Wherever You Go, There They Are*, there's a story which actually, you can read, it's up at the Marketplace website. Marketplace has a bunch of my chapters of different books there. I've had an ongoing dialogue with Kai and Molly for many years, which is fantastic.

But there's a chapter about how I had been recruited to join a multilevel marketing scheme a couple of years ago. That essay is about how multilevel marketing uses women's need for family and community in the language of their outreaching, even it was never the Arbon company, it's the Arbon family. But they use that to recruit people and I write about how predatory it is. That chapter is up there.

I've always been interested in this topic. Now, in *You're Leaving When?* This book starts with having lunch with a friend and I'm on my recently instituted austerity budget, which was, put into place after so as bunch of things that happened, divorce, which still disproportionately affects women financially. Even though I was the primary breadwinner, but then dividing things into two,

that's just what's going to happen, unless you're lucky enough doing the top 1% of this country. Because as we know, there's very little in between 1% and people who feel very — who experience and not just feel economic insecurity, so divorce.

I had recently lost the health insurance that came through earning income through my union and gone from the healthcare, which cost — the premium through the union was something like \$150 a quarter to \$1000 a month. I mean, withstanding that kind of budget change. I was tapping into my savings, trying to hold on to my house. Couldn't afford to sell the house. On the austerity budget lunch program, what you do on that one is, this is my little self-styled austerity budget. You eat before you meet someone for lunch, so you don't have pay for meals out, because I really wasn't eating in restaurant in that moment. Then I get there and my friends offering to pay for lunch, I'm like, "Why did I do that?" Then I ate her lunch basically, because it was so delicious. Now, I'm on second lunch. It was just totally, maybe my austerity budget —

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FT: Or you can say like other the side salad with water with a lemon, extra lemon.

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AG: Well, I did. I did. But then her lamb is so, so good and we were at this like Middle Eastern place. It was so fantastic. Then we're talking and she's a very successful writer. Then of course, that brings up the question, what is success? How do we define success? Is success only — is it measured by financial security or by how much you've achieved in the public eye? She was telling me about how she had recently gone on Medi-Cal for her family, because her job had ended at a University. Now, she's at — income had dried up. I mean, she was telling the story of my life. I couldn't believe it, because when I look at her social media, that wasn't the message I got.

She also said, "Don't tell anyone." I thought, this is so many of us. Yes, I am also speaking about women are in this position and in particular, all the stories in *You're Leaving When?*, this new book take place — it's really a portrait of this generation, which I'm part of the Gen X or Cuspers. We're younger than Baby Boomers. We just missed out on that greater financial

security that came with jobs with benefits. We have some of that, but for most of us as we near so-called retirement age, I call it the never-retirement generation, where we realized, we're not going to ever retire. Because we, at the same time, because of when we were born, because of the way our earnings have gone, the majority of us have — if we have children, they are Gen Zs. That generations just coming into the works for so. We're still supporting them, so we're really in what people call the sandwich.

We have expenses, our kids have expenses, many of us are caregiving. I did that to. When I was caregiving for my parents before they pass, I turned down work. We don't subsidize that in a meaningful way in this country. I wasn't able to work. That's what they call the sandwich. These stories as I sometimes say, if you ever try to fix your own dryer to save money, and then only made it worst and spend it twice as much, you will relate to this book. It's funny, I mean, it's the second story of like a dryer. But household appliances are really big ticket.

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FT: Yeah. A big win for me in the pandemic was fixing my own garbage disposal. The same day, I negotiated a legal bill. I made no money that week, but I felt very much like I was winning because I was somehow curbing a lot of expenses that were thrown on my lap. You have a Gen Z yourself.

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AG: Yes, I do.

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FT: You are the mother of a Gen Z. I want in a minute talk about your perspectives on the current generation and are you hopeful? But going back to your own life and in the beginning, arriving in Los Angeles bright eyed, talented to pursue what a lot of people do in LA at that age, which is career in entertainment. What were your expectations of yourself at this age and what is the advice you would have liked to have given yourself to prepare you if there even is any advice to prepare?

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AG: Well, you know, interesting, you asked for this history. Because it mirrors the same thing in a lot of industries. When I came to LA, first of all, I came after also having worked for a number of years as an actress in New York. I came with a good set up. At the same time, I am a really practical person, having grown up with financial insecurity. Even though I had worked for years on a soap opera in New York, and then I was starting to work in nighttime television because I didn't have ongoing employment. And I came out to Los Angeles right when there was a strike. I got a job working as a hostess in a nightclub. I wanted to make sure money was coming in. I've always been really practical and I've always been a saver. My friends call me the squirrel.

