

EPISODE 1342

[INTRODUCTION]

FT: So Money is brought to you by CNET, the site that shows how to navigate change all around us. So Money episode 1342, how the pandemic upended one mom's career and how she's struggling to rejoin the workforce.

***BC:** I am a single mother. I have no financial support outside of my own career. I don't have family or anything that supports me in that way. So when society shut down, I realized very quickly that I was going to have to do all the things. That that prioritization that I typically follow was going to get thrown out the window."*

[INTRO]

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FT: Welcome to So Money, everybody. I'm Farnoosh Torabi. We are in conversation today with Brynne Conroy, who is the Founder of Femme Frugality, a community that she launched two years ago in support of women and their financial goals. Like many moms during the pandemic, Brynne face some financial and career crossroads. As a single mother with two young children, she had to choose whether to take care of her family or take care of her career. Two things, she was able to multitask before. But now, things were coming to a head.

In the spring of 2020, her income situation changed dramatically. Her networking group had to be shut down, and she writes, "Not because my ambition had waned, but because I was forced into unpaid labor as the 24/7 caretaker and educational assistant for my children." Brynne's here to talk about the challenges that she went through starting in early 2020 and still. We look at these unemployment numbers, and we think, "Hey, we have bounced back." But for many women who disproportionately lost their jobs in the pandemic, the struggle continues.

Brynne chronicled her experience in an article called What Two Years of Full-time Unpaid Domestic Labor did to my ambitions, available at ambition.bulletin.com. We'll be sure to include that link in our show notes. But for now, here is Brynne Conroy.

[INTERVIEW]

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FT: Brynne Conroy, welcome to So Money. Grateful to have you on the show and sharing your story with all of us.

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BC: Thank you so much for having me. I'm excited to be here.

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FT: I first learned of your story when I was reading about you. You wrote a story about your last two years as a working mom, who had her career upended in the pandemic. It was a very personal essay you wrote for Too Ambitious, which is the fantastic bulletin blog newsletter that everybody should subscribe to. It's Stephanie O'Connell Rodriguez, a friend of mine, who works very hard at bringing these really important stories to the forefront about how women are adversely affected by economics and gaps in our culture and in our systems, especially women of color. So be sure to check out that. I'll send the link in our show notes.

But Brynne, you wrote very specifically about the last two years for you. You wrote how on March 13th, 2020, you just put your kids to bed, you close your bedroom door behind you, you fell against the wall, sunk to the floor, and started crying. You almost knew. You had a feeling what the next not just a few weeks, as we were all told, was going to have in store for us. But you knew you're in for a long road ahead. Can you take us back to that time, and what was going on in your life and in your mind?

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BC: Yeah, absolutely. I don't know that I knew how long it was going to be. I thought just like everybody else that it would be hopefully a few weeks, maybe a couple of months. I had no conception that it could end up being years. At that point in my career, I had hit kind of a stride. I

had published my first book 18 months earlier, *The Feminist Financial Handbook*., and I was also running this networking group for women that was going really, really well. We got marginalized voices featured in larger publications. We did a lot of service projects that promoted financial literacy, and it was just growing steam.

When the pandemic hit, one of the things I write about in my book is just this kind of scaffolding I have for just being a working woman or just a woman period in our society and about how we can prioritize certain things in our life. But we can't be good at all the things all at one time. I am a single mother. I have no financial support outside of my own career. I don't have family or anything that supports me in that way. So when society shut down, I realized very quickly that I was going to have to do all the things. That that prioritization that I typically follow was going to get thrown out the window.

I knew that when you try to do all the things, there is no possible way that you can do any of them well. I knew that I was going to be spread too thin. I knew that parenting was going to be an issue, cyber school. I don't even think we had cyber school set up yet, so I had no idea what education was going to look like for my children.

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FT: How old are your children at the time?

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BC: They're like upper elementary age. So they were kind of in that same age bracket that as well.

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FT: So you had to ultimately make the decision not to continue working or at least focusing on your business. When did that come to a head?

