

**EPISODE 1795**

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**FT:** So Money Episode 1795, survival, money and motherhood. What happens when everything falls apart?

[INTRODUCTION]

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**ANNOUNCER:** You're listening to So Money with award-winning money guru, Farnoosh Torabi. Each day, in a 30-minute dose of financial inspiration from the world's top business minds, authors, influencers, and from Farnoosh herself. Looking for ways to save on gas or double your double coupons? Sorry, you're in the wrong place. Seeking profound ways to live a richer, happier life? Welcome to So Money.

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*"EP: It's so important to me to make this book, to set it in the immediate hours, minutes after the earthquake, because I wanted to show what happens to people when there are no phones, there are no cops, there are no ambulances, there is nobody to help you, there is nobody who knows anything, there is no information. All you have are humans together."*

[EPISODE]

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**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. Imagine this, you're nine months pregnant, shopping for a crib at IKEA, and suddenly, a massive earthquake hits. You've got no phone, no keys, no way to reach your family, just the immediate reality of survival. That's the premise of *Tilt*, a gripping new novel by Emma Pattee that forces us to ask, how does financial

precarity shape survival? What happens when class determines who makes it out and who doesn't?

I'm talking to award-winning journalist and climate crisis storyteller Emma Pattee today whose novel *Tilt* is as much about disaster as it is about money, resilience, and the choices we make when everything changes in an instant. We're unpacking the financial fears that show up in moments of crisis, why money is a survival tool, and the hidden ways that class shapes our disaster response. Plus, Emma shares her own experiences with money and motherhood, things that she wishes she had known before having children. Let's dive in.

Emma, Pattee, welcome to So Money.

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**EP:** Thank you, Farnoosh. I'm so happy to be here.

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**FT:** You're an award-winning journalist, a climate crisis storyteller, and now, you have a very highly anticipated book called *Tilt*, which takes readers on a really intense and thought-provoking journey through a single day in post-earthquake Portland. You write the most amazing non-fiction. I've read a lot of your non-fiction, a lot of your memoir-driven storytelling. This is a fictional book, but it's rooted in a lot of truth. *Tilt* is about a natural disaster that disrupts everyday life. At the center of it is Annie, who is very pregnant. Tell us about the genesis of this book and why you wanted to write something that was a narrative fiction book.

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**EP:** Yes, definitely. I think that many writers have this where they maybe are more well-known in one genre, but they have a lot of love for another genre. I definitely spent many years in my 20s trying to be a poet. There was the playwriting years in my teens. So, I don't, it wasn't as much intentional choice to move to fiction as much as just such excitement about story. Whenever I

come across a really exciting story, whether in my own mind or finding it out in the world, there is that question of what genre is best to tell it in.

*Tilt* opens with Annie, she's nine months pregnant, shopping for a crib at IKEA, a massive earthquake hits. This specific earthquake is a real earthquake. It's the Cascadia quake, which we are waiting on here in the Pacific Northwest, supposedly, and there's a 30% chance that it's going to hit in the next 50 years. When it hits, it's going to be the worst natural disaster to ever hit North America. When Annie emerges from the rubble of IKEA, she has no phone, she has no keys, obviously very pregnant, and she has to reckon with what she will do to survive.

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**FT:** She has both physical and emotional survival challenges in that moment. Because this is a money show, I'm curious, what are the financial fears housing healthcare savings that are heightened in that moment of crisis. It may seem weird to think about money, but money is survival and it's a resource. So, what is compromised for her in that moment?

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**EP:** I'm so glad you asked that. You are the first person to ask that. Money is really threaded throughout the book. You and I know each other from the finance space and financial interests are core to my life decisions. It was very important to me that the book touched on that. So, it actually opens this opening scene. She's at IKEA and talking to her baby about how she's shopping for a crib she really can't afford. And what it means to be buying a crib at IKEA, and not West Elm, and not the SNOO, right? Immediately, in motherhood, we are all so faced with capitalism and economics.