I was, from the beginning, to have a career as an actress, which is what I did for many years, I was always trying to be very practical about that. In fact, I've made a lot of money as an actress. Over the years, I worked steadily for 30 years and I earned medical benefits and pension benefits. I am actually so lucky for that now. Now, the interesting thing — also what I did was, I never — I bought a house 24 years ago when I was pregnant with my child and I never bought a more expensive house. I never felt the need to drive a car that was a status symbol. There's a chapter in the book called the blank that will change everything about how women are targeted marketing, that there is a bag, a brow, a bra. I like to call it a bathcation, that is the Calgon take me away generation that's going to change everything. I've never been that person.

I don't want to carry a status symbol handbag. If I was going to spend \$6,000 on a bag, you would have to have \$6,000 in it. Actually, I feel I have to get more. Anyway, that's not me. I've always been a saver. That was good advice. In fact, I think financially, I've made many good choices, because I squirreled money away so that they were times when I wasn't working that I was able to sustain a quality of life and also, choose the projects I was working on. I really did make — I also took a number of jobs that weren't the most interesting jobs for me as an artist, but that were remunerative. I made a lot of good choices.

Then, things that have happened in the entertainment industry, I don't write about this in my book because I just don't like to focus on that. I mean, primarily, I'm a woman, I'm a mother and then I'm a worker in the entertainment industry. However, there was when I enter the industry a

very stable way to make a living, even if you didn't become a movie star. I did this TV series *Dinner and a Movie* for many years, I did supporting roles in television and in films for many years. You could earn a good living doing that.

But what's happened in the last 10 years mirrors the same thing in the entertainment industry has happened across America, the wage gap has grown. The very top 1% of movie star, a TV star, seeing their wages rise. The middle has completely fallen out. That affects the advice I would give someone now pursuing a career in the arts, which is that, I don't know that it's sustainable to — it's certainly not sustainable to earn the kind of living I earned, which was at sometimes maybe mid six figures. As an actor, you have to really hit the jackpot now. Even as a writer, because now we've seen publishing business has also concentrated to top percent and then nothing and then the bottom. I'm a mid-list, I've sold a lot of books, I've been in New York Times bestseller, but I'm not Harlan Coben. There's really a big difference between the advances someone like that gets and what I get.

It is a really difficult thing to counsel young people now. As a matter of fact, there's a lot of thinking going on about that. David Geffen just endowed the Yale School of Drama Graduate Program, so that that program will now be free. Because in the last few years, it's been really controversial, Farnoosh, that how can we ask people to pay these fees for graduate school in a career as an actor, which you're going to make enough money in. Because not everyone graduating is going to become Meryl Streep. That's one school though. David Geffen is apparently not going to solve all our problems just like Jeff Bezos' trip to isn't — he's not giving that same amount of money to the Amazon workers as he invested in blasting off and —

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FT: I was having a debate about that with my husband the other night. I was like, "There is so much hate around this rocket launch. I don't want to feed into it, but it's just so easy." Especially when he gave his speech before takeoff, where it was like, "I want to take every single Amazon investor and employee because you paid for this." I was like, "That's what he wants to say. That is the thing that he wants everyone to know and recognize." It was a reminder to me, it's like, people will tell you who they are. Just listen.

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AG: It's so true. The thing is, I challenge — this speaks to that. I know, it's just so easy to pile on to the Jeff Bezos thing, but here's the thing. When I wrote these stories in *You're Leaving When?*, the idea was to challenge, myself could I write about a life where I am now facing economic insecurity. I want to be clear, this is really about the interruption of the American dream, of the middle class or what used to be the upper-middle-class of you work, you work, you work and things get a little bit easier. Now, it's more like, you work, you work and then you wonder, can I keep working? How will I keep doing this? Because of the wage gaps and housing costs and the workforce has changed and the kinds of issues that we're facing being in the sandwich generation.