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BC: It's kind of fluctuated throughout the pandemic. One extra thing that I have going on is that I am a caretaker now for high-risk family members. So at certain points during the pandemic, I have been able to work and bring in money. Then at other points, I have had to say, "You know what? There's too much on my plate. I'm falling too far behind in other areas of my life. There's too many demands on me right now. I need to take a couple of months and just sit back." So that's kind of fluctuated as different circumstances have popped up over the past two years.

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FT: Tell us a little bit about the use of the outside world shutdown, and how did that trickle down into your life? I mean, you talk about how your network had to shut down. Take us to those lonely moments. I want people to really understand the depths of the challenges that you had. It wasn't just that you were multitasking, but like your resources were also cut off. Not that you had, as you said, not so much financial resources but communication and support, emotional support, all of that.

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BC: Absolutely. That's another thing that, ironically, I don't think a lot of people understand. For mothers in particular, but for parents, generally, that has not gotten particularly better, especially if you're in a high-risk household. The social aspects, like the whole having a social life, having friends that kind of understand what you're going through, as people have decided to live a more and more, "normal life," some of the restrictions that have been taken away have actually made it so that we've had to go further into lockdown because the environments around us are not safe. That's been particularly challenging, and it's kind of compounded as time goes on.

Right off the bat, I'm very fortunate, and my career is somewhat supported by the fact that I have family members that provide child care. I went for the first full year of the pandemic, before we had vaccines, without any access to child care. Most of the time, it was just me and my kids 24/7 for a year. There was a little bit of outside help from their father, as far as that goes during the first year. But all the access that we had to childcare at that point was just gone, so that was difficult.

We also have some extra educational needs in our home. So I kind of had to learn how to be an educational paraprofessional. I had to learn, in some cases, how to try my best to be a therapist across different domains because that's part of my children's education. As we're doing cyber, I kind of have to be the person on the ground there, which is very difficult because I'm not trained in any of these things. So I'm performing all these jobs that would usually be performed by somebody within the educational system, but I'm not getting paid for it like they would.

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FT: I can't even imagine how angry you were at this. Talk about working so hard to set yourself up for financial success to share how other women can too and then to feel as though you had the rug pulled out underneath you. At the same time though, Brynne, I'm hearing a lot of triumph as well in your story of struggle. Would you agree?

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BC: I may agree with you once we're on the other side, and we're looking back. Thank you for that. That is very, very kind. Yeah, it's been difficult, and I've learned about parts of myself that I didn't necessarily feel strong at, I didn't necessarily feel confident in. Even just with motherhood, that was – I learned some new talents that I have that I didn't recognize in myself before. So that's been very fulfilling.

On the career side of things, it's been a very difficult thing to talk about. When I published that piece for Stephanie, I was so honored that she hosted me for that. I was also – It was simultaneously one of the most difficult pieces I've ever written because there is a lot of anger. There is a lot of frustration. I did end up having to turn to programs to help me through this period financially, while my business remained operational. There were points where it was not always profitable through this, and that was something that was very frustrating. So I did kind of have to humble myself and apply for some of the assistance programs that were available.

I'm proud of myself that I was able to kind of predict like, "Okay, these programs aren't going to last forever. So while I have access, I'm going to build up my savings so that when I'm still going through a rough time as a high-risk household, and the money stops, I'll still have resources so that I can adjust to my truncated schedule." But, yeah, I am very much looking forward to the

day when I can go back out there and work more full-time again. So that is something that I feel like it's hard for us to talk about as women too because these emotions, this frustration, this anger, when we express it, we do tend to get a lot of backlash for it.

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FT: Like what? You have received some of this backlash. I'm curious, what is the backlash? What are people so opposed to?

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BC: For me, I feel frustrated, because I feel like I was forced out of my career. I feel like our societal structures did not support me as I poured myself into this unpaid labor. When other people see that, sometimes they feel like, "Oh. Well, it was your decision to have kids." Or, "Oh, well. So you want other taxpayers to pay you to take care of your own children." That's problematic in normal times, but it's a little bit more problematic in a period when these weren't choices that I made. I feel like these were choices that were very much forced upon me.

