## **P13 Tina B**

**Bookmark: Introduction and personal background**

**Evelyn Boodaghians** [00:00:01]  
OK, Tina, can you share a little bit about yourself, maybe where you live, what you do for either work or for fun, Anything you're really comfortable sharing about yourself?

**P13 Tina B** [00:00:13]  
We live in Pittsburgh suburbs, called South Park in Pennsylvania. Married to Ryan, who was supposed to do the survey but he got tied up with work. We have two daughters that are 16 and 13, and I'm a nurse. I go to different facilities every 12 weeks within a corporation, UPMC, so we order a lot of delivery.

**Bookmark: Work schedule as a nurse**

**Evelyn Boodaghians** [00:00:35]  
What are your work hours like as a nurse?

**P13 Tina B** [00:00:38]  
7:00 AM to 7:30 PM. Every now and then I have to do overnight. 7 P to 7:30 A about 3 twelves.

**Evelyn Boodaghians** [00:00:47]  
3 twelves OK, so three days in a row and then three days off, is that what?

**P13 Tina B** [00:00:51]  
Sometimes three days in a row if I'm lucky, but sometimes they split them depending on the needs. Oh OK gotcha. So it's a 36 hour work week.

**Evelyn Boodaghians** [00:01:00]  
Gotcha. OK, OK. How long have you guys lived in Pittsburgh for?

**P13 Tina B** [00:01:08]  
We moved, well, I he's originally from here. He moved to Massachusetts where I'm from, and we moved here in 2007. OK, very.

**Evelyn Boodaghians** [00:01:16]  
Cool. You mentioned do you have two kids, 16 and 13. Did I get that right? Yes, both.

**P13 Tina B** [00:01:22]  
Girls.

**Bookmark: Childcare arrangements**

**Evelyn Boodaghians** [00:01:23]  
OK girls, what does childcare look like for your kids now that they're 16 and 13?

**P13 Tina B** [00:01:31]  
There's a girl down the street, she's 25. If I need anything she'll come. Like 'cause we have a one year old dog so she will drive the kids if we need to take care of the dog. Just someone really we need on hand in case of emergencies or we go on vacation without the kids. His mom lives a town over, so she'll help.

**Evelyn Boodaghians** [00:01:52]  
OK.

**P13 Tina B** [00:01:52]  
But they've never gone to daycare or anything like that.

**Evelyn Boodaghians** [00:01:58]  
How often would you say the babysitter, the 25 year old down the street is helping out?

**P13 Tina B** [00:02:04]  
With the kids couple times a month.

**Evelyn Boodaghians** [00:02:07]  
OK. OK.

**Bookmark: Independence of the children**

**Evelyn Boodaghians** [00:02:12]  
And tell me a little bit about your kids. How independent would you say they are?

**P13 Tina B** [00:02:16]  
Well, Alex, the older one, she just got her driver's license and she has a part time job, so she's pretty, I would say she's an fairly independent. And the younger one that's thirteen, I mean, she likes to be around us, but she can cook for herself, takes a shower, walks the dog, goes to the bus stop and back 'cause some days I'm not home for work to get her to and from school.

**Evelyn Boodaghians** [00:02:43]  
OK.

**P13 Tina B** [00:02:44]  
I would say fairly independent.

**Evelyn Boodaghians** [00:02:47]  
So she takes the bus to school sometimes. Sometimes she cooks for herself.

**Bookmark: Cell phone usage and rules**

**Evelyn Boodaghians** [00:02:54]  
OK. And do your kids have cell phones right now?

**P13 Tina B** [00:02:57]  
Yes they do.

**Evelyn Boodaghians** [00:03:00]  
OK, tell me a little bit about their cell phones. When did they get them? How do you see them using them?

**P13 Tina B** [00:03:06]  
Now, I guess when they went to middle school, they got cell phones. They didn't want to be the ones without them. They use them for like communication with each other with their friends, ordering items off the Internet, playing games like Roblox.

**Evelyn Boodaghians** [00:03:23]  
And then do you guys have any rules around the phones or not so much?

**P13 Tina B** [00:03:28]  
They were not allowed social media until 13. I mean, if they're on it for too long, we tell them to put it away.

