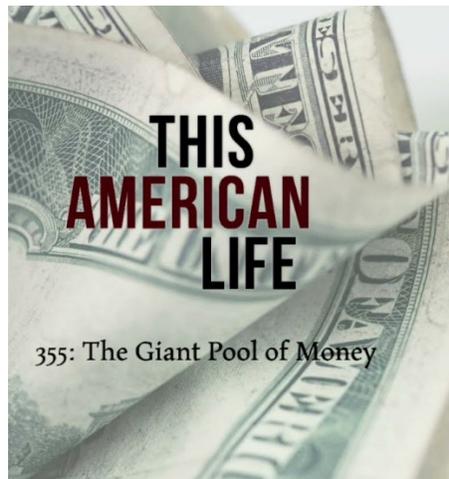


“This American Life: The Giant Pool of Money” (May 9, 2008)

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Essay by Josh Shepperd (guest post)*



“This American Life” can easily be described as one of the three flagship shows of public radio over the past 30 years. Its success is indicative of its expert hosts, Ira Glass, Bim Adewunmi, Sarah Vowell, Sarah Koenig, and others. Beyond its format excellence, dedicated audience, and synonymous presence within US public media, “TAL” is an appropriate selection for the National Recording Registry due of its role innovating and influencing production and distribution strategies for similar programming during the emergence of podcasting and a changing media landscape. Starting in the mid 1990s, “This American Life” has managed to emblemize the tone, mission statement, and aesthetic of public radio, while pointing to new opportunities in audience engagement and storytelling in the digital age. It’s a wildly popular program due to its candid approach in which listeners learn about an interviewee’s everyday life. Every story matters, every experience is intricate and meaningful. And, in this way, it’s a paragon of the NPR mission statement that public media serves to inform a public about itself, every experience, in-depth, to promote social recognition.

At the moment that this canonization is being written, “This American Life” has run for close to 800 episodes. It’s a show that began in Chicago, and in many ways, reflects Chicago’s cosmopolitan disposition. Chicago is a city of residents who are loyal to their neighborhoods, and hold strong opinions about other parts of the city. Chicago culture includes a lot of talk about “Real Chicago”—what the city means, and to whom. And those conversations are saturated with locational tips. Want excellent Southeast Asian food? Go to Rogers Park. Devon Street features several dozen Indian and Pakistani restaurants lined up between California and Western Avenues. But while you’re there eat khachapuri at the Georgian bakery owned by Russian doctors, or grab a burrito on Clark Street on the way home. Want to hang out with hipsters in a faux dive bar? Go to the Ukrainian Village. It’s a working-class neighborhood that’s been invaded by suburban gentrifiers. And at least one innovative music act will be playing nearby every night at a brick and mortar where you can buy gluten free sandwiches. But if you really know what you’re doing,

you'll wait for the tamale guy to show up around 11pm. Cash only. Looking to get in on a pickup soccer game? Go to Montrose Harbor on a Sunday, one family from every neighborhood in the city will have settled for the day. Emulating Chicago neighborhood talk, "This American Life" provides conversational, granular detail about the most important content of all: where, who and what, and why. Audiences can't get enough. The Chicagoneess of Chicago even occasionally becomes the focus of an episode: in "24 Hours at the Golden Apple," "TAL" interviews patrons in a famous 24-hour diner at different times per day. Morning regulars include a man who plays his harmonica at the table, a construction worker who's worked around the city, and elderly patrons who show up for breakfast and then return for dinner. At night, teenagers have been routinely meeting at all hours for decades. In the process, the listener learns about Gold Apple's neighborhood Lakeview, as it sits on the precipice of Lincoln Park.

