

EPISODE 1204

“EJ: This is the most sexist, like debilitating situation ever, multiply that times tens of millions of women in the United States and hundreds of millions of women in the world. This is just total bull.”

[INTRODUCTION]

[00:00:48]

FT: Welcome to So Money, everybody. I'm your host, Farnoosh Torabi. Apologies, I accidentally aired Monday's episode on Saturday. If you're around this weekend, you got an early release of Monday's episode. A chance to catch up with the week, I guess. That was unintentional, but it was just human error. Hope you enjoyed that episode. It is with Emily Rapp Black. She is a novelist, and an academic, a scholar, also an amputee. Our conversation really centered around her life as someone who has had a prosthetic leg since the age of six and how that has really shaped her life and informed her career and advocacy for people with disabilities.

You've been waiting for today's episode. Normally, you wait a couple of days, waiting a number of days. We're in conversation with my friend, Emma Johnson, who's been on the podcast before, couple times, talking about financial issues pertaining to single mothers and divorce mothers. In recent years, she has become a real champion for an idea called equal shared parenting. This is a topic of this month's closing the gap column on nextadvisor.com, where I'm a contributing editor. I've chosen to focus on this particular financial inequity that specifically impacts single moms, divorced moms.

Here's some context. As a kid, I'm sure you watched Mrs. Doubtfire. That comedic portrayal of a divorce dad and how his unshakable love for his children, as well as layers of lay tax helped him circumvent a very harsh custody ruling. He wasn't allowed to really see his kids until he got his "act together." Now looking back, the film was also classic in its depiction of what happens following a divorce, it cast a light on a complex child custody system in a culture that to this day underestimates the importance and competence of fathers. In particular, black and brown dads and presumes children are best to live mainly with their mothers following a divorce.

In fact, according to the census, moms lead more than 80% of single-parent household as primary custodians. This ignores modern studies that find maximizing time with both parents leads to better physical and mental health for children. It also puts into question, a father's basic right to engage with his child and vice versa. Not to mention, and here's where I get really sensitive. If we believe that time is the great equalizer and that equality, particularly financial equality between men and women is crucial. Then, a move towards equal parenting time following a divorce could support that. I interviewed many experts for this article on NextAdvisor from all angles: academia, policy advocates, financial experts about how this can lead to narrowing the financial and opportunity gap between men and women.

Our guest is Emma Johnson. She's the founder of Wealthysinglemommy, where she leads a community of single mothers. Emma herself is a divorced mom of two. In recent years, Emma has been a vocal advocate for equal shared parenting time. She's been in the media, she's visited state capitals to show her own evidence, her own study of how 50-50 parenting can increase the financial lives of moms. But there's resistance, there are hurdles, there is a lot to still overcome culturally, legally to make this more of the norm. We're going to get into it with Emma Johnson. I hope you'll enjoy our conversation.

[INTERVIEW]

[00:04:25]

FT: Emma Johnson, welcome back to So Money. It's so nice to see you. I know that everyone's listening to this, the podcast. But if you want to catch Emma's conversation with me, we're going to have a lot of content over at NextAdvisor. The topic is shared parenting. I'm a little obsessed with it this month. Emma, you've been obsessed with this topic for years. I'm a little late to it. But first of all, welcome to the show, because it's been a whole, it's been a minute. How have you been?

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EJ: I'm good. I've got nothing to complain about. How about you?

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FT: You know, today is good. I take it day by day. Today is good. The weather is working in our favor. We're actually going to a wedding this weekend.

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EJ: That's nice and positive. I love that.

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FT: The world is reopening. Yeah, it's like throwback to the old days. We're actually like going to go see people. I wanted to invite you back on So Money. Last time you were on, we were celebrating your book.

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EJ: *The Kickass Single Mom.*

[00:05:19]

FT: *The Kickass Single Mom.* You are the premier expert about single motherhood and getting your life on track. Not only surviving, but thriving, right? You have all this advice for women from your own experience, but also your expertise about how to be successful financially, romantically, professionally post-divorce. Because oftentimes, we characterize like single motherhood is sort of like the welfare mom. Those are your words. You've talked about that. That was the last time you're on the show.

Fast forward to today, we've been talking a lot because I have been — I'm taking your lead really and following this story about shared parenting. Now, for those of us listening who aren't familiar with this, we just might hear shared parenting and think what are we talking about, is

that like for couples who are married? What is that actually and why is it important, especially today?

