

EPISODE 639

[INTRODUCTION]

[00:00:34]

FT: Welcome back to So Money, everyone! It is Monday, October 16th, 2017. I'm your host Farnoosh Torabi, our topic today is Single Motherhood and how to make it work financially, romantically, professionally. Our guest today is an expert on all of those fronts, her name is Emma Johnson and she has been a guest on this show before as the founder of wealthysinglemommy.com she's built an incredible community, an empire really, around single motherhood and how to make the most of it.

Emma, thanks to the popularity of her blog, has a new book out now, it's called, *The Kickass Single Mom: Be Financially Independent, Discover Your Sexiest Self, and Raise Fabulous, Happy Children*. Emma was first on So Money on episode 298 talking about her blog. Now, she's back talking about this book and the advice that it gives to mothers on how to build their own wealth, ignite romance and raise great families. I think it's actually something that all parents can learn from. It's not just a bible for single mothers. I think it's got some really great roles for all of us, who have children. Here we go, here's Emma Johnson.

Emma Johnson welcome back to So Money, author, Emma Johnson, Congratulations!

[INTERVIEW]

[00:01:53]

EJ: Oh! Thank You so much, I'm so excited to join your club.

[00:01:55]

FT: I have been waiting for this book probably since we met, we met a few years ago and I understand in reading your book that *The Kickass Single Mom* was more or less an idea that you had even before you were a single mom, when you were married and you were at a book

writing workshop, and this was something that you are fascinated by, before it really became a personal issue for you. So, and thank you for mentioning me in the book. I understand that I am a resource for you.

[00:02:24]

EJ: Yeah! Oh you have, I love-I loved your book. Yeah! so, it is, it's so funny, I had this buried memory. I've been a single mom myself for-geeze, like 8, 9 years now, and I've been folds- I've had my blog, Wealthy Single Mommy for 5 years. So, I've been very immersed in this whole trend of single motherhood, and what it means, I mean deep diving into it, but it wasn't until I started writing my book last year, alright-yeah, last year, that I realized I had this buried memory that when I was married but I had not yet become pregnant or become a mom and I had this idea for a book about single motherhood.

I was raised by a single mom and I had always been fascinated by how that had shaped me, how this whole new generation of divorce that happened in the 70's and 80's, which I'm a product of, my parents got divorced in that surge. How that affected this whole other generation of kids, and how it was affecting us now that we are becoming adults and parents. So, I just really feel like I have kind of met what I have supposed to be doing at this stage of life and just kind of, owning this space of single motherhood.

[00:03:34]

FT: Isn't life funny, like that?

[00:03:35]

EJ: So funny, it's so weird, but you got to - you just got to go there.

[00:03:39]

FT: If you had written a book, you know, 10 years ago, how would it have been different compared to the book that you wrote today? Would it have covered - in other words, what has

perhaps surprised you or come to your realization that's new and interesting that the book 10 years ago would not have necessarily mentioned or included?

[00:04:02]

EJ: Well, if I wrote it 10 years ago, it would have sucked. Whereas, I think my book *The Kickass Single Mom* is, I'm very proud of it. I mean-look, this, that was just a sort of, an academic journalistic pursuit. It was personal because it was coming from my own childhood experiences, that was a kind of, the knot of it. But, here, I mean being a single mom, and then, I'm here now it's like I'm so immersed in this. I've had my blog, I've got this really deep on my community I really know all the research, all the statistics. I mean this is my full time job now. This is what I've been doing for the last a year and a half full time.

Part time for many years before that so I mean this is - it really is my real passion. This is because I've lived there, I've lived as a child of single motherhood and I lived it as a single mother myself. And, also I feel like I would have only been really looking backwards so much my point of reference was those years the 70's, 80's, 90's as I was growing up, whereas now the story about single motherhood is so different and really much more positive than those years and so the story that I tell is a very much a positive one and a promising one because the opportunities that women have today is completely different and better than it was 20, 30, 40 years ago.

[00:05:24]

FT: Right, in the 1st place you can get divorced and be okay.

