## **P4 Brittanie S**

**Bookmark: Introduction and personal background**

**Evelyn Boodaghians** [00:00:01]  
Like I mentioned, I just have some questions we'll go through, but the first one's pretty broad and open just to get to know you a little bit. So, Brittany, can you tell me a little bit about yourself, maybe where you live, what you do for fun or for work, anything you're comfortable sharing?

**P4 Brittanie** [00:00:18]  
I'm Brittany, as you know, I live in Germantown, MD for work. I I'm a business systems analyst and I also do ABA therapy for autistic children for fun when there's time. Just sitting on my sofa with a glass of wine and watching something good is usually outside of that. Just being around my family and spending time with my family.

**Evelyn Boodaghians** [00:00:52]  
Yeah. So both the business systems analyst and an ABA therapist, that must take a lot of time.

**P4 Brittanie** [00:00:58]  
It does it.

**Evelyn Boodaghians** [00:01:01]  
Does you mentioned your family? Tell me a little bit about them. Who's in your family?

**Bookmark: Family and childcare arrangements**

**P4 Brittanie** [00:01:06]  
So in my household, it's me, my significant other and our two boys, 12 and 15.

**Evelyn Boodaghians** [00:01:17]  
And with your kids, who kind of is involved with childcare, who's kind of in that world for you?

**P4 Brittanie** [00:01:29]  
I mean, now that they're older, there's not really a childcare. If there's a situation where we have to be away overnight or something like that, then my mom will come stay with them or we'll send them to my significant other's mom, or they'll spend the night at my sister's house with their cousins. So it just kind of, but for the most part, it's usually one of the grandmas.

**Evelyn Boodaghians** [00:01:53]  
I see. And then how about like babysitters, nannies, anything like that or not so much?

**P4 Brittanie** [00:02:00]  
Not so much. Not anymore.

**Evelyn Boodaghians** [00:02:04]  
You mentioned this of like not anymore.

**P4 Brittanie** [00:02:07]  
When that's, I mean I, I for the most part work from home. So I'm here during the day when I do my part time, which is the ABA therapy, I am out in the field, but my other half is home by then. So there's usually always somebody here with them.

**Bookmark: Independence and responsibilities of the children**

**Evelyn Boodaghians** [00:02:25]  
How independent would you say your kids are?

**P4 Brittanie** [00:02:29]  
They're pretty independent. Sometimes too independent, but pretty independent.

**Evelyn Boodaghians** [00:02:35]  
Yeah. Tell me a little bit more about that.

**P4 Brittanie** [00:02:37]  
I mean, as far as I cook, but I don't have to worry about if I'm not going to cook, are they not going to eat or if I'm out and I haven't cooked yet either? There's something always in there that they can warm up. They know how to use the stove. You know, we're not having them cook full course meals, but they know how to prepare for themselves or each other. Or we'll order something in and they can just grab it from the door. Or they'll order it themselves and we don't even know that they need food so.

**Evelyn Boodaghians** [00:03:12]  
We'll definitely get into that of the Ord News. More questions before we get there though. You mentioned your kids are 12 and 15.

**Bookmark: Phone usage and online activities of the children**

**Evelyn Boodaghians** [00:03:21]  
Do they have their own phones or? OK, And tell me about what did they use their phones for? Like what do you see them using their phones for?

**P4 Brittanie** [00:03:33]  
Mostly, I'll say social media, playing games, I guess you can include YouTube and social media Facetiming with their friends.

**Bookmark: Online shopping and financial independence of the children**

**P4 Brittanie** [00:03:44]  
They do. They are online shoppers. So online shopping and as I mentioned, ordering food, whether it be for delivery or for one of us to pick up while we're out since we're out, that sort of thing, but.

**Evelyn Boodaghians** [00:04:00]  
You mentioned they're online shoppers. Tell me a little bit you meant by that.

**P4 Brittanie** [00:04:07]  
Well, it used to be at a point where we knew what was coming, but now that they have their own allowance, they have their little debit cards. It's oh, you have a package, What's in your package? Because I don't even know what you are. But then there are times when it's can I use your card? And of course it's on the app. So whether it's a yes or no, that sort of thing, but they just kind of do their own thing. Like now before it's can we go to the mall? Can we go to the shoe store? Can we do this? Now it's less of that because they really don't feel like they need to go anywhere. OK, so for them, let's go to the store, let's go to the grocery store, let's go to the mall. It's more of a chore. It's not something they want to do anymore.

**Evelyn Boodaghians** [00:04:52]  
Interesting. OK. And you mentioned now that they have an allowance and a debit card that's opened up this door.

**P4 Brittanie** [00:05:00]  
Yeah.

**Evelyn Boodaghians** [00:05:00]  
OK. We'll also tap into that a little later on. And then your 15 year old, is that the age of driving yet or not so much No driving.

**P4 Brittanie** [00:05:10]  
A little bit can't quite get his permit yet, but very soon, very soon.

**Evelyn Boodaghians** [00:05:16]  
OK, OK, great.

**Bookmark: Cooking and meal routines**

**Evelyn Boodaghians** [00:05:20]  
So we started to talk about this a little bit, but I want to talk a little broadly about food for your family. So tell me about what it does a typical week look like in terms of food for the family.

**P4 Brittanie** [00:05:33]  
OK, so a typical week I'll definitely I'll start kind of backwards dinner most likely is made at home. I'll say probably like Monday, Tuesdays and Thursdays usually because most of the time we have leftovers so they just carry in to the next day. And of course if you want something different then there are options, but I'm not thinking breakfast. I try to make sure it's secure for everybody since I'm here. Lunch during school time they're having lunch at school during the summer now it it's a free for all. If it's nothing here that you want or you need something else, you got to let me know. But whatever's in the kitchen, whatever you because they someone is they're up for breakfast and some mornings their breakfast is there when they get up at noon or one so that's their lunch or that sort of thing. On the weekends, Saturdays are typically we all agree to eat out, so we're just grabbing something and everybody's most of the time we're all on the same page and we're getting the same thing. But there sometimes where the adults want something different from the kids because we get tired of pizza and Chipotle. So we'll place two orders and sometimes one has to be picked up and 1 can be delivered or we'll pick both of them up since we have to go out anyway. And then Sundays I cooked as well, so.