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EJ: So equal share. It's a little bit clearer if we say equally shared parenting. I specifically speak to equally shared parenting for parents after they've been divorced or separated, they live separately, for the parents live separately. For all the parents out there listening to this who are never married, I see you. I see you because now, it's the majority of younger parents have never been married. Sixty-four percent of millennial moms have a child outside of a marriage. This is the new norm, all good, right. So we're talking to everybody, not just divorced, women that are leaving marriages or people that are for divorce.

Equally shared parenting, so you think about the people that you know or messages you see in the media or on movies. It's the default now and still in majority of families. The kids stay primarily with the mom after the breakup, and they see their dads on maybe a weekend or minority time. The mom gets child support, and the dad's still a breadwinner, and the woman still financially dependent on mom, and the kids see the mom as a primary caregiver and the mom is poor. We know there's like tons of dad, but exponentially, the women are poorer, single moms are poorer than single dads. Women are poorer than men. This is not acceptable anymore. Why?

The number one reason that is basically bulletproof as far as I'm concerned is, that there's so much science about why this is best for kids when parents split that time 50-50. The 50-50 number is important. I'll elaborate on that in a moment. But we know, there are decades now of studies, and studies on studies and meta-studies of studies that show that parenting time, the more parenting time is split equally, like as that number goes from 20% all the way to 50% between mom and dad, we know there's better outcomes for kids. Kids when the time is split unequally — well, first of all, men tend to check out.

Men have been told since birth that they don't really matter as dads. They should bring home the bacon. They should pay the bills. As dads, it's nice if you go play catch with the kids. It's nice if you take them to the movies. It's nice if you show up for dinner. But it's not really important.

Like you're Homer Simpson, you're kind of a mumbling idiot who don't know how to put on a diaper. That's the message that men get. Then when that's formalized, when that's formalized in a divorce or breakup by family courts and a judge is like, "Okay. You get the kids every other weekend." That is devastating for men. They lose their children. You cannot be a meaningful parent at 20% of the time.

There's a ton — I mean, for men, there's a lot of research that links divorce and separation to depression, and suicide, and mental and physical health ailments. For the kids, when those dads check out with fatherless generation, and with tens of millions of children in this country that do not have meaningful relationships with their dad. Every other weekend is not meaningful. That is not the kind of a meaningful relationship. When we met fatherless kids, the risk for our — every single social, academic, performance is lower, mental physical health and this is for a lifetime, right? Performance is lower, incarceration rates, drug use, early sexual activity, STDs, early pregnancies, across the board.

Think about it. All the shooters, all of the school shooters that we sadly read about do not have involved fathers. They are all, almost all of them do not have involved fathers. This is something that we can be fixing actually quite easily in theory. Because it's one, court reform, yes, that's hard and long. But what we can be doing culturally, you breakup, it can be equal, 50-50. This is not just — I'm calling on moms, because while all card-carrying progressive feminist right here like to talk a lot about the pay gap about how the systems are set up to hold women back.

When it comes to families, whether you're married or divorced, family court or whatever, women do have the upper hand. If you go into court and you argue for majority time, in most places in this country, you will get majority time, you will get that. I'm calling on women to change that. We know that it's best for kids and I mentioned, 50-50 is actually a very poor number. It's not just the shared hours that the kids are spending with each parent. It's not just the building bonding that relationship, which is important. When the kids know that it's 50%, they know like as it stands now, they know that the dad is likely to check out, because that is what happens everywhere in this country.

Men are marginalized, they're pushed out of their kids lives and what do they do? They move to another state for a job, or they get remarried, or have another family because men are human

beings too. They need to have meaningful relationships and meaningful connections with family just like every other human being. Kids know that when the dads are minority time, they're more likely to check out. But when they know in their mind it's 50-50, there are multiple studies that show that they are more likely, like lifetime, their anxiety, and stress and depression levels are lower. They know it.

It's interesting, in my family, we have gone through everything. I was that mom that the kids should be with me. I was that mom, that was thought — and I did have the power. Those are just like quick anecdote. My daughter is 13 years old now and I had a relationship for going on five years. She was like. "When I was younger and Mitch would come around, I know I acted out." I said, "Yeah." I said, "Why do you think that was?" She said, "Well, I think I was really angry because I realized that I probably spent more time with him that I did with my own dad."

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FT: Oh God!

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EJ: She knew, she did the math, and she did the math and what hours were and that affected her.