[00:05:27]

EJ: You can!

[00:05:27]

FT: It's like before people stayed on in unhappy marriages, mainly women did because they felt there was no better option, financial option, you know, and so they so just stayed. First for all for us listening define a *Kickass Single Mom*?

[00:05:45]

EJ: Oh! A kickass single mom, it's somebody that's living - you're living your life in your own terms. This is - it's really a call to action. I feel that we are in the middle of a revolution for women over all and definitely for single mothers. Single mothers are no longer just divorced in fact, 57% of millennial moms are unmarried. Divorce rates are at all time low. So, I was very conscious about - well I am a divorced mom myself and my parents were divorced. The single mom today that's becoming a mom, she was never married in the first place. The idea of the 2 parent heterosexual married nuclear free. I mean, that's a statistical minority in the United States.

So, family overall in this country is telling a totally different story. So, its really about embracing family on your own terms, embracing that your family is whole no matter what it looks like, if you're a single person, a married person, a single mom by choice, gay, your family is whole as it is today it means that you are currently or pursuing financial independence because that is the best financial security it's the best thing that we know.

There's a lot of research we know that's the best thing for children is the best thing for financial security not only for women but for our economy overall. We need women to be working and earning, and taking responsibility for their personal finances. And it also means that you are writing the rules of romance, that you are out exploring your romantic needs and your sexual needs in the way that is healthy and that feels good to you and you're not adhering to old norms that are simply sexist and don't work for us women.

[00:07:27]

FT: This book was very much personal for you and tell us a little about your experience entering single motherhood and this was not something that you anticipated. I think most people would say that too. Like, no one expects to get divorced. No one expects to be a single mom but there

it happens. And, you were hesitant to even to talk about your experience until you started the blog and even when you initially started the blog it was more about from a maternalistic reporting perspective. At what point did you decide, I want to tell my story and tell us a little about that story?

[00:07:58]

EJ: Yeah! Well you know what, my blog has - I do tackle a lot about my own personal experience but, I think, the story that you're going for, I still, I kind of clench up right now talking about it because it was so painful and the most I've written about it is in the book, I posted in my blog or my podcast. So, briefly married to nice guy, we had a kid and he had an accident, it was just sort of a freak accident that he had when he was on the job. He was in Europe. He fell off a cliff actually and suffered a traumatic brain injury and it was just this horrible, horrible thing that happened to our family and especially to him and I didn't know anything about brain injuries at that time but I've learned a lot about them since.

And, the fact that he is even alive is just a miracle if you believe in miracles. And then, today he is so far in his recovery, I mean he's working full time and very involved with the kids but there was many years, you know, where he had major personality change and he has a disability and it was so hard, it was a huge loss, I mean, our marriage, I mean it ended our marriage. But, you know, it would be very tidy story if I said, "Oh! it was wonderful, everything was perfect and then this horrible accident happened and our marriage ended" and that nothing is that neat, right? It was a hard marriage, it was a very hard marriage and it was wonderful but it was hard, and you know, I have gone on to find my path and he's on a different path. I know I'm speaking in generalities but the reality is those years after that injury we were together part of it and then we we're separated and eventually divorced. And, my son was born after the accident my daughter was tiny they couldn't have been smaller, it was so unbelievably painful and confusing, there is just no precedence.

I eventually found a support group for people in my situation loved one's, people with brain injuries but before that I felt so unbelievably alone because, yes, lots of people get divorced with young children. Yes, a lot of people have their spouses with, you know, chronic illness or but a brain injury is so singular and just unpredictable. The changes that people go through are

always so negative. It was just unprecedented of anything I've ever gone through and I have to tell you it was so hard to write that. The introduction is very long in the book and it's all my story and it was so hard for me to write and when I, I was doing my audio recording of the book recently and I just lost it like reading it out loud it was so hard to go back there.

[00:10:57]

FT: Yeah!