**Evelyn Boodaghians** [00:06:59]  
So it sounds like you're cooking Sundays and then Monday, Tuesday, Thursdays. Also dinner at home. Sometimes it's leftovers. Are you on Mondays, Tuesdays, Thursdays or is it usually left?

**P4 Brittanie** [00:07:10]  
So it'll it'll kind of depend. So Monday may be leftover from Sunday, but by Tuesday nobody wants it or it's none left, depending on what it was. My other half does cook, but it's not his favorite thing to do. So I usually don't, you know, we have our swaps. OK, I don't like to do that. You take care of that. I got this. So by Tuesday it may be something in there or a quick meal like chicken tenders and fries at home, or a burger and fries at home instead of going out. But for the most part, a full course meal is not being made five days a week because time just does not permit.

**Evelyn Boodaghians** [00:07:54]  
Yeah. And then just as you mentioned, so your other half doesn't like cooking to the boys help out with cooking or not so much.

**Bookmark: Children's involvement in cooking**

**P4 Brittanie** [00:08:04]  
If it's for them themselves, sure, they'll get in the kitchen. If yeah, we want some too, We kind of get a little well, there's not enough, so OK, that's fine. But we usually don't want what their cooking. They're into trying like different tick tock recipes and the crazy things, but not like the normal stuff that everybody would eat, the weird stuff with the hot Cheetos and hot like we don't. So yes.

**Evelyn Boodaghians** [00:08:35]  
Interesting. So they'll cook, but it seems like it's more niche than seen online. Yeah. OK. And then how about grocery shopping?

**Bookmark: Grocery shopping habits**

**Evelyn Boodaghians** [00:08:45]  
What does that look like for your family?

**P4 Brittanie** [00:08:48]  
Grocery shopping. I have a love hate relationship with it. A lot of times, probably more so often now than not, I'm either ordering my groceries to be delivered or ordering them for me to pick up. When it comes to certain things like meats or fresh vegetables, sometimes I'll or fresh fruit, I'll go in and get them myself because I want them. I want a certain pick a certain cut of meat or I want my vegetables or fruits to look a certain way. But there are times where I may be on the way home and oh, I forgot something because I do that a lot. I'm missing 1 ingredient to make this meal let me run in the store and that one ingredient turns into an entire basket of stuff.

**P4 Brittanie** [00:09:36]  
But yeah, I'll say probably most of the time it's ordered either for pick up or delivery and then more so last minute items or unexpected items I'm actually going to the store for. Unless I don't like the price online, then I'm like OK, no. Or the delivery fees is some, sometimes they spike during certain times. So it's like, yeah, I'm not paying that. I'll just go up the street, the stores in the street.

**Evelyn Boodaghians** [00:10:06]  
Yeah. And do you see yourself, like when do you see yourself ordering the groceries throughout the week? Does it depend? Is it kind of a schedule? How does it work?

**P4 Brittanie** [00:10:17]  
Usually on Sundays. Sundays is usually my grocery shopping day, whether it's ordering for delivery, for pickup, or actually going to the store. If I actually go to the store, I want to be up first thing in the morning. I want to get it done before everybody else comes out because I don't want to do the Sunday chaos. But ordering, I kind of have a little more flexibility because I mean, of course, depending on the time slot I want, the sooner I order the better. But I don't have to get up. I don't have to go anywhere. I can just do it right from the comfort of my bed or my living room or while I'm in the kitchen making breakfast. And then it also allows everybody else to kind of add to the list or add to the cart what they need without me trying to call while I'm in the store. Is this it? Is that it? Nope. You look for it, you add it to the cart, and we're good to go.

**Evelyn Boodaghians** [00:11:10]  
Interesting.

**Bookmark: Use of shared note list for grocery shopping**

**Evelyn Boodaghians** [00:11:11]  
How does that work in the family when you're ordering online? How do you like gather what people want?

**P4 Brittanie** [00:11:17]  
So we keep a, We have a shared note list. So I try to have them put it there. But if it's something, it's like we're talking and oh, I want this, can you add this to the? And I just hand over whatever device we're using at the moment. I just pass it on so they can add it to the cart. And excuse me, how we handle it?

**Evelyn Boodaghians** [00:11:39]  
You mentioned it's a shared note list. Is that like a physical note or like on a?

**P4 Brittanie** [00:11:43]  
On the phone, on the device, yeah. So that as I buy, and it's not only for groceries, it's like for household items that the boys added deodorant or if they need body washed, they'll put it on there. And of course they have to say I've added to the list. So they'll usually just say it in the chat or in passing that they've added something to the list. Or are you going to the store? I put such and such on the list. So yeah.

**Bookmark: Choice of app for shared note list**

**Evelyn Boodaghians** [00:12:09]  
Yeah, what app, or if it's an app, do you use for that list?

**P4 Brittanie** [00:12:15]  
So we use keep. So Samsung keep.

**P4 Brittanie** [00:12:24]  
And then sometimes we use, we're moving more probably towards Google cause the boys have iPhones and we have Androids. So Samsung Keith is just kind of not really conducive for the iPhone. We found a workaround, but it's not. So I I'm thinking about moving to Google. That way we can both have full functionality of the list and things like that.

**Evelyn Boodaghians** [00:12:50]  
And then do you use that tool for anything else for the family?

**Bookmark: Use of app for reminders and calendar**

**P4 Brittanie** [00:12:57]  
I use it for myself, just for reminders and to make lists.

**P4 Brittanie** [00:13:04]  
Yeah, that particular app, mainly just that my calendar is my Holy Grail. We have a shared calendar, so whatever you need, if I didn't add it, you need to make sure you add it or it's going to get missed. We've tried the handwritten calendars, we've tried the notes on the fridge and that just does because somebody forgets to look, so it has to go in the Google app, so everybody on the calendar, so everybody can see it so we don't miss things.

**Evelyn Boodaghians** [00:13:33]  
Yeah.

**Bookmark: Preference for different apps for grocery delivery**

**Evelyn Boodaghians** [00:13:34]  
And then you mentioned you're ordering groceries online. Do you have an app or tool that you gravitate towards to for doing that?