**Evelyn Boodaghians** [00:03:39]  
Sounds like if you notice something, you'll say something, yes?

**P13 Tina B** [00:03:41]  
If you like the signs on the subway, if you see something, say something.

**Evelyn Boodaghians** [00:03:45]  
Yeah, OK.

**Bookmark: Driving and transportation**

**Evelyn Boodaghians** [00:03:49]  
You mentioned your eldest, Alex for it to drive. Tell me a little bit about that. What does driving look like?

**P13 Tina B** [00:03:57]  
It's only been three weeks and she is not a fan. OK, she'll go to work and home and band practice and she's going to like the mall or to get some food.

**Evelyn Boodaghians** [00:04:10]  
A.

**P13 Tina B** [00:04:10]  
Couple times but she's really not down from driving.

**Evelyn Boodaghians** [00:04:15]  
What about it does she not like?

**P13 Tina B** [00:04:17]  
All of it, like even when she was learning, she's very like worried and anxious and like, oh, there's people around, how am I going to park and things like that?

**Evelyn Boodaghians** [00:04:28]  
Is she able or allowed to drive her younger sibling or no?

**P13 Tina B** [00:04:31]  
Yes, she can drive her. They go to like they take the dog to the dog park or Panera or I think they've maybe they've gone to the movie theater or the mall.

**Evelyn Boodaghians** [00:04:43]  
OK. And then same question here. Any rules that you guys have about driving or?

**P13 Tina B** [00:04:49]  
Mobile law. She can just drive one family member and a friend,. It's not allowed to have more than that in the car. And just no loud music, no cell phone.

**Evelyn Boodaghians** [00:05:03]  
Out.

**P13 Tina B** [00:05:03]  
Put it in the glove box when she gets into the vehicle seat belt, of course.

**Evelyn Boodaghians** [00:05:14]  
And then in the past, have your kids ever used any of like the rideshare or taxi services, if at all or not?

**P13 Tina B** [00:05:21]  
Not alone. No, not alone.

**Evelyn Boodaghians** [00:05:25]  
So with you or with other folks, yes, but not alone. That's correct.

**P13 Tina B** [00:05:30]  
We've never used like Uber for kids or anything like that.

**Bookmark: Attitude towards rideshare services**

**Evelyn Boodaghians** [00:05:34]  
What is it sounds like you know about Uber for kids? What's your like feelings towards that? How do you think about it?

**P13 Tina B** [00:05:41]  
I don't know, it's kind of weird, but I grew up in a city where I was taking the bus so and we live on a trolley line, but she's never she's only trolleyed once with a friend. Also, I'm a little bit more of a helicopter mom that if I could give a ride, I would rather give a ride than an Uber or something like that.

**Evelyn Boodaghians** [00:06:01]  
You mentioned like the word weird. What feels weird about it? I think he started to get into it.

**P13 Tina B** [00:06:06]  
It's having like a stranger driving my kid around and I watched a lot of news. So what if they like deviate from their route or something like that? Plus, my kids are a little bit anxious about, you know, going places in general. I mean, she doesn't wanna drive for Pete's sake. So they're like indoor house cats that night. They're content to just.

**Evelyn Boodaghians** [00:06:29]  
Be Yeah, that makes sense.

**Bookmark: Family food habits**

**Evelyn Boodaghians** [00:06:34]  
OK, I wanna talk a little bit about food for your family. So tell me a little bit, like what does a typical week, if there is such a thing, look like for food for the family?

**P13 Tina B** [00:06:46]  
In the summer it's different 'cause everybody is more home. Ryan or I cook, or we order delivery, or we go out to eat breakfast. They're pretty much on their own. Cereal, eggs. Excuse me? Like today for lunch we had nachos with pulled pork, like leftovers. We don't like to have food go to waste. Tonight I'm going to cook steak and potatoes, but it's not like I don't do a meal plan for the week or anything.

**Evelyn Boodaghians** [00:07:17]  
OK, so no meal plan for the week. Breakfast they're on their own and lunch is usually leftovers it sounds like.