[00:10:58]

EJ: So, at the other hand I was shy about saying it because it is so painful but it is also, you know, I kind of, like to speak to single moms and connect and it is such an unusual story in one way but on the other hand I learned that it's not so unusual that a partner has a dramatic change whether it is a psychotic break or they do something completely out of character that you can't predict and, you know, in that way my story has a lot of universality to it. I have found just women married to people that they ultimately didn't know. Which I think is part of the human story we ultimately don't really know each other fully ever.

[00:11:37]

FT: Right! Wow! Well, I'm very happy to - in reading your introduction, I mean it was a heart wrenching story though it sounds that the 2 of you are friends again and co-parenting which is unbelievable in some ways given the stress and challenges that you both went through, so I think that's, that's very commendable Emma, for you and for him.

[00:12:04]

EJ: But, you know, it is, it is and I'm proud of that and again that is not a perfect story we just had a taxed meltdown last week that we're still recovering from. It's long, life is long and it's hard but i've really, I've become a huge advocate for shared parenting where both parents are expected to have equal time with the kids, both be equally financially responsible for the kids and that requires so, it's like, a cultural shift where we give women the freedom from having to

be the sole or primary caregivers and we also empower women to be equal earners for themselves and their families and it is, I'm telling you I have been almost the entire primary caregiver of children and I'm in the situation now where I feel like I really have a co-parent and the benefits of it are like, I'm not going to get upset talking about it, it is so wonderful to be able to get along with my ex.

You know, stupid stuff like yesterday he is picking the kids up from school, that's huge, because, I mean, I worked a long day and I made money. My daughter needed to go to the orthodontist. I hate doing that kind of crap. He took her. I forgot to put the headgear in her backpack and so he went across my neighborhood and picked up the headgear. Those, if you have a partner to manage these little things and then to talk about the big things, to be at the sideline at the soccer game, and to talk and chat, and have a nice vibe it is-

[00:13:41]

FT: Good for the kids, too.

[00:13:42]

EJ: Oh my god. It shows children forgiveness and partnership and love. I mean, I've known my husband for 15 years, I mean, he knows me for better or worse and not to use a marriage euphemism but like when I'm like, "Oh my god, my mom is crazy," he knows my mom drives me crazy I don't know how to explain it to him. He is an old, old friend, it's complicated, it's hard, but it's worth it. It is worth the work to go there.

[00:14:11]

FT: Your subtitle for the book is *Be Financially Independent, Discover Your Sexiest Self and Raise Fabulous, Happy Children*. Being financially independent tops all the other subtitles. Is that intentional?

[00:14:29]

EJ: Yes it is. It is my number one message to women because if you are dependent, if you are putting a lot of energy into money coming from somebody else and specifically an ex. Somebody that you're not romantically entangled with, somebody that you have a separate household from, you are dependent and you will never have lived to have your full potential as a person, as a woman, as a mother.

[00:14:56]

FT: What are some ways that single moms can achieve financial independence? Let's talk very specifically because - let's say, you are a mom who wasn't working during the marriage or was working a little, or suddenly maybe you were working but now you are the single earner and you have to now make more. So, how do you get to that place? How did you get to that place?

[00:15:16]

EJ: Right! Well, that was my story and that is one of the reasons why I'm so passionate about this because I know how absolutely horrible it feels to be dependent on somebody else's income. And, my story, my ex made the money before we had kids. I had been a freelance writer journalist for a couple of years and I did well for myself and I only did that for 2 years and I think on the 2nd year I made a \$100,000 which I was very proud of and then we had babies and we both assumed that I would stay home full time because that's what's good for babies even though now I know there are a lot of research that completely counters that. But, I went there, like, so many women did but do you want to know what my husband was very adamant that I would be home full time.

Like the kids needed me full time that was his decision and it was one of the many points of contention in our marriage because I couldn't have articulated why at that time but I could not let my career go. I never, 100% full time at home and I remember I had a nanny for like 12 hours a week and I kept my finance running business going. Well fast forward a year, my daughter was just over a year old when the accident happened.