**P4 Brittanie** [00:13:42]  
So it kind of depends on where I'm ordering from. Sometimes it's directly the store app like Walmart or Safeway and sometimes it's Instacart I have used. I don't really use the I use the Uber eats more so for like convenience or like the DoorDash app. So if we need juice, like something quick, not really a full grocery shopping trip.

**Evelyn Boodaghians** [00:14:09]  
I see so Walmart or Instacart or the specific store for bigger groceries but then Uber eats in DoorDash for.

**P4 Brittanie** [00:14:18]  
For like quick things, they want something from 7:11. It's dark, I'm not driving up the street. I don't feel like going out. Just, you know, have it delivered, it's right there, that sort of thing. But I've never used it for like large orders.

**Evelyn Boodaghians** [00:14:35]  
OK, gotcha. And then how about like those meal delivery boxes?

**Bookmark: Experience with meal delivery boxes**

**Evelyn Boodaghians** [00:14:41]  
Is that something that your family uses or not so much?

**P4 Brittanie** [00:14:44]  
I've tried them and I find that even when you order for like four more people, the portion sizes just don't typically work out for my family. So I mean, it's sometimes depending on what it is, it's barely enough for one meal, but there's never enough for leftovers. And I also find that I forget to skip a shipment. So sometimes I end up with way more than I need or I forget that, hey, we're not about to be here and I forgot to cancel that shipment. So now I have to try to find somebody to grab that for me because it's too late to cancel or it just sits out there and goes bad until we get back. So I really don't I'm not a huge fan of them.

**Bookmark: Concerns about variety and kids' preferences**

**P4 Brittanie** [00:15:35]  
And then the variety also, it's if it were just me and my significant other, then maybe because they're probably more so meals for mature people, but the kids sometimes look at it like, what is this? And they like to try different things, but it's just like, no, thank you.

**Bookmark: Convenience vs. value of meal delivery**

**Evelyn Boodaghians** [00:15:55]  
I see. So it's like the portion sizes don't seem right and then also this idea of like the variety and also skip one it gets.

**P4 Brittanie** [00:16:05]  
It gets to be a lot. It it gets to be a lot. And then you have to pay. And I feel like I could have probably gotten this from the grocery store and gotten a little more or had enough to have leftovers if I would have went and got this myself, yeah.

**Evelyn Boodaghians** [00:16:20]  
OK, that makes sense.

**Bookmark: Primary person responsible for grocery shopping**

**Evelyn Boodaghians** [00:16:24]  
OK. And then for grocery shopping, you talked about that. Are you the primary person responsible for that, or does your partner help with grocery shopping?

**P4 Brittanie** [00:16:35]  
I'll tell him the primary person responsible for that just wanted to do it with no problem, but we may not get everything or something make it. Not to say I don't forget things because I do, but and also I'm conscious of price and how much I'm spending and what I'm purchasing and he's more so that's what we need. Just grab it. It doesn't matter how much it is.

**Evelyn Boodaghians** [00:17:02]  
Interesting.

**Bookmark: Conscious of price while grocery shopping**

**Evelyn Boodaghians** [00:17:02]  
You mentioned you're conscious of price. How does that play while you're grocery shopping?

**P4 Brittanie** [00:17:09]  
If I know, like I mentioned earlier, sometimes I'll decide to go in because I don't like the ad prices. If I know something is marked two times more than what it is, if I were to go get it in store, the store is not that far away from me. It's just me being lazy and not wanting to go maybe one or two items I'll suck it up and say all right OK. But after a couple I'm like no I'll just go to store myself. And if it's already in the cart, what I do once I get to the stores, I just open my cart and work off of my cart instead of creating a whole new list.

**Evelyn Boodaghians** [00:17:48]  
I see. So you're like creating your car if you start to see items seem more expensive store, but you use that cart as your shopping list. Yeah, Awesome.

**Bookmark: Ordering food for delivery or pick up**

**Evelyn Boodaghians** [00:17:57]  
OK, OK, so we talked about cooking and shopping and now I want to talk a little bit about ordering food for delivery or pick up. So tell me a little bit about what does that look like for your family in a week?

**P4 Brittanie** [00:18:14]  
For I'll say during the summer we get a lot of deliveries because the kids are home and depending on my workload during the day, there are some moments where my days are pretty light. I don't have meetings and we'll go out and get something together just as something to do. But there are a lot of times where even though there's things in here, they just want wings or they want Chipotle. And yeah, you can make your own Chipotle bowl in the kitchen, but it's not the same. That's always what we get. So those sort of things. I tried it give them the leeway to kind of make their own decisions now that they're older when it comes to eating, but not all the time, 'cause they just eat crazy stuff. But so I say right now we've probably at least five times a week, somebody's the outside of dinner. If I decide to purchase out for dinner, somebody's here delivering something, some sort of thing or meal. And there are times where I'm like, yeah, add that in for me. I don't feel like making lunch or there's nothing in there that I really have a taste for, so I'll get something as well.

**Evelyn Boodaghians** [00:19:31]  
And you mentioned that's for the summer. How does that change when the kids aren't home?

**P4 Brittanie** [00:19:36]  
When they're not home, ordering is a lot less because it's just me here and I'll typically make do with what I have or I'll wait until later when I do have to go out or I'll wait until dinner.

**P4 Brittanie** [00:19:51]  
So we save a lot more. There have been instances where they have ordered their own lunches to school.

**P4 Brittanie** [00:20:01]  
And I think it was getting too out of hand because a lot of the kids were doing it and it was causing chaos and things at lunch. So we kind of had to, which I mean, I was like, as long as the school's OK with that, I don't mind. But we kind of had to put a stop to that button down to that. So now what they'll do is they know what's for school lunch because they get to see the menu. Well, they haven't started back yet, but typically they know what's on the menu at school. So you have the choice of either getting your whatever you desire the night before, you could take it to school. They have somewhere for them to heat it up. You can warm it up and take it with you. Or you just eat, you take snacks or whatever from home or you eat some lunch. There are occasions where sometimes I'll take them lunch, but not on a regular basis 'cause I don't want them to expect me to always bring them lunch like you have to. We pay for school lunch, so you gotta eat school lunch.