Whenever I'm talking to people about motherhood, I always say, "Beneath every decision about motherhood is actually a decision about money." People don't talk about that. They don't talk in those terms. And yes, the money is very essential to the story. Annie has no money. They're really living paycheck to paycheck in a city, Portland, that has changed so much. So many people from Portland can really no longer afford to live here and are hanging on with their fingernails to a city that has left them behind. Annie and her husband are people like that. So,

she's recounting to her child, here's how much money we have in our savings, here's everything I have to my name, here's our credit card. And she says, I have credit cards that I'm going to die before I pay off. And she's holding that at the same time that she's trying to Google how toxic the IKEA mattresses are based on price. "If I buy the cheapest one, is it going to kill off my kid's brain cells?"

From the first page, money is really core to this book. And class and economic circumstances, it is one of the most central themes. You are the first person to have –

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**FT:** I appreciate that in your work so much. Sounds like Annie's already having these existential questions around money. How do you hold in balance? And this is just maybe a personal question for you, or you've done some research on this, or maybe through Annie, you can tell us the answer. People often say to me, "Why should I pay off my credit if climate change is going to end the earth anyway? We'll have bigger problems than my credit card debt if we're all melting." And yes, that's true. But you see what I'm saying? People are struggling with the existential and what their responsibilities are today. Trying to hold both in balance is very difficult. And then sometimes, the doom and gloom makes it so we justify, what's the point? What's the point in trying to make more money or get out of this hustle? Like, it is what it is.

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**EP:** Yes, I get that so much, I'm a climate journalist.

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**FT:** So, I'm sure you –

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**EP:** I've heard that same response. It is a really large misunderstanding we have about the climate crisis and natural disasters in general as we saw in LA with fires, with the man tweeting,

"Are there private firefighters that we can hire to save our neighborhood? We'll pay anything." It takes about one nanosecond between a disaster and for it to become about money, and class, and power, and resources. When people say that to me, I say, climate change 100% is going to fall along class lines and economic lines. And they'll say, "Yes, what does it matter? Why does it matter when the world's on fire? My money won't matter when the world's on fire." The world is already on fire.

The people being most horribly impacted by that are the poorest people. People will say, "I'm melting." People are already melting. There are horrific heat waves in the Middle East. There's heat that you cannot survive in places where people have no resources. I say the same thing when someone says to me, "Oh, so are all of our kids going to die because of climate change?" I say, "Oh, a lot of people's kids are dying right now because of climate change." I can't enter into a conversation that sort of ignores the reality that sort of the poorest people in the world are facing. How do I grapple with it myself? That's a more challenging question. Could I pay off my credit card? Yes, you should always pay off your credit card.

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**FT:** Control what you can control. I think part of it is like your brain is also trying to hold on to certainty. There's so much that is not within our control, and you can easily spiral when you think about the future and even what's happening today. Hanging off your credit card could actually be the sanest thing that keeps you marching.

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**EP:** Writing this book, I started to learn about how much community. I wrote this book starting in 2019 through 2020. I was very involved in the protests here, and I became interested in mutual aid. Mutual aid is a way in which a community supports itself outside of government funds. There's obviously more complexity to it than that. But in its simplest terms, I really started to understand surviving the climate crisis and the way I talk about survival in my book. There is a power bigger than class and bigger than money, and it really is about community. It's really about knowing your neighbors, building these little hubs of connectivity, and resources, and camaraderie.

I think that, for me, I think has shifted the conversation a little bit of what mutual funds should I invest in, that are going to escape the climate crisis. And a little bit more of, how can I invest more in that kind of community connection? Here in Portland, we have a huge emergency response. Volunteer team in every single neighborhood. When you stop thinking about investment monetarily, the idea of where to invest to prepare for the climate crisis can become more about those types of connections in relationships.

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**FT:** And being less external and more internal about investing resources. Portland is a very vulnerable area. That quake you're talking about in 50 years. I think the New Yorker wrote about it. It's one of their most read articles of the decade and win the Pulitzer.

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**EP:** Yes, the Pulitzer.