And, I just kind of knew that he had this big job and these really great benefits. I just knew that that wasn't going to work long term like whether we stay together as a couple or not. He was not

able because of his disability to keep this big job. I knew it, so I'm like, "Holy smokes, here we go" and I just got the childcare and went full time. So there was a time, and he was like, you know, kept threatening to leave. I'm like, "Oh my god! He has all the money and he's not giving me any" and it was horrifying.

My entire life and my babies lives were attached to somebody who was unstable and had control of the money and that is such a common story with women and I want to save every single woman in the world from that feeling. So, these are my lessons. I don't care if you are a single mom, you're thinking about being single mom, whatever, you are into your single motherhood and are broke. That's what you do, you decide that you're going to do this on your own and I don't care if the law tells you that you are entitled to money or your lawyer or family your friends are telling you to take him to money court for all his worth now.

The best gift that you can give yourself, your children and everybody that is watching you, the people in your office, your neighbors, other women is to be financially independent. Just make that commitment and Farnoosh for the record of all the child support that is owed, only 40% is paid and the average sum is less than \$300 per month.

So, what happens is that women end up fighting, they fight in courts for this money, they spend a lot of negative energy either keeping their income low enough so that they're entitled to more child support. They are complaining to their friends and family about what a jerk... and it becomes a huge source of conflict between two co-parents who really needs to be getting along. Over what? Right? So, what if we took all that negative energy, all that fighting and let it go and focus on earning as much as you can. Okay, so that's it, commit to financial independence. Number 2-

[00:18:33]

FT: Hold on one second.

[00:18:33]

EJ: Yes.

[00:18:33]

FT: As little as it is nice, right! And, what if you're husband is totally in the wrong or your partner is totally in the wrong and you deserve, I mean, I get what you're saying, yes, go pursue your financial independence that should happen no matter what. But, really, we should just give up on the court proceedings, and the money, that could potentially help you, you may or you may not get it, but it's not worth the fight you're saying?

[00:18:54]

EJ: Well at some point you have to cut your losses, right? I mean, so, what happens you spend because it is so argues to go to court. It's not just, oh you go for an hour, you know, every couple of months, no, you are thinking about that. You are having arguments in you're head about that. You may be paying a lawyer for it, you're complaining to your friends about it, little things come out when you're talking to your kids about their dad you later regret. It is not just - you can be legally entitled all you want but what do you really want for yourself? and sometimes you have to let that go. You just have to let it go, you get where you put your energy, right?

Sometimes you're so right, you're wrong, you know, here is a thing, okay, so we can talk about so shared parenting has become a real passion of mine as I said. So both parents having equal time with the kids, right? So if that's happening why should anybody be paying anybody be child support. If both parents need enough real estate for the kids to have space to stay, everyone is paying for food, and activities, you need to divide up things like child care, health insurance and extra curricular activities certainly. But, that's not child support.

That's the kids expenses they have an actual dollars sum on them. But why should anybody be paying for part of your rent or the kids food if they're also sharing those expenses at their house. So we really need a total paradigm shift. Right now we're stuck in a very very old equation which again is rooted back in the 70's, 60's, 70's, 80's where we started having divorce families in mass. And, that was when women didn't have the opportunities when like Farnoosh, you and I, we go out and we make a lot of money and we have so many rights, political rights and economic rights and access to capital.

Women couldn't even have credit cards until 1973. So, when we had alimony and child support laws those saved women and children from the streets those were great feminist coos. The world is different today but we're still stuck in this idea, when families separate, the moms get the kids, the dads pay and then we're stuck in old, old gender roles and it's time to change that. It's just time.

[00:21:11]

FT: You share something very interesting when I was writing my book, *When She Makes More*, I was curious to learn more about the dating landscape for women who were their household breadwinners and a lot of household breadwinners as we know are single moms. You had mentioned that it was a benefit to you to be someone who is financially independent, as far as, you know, dating quality guys, can you expand on that for us and is that still true?