When I'm looking at, okay, I have to balance the health and well-being of my family, versus my ability to bring in an income, I do feel like the fact that there were programs available at one point was a very positive thing. I don't think that it's overly selfish or overly demanding to ask to be compensated for this labor. Another problem with it too is just the caretaking in general, because it's a field that's been dominated by women, even when those positions are paid, they are incredibly underpaid. So we don't value this type of work society. We expect people to do it for free or for very little money. That's just – It's not okay. It's labor that's equally as valid as some of these other high-paying fields that traditionally have been dominated by men.

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FT: If you don't mind sharing, what were the conversations with your ex like during these two years, and why was he not more involved? I mean, that's the question that I have, and feel free to skirt it if you don't want to go into that. But it does beg the question. I mean, people are saying it was your choice to have kids. It was his choice too. You both had the – You know what I mean? Like we forget there's another half to this equation.

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BC: I may skirt that question. Yeah, I don't want to drag him or anything here because this has been a difficult period for all of us to go through. I think that we have different standards of what we expect of ourselves, and I think that we find that in a lot of couples and a lot of families that go through divorce or don't have the parents living together. It's just that societally we have different expectations for mothers versus fathers. This has also been a difficult economic period for him as well, and I don't want to discount the struggles he's been through. So I don't know that I want to go too far into it, but it's been a difficult period for everybody.

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FT: Yeah. No, I appreciate that. So what would you like to see change? As you are still, as you say, coming out of this, looking to land on your feet or find your next act, you are not alone. There are many, many, many women who like you were displaced in the pandemic professionally and have yet to reenter the job market. We look at these employment numbers, and we think, "Oh, our economy has rebounded. The labor market is doing well." It's doing well for some people. It's still lagging for those who sacrificed in the pandemic, like you, women of color. So what would you like to see change or what would help you right now, specifically you?

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BC: I mean, honestly, for me, a lot of the policies around COVID are the problem. We can't go out and fully participate in society. I can't enroll even if I wanted to finance professional childcare. I can't go out and enroll my child because we have higher risk factors in my home. So while everybody else feels very safe and very comfortable spreading this thing, the consequences for us are much higher, and I will not be able to reenter my career until those supports that exist in outside society are safe and accessible and respect the ADA. I don't see us getting there anytime soon, and I'm very worried about that.

However, if we're talking about larger policies, I think funding caretaking at the federal level is important. A lot of these programs, sometimes for my household, but not necessarily always are funded through Medicaid or Medicare. So providing the funding for it, providing funding for a

living wage so that people, if we are living in a pandemic, and they do have to risk their lives to go out and work, feel like they're getting paid an amount that's worth it. Prior to the pandemic, I didn't really know how I felt about UBI. But the more we go on through this, I feel like if we're going to force people into positions where we provide no avenue for them to go out and pursue their own career, maybe that's something we need to look into more seriously on a permanent basis are some of these UBI programs.

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FT: Universal Basic Income. Yes, yes. Well, while we have you, and I know you're very busy. But I want to make this worth your time as well and get everyone in learning about all of the awesome stuff that you have going on. You mentioned your book, *The Feminist Financial Handbook*. We can talk about that, but also you have a great podcast. Tell us a little bit about what you're excited about bringing into the world right now in your work and what you love sharing.

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BC: Absolutely. So, yes, *The Feminist Financial Handbook* is my book. It talks about being a woman and managing your money. It actually focuses a lot on different intersections of oppression through first person interviews with different women who live at intersections of heteronormativity, cis-normativity, racial biases, all of these different points of discrimination that we can face. As a result, it focuses more on mid to lower income, which I feel like a lot of financial books don't. A lot of financial books pretend like we all make this like 100k income, and therefore you can achieve all the financial goals. So I really wanted to focus on that demographic. That's what the book talks about.

During the pandemic, I have a colleague named Joyce Marrero [**inaudible 00:17:19**], and she also has children who are on the autism spectrum. We were actually working together on a presentation at Vanderbilt about *The Feminist Financial Handbook*. Her story is one of the ones that is featured in the text. We realized that we were living through some stuff through this pandemic, and we realized that our financial needs as parents of autistic children weren't being met, weren't being met through the medical establishment, through the financial establishment.

So we created a podcast called Mom Autism Money. Yeah, that's the biggest project that we're working on right now. We're really excited about it.