**Bookmark: Ordering food and meal plans**

**P4 Brittanie** [00:20:58]  
Like Bam, always tell them, like we used to swap if we had something and somebody else just swap it out, like eat school lunch. Yeah, 'cause we found that when we didn't pay for it, all of a sudden they wanted it. And so it's a little more to pay like a la carte than it is to pay for a meal plan. So it's like, yeah, so we're paying for the meal plan and then like, well, we don't want it. Alright, It's hard.

**Evelyn Boodaghians** [00:21:24]  
Yeah, sounds sounds complicated. Yeah. Let's talk about so the summer case.

**Bookmark: Process of ordering food at home**

**Evelyn Boodaghians** [00:21:31]  
So they're at home and they decide or they're looking for something to eat for lunch. What's kind of the process you have set up if they want to order or like how does that come about in your household if they want to order something?

**P4 Brittanie** [00:21:44]  
So usually depending on whether I'm working upstairs or downstairs, if I'm downstairs, then I kind of know when they're getting hungry or when they're looking for food because they're standing there looking in the refrigerator with the door open. Or did you cook? Would you cook? Is there anything in the? I usually leave the food in the microwave. Is there anything in the microwave? No, there's nothing in the microwave. I cooked, but I'll make you guys something and it'll take them a while to decide if they want me to make something or if they want to throw something. We're big on the air fryer around here. They have free range with the air fryer. They can put anything they want in there. So if they want to throw something in the air fryer or it's daytime, they're old enough. We're right at the street from McDonald's. Sometimes they can order and they just walk. So we don't have to pay. That's our gift. Oh, you guys don't have to pay for delivery. If you just order it, we'll go get it. So it's kind of just like me knowing them. And then if not, it's usually a text or can we order or we're gonna order. Can you listen for the door? Sort of so.

**Evelyn Boodaghians** [00:22:55]  
It sounds like sometimes it's a question. Can we order and sometimes?

**P4 Brittanie** [00:23:01]  
Yeah, sometimes it's a we've ordered or can you listen for the door 'cause we have such and such coming.

**Evelyn Boodaghians** [00:23:06]  
Yeah, OK. And when they order, are they using?

**Bookmark: Using their own phones and cards**

**Evelyn Boodaghians** [00:23:13]  
How do they do? Are they using their own phones? Your phones?

**P4 Brittanie** [00:23:16]  
How does that work? They're typically using their phones. Now if they're not using their own card, then they have to ask. So when they're using their funds, their allowance, I don't mind. You don't have to ask. Spin your heart out. That's all you have. You know, when you get your next allowance, make it last.

**Bookmark: Permission to use parents' cards**

**P4 Brittanie** [00:23:34]  
But when they need to use one of our cards, they have to get permission 1st. And I'll say there's been times where asking for permission came after the food has already been ordered, but I get notifications to my phone when the card has been used, so I know that they're doing something.

**Evelyn Boodaghians** [00:23:53]  
OK, so if they're using their allowance, it's kind of like free reign, you know, whatever. But if they want to use your card, that's when they're supposed to ask, yes.

**P4 Brittanie** [00:24:04]  
Ahead of time, probably.

**Evelyn Boodaghians** [00:24:09]  
And then on their phones, do they have their own accounts for these food delivery apps or do they use yours or?

**P4 Brittanie** [00:24:14]  
Your we use the same account. We all use the same account, yeah.

**Evelyn Boodaghians** [00:24:19]  
So then I'm assuming your card is on there and their cards are on there or OK.

**P4 Brittanie** [00:24:26]  
So sometimes it'll be, I'm sorry, I forgot to switch the card. You OK? Next time you have cash, we're going to put that back. And I know some people like you make them do. Yeah. I want them to be conscious of their spending. I want them to know when their money is gone. They made the choices they made to spend their money. Their money is gone. So in instances where I know it's stuff in here they like or things that they've asked for, but for some reason, they just want to eat out. Yeah. You'll put it back in nine, seven out of 10. It goes back to them anyway, just so they don't expect. Oh, Mom and dad has to cover it. Yeah, you got the older you got to be more responsible.

**Bookmark: Managing spending and budgeting**

**Evelyn Boodaghians** [00:25:09]  
Yeah, it sounds like it's about like responsibility. Also a little budgeting to like know how to.

**P4 Brittanie** [00:25:14]  
So kind of let them have the freedom to be independent, but be responsibly independent.

**Evelyn Boodaghians** [00:25:20]  
Yeah, it sounds like you give them some free rein there. Are there ways to try to manage their ordering? Or you have rules or things set up or not so much?

**P4 Brittanie** [00:25:32]  
So when I do see occasionally it'll be, and for me it's you're getting 5 dollars, $5 worth of items, but you're paying $10 in delivery fees. Those things I've tried to be like, why didn't you just come down and ask if somebody could go get it or take you to get it before you order it instead of assuming because I feel like it's a waste of money. You're paying more to have your food delivered then you're actually getting. So those instances, but, and then if it's too much, sometimes they go crazy, it'll be one or two orders coming in from like you'll have a Uber Eats order coming and the next thing you know, it's a DoorDash order. And I'm like, why couldn't you guys order together? Why are there so many different things? Or it's all for one kid and not for the other? And why are you ordering from two different places? So they do get a little carried away sometimes and I have to be like, OK, no, we're not doing this, but not that often, not that often.

**Evelyn Boodaghians** [00:26:36]  
So you mentioned a couple things and I want to make sure I got all of them. So there's the they order like a $5 food, but then the delivery fees are so high. So you can tell them about hey next time come ask.

**P4 Brittanie** [00:26:47]  
Yeah, like I'd rather take you up the street to get what you need then. I mean, granted, that person is working, but we could have saved a little bit, especially if it's really close. We have a couple things that they typically order from all the time. They're really close. And depending on the demand, sometimes the delivery free fees are crazy. Or you have some instances where, and I know everything doesn't taste the same, but one place is offering free delivery and the other ones not. Why can't you get it from there? It doesn't taste the same. It's different. OK. All right.

**Evelyn Boodaghians** [00:27:30]  
And then there is like times where maybe they've ordered from two different places for one kid or just a large order. Yeah. Do you have like a like a Max budget you try to give them for each order or no?

**P4 Brittanie** [00:27:46]  
I have. That's a good idea. I have not thought about this. I haven't thought about that, but I do think that would be a good idea and not necessarily in a day, But if I tell them, OK, this is your Max for the week, you can't spend over this in fast food or junk or whatever it is you're ordering to consume within a week, that might help cut that. It may not stop them from eating it because we may just end up going to get it, or they may end up walking to the store to get it themselves, but it'll cut down on some of the ordering so.