[00:21:40]

EJ: Oh! it totally is, oh you want to know something so interesting, here's a sneak preview, I'm going to have to write about this on my blog. Somebody, bunch of women started a thread, I had this really active Facebook group called Millionaire Single Moms, I think there is like, 10,000 women in there now, and it's for women that think big. I don't care how much you make but you have to be committed to your own financial success.

Anyways, these women we're talking about-apparently a lot of single moms refuse to date men whose first wives were stay-at-home moms and the reasons, are one: they-this is them talking, they believe that these men are spoiled because they never had to take care of themselves or any like personal logistics and two: they feel the men don't get these women, these single moms, because the single moms are out there killing it. They're taking care of their careers, they take care of their kids and they're living these full lives and they feel that the men are intimidated or not accommodating to these really dynamic women's lives.

So, there-I think there's all something to that. I think that's very interesting. But my personal experience, I have had a lot of success with men that like me and the fact that I do have a life

going out professionally and financially. I've had a really wonderful boyfriend since the beginning of the year so, 8, 9 months now and he is, you know, he is pretty bitter about the fact that his ex-wife wasn't bringing in money and that's a very common story. Nobody has ever paid a nickel of alimony in the history of divorce and has not end up really angry about it. So, when they see a woman taking care of her business they tend to be really appreciative of that.

[00:23:21]

FT: Man, I am so with you on that. I think if there's nothing else we learned today talking to Emma Johnson, whether you're a single mom, married mom, not married, married, no kids whatever your circumstance, if you're a woman you should be earning some money. Maybe not the most money in the relationship but earn your money, right? I mean, like, you have to, and it's not because you expect to get divorced, it's not because you, you don't want to be financially independent just because you might need to support yourself independently one day but because that also is a win for you while you are married. Autonomy is a beautiful thing, financial autonomy.

[00:23:59]

EJ: Oh my gosh! if you don't have your own money you have no power. You have no power, you know, so this is something that I've mentioned your wonderful book Farnoosh in my book, it's a big book author orgy. But it was around a point that I made. So in my marriage, you know, from the outside looking in and I thought that I was successful professionally, but the minute my marriage ended my professional and financial success just sky rocketed and it was, very, it shook my self-confidence in a way because I realized that I had a lot of bent up success. I was keeping myself back for the sake of my marriage.

My ex-husband is a very masculine man and I like that. I'm not blaming him one bit, that takes two and we both participated in this dynamic, he is Southern-European and he had this big glamorous job. He is a network cameraman, he travelled all over the world. He is just this, macho guy and he was, you know, chivalrous and generous and he totally would smother me with, like, very romantic traditional things and I like that. But that came with, I just, in hindsight, I think, on a very unconscious level I knew that if I need a nickel more than him, it would

challenge, if not, unravel my marriage. And I remember there is this moment when, look, when you get divorced, everybody is at their worst.

Everyone says all the things that they were too polite to say during the marriage and because, it's everything, it's a free for all of horribleness. And, so one of the horrible things that came out, I remember him saying, he's like "You are so scared because you are such a loser, you know that you can't make this on your own, you are so dependent on me, you only made a \$100,000 once, one year", and I was like, "Yeah, because you made more, means that I was a loser". Like that was a dynamic that he wanted to perpetuate.

[00:26:04]

FT: It was a lose-lose situation for you Emma, you were a loser if you made less, you are a threat if you made more.

[00:26:11]

EJ: Exactly! And that's not unique to me and this is the thing, you've done such an awesome job documenting all the challenges when women make more, but what I think is happening is that inside of marriages or even outside of marriage, when women are dating or, you know, whether they're in a relationship or single, that they hold themselves back unconsciously, or even consciously.

[00:26:34]

FT: Yeah, no, It was in my book and it's great to hear that you also have, great-I mean I just sort of-we don't want this to perpetuate, but the fact is that, at least for women who are married to men who make more, if they feel like them earning more is a threat to the marriage like it was-that's like how you felt, they will hold themselves back. They won't go for that promotion, they won't start that business or ask for a raise because they put marriage before money and their own money and their own financial and career well-being which is, I think counter-productive at the end of the day, because as studies also show, when there is income fragility in the

household when only one person is making the bulk or all of the money, that actually leads to more divorce.