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FT: Yeah. So many of our stories, like my has been grew up similarly where his parents divorced and his parents, I know them — they're perfectly loving and capable humans, and yet his mother was the one who had primary custody. It was the '80s and '90s, so clearly then, there was just an assumption that mom is the one. I want to talk about so much. There are some laws that are changing, which is important. Culture is shifting faster actually than the laws are changing state wise. We know custody and divorce is established through your state oftentimes, if you take it to that level. Like, you can just decide on your own what you want. If you don't, then you have to kind of go by your state's laws.

Then there is this resistance from all angles, like there's the moms who are resisting this. There is family court that resists this. There is ignorance, like I don't want to believe the new science. I just believe that moms should have full custody. Let's talk about the moms who are resistant. Because even when I tease this on a podcast earlier this month, that's saying, "Hey! I'm researching this." A mom re-emailed me quite angry and said, "I would never have given my husband even — forget 50-50. Like, he should never have been near my kids because he was abusive to me." It was like verbal abuse. She was angry with him and felt like she did not — she said, "It's really hard to prove that in court, and so it doesn't always work out. It's not always —" I'm like, "Of course. This isn't to say that it has to be the way for everybody."

But there a lot of resistance from moms. I want to have you speak to that a little bit, because I think some people listening might be shaking their heads.

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EJ: Well, first of all, we are arguing and waving like a whole movement, like thousands of academics, activists, members of the legal community, judges and feminists and we will talk about that in a moment. Are arguing for a presumption of equality, a presumption of equal parenting time.

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FT: That's the baseline.

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EJ: That's a baseline and there will always be exceptions. If the dads in jail, he can't take the kids 50% of the time, right? If the mom chooses to leave the kids with the dad and move out of state or the country, she's not going to be 50% responsible. That's unfair. I'm just talking with an academic this week and then we're like, "That should be considered abandonment, child abandonment. There's consequences for that." But here will always be and should always be outliers. But it is constitution right and a basic human right. We don't ask for our parents to prove their ability to parent or their safety when they take a baby home from the hospital. It is a

presumption that parents are fit and have equal parenting rights to their own children. And we believe as a society and also illegally that children have rights to their parents. I mean, overall, we —

As a topic, this is very, very popular. It polls like 80% to 90% popularity across every demographic: men and women, north and south, left and right, across it. But let's extend this to other issues. We believe for example that children should not be separated from their parents at the border. We believe that parents have a constitutional right, a human right, a moral right to be with their children and the children to be with their parents. I would like to frame this in that terms.

Now, again, I defer to the science and what's best for children. We know that's the case, equality. The outliers, I mean, the abuse thing comes up. Increasingly, we are seeing that the judicial system is becoming a lot more sophisticated about how they view abuse. High conflict relationship between parents, husband and wife, boyfriend girlfriend, that does not necessarily mean that removing that child permanently from one parent's life and vice versa is going to be the best outcome.

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FT: Right. You brought up a good point, that just because you have a flawed relationship with your ex, that doesn't mean that he's going to be a bad dad. I saw this the other day, like people believe that, how a man acts in the marriage is reflective of how he will be also as a parent. If he's not good to his wife, he may not be good to his kids. That's a myth. That's like a falsehood that we —

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EJ: Well, it takes two. She is probably a crappy wife. Just like, "Oh! You didn't get dinner on the table." What does that even mean anymore? The man that I hang out with think women are crappy wives if they don't go and earn money. Like what century are we living in here and what's the stick by which we're measuring people. It doesn't matter, like it really doesn't matter. I mean,

this idea that one parent will win, one parent will get the kids, one parent will be the dominant parent. Okay, again, I will say that the science is that that is not what is best for children.

But then again, if we're just measuring one better than the other, there's a really great documentary. You can rent it on Amazon and it's called *Divorce Court*. They have a graphic, they're like, "Spell it out." It's like, okay. Let's say we have a dad who by whatever measurement we decided, he's an eight on a ten scale. He's an eight and the wife's a nine, so she gets the kids majority of time. But meanwhile, we have this other family where there's like addiction or abuse going on. Then like the mom is at three and the guy is at two. That three mom is going to get way more parenting time than the eight dad. How does that make any sense?

Besides that, there's so many resources that we have to get to even measure that. There's lawyers, and courts, and public resources, and heartbreak, and so much money, and the kids are traumatized. It's so gross. Just split 50-50. Split at 50-50.

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FT: I want to highlight something that I uncovered that just made me so mad. That okay, you said it, about 80%, most of us believe this is like good, and it's bipartisan across party lines. This is not even like a political issue.

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EJ: Not.