**Evelyn Boodaghians** [00:28:24]  
Are there any other things that you kind of wish you had oversight over or could manage that you can't currently?

**Bookmark: Oversight and notification of spending**

**P4 Brittanie** [00:28:40]  
I don't know. I mean, I get the notifications because we're in the unless I for some reason happened to be logged out of the app or I haven't ordered from the app in a while and my phone just puts it to sleep. Then I don't know that they've been ordering and I have to actually go look. But I guess it would be nice if I did have like a set amount that could they could spend and then when they've reached that or we're reaching that, if I could get a notification to let me know they're reaching that point, then I can try to say, hey, you guys need to chill on your spending or that's enough for the week, that sort of thing.

**Bookmark: Security and age restrictions**

**P4 Brittanie** [00:29:17]  
I think that's probably the only thing. So that's typically, I know personally, like I don't worry about them being able to order and access things that they shouldn't have because the apps that they use have those security features in place where they would. And I don't think they have fake identification, but they would have to go through some extreme measures to get a hold of things that they're not supposed to have. So I don't really worry too much about that part.

**Evelyn Boodaghians** [00:29:47]  
Yeah. So no, no, not so much worrying about like them getting that they shouldn't for their age. Yeah. Any other like concerns generally you have about them ordering food delivery or not too much?

**P4 Brittanie** [00:30:03]  
Not really. Not that I can think of.

**Evelyn Boodaghians** [00:30:09]  
Right.

**Bookmark: Motivation for allowing food delivery**

**Evelyn Boodaghians** [00:30:11]  
And what kind of motivated you or like led to them ordering food delivery on their own? Like what was the impetus for letting them do that?

**P4 Brittanie** [00:30:21]  
The translation from there was one occasion they were here. My mom's not that tech savvy and we were out of town and our cell service wasn't that great. And initially I was just going to order and have it delivered plus like, OK, let's try this. You guys put it in the cards already in there. You can order, let me know when it gets there, let your grandma know and we're fine. So it kind of started in that manner and then it would just be, oh, we want such and such, OK, go ahead and order it. So even though I'm here like, I don't need to do it because I know you know how to use the app, now you can do it yourself.

**Evelyn Boodaghians** [00:31:05]  
I see there was like a situation, yeah.

**P4 Brittanie** [00:31:07]  
Because it would always be, it would be a text or phone call. Can you order us? And sometimes it may take me a while or one of either of us a while to respond because we're working. And after the text comes the phone call. But it's usually only when it involves it's not, hey, how you doing? What's going on? It's did you see my text message? We're hungry. So that's when it kind of became OK. You guys are old enough to be able to manage your own food orders on your own. Gotcha.

**Bookmark: Ordering food delivery to school**

**Evelyn Boodaghians** [00:31:39]  
And then you mentioned sometimes they order to the school tell me a little bit or they used to tell me a little bit about that.

**P4 Brittanie** [00:31:48]  
So that started, I didn't become aware. And so for some reason I was looking through the account, I think it was so many addresses because we also use it sometimes when we're out of town to order and when you have delivery, you save the address. So I was removing. And so I questioned him like, why is the school address? It's like who's ordering to the school? And so I'm thinking I'm like, I didn't send pizza or anything for the class or anything. So I didn't do it. And that's when they, oh, we had lunch or we ordered lunch. It's OK. Our friends do it. And I'm like, OK, so it's like, alright, as long as I don't get a phone call about it's something you guys are not supposed to be doing or it's not an issue or that it's an issue, you're fine. I, I don't mind. But then it kind of became, I guess the school said it got to be too much because too many kids were ordering and then deliveries will be late and it will become a distraction and things like that. So that got put to a halt. I did have one situation where we were treating friends and it's like, no, we're not gonna, there's not gonna be an everyday if you guys are home and you have friends over and fine. But we're not just treating friends at school to lunch.

**Evelyn Boodaghians** [00:33:11]  
I see. So it kind of was happening. You weren't aware of it until you were like initially.

**P4 Brittanie** [00:33:17]  
Right until I actually got into it was like, OK, wait a minute, I know this address, but what is this address? And then when I figured it out, I'm like OK, wait.

**Evelyn Boodaghians** [00:33:27]  
Yeah, thinking about how that's going with the kids, you know, independently ordering or being able to independently order, what's like, what do you think is working well about it?

**Bookmark: What is working well and desired changes**

**Evelyn Boodaghians** [00:33:38]  
Is there anything you'd want to change about it?

**P4 Brittanie** [00:33:45]  
For the most part, it works pretty well because I don't think the app can help them be more mindful of because again, they typically don't look at the delivery fees or they don't pick the ones that have the current promotion where your fees are waived or things like that. So that part doesn't help. And then also sometimes they're ordering from places where we have reward points or we have free meals, but you can't apply that in the third party apps. So for me, I'm like, no, I wish you would have told me. That could have been free. We could have just went and got it and you just spend extra money on nothing. So I think it would be nice if you could somehow like link your rewards accounts so that you can use those same discounts. But I don't know. I mean, even with the alerts, I don't know that that would really change anything, so to speak. So I feel like after a while it's gonna take them going spend crazy for me to be like, OK, that's enough.

**P4 Brittanie** [00:34:57]  
Or yeah, so for the most, I think that's it. I guess. Because like I said, I really don't have any concern about them having access to things that they shouldn't have 'cause I haven't experienced it. And nobody that I know has said, you know, my kid was able to order blah, blah, blah from Grubhub or Uber Eats or I've never had that. So I don't worry about that part as much, but maybe just notifications when new addresses are ordered because I would have been more aware of the school situation before beforehand. But also aside from that, I did have a situation where my account had been hacked and somebody was ordering to a different address. I didn't know that address was on there. And so after the fact, and I'm looking and I'm like, wait, nobody ordered, no food ever came. So I guess kind of that would be helpful when new addresses or even new cards or anything was changed. And it may be a way to set up those notifications. I'm not sure. But I don't currently have them set up or am I aware of them? Yeah. So that would be helpful. Just kind of like an extra, hey, this is what's happening or this is what's going on here. And like I said, for me, sometimes if I don't use the app that often, my phone will put it to sleep and I don't get notifications. So if e-mail was also an option for those notifications, I feel like I would probably catch it quicker than I would if I decided to just scroll through the app or if I needed to go in and update a card or something and then I see the information.