[00:27:25]

EJ: Oh my gosh! And that is, I feel-and it's so insidious, because, I mean my experience is I think so- I may have like, to think I'm a pretty evolved person and I was having success, like, I had by-lines in all these major publications, and for me, outside looking in you would never have guessed that I was, I was muting myself. But like I said I'm part of it, too, and this is a big message I want to share with all the women out there who are single moms or are facing single motherhood or maybe fantasizing about it.

Is that, I- this is what I see time and again in these women, is that they are so afraid in leaving a relationship, a marriage or relationship. They are so afraid of being poor, every single one of you, you are afraid of being poor everybody is. But they have such success, and I, it's that fear is so valuable. Do not avoid the fear. The fear propels women to do incredible things and may go on to have such incredible success and it is beautiful and it happened. It's not random weird like all cases, this is like everyday normal occurrence. Women leave unhappy romantic situations and they go on to find their greater selves.

[00:28:40]

FT: Is there something, a complexity as a single mom that you have yet to figure out a solution for?

[00:28:47]

EJ: Hmmm! That is a great question, I wish you'd ask me that before we talk, cause I would have thought about it some more. A complexity-

[00:28:58]

FT: -or challenge or a question somebody has asked you in your experience as the creator of Wealthy Single Mommy that you feel, still could use some more better strategy or help, that there may be isn't enough support around a particular theme for single moms.

[00:29:16]

EJ: Yeah! Well, okay for women overall, okay, a few thoughts, it's like one is that if we can get universal childcare in this country that would be good for every family, every woman, every child, every man that would be the deal changer. Farnoosh, you and I live in New York City and I just heard that our universal pre-k program is going to age 3 and it's like if we can-yes-I just read that interview with Bill de Blasio. So, if we can somehow perfect this model in New York and take it nationally, my wishful fantasy was that Hillary was going to get elected and then call me, even though I have like, zero experience with public programs or childcare, call me personally and I was going to, like, spearhead, Universal Childcare in America. But we'll work on that, so that-

[00:30:07]

FT: There's always 2020.

[00:30:07]

EJ: Yes! So, this is a, again a woman's problem but what I hear women say often is like "Oh! my god, I need to be home with my kids, childcare is expensive, but I need more money" and that's paradox, and that's true for all moms and super intensified for single moms. And my answer to that is, hire the childcare. I'm so grateful for all this research coming out even the last few years. So, couple of years ago, the University of Maryland they did one of these meta studies where they looked at 35 other peer review published studies and they found universally that after age 2, it does not matter how many hours a parent spends with their children.

It does not matter, it's quality over quantity and I'm going to say that again because, this, I feel is the most important gift that we can give women after age 2, it does not matter how many hours you spend with your child. There is so much pressure to be at the Donna Reed, June Cleaver

and spend copious amounts of time with your kids. That serves no one, it keeps women shackled to their homes, it keeps them financially dependent and that perpetuates for the rest of their lives. And the other piece of research that is so critical, it was Kathleen McGinn at Harvard and she looked at families in 25 countries around the world.

This is not specific to the U.S. 25 countries around the world and found, they studied families where there was a mom that was home full time and families where the mothers worked outside the home for pay. And across the board, the daughters of the moms who worked outside the home, they're better academically, they went on to earn more and achieve more in higher levels of management than their peers with stay-at-home moms. The boys did just as well academically and professionally but were, more likely to care for others in their homes so even boys grow up to men, and they more likely to care for young children or older people that lived in the home. And both groups were equally happy. So, we know that the best thing for children, is for mothers to be working outside the home and not to be spending copious amounts of time with them.