Beyond the locational imprint, and the remarkable view of the Chicago skyline from WBEZ at Navy Pier, Ira Glass formulated a show that was deeply steeped in the tradition of public media storytelling. Glass is a public media lifer who pulls from the 100-year tradition of noncommercial programming. Beginning as educational radio in the 1920s, public media convened as humble distance learning and classroom extension services. Broadcasters were focused on coursework lectures and "public service." They addressed local culture, public affairs, and commerce for what was at least at first a barely interested listenership. By the 1930s, something like a philosophy of public media had emerged. Advocates for noncommercial media believed that technology should contribute to better understanding and connectivity within the community. No audience was too small; radio was more like a classroom than an advertising extension for Goldblatt's Department Store. As the instructional model evolved, educational entertainment and local journalism focused on providing a forum for the idiosyncrasies of everyday life, the traditions and problems that different regions faced, and university-based shows highlighted members of the community and their perspective. Between the late 1940s and late 1960s educational stations began to connect with each other by sharing programming across what they called the "bicycle network," the prototype for NPR. Selections considered the best examples of history, journalism, and cultural appreciation circulated from college to college, and the most celebrated college shows culminated into the genre conventions of public radio.

When NPR went live in 1970, "All Things Considered" delivered a genre-bending pastiche of reporting, cinema verité-like documentary field recording, and features of interviewees discussing their lives in their own perspectives, as contemporary events unfolded. From its first broadcast, NPR has emphasized the import of personal stories. News and public affairs attempt to report the day's events with a neutral perspective. A nod to the standards of academic rigor of radio's educational past. Many news reports are inflected by the perspective of a community stakeholder. Other programs barely conceal their legacies as educational how-to programs: housing, maintenance, car, technologies, or music appreciation. And based in the first 25 years of broadcasts, a terrific and unique genre of biographical features captures the imagination of national listeners. It's in this genre that "This American Life" convened and innovated.

Ira Glass started as an NPR bureau reporter, and edited and reported for "Morning Edition" and "All Things Considered." In 1995, he received a MacArthur grant for Chicago writers and performers to convene a new radio show, first proposed as "The Wild Room," and ended up with the title "Your Radio's Playhouse." By June 1996, Glass had developed the early vision for

“TAL,” by interviewing “regular” people and then cutting the interviews together into vignettes. The show was not an immediate hit with NPR, there were reports that administrators had lobbied against the show receiving wider distribution. But resistance was brief, and “This American Life” expanded into nine of ten big markets and won a Peabody Award in its first year. This led to a bidding war between NPR and Public Radio International (PRI). “TAL” decided to go with PRI, a division of WGBH Boston, which distributed the show between 1997 and 2014. PRI accounted for a reach to over 500 stations and, according to Glass, he chose to work with them because they were friendly to independent programs and more forthcoming with information about syndication pricing.

Pulling from his experience on previous flagship shows, Glass set about designing a program that would be dedicated to one theme, treated in four to five “acts” braided together by his team of journalists, writers, artists, and entertainers. “This American Life” was a synthesis of public media genres, such as features, character studies, investigative journalism, and “on the street” interviews. “TAL” was additionally willing to address, in Glass’s words, “racier and darker” topics than typically found on public media. “TAL” played with the structure of conventional broadcasts, taking unconventional approaches to describing sequences of events, disrupting expected momentum of storytelling, and utilizing anecdote and, in Glass’s words, “big statements,” to punctuate major events in stories.

Glass described the style of the broadcast as putting voices and stories on the air that would never be heard otherwise, to provide perspective and analysis not heard elsewhere. A program generally adheres to the “45 second rule”—in which everything changes in under a minute during quotes and interviews. Glass pulls content from long taped discussions that run up to an hour and a half, until an interviewee touches on an issue that they really care about but “haven’t quite resolved.” In Glass’s words, the contours of the interview changes during those moments, “almost like their unconscious starts to speak,” as subjects start to describe scenes and characters and images, “almost like a dream.” Once interviews are completed, a reporter reads the script while four or five producers scribble notes. The team then collaboratively writes on a website, signposting the best quotes of an interview onto one page. In the process, the team identifies multiple possible endings, and chooses one to fit into the broader narrative of a show. For a typical episode, four or five staff go through 15-20 stories, with three to four ending up on the air, connected by a narrative “with something bigger at stake.” Interviews focus on character and are framed as scenes. The classical public radio feature transforms into a drama, and peoples’ lives are received with, in “TAL’s” words, feeling and empathy.