**Evelyn Boodaghians** [00:36:40]  
Yeah, that makes sense. OK, At the beginning or when we were first chatting, you talked a little bit about your kids and their allowance.

**Bookmark: Access to their own money**

**Evelyn Boodaghians** [00:36:49]  
I wanna pivot into that a little bit and understand like their relationship to money. So currently, how do your kids like access their own money or do they even have access to their own money? I guess they.

**P4 Brittanie** [00:37:02]  
Do so they have. The 15 year old has an actual debit card. It's old enough. The 12 year old has a, I think it's like the prepaid green light card or he'll end up just having one of our cash app cards. So we'll do it that way.

**Bookmark: 12-year-old's prepaid card**

**P4 Brittanie** [00:37:19]  
But it's the 15 year old does know how to deposit money onto this card. The 12 year old doesn't because it's a little more complex. So we usually just send it from one account to the other so they have access, but not free range. Like what you get is what you get. There is no, oh, I'm going to go transfer funds from Mom's account to my account or Dad's account to my account. What you get is what you get. What you spend is what you spend. If you have to go over, then you got to let somebody know so they can give you that difference to take care of that, Yeah.

**Evelyn Boodaghians** [00:37:59]  
OK. So it sounds like the two kids are a little different just due to age. So we'll get about each one separately. So start with maybe the 15 year old you mentioned they have actual debit card. So tell me a little bit more like what do you mean by actual debit card I guess?

**P4 Brittanie** [00:38:16]  
So they have, we use Navy Federal Credit Union, so he has a Navy Federal debit card. So he has the actual account. He can go to the ATM and withdraw the cash from his account. He can go to the ATM or go inside the bank. If he gets birthday money or money from whatever I tend, I feel comfortable if they don't carry around a lot of cash just because it's boys will be boys and the cash will be missing. So I try to limit the amount of actual cash they keep on them, especially when they're going out and with them using their cards. It's easier for me to, when I do want to monitor what they're doing and what they're spending on. It's easier for me to do it that way, yeah.

**Evelyn Boodaghians** [00:39:06]  
So it sounds like with the card, it's a little bit more like you can see what's actually happening. Hash can go missing, Yeah. And then how? If you don't mind me asking, how much does your 15 year old get an allowance from you guys?

**P4 Brittanie** [00:39:22]  
So from us, depending on whether everything is done that needs to be done, he typically gets 50 every two weeks.

**Evelyn Boodaghians** [00:39:34]  
OK. And is that going straight into his debit card or do you guys like give the caps we have to?

**P4 Brittanie** [00:39:39]  
Develop typically independent because I'm not the cash person, but my other half is. So depending on who's paying up allowance that week, it depends on whether it's cash or not. Me typically I'm transferring, I don't have the cash, I don't want to go get the cash. It's on your card. My other half usually does cash slowly. So he'll do it with the cash and then depending on what they want to do with their money, it's either and you can keep the cash at home. I just don't want you walking around with it. So you have some money on your car, you can have cash at home, you can take from it and add. So I usually try to have them $20 Max in cash on them at one time just 'cause I'm not, I mean, they've misplaced cards, they've misplaced phones. So the cash is just another casualty and the phone is insured. We can get that back the card, we can cancel and go get another one. But when that cash goes missing, that's it. Like it's not. And it's usually when they lose it, they look at us to give it back. No, you have to like we will, but you have to earn it. You have to do a little something extra to get that back because you were irresponsible and you lost it. So I try to avoid that situation at all.

**Evelyn Boodaghians** [00:41:03]  
And then what do you see like your 15 year old spending on? Like what are his?

**P4 Brittanie** [00:41:10]  
For the most part, video games, video games and food. Every now and then he'll see a shirt or something that he want. Or if there's a pair of shoes and depending on the cost, we'll say, OK, we, you have your necessities. You want this pair of shoes because you want it. You come up with half and we'll give you the other half. Or you save half and we'll give you the other half. OK. Or anything like the video games too, like if you don't have enough, do you have half? If you have half, we can help you out, but you just bought a game two days ago, so do you really need another game today? So if you don't have that half, then you just have to wait until you have it and we'll still help you out, but you got to wait until you collect it.

**Evelyn Boodaghians** [00:41:57]  
Yeah. And then you mentioned with the debit card you can kind of track things a little bit more. So tell me a little bit about like how involved are you with managing their money?

**Bookmark: Monitoring kids' spending**

**Evelyn Boodaghians** [00:42:09]  
I'm going to put in quotes their money.

**P4 Brittanie** [00:42:12]  
Only when I notice. I usually don't monitor continuously when I noticed that they're coming to us for the extra too often too soon. Then I feel like I need to take a look and see what you've been spending your money on. Because when it, especially the video games and the in game purchases, sometimes they just, it's just $10.00, but $10 every couple hours or $10 every day it starts to add up. So but I do, I have the card set up so I do get text notifications when it's being used. I'm bad at checking them, but they are there. They do come through. So I do have a general idea of how many times a day they're using their cards or how many purchases they make. So things like that too when I notice is excessive. Like why are you spending so much? What are you buying? You just bought this, What are you buying now? Then I'll question it. But for the most part I try to keep them and I always have to make sure you check your account, make sure you have enough money in there.

**Evelyn Boodaghians** [00:43:27]  
Do and then any rules with what they can and can't use their money for or not so much.

**Bookmark: Encouraging responsible shopping habits**

**P4 Brittanie** [00:43:38]  
Not so much. They know what they can and can't have. So we really don't like narrow it down, but I do try to encourage them, especially since they like online shopping. Shop around, shop at different stores, look at different prices. If you have a question and you're not sure, just ask one of us before you purchase. That's been probably one of the things I've been working on the most because it's, oh, we found it, let's get it. No, you found it, but let's look a little deeper and see if it's cheaper somewhere else.

**Evelyn Boodaghians** [00:44:16]  
Yeah.

**P4 Brittanie** [00:44:17]  
Or let's look and see if we can find it with free shipping instead of $15 shipping. So those are things we've been working on with them with that.