[00:18:06]

FT: Yet. There is a resistance, the courts. It takes like 10 years to change law. There's Arizona and Kentucky, those are the only two states —

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EJ: And Arkansas. Just like in the last few weeks, yes.

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FT: Oh wow! Okay, Arkansas, so three. It's like 6%. There is a financial incentive to keep the status quo the way that it is, because lawyers make money when they have to litigate this to make sure that moms get what they want. Then also child custody payments go through the state and the state gets federal money to process childcare payments.

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EJ: Child support.

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FT: Child support. There is a financial incentive for states to not change the status quo because they're making money. Can we talk about this?

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EJ: Yeah. Well, there's been a robust effort to change the law in every state. Like at any given time, there's usually more than 20, and this is going back decades and decades. Like 20 states have active bills that they're trying to change the laws from. Anymore, most of the laws say, "Okay, the custody will be determined in the best interest of the child." Well, that's so open-ended. It's just like, "Okay. Fight. Fight for who's the better parent." That's what it's saying. The lawyers are just licking their chops and it's not just the lawyers. There's a whole divorce industrial complex built around this. There's the family therapist, there's the guardian ad litem, there's the child custody analysis. Then the judges are financially incentivized because the judges move in and out of law firms, depending on where you live.

It's just billions, and billions, and billions of dollars at stake. Just to prove that out. Any time, any time a bill gets any kind of activity or attention at any state, the number one opponent is the Bar Association. The Bar Association doesn't care about science. They care about killing the bill, because that's their industry. That's it.

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FT: How about advice for single moms, a financial advice. One of course is this shared parenting piece. Tell us again what you have found about how shared parenting, 50-50, equal shared parenting time can lead to more financial prosperity for moms.

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EJ: I am very interested in this. I'll just choose myself as a case study about like fighting. I just came out of my marriage and assumed like I would be — like I just bought in to the old paradigm, as any people do and women both. It's like you're in trauma, your life is crumbling around you, you don't know what to do, so you do what you know, you do what your friends tell you to do, you do what your lawyers tells you to do. For me, it was like, "Get the kids, get the money." I just went into that, and then like five minutes into "getting what I wanted", was like, I'm like, "What the hell?" I have the kids and I can't get out of the house.

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FT: I'm trapped.

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EJ: If I want to get out of the house, I got to pay a babysitter, I got to coordinate the childcare. My family, like I did get child support and that went away. My ex became permanently unemployed for a long time and I was like — financially, it was all on me. Logistically, it was all on me. Emotionally, it was all on me. The time was all on me. I'm like, "How is this winning? This is the most sexist, like debilitating ever, multiply that times tens of millions of people in the United States and hundreds of women in the world. This is just total bull. It is so sexist and patriarchal.

I was just pissed about it, but nobody was studying that, so I went out and I did a survey just recently. I surveyed 2,300 single moms and I asked them about their time-sharing arrangement, and how they felt about it, and their income and their attitudes. It was very, very clear. The more

equality — now, the majority of moms had their kids actually a hundred percent of the time. Only 15% have 50-50, but there's like a sliding scale. On the sliding scale, the equality that the single moms had in their timesharing, the more money they made, the more proud they felt about being a single mom. Overall, women, moms are in support of 50-50. They want it. They want 50-50 and they understand the value of this for all the reasons.

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FT: What else can we share with single moms in terms of getting their financial life back together? I mean, 50-50 shared parenting would go a long way in helping you earn back some of that time to work more, or start a business, or go back to school or whatever, sleep. There are no requirements that you have to like use this to make more money, but that would be great. What else are you sharing your huge community over at Wealthysinglemommy?

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EJ: A lot of women are probably listening to this. Maybe they are already over that initial hump of the giant breakup and a lot of the big decisions were made. But I still think there's something we take, because the journey is long and I think that is my first tip. Is that the journey is long and what you do at the beginning, so that's the precedence in such a powerful way for how this is going to be. I mean, most people break up when the kids are little and just think about it, you got like 20 years you dealing with this person. That's a big myth of divorce. It's like you don't have to deal with him anymore. Oh gosh! You absolutely do, and beyond. The kids go to college, and then the holidays, and there's grandkids. It goes on and on for the rest of your lives if there are kids involved.