“TAL’s” riff on public media aesthetics was immediately popular, and they innovated with reaching audiences during the rapid move to digital distribution that occurred across the industry between the mid-1990s and early 2000s. The ability to download an episode changed how people listened to the radio, supporting the move to non-appointment listening. “TAL” released their first podcast in 2006 to 600,000 listeners, and by 2010, “TAL” circulated the show on mobile apps and experimented with direct support and purchase models. Engagement increased so exponentially—4.7 million listeners by 2020—that “TAL” moved into other modes of distribution. In 2008, they experimented with live airing into over 300 theaters, and for a time provided exclusive streaming content for Pandora. Glass hosted a television version on Showtime. “TAL” toured as a live show. And producers and hosts spun “TAL” off into other programs, most

notably “Serial”; many listeners consider “Serial’s” first season to be among the best of podcast history.

Episode 355 of “This American Life” enters the National Recording Registry titled “The Giant Pool of Money.” It examines the cause of the 2008 financial crisis, and how the housing market collapse dominoed into a global economic crisis. It was co-produced with NPR’s Planet Money, and follows everyone involved, from transnational investors to interviews with homebuyers, mortgage brokers, bankers, and analysts. “Pool of Money” examines the collapse from both sides, borrowers who took risky loans on lowered standards, called NINJA (no income, no job, assets) and the reckless financiers who built and promoted the system. Of course, what makes the episode so compelling are the people. Bob, a struggling homeowner, sought to buy a home that he couldn’t afford, but was given a loan due to lax loan standards. Mike and Glen, a mortgage broker and a subprime loan officer, freely admit that they sold loans to people who couldn’t afford them, and profited significantly from the inevitable bankruptcy of their clients. Jim, a Wall Street investor found the system so complex that he couldn’t comprehend the risks in his own analysis of mortgage-backed securities. “Pool of Money” clarified a cascading crisis for millions, and by the end of the episode listeners are left with a sense of bathos about the situation. The audience learns about “liar loans,” in which people just made up numbers on their applications. Investors freely admit that they didn’t understand how the system even worked, while they profited by millions. Yet although all the interviewees are marked by bad decisions, they’re humanized during their interviews, for their temperaments and aspirations.

“This American Life” later returned to the mortgage crisis with the episode “Scenes from a Recession,” which looks at how the foreclosure crisis affected the Rogers Park neighborhood in Chicago. (Also the hometown neighborhood of the author of this piece). We learn about how the speculative economy briefly decimated Rogers Park real estate, one of Chicago’s two most diverse and diaspora-supporting neighborhoods. Numerous rental buildings that had recently converted into condos were subject to expansive foreclosures. Long one of the city’s centers for activist culture and grassroots organizing, Rogers Park residents responded...just as Chicago would talk about “what Rogers Park is like.” Although most weren’t trained in building management, renters and condo owners banded together during the setback and maintained the buildings themselves. Apropos, one resident talks about how he didn’t just own in Rogers Park, but how his identity was shaped by and rooted in the neighborhood itself. In Chicago, experiences like his become the story of the neighborhood. The neighborhood’s story becomes a point of conversation among neighboring neighborhoods. And over time, anecdotes from “real Chicago” people, streets, and blocks become the received temperament of the city.

At its best, public media has always discovered and told these stories. Besides its legible success navigating the rise of digital media, “This American Life” enters the National Recording Registry as an exemplar of public media storytelling, in the Chicago disposition.

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*The views expressed in this essay are those of the author and may not reflect those of the Library of Congress.