The question was, could I write stories that reflected life that weren't just a weeper. That's what I call —

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FT: It's adventures in downward mobility. It's not —

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AG: Yes. When I chose the word adventures, I was a little concerned. I called my friend and mentor, Barbara Ehrenreich, who wrote *Nickel and Dimed*. I said, "Barbara, do you think it's going to sound tone deaf?" I don't want to any way make people think like I think downward mobility is a carnival, it's a roller — but what it is, it is a roller coaster and it is — it's a tongue-in-cheek word and I really labored over that. I just wanted to say for listening, I hope you'll hear this satire in the word adventures, because I didn't mean in any way to say, "Hey! Downward mobility is fun." But what I do want to reflect upon in this book is, how we adapt to new normal. I had no way of knowing what COVID was ahead. I wrote this book except for the last chapter right before COVID. I was editing this during the start of the pandemic.

Of course, adapting to a new normal has been what we've all been doing since COVID-19 began to ravage the globe. Also, people found themselves newly downwardly mobile. I had no

idea of course this was coming, but this was one of those things that actually, Jung the psychologist. I don't want to get his degree wrong. But Jung had a phrase he used called, volitional acceptance of the obligatory. What do you do when there is no escaping your reality and you have to — you're pushed so the volitional acceptance of the obligatory? You're pushed beyond your comfort zone into something. We're all in some sense a new normal, and the rejiggering of what is the American dream, what are our expectations of the future. These are the subjects of this book.

In fact, adapting, there have been certain aspects of adapting to my new normal that have been tremendous empathy builders and also changed my life in ways I couldn't have imagined. For instance, a number of the chapters deal with home sharing. Home sharing is an old world value that might mean sharing with different generations in your family or opening up your home, like I say, like I'm a landlady with borders, which I do. I do. I rent out a bedroom in my house. I thought, "Oh my God! Have I hit rock bottom here? I'm in my 50's and I had this imagination I'm going to be like wearing a house dress soon with a cigarette, with an apron like making up gruel for breakfast."

Well, I have found that as an empty nester, now my child, my adult child is back at home like so many people. But they're in their bedroom and we have actually new borders coming in soon, students who are studying nearby. I love it. It has allowed me to give some young people a bridge, a housing. It adds life and joy to my house. Sure, some things have broken and there've been some odd moments. I had one tenant who was just not going to work and that's I think pretty hilarious story about how it killed my love of All Things French, in the book. But I just think my own story is hilarious. What was hilarious is that I had an idea of who the French were that was quickly dispelled, the hilarity is how wrong I was about everything.

But I also participated in a bridge housing program, where I took in unhoused youth in the community and that changed my whole view of not only my own downward mobility, but who is unhoused in America. All of this adaptation that I have done has led to some pretty unlikely stories. I would say a reassessment of values. Sure, I would like to torch every Nancy Myers movie that I ever saw where a middle-age woman ends up in a shingled house by the ocean and say, "Whose life is that?" But I do think there are many opportunities to be had and certainly a lot of humor.

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FT: As I'm listening to you, it reminds me of what I have come to really appreciate as a superpower of the Gen X generation, which is that, we were — and I am on the cusp. You identify more as on the latter end of Gen X, but nevertheless, it's a generation that was pre-technology analog. In your particular field with all the jobs and all the hustle, I wonder how that has actually benefited you at this stage in your life, where you're not just going to let life happen to you, you're figuring things out on the go. You decided to become a home sharer, right? That's one example. I wonder if you had any conscious thoughts about that? I'm trying to be optimistic here. I think that's a really exemplary trait.

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AG: You know, the is that I think one thing that Gen X, that we've seen some redemption of Gen X always had low expectations. We were like the middle kid. "Hey! What's up us?" We were the ones who had to sit in that middle car seat, like in the middle, where you don't have room for your legs, like trying to fit in. We're very scrappy people. Of course, at a certain age, this is the thing we didn't anticipate. You get a little tired of being so scrappy. But we're very scrappy and we did have lower expectations. That is really helpful, but I think this — I mean, look, I'm one of those career reinventors. Of course, how many reinventions.

I also think that women put into what I call resilience prison. Like, you can do it, reinvent it. Oh God! No! Like nobody wants to hear that at this certain point. But there's also just real reality, is like, I have a story in the book about — you just can't make this up. I accidentally booked a seat, which is called an empty leg seat on a semi private jet. Yes. It's called empty leg seat. I've never heard of it.

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FT: It's that where they just make you stand during the entire —

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AG: I was sure when it said that because I got in on Kayak. I'm sure it meant I was going to be carrying like A kidney in a cooler, a medical transport plane. But no, it was an empty seat that it was on a private jet, and they just figure, "Well, we'll sell an extra seat." I did that and then the next day, I had to fly home on Spirit Airlines. The airlines of the people —

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FT: Enough said.