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**FT:** Win the Pulitzer. It's haunting and I will link it in our show notes for those who want some context. But Portland, I'm curious how other parts of the country, how Portland mirrors what's going on everywhere else? Where you talk about the inequities, but also the coming togetherness that we can all strive for.

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**EP:** Yes, it's really interesting. So, Portland is very vulnerable to the earthquake, but Portland is actually considered a climate haven. So, there's a few places in the U.S. identified as places that are going to bear very well over the next 50, 100 years, and Portland is one of them. I would say that, Portland gets a bad reputation for being a little bit performative. We're very big on our bumper stickers here. We're very big on doing and saying the right things. And I totally understand the eye roll of that, and I have rolled my eyes at that. I've lived in Portland a long

time, I grew up here. So, I have rolled my eyes at that as Portland became Portland. That wasn't the Portland I grew up in, where people were saying and doing the right thing. But Portland became something a little bit different.

You know what? I have really reconciled with Portland and I've really come back around to, I think it is a really strong sense of civic duty. Sometimes what frustrates me about Portland is a lot of the activism here can feel kind of small fries. What I see happening in New York can be a lot better organized, larger scale, more ambitious. Then, I come back to Portland, and I can feel, like frustrating. Well, we're all sitting in a circle crocheting for climate peace. What are we doing? But I really started to have an appreciation for that type of real small scale, local support.

I think what we saw with, I'm going to say Hurricane Milton, the hit North Carolina, or was it Hurricane Harvey?

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**FT:** There were two hurricanes.

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**EP:** I think what we saw with the hurricane that hit North Carolina, we saw that there are sometimes long cuts of time where there is no national response. All you have are your neighbors and each other. When we're talking about activism, we need to be talking global, ambitious, large scale. When we're talking about ways that, I think that communities can start to prepare, we need to be thinking more localized, and we need to be thinking more small scale, and we need to be thinking immediate.

It was so important to me to make this book, to set it in the immediate hours, minutes after the earthquake, because I wanted to show what happens to people when there are no phones, there are no cops, there are no ambulances, there is nobody to help you, there is nobody who knows anything, there is no information. All you have are humans together. That, to me, not only is incredibly interesting, but it's incredibly realistic. It's exactly what we see over and over again, every time there's a natural disaster. Even sometimes a non-natural disaster.

There's a reason that I chose to set my book in the hours after the earthquake. It opens up minutes before the earthquake and it goes that first full day. I really wanted to show what happens when there are no phones, no cops, no ambulances, no hospitals, no information. There's nothing but humans all together trying to figure out what's going on, trying to survive. That, not only, is very interesting to me to write about and learn about how humans act in disaster, how humans act in the worst of times. It also is very realistic to every natural disaster that we see on TV, right?

We just see this over and over again. There is this gap before there's an official response and nobody knows what's going on. All you have is yourself and the people around you. There's been so much focus on the yourself part of that, right? There's been so much like G.I. Joe, Indiana Jones focus. I wanted to subvert that. The idea, for me, was about a retelling of that story. Subvert that and show what happens when you're not Indiana Jones, you're nine months pregnant, exhausted, scared out of your mind. What happened then? And for me, that was about communal connection.

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**FT:** We will hear more from my guest, Emma Pattee, about how disaster, climate change, and financial survival intersect. But first, a quick break.

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**FT:** In writing my book, *A Healthy State of Panic*, although not fiction, I tried to make it very story-driven and having kind of an arc to the book, the narrative. And I read this incredible book on how to do that. And I can't remember the title now. The takeaway for me was when you're starting out developing a book, it really helps to think of how you would answer this question. What if this happens in my book and then this happens in my book? So, what was the what if of *Tilt*? Like what if a woman who's about to give birth falls into the rubble of IKEA at this massive predicted earthquake in Portland, but what if that happens too? What were the two things you were holding in balance, I want to give readers almost like a trailer to *Tilt*.

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**EP:** Yes. In a world. Now, I'm very curious what book that was. If you remember the book.

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**FT:** I will find it. I'll definitely find it.