**Bookmark: Greenlight card for the 12-year-old**

**Evelyn Boodaghians** [00:44:28]  
And so and then you mentioned your 12 year old's a little different. So he has a green light card, I mean familiar with those. So can you tell me a little bit about?

**P4 Brittanie** [00:44:36]  
That's kind of like I want to say maybe more so like a prepaid card. So it's linked to our accounts. We add the allowance, we send it over to the cart and he has the ability to use it. I can on that one put a cap on the spending.

**P4 Brittanie** [00:44:59]  
I don't currently have one on it. The 12 year old typically acts all the time. Is it OK? Can I, I don't know how long it'll last, but or hey, I spent this on that and sometimes just having him when he needs to know how much he has. I've put the app on his phone so now he knows how to look at his balance. But prior to that it would be, can you tell me how much money I have left? I know I spent this, but I don't know what I had before I spent that. So it's getting a lot better with that and being able to track his own and has no problem saying I'm kind of low.

**Evelyn Boodaghians** [00:45:43]  
Interesting, so before he didn't have the app on his phone so he was coming to you to ask him?

**P4 Brittanie** [00:45:48]  
Yeah, so I had more, I had a better idea of what was going on because I was the one checking it and letting him know. So I would see it all the time. But now, I mean, for the most part, like I said, he's not the one that typically needs the extra monitoring

**P4 Brittanie** [00:46:04]  
He he's a little more conscious and tight with his funds. He'd much rather wait to see if one of us would feel like purchasing it for him then to make that impulse buy. And my other kid I don't want to wait so me get it myself. He's he's the complete opposite. Yeah.

**Evelyn Boodaghians** [00:46:23]  
That makes sense. And then you mentioned that this one has a feature where you could put like a cap on it. You haven't done that. Are there any other like features of this card that you've looked into or you're that you're aware of or that you use?

**P4 Brittanie** [00:46:39]  
I know I can lock it. I've never had a reason to lock it. Like I said, I can also put, but I mean, I feel like I can do that with the debit card too. I really wanted to lock it. I can lock it.

**P4 Brittanie** [00:46:51]  
I do have the ability to just automatically set up that transfer, which I could do with a regular debit card. So this is not really that much different. It's just on a different platform because he's not old enough to have the debit card from the bank once he because we have to pay a fee for that too. So which is why we're either leaning towards, but he likes the idea of having his name on his card and he was able to customize it. Whereas when we give him our cash app card to use, it has one of our name on it. It's our customization and my card, it's not that girly, but it's a little girly. So sometimes he'd rather not use.

**Evelyn Boodaghians** [00:47:28]  
Yeah.

**P4 Brittanie** [00:47:28]  
Or he's like, can you just add it to my wallet and then I'll tap to pay instead of. But I like allowing them to, I guess, be able to have some sort of control. I don't want to feel like I'm doing everything for them. I don't want to coddle them. I don't want to baby them. I want them to be independent and I want them to be responsible. So it's yeah.

**Bookmark: Cash App card as an alternative**

**Evelyn Boodaghians** [00:47:58]  
You mentioned the Cash App card. I think beginning to tell me a little bit about that. How does that work if yeah?

**P4 Brittanie** [00:48:05]  
So that typically if for some reason that he doesn't have anything on his card and I haven't had the time to transfer or I just haven't transferred it, but there's money available on the Cash App card and then the Cash App card is linked directly to our bank account without any issues. So that card, they know there's no using this card without permission. If you're, if I do give it to them, this is how much you can spend and I get those notifications to my phone as well as soon as the transaction is made so I'm able to keep up with it. I do like that one more because there is no fee to use. But like I said, he also doesn't get that personalization that he wants to have of his name on the card or getting his own card. So that's what the green light card gives him the ability to do.

**Evelyn Boodaghians** [00:49:03]  
Gotcha. So really the cash up card is only if the green light has something in it. Yeah, OK, that makes sense. Brittany, I'm just gonna look at my questions here. Oh, I guess my last one. When did you start giving your kids an allowance? Like what age were they when this system?

**Bookmark: Starting allowance and transition to debit cards**

**P4 Brittanie** [00:49:24]  
Probably about, so initially it started when they were younger like about 5-6 and I wishes little things around the house and you get back then it was a lot cheaper would be like $5 for the weekend just dropping. Then it was cash. You just drop it in the little Piggy Bank. And the older they got it got to be I can't do anything with this. I have to wait two months to be able to get blah blah, blah. And I'm like, OK, I get it. Like, So then as things changed and we started moving more towards debit cards and his friend had a car on, my friend uses Apple Pay and that would be another option too. But we don't have iPhone devices. So. So there are occasions where he wants to use Apple Pay. So we'll just get an Apple Card and add the Apple Card so he can use the Apple Pay. But that was probably it was just more celibate transition. So along with the amount that they received, the way they received it, but it started out as just chores around the house. Now it's still chores around the house, but also your behavior has to match. You have to do what I asked you to do. You have to make sure you're it's the toys are more intense. Your laundry needs to be. You guys are older. Your laundry needs to be done. Your bed needs to be made. We don't need to have to ask three times to take the trash or the recycle out like and every time we keep a tally, every time we have to ask, you lose some funds. And simply what we'll do is we'll put the lost funds that will be in cash. It'll be in like a family jar. So then we'll just take that money once it gets to a certain point and we'll just go out and do something all together with it and use it as fun money. But they don't like that because it takes away from what they were planning to do with their money versus what we're planning as a family to do with their money.

**Evelyn Boodaghians** [00:51:19]  
Yeah, taking something away from them, yeah.

**P4 Brittanie** [00:51:23]  
So it doesn't happen. The jar has been empty lately. It doesn't happen that often. They've been pretty good about it.

**Evelyn Boodaghians** [00:51:30]  
That's good. That's really good. OK. In the last five minutes, Brittany, I wanted to switch a little bit.

**Bookmark: Being a caregiver for the speaker's mom**

**Evelyn Boodaghians** [00:51:36]  
I think in your initial like survey question part, you mentioned that you're a caregiver for your mom. Is that OK? Tell me a little bit about that. Like what does that look like being a caregiver for your mom?