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AG: Yeah. I did learn something really fantastic about that. There's that saying, better to have loved and lost than never loved at all. Better to have never flown on a private jet. No, you don't want to know what it's like to live there, but the truth is, it was really bad for the environment. There's really not a good reason why we're flying like that. The impact on the environment per person, the carbon doesn't make sense. In some ways, we Gen Xers, I think we're able to accept practicality better, being those middle kids who didn't get new clothes or, we got the hand-me-downs. God! I'm making this sound like we're like Oliver Twist, which is a whole other kind of story.

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FT: We are not strangers to adversity, let's just put it that way and discomfort and getting uncomfortable.

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AG: But you asked me about Gen Z, and I love Gen Z. I have to say. My kid has opened my eyes to the many fantastic qualities of Gen Z. Gen Z has really no illusions about the world they've been born into in terms of how they will have to change and adapt. A really interesting part of what I see in the Gen Z's generation and there are things that I just — I'm not a fan of. I just think the overreliance on social media destroys personal skills. Sure, I could complain about

that. But you know, like they — where I used to want to go to like a vintage store for fun, they really believe in that message. There, I see a tremendous amount of empathy, of communal sharing and ideology that I think is really going to help our society.

Their values, at least certain, you can't make a monolith, but I really see a lot of hope for Gen Z, and I think that they're going to transform our country, and our world in really positive ways. They don't want to accept the way things are. They want a more equitable world. Yes, that's going to mean that the top 1% will maybe not have quite as much, but I think they will want a more stable general population. I think that's really important and I love that value. I am really positive, if we no destroy the planet though climate change, they're going to have a great future.

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FT: Yay! There's that one thing. But if we can overcome the thinning of the ozone layer, we should be okay. Annabelle, how do you stay optimistic? How do you find the humor in the devastation? I know that to some extent, this is like a flexed muscle of yours for many decades, this is your profession. But you are, I think at the core, can I say, I met you, for now it's been 29 minutes. I think you are a pretty positive person. I guess my point in asking this is, what is your advice for us, for anyone listening who might be going through their own hardship, to be able to see the light at the end of the tunnel, or just to be able to exist in that moment without feeling so devastated?

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AG: Well, I think, it also depends on your — if you're meeting your hierarchy of needs, if you are a housed person who has food, even if it's maybe not as glamorous a menu as you would like. You're able to have humor. I think it's very difficult to have humor if you aren't having your basic needs met. That said, I launch this podcast during COVID that's called Tiny Victories. That really exemplifies what I feel is my — if anything, and really, I only came through this through desperation, because of like a really low moment of feeling so overwhelmed by so much suffering through COVID and just on so many different levels.

The idea that we cultivate an appreciation of small mercies. That's what the podcast is about and my partner in that is a comedian and meditation teacher. She said to me that her, like a New Year's resolution was, stay curious. When she said that to me, I thought, "Okay. No, I'm stealing that from you." I said, because, I love the idea that at — I'm turning 60 this year, which is a little bit of a shocker. It's a big number. If I can stay curious about what my situation means, or how it's going to feel, or what kind of new adventure I am on, I will have a much better chance at having the kind of a sense of humor. Really, it's the way I — my outlook on life, of just — I always look at these very skewed things and it does look like a very kind of dark humor to me.

But I can only do that if I have a curiosity, if I've already decided this is going to be terrible, which is my first inclination, let me just say. But then the next thing is stay curious. Curiosity I think is a really important trait for all of us right now, because only by exploring the possible next breath, the what ifs that you think might destroy will you find out if it will destroy you and then maybe it's going to be a weeper. The future is still unknown, but I think — I don't have any tattoos, but if I did, it would say, "Stay curious".

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FT: Yes. Annabelle, thank you so much for sharing your time with us. Everybody, check out, *You're Leaving When? Adventures in Downward Mobility*.

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AG: I love the way you said the title. Thank you.

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FT: Anytime.

[END OF INTERVIEW]

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FT: Thanks so much to Annabelle Gurwitch for joining us. Her book again is called *You're Leaving When?* You can check out more of her work as well as her books, her podcast and when you might be able to meet her next at annabellegurwitch.com. Thanks for tuning in everybody. See you back here on Wednesday. I hope your day is so money.

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