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**EP:** I'm so curious. I love books about craft and writing. Definitely. The idea came to me when I was nine months pregnant shopping for a crib at IKEA. Literally, we share different circumstances and different career circumstances. But for me, I had this experience of being very pregnant, shopping for a crib at IKEA, and the building started to shake. I thought, "Oh, my God, it's the big earthquake, which was one of my big fears." And it was like a truck driving by that had a bunch of –

There's a concept called compressional waves, which essentially is that right before an earthquake, about a minute before, there will be this kind of jolt. You know what that is. You have basically one minute to run and get somewhere safe. And then the shaking began. Knowing that I was a big earthquake nerd, I'm so pregnant, I'm at IKEA, and I feel this thing. I was like, "Am I going to just start running crazy through the crowd?" I was too embarrassed, too unsure. I didn't pass my own survival test, but when the building stopped shaking, the book had arrived in my mind fully formed at that point. This is the book I'm going to write. And I wrote, I had my kid a few weeks later, and when he was about eight weeks old, I wrote the first chapter of the book that is essentially the first chapter as it is now.

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**FT:** Oh my gosh. I can't wait to read all of it. It's called, by the way, the book that I was referring to is called *Story Genius*.

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**EP:** I guess, I have it.

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**FT:** Yes. Lisa Cron. I want to shift gears a little bit to talk about motherhood with you and money and get your perspectives. You wrote a Vogue article on your prenatal depression that resonated with so many parents. How did that experience shape your views on the emotional and financial stress of starting a family?

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**EP:** I wish someone had told me when I was pregnant to think less about everything I was thinking about. Birth, what kind of a parent I was going to be, my pregnancy health, screen time, I was obsessed with screen time, and just think about child care and who was going to pay for that child care and how the cost of child care was even going to get talked about within the home and within the marriage and with two working people. Nobody told me that. I had an entire nine months of being pregnant completely didn't even think about child care or perceive it as an issue and then I was in for a very rude awakening. I think when I was pregnant, I was really scared that my career was over. When I speak to my friends that it's common –

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**FT:** It definitely feels, and I'm now going 10 years back, I think things have, and you're a recent mom, so I'm surprised to hear that –

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**EP:** Six years.

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**FT:** Six years? Okay. Things are changing fast a little bit, but still this is before like, you could be a content creator and you could be working at home all the time before the pandemic. The pandemic changed a lot of the kind of relationship that we have, the culture that we have around work and parenting for sure, especially because men started increasingly being a part of that conversation and advocating. So, that was always the case, right? You need everybody to be in on the cause.

But I remember to your point, feeling like I had to preemptively take care of so much before – I had gotten a book deal also around the time that I became pregnant and I was nervous to tell my publisher because I just assumed that they were going to write me off like, “Oh, she's never going to market this book. What a waste of money we just gave her.” I felt like I had to go give that announcement along with my checklist of things that I was going to take care of because Farnoosh is still accountable. I was worried that everyone was going to write me off. For sure, whether that was true or not, it was just what I thought.

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**EP:** Totally. I had a very similar experience. I didn't tell any of my editors that was pregnant. I think I pretended I was on vacation. I turned in a story in New York Times when my kid was seven days old. For my second kiddo, I had a call with one of my editors two hours before going into labor. I've always felt a lot of pressure, and that is a trap, right? Because it helps us individually, but it sets the bar that then hurts other people. I want to say that out loud. I'm not trying to give myself accolades for doing these things. I'm really trying to highlight just the intense amount of pressure and scarcity.

When I was pregnant, I felt like I will never have another career accomplishment probably in my life. I had come from a long line of women who had given up their dreams, specifically dreams of becoming writers to have kids. My mom, when my mom got pregnant, she tells a story that she worked as a journalist at a paper in San Diego, and she and another journalist went and said, “Can we split a full-time reporter job? We'll each do half, and you don't have to pay us half. Can we just split it so that we can each be part-time moms and be part-time reporters?” The editor said, “No,” and they both became stay-at-home moms.