It's like, take the long view. Take the long view about your relationship with this person. Be the bigger person. Think about your own life long-term. You're going to this trauma and maybe you can't imagine that you would ever be able to make more money than him for example. You're negotiating the finances and you have always thought of yourself as the lesser earner. I remember that was early on talking to my lawyer. That like totally blew my mind because I was the lesser earner, I stayed home with the kids for a little while. I was like, "Well, okay. We're negotiating all this money." I'm like, "Is there some way that I can find out how much he's going

to make in the future. Basically, how much I could get.” She’s like, “Well, you may not want him to know how much money you make.” PS, that’s 100% where I am right now. My mindset could think that big, but I am here to ask you as a woman to think that big, that you can go so much bigger.

That brings me to my next thing, which is financial independence, like the system is, Farnoosh, you said, like the system is set up for you as a woman to be financially dependent on him and you are better than that. You are better than that. The compliance with that child support is very low. The average sums that people get is \$400 and something like 40% of it is actually paid out. It’s not going to happen. The other thing is, is like the higher income the women are, the more compliant — there’s no such thing as a free child support payment. That is going to be conflict between the two of you for the rest of your lives.

Now, I’m not talking about their childcare, health insurance, piano lessons. All of that, you should totally split fairly. I would argue equitably 50-50, let’s 50-50. But in terms of just paying your rent, you both have the kids. Even if he only has them every second weekend, he still has to rent an apartment, he still has to buy a car. The only difference is like paying a little extra food, which is not that much money. Why would somebody else pay your rent? There’s no science, no science that I know that equalizing lifestyles is somehow better for anybody. It’s not.

That money creates conflict, and conflict is bad for everybody and it keeps you dependent on him. No. Obviously, my tip is go 50-50 with the child care. And then enter low conflict, like it is not about winning. It is really about keeping things as amicable as possible. You’re going to hate him. I mean, you’re going to hate him maybe for the rest of your life and that’s fine. It could be a hard repeal. You will, but it does not serve anybody to fight. Just let it go. Even let chunks of money go. Just let it go. It doesn’t matter if he cheated. It’s literally, no one cares if he cheated. No one cares. No one cares if he cheated. I can’t say that enough. I see so many women, they’re like, “Well, I got divorced and he cheated, so then he owes me this.” I’m like, “No, no one owns you shit. Like just let it go.” That’s it. Those are my tips.

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FT: Those are good tips. I mean, can you speak a little bit about — there's like a lot of mindset work that has to happen post a divorce. Even if you have 50-50 equal parenting time set up for you, do you see that there are some single women who just don't, like you said, think big and all that. But like sometimes, the fear prevents you from thinking big. Do you have any advice for how to get over, whether it's like intimidation, the fear, maybe you weren't a mom who worked full-time before the divorce, now you have to get back in the workforce? How do you prepare for this new life that might ask more of you professionally and financially?

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EJ: Yeah, it's hard. I mean, you are letting go of an old life, even if the divorce was not your — the breakup was not your choice. This is not what you envisioned for your life, maybe you're the only person in your family or social circle that is going to be a single mom. It doesn't matter how you feel about it, because you have to think about it as an opportunity. It is new, like maybe you wanted to be a stay-at-home mom, but that's not an option. Like you just have to lean into it. The more you fight it, the worse off you're going to be. The other thing I really want women to hear this is like, this idea of women working and earning, making their own money, equality and parenting schedules is happening. It is snowballing.

Our kids as I mentioned at the top of this, like they are not going to be Ward and June Cleaver. That is going to be a statistical anomaly, like this whole nuclear family, two parents forever. That's done. Judge that all you want. Those numbers are not turning around, and our kids are going to live in some other configuration of family and it is going to look like what I am preaching. It is going to look like equality, and they are going to judge you if you have — I still hear women that are my age, they're like, "Oh my God! My mom, she's still bitter about some alimony, and she kept me from my dad and I really bitter about it." They judge their parents really harshly. Now that we know what we know and the science is there, there's just no excuse anymore.

The final thing I will say is like, by you stepping into your power as a woman into this challenging — I'm not going to dismiss it. It is very, very challenging on the onset. You're opening up so many possibilities for the women around you, like you are setting a new example. Because those social pressures are so powerful, like you are going to shows that woman that maybe is in

an abusive relationship that she can step out. Even though you hate his freaking guts, you are going to be an amicable coparent and that's going to set a new precedent for the moms in your neighborhood and for your kids and these positive steps reverberate far beyond.

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FT: Yeah. Before we go though, I want to also address the racial aspect to this. The race aspect to this. We're two white women talking about this issue, but the reality is, is that, single motherhood impacts black women far more in the sense that they will be doing it like 100% of the time. They really have this absenteeism when it comes to fatherhood. For the piece, I talked to some folks who are working to change this. Really, their advice is more for the dads to stay like, recognize that you may have been raised without a dad and so you're finding yourself perpetuating this cycle of being absent in a divorce with your kids. But that there are a lot of resources and programs to help black fathers, fathers of color and also the families. Whether it's therapy, access to legal support, a community, all of it. So important.