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FT: Awesome. I love the expression financial feminist. Can you expand on that for us? I think that's still a relatively newer term but one that I hope to get out there more, and you're certainly doing a lot of great work behind that. So tell us what you mean by that and who is a financial female, financial – It's a tongue twister, financial feminist.

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BC: You might find a more academic definition of this somewhere else. I feel like as a white woman, I have to be extremely careful because when we look at the history of feminism, it tends to center white women, and it tends to center a certain sense of elitism. So you might hear about financial feminism in realms of investing and everything. There's a very good argument to be made there. When I talk about financial feminism, a lot more of what I look at is that oppression that we all live with. The more intersections of oppression we live at, the harder things become. So I have this belief that if we center the most oppressed, we naturally solve the problems for everybody else. If we are taking care of the most vulnerable, all of us will be doing better.

So in the book, we look at kind of some of those hierarchical structures, and we look at ways that we can work within the system as it currently is and hopefully some ways that we can change it for the better in the future.

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FT: Lastly, Brynne, any parting advice for women who are listening, men who are listening who have women in their lives that are still reeling from the last two years and wondering how they're going to reemerge? As you mentioned, COVID is not over for a lot of these families. The threats of COVID, I should say, right? We forget that sometimes. So what is some advice that you'd like to impart for them?

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BC: I think I'm still figuring this out. This is still something that's happening, and it's very raw for me. Finding those people in my life that are supportive, despite the kind of very difficult circumstances, finding those people who do support you, finding others who are going through a similar situation. I don't know that there's too much we can do outside of that right now, until we're on the other side of this thing, and I am hopeful that there will be another side of this thing. Believe in yourself. Recognize all of the good work that you've done.

Even though I know that's very hypocritical for me just a few minutes ago, saying it was difficult for me to recognize that and just look for opportunities where they exist. I would not have made it out of this period of my life if I had not been looking for programs like PPP, if I had not been looking for programs like the Pandemic Unemployment Assistance Program, which I never used. You couldn't use them at the same time. But if I hadn't been looking for resources and legal recourses to get my children the education they need, I never would have known they existed.

Just I know at times it can feel overwhelming, and there's a lot to be angry about. If you need to shut down for a little bit, it's okay to shut down. You are human. You don't have to be super human all the time. But don't give up that hope. I think that hope, at the end of the day, is the most critical piece. Because if we don't believe that things can get better, if we don't believe that we can find the resources we need, then we never go out and search for them.

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BC: Thank you for that. I would just add that while I've been fortunate I was able to work during the pandemic, I think a script that begs rewriting sometimes is that we often think that when we go after the money, that it is something icky. That as mothers, we have to prioritize our children and care for them and focusing on how to make money. Sometimes, we feel that can distract us from the more important work of taking care of our kids. I just want to say what better way to take care of your kids than to be able to afford the life that you want for them. So you have to prioritize your career and money. I know it's easier in certain times and others, and it's easier said than done, but to not undersell that in your mind that that is so important.

I mean, do you feel like that is a false narrative sometimes in the mom community that I'm not going to go after the money because, well, that's going to take time and time away from my family and my kids. Then we start to question our self-worth.

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BC: Absolutely. Especially as someone who, again, doesn't have – I don't have any outside support coming in. Taking care of my family means paying the bills. It's not just paying the bills but investing for the future. If we don't have that kind of baseline of financial health, then all of the other things are going to get so much harder. If the past couple years have taught us anything, I think it's that. It's difficult to balance caretaking versus bringing in an income. But I am still very much a career-driven person. I am still very much determined to come out the other side of this thing, and it's going to take some rebuilding. That's a process that I've tried to stay actively engaged in.

But there is no shame in being a career woman and a mother at the same time. Not only is it not shameful, but sometimes it's absolutely necessary. So just don't let anyone ever make you feel bad about that.

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FT: Yes, yes. Ambition is not a word to feel bad about. Own it. Brynne Conroy, thank you so much. We hope to have you back. Come back anytime and let us know how we can continue to support you.

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BC: Thank you so much, Farnoosh.

[END OF INTERVIEW]

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FT: You can learn more about Brynne and her content and her programs at femmefrugality.com. Thanks for tuning in, everybody, and I hope your day is So Money.

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