It's sad to think how little it would have taken to keep so many people in the workforce able to pursue their dreams and share their talent with the world and how much inflexibility there was. Yes, I think that was my state of mind around money and around career. I'm a money person, I'm a spreadsheeter, did a lot of spreadsheeting. I don't know that I've reckoned with the amount of privilege and financial context that goes into having exactly the birth you wanted, exactly the birth center you want, getting acupuncture a few times a week. I didn't understand that if you want to have a successful breastfeeding journey that might involve private lactation, you're spending thousands of dollars, it might involve a delayed return to work. I actually thought that nursing or not nursing was a choice.

For some people, it is a "choice", but beneath that choice is just money realities. And we don't talk about that stuff. I paid thousands of dollars in private lactation. I got a night doula. We spent so much money, money we really didn't have to spend. Only then in hindsight, being able to talk about how positive my post-partum experience was, how positive my birth was, how positive my breastfeeding experience was, did I connect the dots between how much that was really just about an enormous amount of money.

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**FT:** So, back to Annie, who you inspired. She's the heroine of the book. What is the message that you hope she delivers to the readers? What is the inspirational hope, the message that you want through her to be delivered to your readers and particularly your women readers?

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**EP:** Yes. So actually, the core message I think is really not gender specific. This comes back to your question about the what ifs. I was interested in this idea of these shock points, these moments in our life where we're jolted out of reality and you have this opportunity to change your life. And so yes, like the what if is that, "Oh, what if this pregnant lady is at IKEA when the earthquake happens." But the what if also is like what if she's really disappointed about where her life has ended up. What if the earthquake gives her this chance to reimagine everything she understands about her career as an artist, her financial precarity, her role as a mother, about her connection with her community, with other people, about her marriage.

So, for me, the message I'm hoping to leave with people is that idea of, "That was you. If your whole life got turned on its head tomorrow, what would you change?" That split second of, "I can't believe I never did this," or "Whatever the thing is, it's time to leave my job." Whatever that thing is that pops when you have that kind of life or death scare. So, yes, that's really the core message of the book.

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**FT:** The book is called *Tilt*, which is so perfect. Such a perfect. Did that title just come to you also as you came up with the story in IKEA?

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**EP:** The title was actually quite a fight and I did not come up with it. My editor who was just a remarkable person, a really visionary editor. She's also a publisher. She's the head of her own imprint, Marysue Rucci. She came up with the title for me. I had another title. I really didn't like it.

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**FT:** What was it? Can you tell us?

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**EP:** Oh, yes. It was announced when they bought the – the title was *Animals*. I was interested in the way that people often say, "Oh, when you give birth, you're going to start making crazy sounds like animal sounds." I was really interested in this idea of moving to some more primal place. But it just wasn't the right title. And I kept saying, "It's not the right title. It's not the right title." I would send over new titles and they would be like, "Oh, these are awful." I think at one point I suggested *Shake*. And they were like, "Oh, no, Emma, that's so bad." Totally fair. I was desperate. And then my agent and my editor, I guess one night got on the phone together, cracked a beer and just hammered this thing out and came up with *Tilt*. And it really is the perfect title. I've had early readers email me and say, "Oh, it's incredible how much the word tilt

shows up in the book.” That was intentional, right? And then I have to say, “No, the book was completely finished.”

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**FT:** The title was always there under your nose.

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**EP:** Yes, the title came out moments before it went to the press.

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**FT:** Wow. I love it. Everybody, pick up the book. It's called *Tilt*, and I'm going to put it out in the universe as I'm sure many people have, including you and your publishers. Reese Witherspoon, can you turn this into a movie or a series or an HBO Max? I want to see Annie in the IKEA.

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**EP:** I'll put it out there. I'm right there with you.

[OUTRO]

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**FT:** Thanks so much to Emma Pattee for joining us. Her book again is called *Tilt*. If you love what you're listening to, please leave us a review in the Apple Podcast review section. It is the number one way to highlight this show and let everyone else know this is the show, this is the podcast to get your financial inspiration. Thanks for tuning in everyone. I hope your day is So Money.

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