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EJ: Well, yes and no, but that is actually buying into a lot of racist stereotypes. Statistically, black dads spend more hours and more quality time with their kids than any other race. If you want to get into fatherlessness, that's like a federal statistical problem. When you survey like what's a household makeup, and let's say the mom is the majority custody and she filed the kids on her tax returns, that doesn't mean those dads are like not part of their lives. They could have 50% of the time, but there's no way federally to track that.

The idea thought, the absentee black father, on one hand, there is not a culture of marriage in the black community, like there is in the white community. That is a real thing, but that does not mean that the dads are not involved in a meaningful way. But then we also get into mass incarceration, which predominantly punishes black men and on and on. It's complicated and I also speak to people that work on these programs that are looking to work on this issue. It is very complicated. I mean, we look at like fatherhood initiatives and the message is always, "Hey, dad. Hey, black dad, why don't you do your share?" Whoa! Is that really the story that black dads are just checking out because they don't feel like it? Or is it that black has been

marginalized that they are not showing up because they can't see their kids because they can't pay the child support and they lost their driver's license? Or they're in jail because they can't pay the child support, and they're in this cycle of debtors prison, which we do have in this country because of child support arrears. And on and on.

I have a problem with all of these fatherhood initiatives. They're blaming black dads for a really, really deep old systematic. And sexist and sex is issues, because part of that is too, it's like — we get into poorer communities, which is not **[inaudible 00:32:11]** at all specific to race. We're asking poor people to support poor people. We're saying, "Okay. We have poor moms, poor single moms" and then we get into welfare reform, which is like a whole another show. But we're asking poor dads, because poor people have babies with poor people. Rich people have babies with rich people. We're asking poor dads to get poor moms out of poverty. Like it's ridiculous fallacy.

What happens is then, we as a society by these laws intended or not, we marginalized men in their children's lives and they check out. That's a big problem. Let's face it, moms are fighting for majority time, they're entitled with child support. They are financially incentivized to fight for that. When money is super tight, it gets super scary and people don't do the best thing.

[00:32:58]

FT: Right. They don't think long term. If there was ever a call to action to — not just at the state level, but at the federal level. President Biden is proposing all these changes and programs to support families, which is great. But I feel like this is so basic. If we could get this somehow woven into our initiatives going forward to help families. But it's like, to your point earlier, if we want a future where there is less crime, less mental illness, less poverty, all of the things. Like having equal involvement, more is more as far as I'm concerned. When you have two parents that are able to be around, and present, and loving, like why not you. Why not make that as a presumption?

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EJ: I know. It's not just that. It's like it's the parent — I mean, like now, fast forward like my family. I have a partner. My kids' dad has a really wonderful new wife. They both have families and friends. There's that many kids that like parents that can like run the kids to the karate lesson if somebody is sick. It's like becomes this whole web of community of loving people in the kids' lives. They don't have to be remarkable, loving, amazing relatives or people. They are just people. That is it. Like this is the foundational. No child is entitled to a wonderful parent. They're just entitled to the parents that they have. I think we just need to start there.

[00:34:21]

FT: Emma Johnson, thank you so much. We have a lot more at NextAdvisor, so be sure to check out the content there. It's been so nice to catch up. I know you're about to move with your ex and your new family. Like this is great. You're living it.

[00:34:38]

EJ: Yes. I'm hear to tell you. It's not always easy. People are like, "Oh, you can coparent because you have a wonderful ex and wonderful relationship." I'm here to tell you, "No, it's not easy but you can still do it."

[00:34:49]

FT: You work at it.

[00:34:50]

EJ: It's hard.

[00:34:51]

FT: But so worth it. Thank you so much.

[END OF INTERVIEW]

[00:34:57]

FT: Thanks for tuning in, everybody. Check out [nextadvisor.com](https://www.nextadvisor.com) for the full piece on this. Tonight, Emma and I will be speaking on the NextAdvisor Instagram at 5:30 live. Talk more about this issue and we'll be taking your question. If you listen to the episode and come with some of your own reservations or questions about this, or support of this, we'd love to see you there at the NextAdvisor Instagram page, 5:30 live with Emma Johnson. Thanks for tuning in everybody, and I hope your day is so money.

[END]