**P4 Brittanie** [00:51:49]  
That.

**Evelyn Boodaghians** [00:51:53]  
Sorry, don't mean to get in touch.

**P4 Brittanie** [00:51:55]  
Right. I've honestly been a caregiver for my parents. Probably I'm the youngest, so I was home the longest. So I kind of just fell into their role, taking them to appointments and helping them pay bills, taking them grocery shopping or picking up their groceries, that sort of thing. Now that it's just my mom, she she tries to be independent, but sometimes she makes purchases. It's kind of like the kids, like why did you buy that? Why did you get this? So a lot of times, one thing she has not mastered is the third party delivery apps. It's always, I'm on Grubhub on order Dash. Where's the phone number? How do I call the order? Mom, you don't call to order. Just tell me what you want and I'll order it. So a lot of times when it comes to ordering outside of pizza, she's mastered pizza now, but that's if it's directly from the pizza place. Outside of that, I'm ordering. She does not like the online grocery orders. I love it. So she'll wait until she thinks I'm going to the store to say she needs something. I'm like, mom, don't do that. Like I can get it to you before I go to the store. You don't have to wait. So I do use a lot of that for her from groceries to when she doesn't want to eat whatever she has at home. Typically when I cook I take her meals for a couple days also. But if it's just so happened I made something she's not in the mood for it she doesn't want or she wants to order something. Sometimes her and her friends will get together and they'll just do like either pizza or sandwiches and I end up ordering that and having it delivered. But because she hasn't mastered it, sometimes it gets a little tricky because I'm constantly having to check my phone to let her know when the driver's there and make sure you open the door or the driver has questions. Hey, I don't see her. Are you here? And I'm trying to explain this. Not for me, it's for my mom. But you should share.

**P4 Brittanie** [00:53:55]  
She's right there. So yeah, that's probably like the most inconvenient thing because if I'm not in a place where I can constantly check my phone or constantly be that middle line of communication, it can get a little hectic sometimes. But outside of that, it is a convenience because that means that I don't always have to run out and grab it whenever she need it. I have that option to give her what she needs in a timely manner instead of her having to wait on me.

**Evelyn Boodaghians** [00:54:24]  
Yeah, you mentioned she's like mastered pizza delivery, but third party opts not so much.

**Bookmark: Ordering food for mom**

**Evelyn Boodaghians** [00:54:31]  
So when she does want food, how does that like conversation come to be? How do you?

**P4 Brittanie** [00:54:37]  
She would you please call me or text me, she'll call or text and say, hey, can you order such and such? And usually it's not just her alone, it'll be her and a group of friends. So there's like a whole list of things I need to order. So I usually just tell her, OK, send me a text of who wants what. And then I put it in the app. I'll put it in and I'll screenshot the order and send it back to them for them to confirm. And then I'll place the.

**Evelyn Boodaghians** [00:55:04]  
And then you mentioned like the delivery aspect of it sometimes can get complicated.

**P4 Brittanie** [00:55:09]  
Yeah, so I was just, her building is a little weird. So a lot of the delivery drivers end up going to the wrong door and that door doesn't have a phone where they can pick up. So there's been several unfortunately instances where I've paid to have something delivered but they can't find it. And so I had to get up and go and go look for it and it's left at the back door or left at the side door. So that's kind of a pain. But just like I said, being that middle person, because then I have to, cuz I'll forget I would. And then the phone will be dinging and I'm like, I'm not expecting anything. So I have to kind of keep it in my hand and keep checking, keep refreshing. So then I can let her know, OK, your food's coming. Your driver's there. Somebody needs to be at the door. Make sure he gets in. Yeah.

**Evelyn Boodaghians** [00:56:03]  
And then you mentioned she's not a fan of the grocery delivery.

**Bookmark: Mom's preference for in-store grocery shopping**

**Evelyn Boodaghians** [00:56:06]  
Tell me a little bit about.

**P4 Brittanie** [00:56:07]  
That she always tells me I need. She likes to go up and down every aisle. Drives me insane. And her thing is I need to touch it. I don't know if I need it unless I touch it. And I'm like, that's not true. But the funny part is the entire time we're in the store together, it's me grabbing the items off. I'm touching it like you're not even touching it so.

**Evelyn Boodaghians** [00:56:33]  
Gotcha.

**P4 Brittanie** [00:56:34]  
I think she's just setting her way so and sometimes she's OK with it, but when it's so, if I'm ordering, she's OK. Can you add such and such to my order? But if I tell her go ahead and just order it, she doesn't want to do it. And I think it's just, I don't know if it's the search aspect that kind of intimidates her sometimes. But yeah, she's not a big online for ordering.

**Evelyn Boodaghians** [00:57:00]  
If it's like something you're adding to your order, it's OK, but if she.

**P4 Brittanie** [00:57:03]  
Has to If she has to create her own, she doesn't. She wants to be in the store I.

**Evelyn Boodaghians** [00:57:09]  
See and then when you order for her for like the food delivery or the grocery, is it through your account or does she have her own accounts that you?

**P4 Brittanie** [00:57:17]  
Use it's through it's through my account, but I've logged into my account on her devices so she has the access to order if she wants to on her own, but she it usually doesn't make it.

**Evelyn Boodaghians** [00:57:33]  
OK, great. Well, we're at time. It's been such a pleasure to talk to you. I really appreciate all your feedback telling me about your family. I'm happy to answer any questions if not, I'm also happy to let you go if there's no.

**P4 Brittanie** [00:57:45]  
Question. I'm like no I don't have any. This is interesting though.

**Evelyn Boodaghians** [00:57:48]  
Yeah, it's really fascinating to learn about how people's family.

**P4 Brittanie** [00:57:51]  
Yeah, it made me actually, I'm like, I've never really sat and thought about this. So yeah, it made me kind of sit and think about some things, so.

**Evelyn Boodaghians** [00:57:59]  
Yeah, well, it was great talking to you. I'll mark off that you're here. User interviews will handle all the incentives, but if there's any issues you can always message me and I'm happy to help out.

**P4 Brittanie** [00:58:07]  
Will do. Thank you so much.

**Evelyn Boodaghians** [00:58:09]  
Have a good rest of your day.

**P4 Brittanie** [00:58:10]  
You too. Bye bye.

## **Notes**