[00:32:22]

FT: Well, I think it's also that mothers need to be happy, right? I have yet to meet a stay-at-home mother who is so elated to be home, I mean, maybe in the beginning but after a while, it gets redundant and boring and she misses out, whether, it's just, you know, her social life, her professional life. I literally, I remember being at an event, a birthday party and a mom of twin boys, had said to me, you know, "How's work?" and I said, "Great." I said "How's work for you?" She was, "Well, I've been home since they were born and now they're 3 and my brain has turned to mush" and that was very awkward.

Like, what do you say from there? right, I was like, "Oh, I'm going to go get some cake" you know, because, and I feel like there is this whole society of stay at home moms that are crying out for help and some of them love what they're doing, some of them love it and I think they're my heroes, because I don't think I could ever say that I love staying at home all day everyday with my kids, I think I would go crazy.

[00:33:27]

EJ: Well they don't. Statistically, women are more prone to depression, being angry. Women want to work, like stay-want to work, they might want to work part time, but they want to work and they want to have their own money, there's so much research around this. So, I don't care what they are saying that- words are meaningless to me, we know-it's so funny, Farnoosh, it's like, do you-have you read *The Feminine Mystique*?

[00:33:56]

FT: Yes! Yes! Yes!

[00:33:56]

EJ: I never did until recently, you could have written that book today. We learned nothing, we learned nothing, Betty Friedan in 1963 melted everyone's minds because those housewives in the 60's who were supposedly so happy were all like, they're strung out on perpetuates, and 2 o'clock cocktails because they're miserable.

[00:34:15]

FT: We can really, we can go on for another hour talking about the mix messages that women get from media and family and society and even their own inner voices, like, we know what makes us happy but we have all these head winds. For example, something as simple as Food Network, you know, I want to make all those dishes but I don't have time and sometimes I feel like the housewifery stuff is still so much a part of what is fed to households in women, as something to aspired to, you know, make that beautiful thanksgiving dinner and have your house be super clean and these women who are doing it all.

And that doesn't exist and those women aren't happy and yet, that's kind of, what we feel there's pressure to do it and then of course, if you come from a traditional family and culturally traditional family, there's that pressure of what a man should be doing, and what a woman should be doing in a marriage. And so, we have this very conflicting messages and by the way, it takes time for our primitive brains to conform and adapt, right? We're talking about, like

millions of years of conditioning living a certain way, having a certain lifestyle expectation. It's not just, even though like, society and the data is showing that we'd be happier another way like it just-and we get it. The intelligent mind is like "I understand, I'm there, I'm with you I want that" but it's slow moving. Your book is going to be-your book will be *The Feminine Mystique* in 50.

[00:35:49]

EJ: I hope so, but I will-yes and no, I will say though I will challenge one thing that you just said. We're not fighting against millions of years of evolution, we are really just fighting from our own personal paradigm. So, one thing to keep in mind like, we're fighting out this mommy guilt working mom issue, women have always been financially critical to their households and today still in the world, women are working along men in fields, they're running small businesses with their families, or that they might not have financial rights. They might not have legal rights. They might not be getting a pay check, because that is not culturally the norm or legally possible where they have or do live. Or historically, women are running households when that was manual labor.

Today, it is not manual labor because of technology. We are not beating our clothes on rocks in the river. We have automatic washing machines. We don't even need to vacuum anymore because we have zoom-bas. All of that that has been outsourced and housework is not a full time job anymore. So, really, but I do very much appreciate, like our points of references are childhoods and maybe stories from one generation back and media messages. And, they are hard, I mean, I bought into it myself, I mean, that's probably why I'm so passionate about this 'cause I'm really, deeply, angry at myself for buying into this. And not everybody is a nerd like you and me that researches this stuff all day long. You know, it's- people are human, very much to your point.

[00:37:23]

FT: Emma Johnson, thank you so much for being a role model, being a thought leader and a guide for all women out there, really, not just single moms. I think that whether you're married, or about to get married, that's important to know how to be financially independent, how to still

raise fabulous happy children and be your sexiest you. I think that this book could be the kickass woman, you know, not just a single mom.

[00:37:52]

EJ: Well, thank you. Thank you so much, Farnoosh, I enjoyed this as usual.

[END]