**P13 Tina B** [00:07:24]  
Yeah.

**Evelyn Boodaghians** [00:07:26]  
You mentioned summer.

**Bookmark: Meal planning and school lunches**

**P13 Tina B** [00:07:26]  
Sandwich.

**Evelyn Boodaghians** [00:07:29]  
You mentioned summer's a little bit different, so tell me what you meant by that of it.

**P13 Tina B** [00:07:34]  
Monday through Friday during the week they eat lunch at school, so they would pack a lunch or buy cafeteria food.

**Evelyn Boodaghians** [00:07:44]  
And how do they decide? Packed lunch or cafeteria food.

**P13 Tina B** [00:07:50]  
We have a schedule, so they just go through for the week.

**Evelyn Boodaghians** [00:07:55]  
OK. Tell me a little bit more what you mean. Like the schedule?

**P13 Tina B** [00:07:58]  
Oh, so there's a calendar and it will say Monday. For instance, Monday's pasta, Tuesday's a grilled cheese, Thursday's a burger. You know, Friday might be, I don't know, fish. And then they would just circle the days that they want to buy lunch. Those others we pack the lunch.

**Evelyn Boodaghians** [00:08:15]  
OK. So this is a calendar of like what the school has for those and they circle the ones they want, yes.

**Evelyn Boodaghians** [00:08:28]  
OK. Breakfast you mentioned is on their own. Does breakfast change summer versus not or?

**P13 Tina B** [00:08:36]  
No, we might have more fresh fruit in the summer because it's of season.

**Evelyn Boodaghians** [00:08:43]  
And then tell me about dinner.

**Bookmark: Dinner arrangements and eating out**

**Evelyn Boodaghians** [00:08:44]  
You mentioned sometimes you cook, sometimes Ryan cooks, sometimes you order out. How do you guys decide what kind of night it's going to be?

**P13 Tina B** [00:08:51]  
Well, when I am working, I can't cook. So if he's home, he'll cook. If I'm home, I'll cook. Sometimes we cook together and then if it's like, you know, the weekend, we might go out to eat or if there's an event like there's in our Township, free park concerts on Fridays in the summer. So we usually don't cook on that day. We'll eat at the park or before we go to the park, eat out and then for work. I usually don't pack lunch for work. Sometimes they'll eat cafeteria food or order delivery I'm not a Packer for unless it's like snacks like some cucumbers and ranch and things like that.

**Evelyn Boodaghians** [00:09:35]  
How about Ryan? Does he pack?

**P13 Tina B** [00:09:37]  
Or he does what he wants. Gotcha. Sometimes smoothies. We have a good garden for the summer, so we eat a lot of tomatoes and zucchini right now.

**Evelyn Boodaghians** [00:09:53]  
I want to talk a little bit about grocery shopping.

**Bookmark: Grocery shopping**

**Evelyn Boodaghians** [00:09:56]  
Tell me a little bit of what that looks like for your family.

**P13 Tina B** [00:09:59]  
We have Alexa app, so we just add things to the grocery list and whoever's out will get it. But there's not like a like growing up was always Saturday morning was shopping day. We don't really have a shopping day. We go to ALDI a lot, sometimes Instacart. If we're on vacation, we want the food to be here and we have other things to do.

**Evelyn Boodaghians** [00:10:20]  
OK. So you mentioned like it used to be Saturday was shopping day but not so much anymore.

**P13 Tina B** [00:10:26]  
Yeah, like growing up as a kid, I feel like we went every Saturday, but here, like if there's a recipe, say I'm watching on Instagram, then I'll have to go to the store to get those items specific. That's the way I like to shop instead of shopping for the week because I never know what I'm going to need. Ryan is more of the planner, OK, but I'm more of an as I go by the seat of my pants. I think that's the same with cooking for dinner. Like I could really go for this. So then I cook it.

**Evelyn Boodaghians** [00:10:58]  
So am I right to understand that you'll kind of go to the grocery store on a whim based on what you're being? But Ryan moreso plans.

**P13 Tina B** [00:11:06]  
Yes, yes, because he's budget friendly and he's very like type A personality and I am not.

**Evelyn Boodaghians** [00:11:16]  
And then you mentioned like the Alexa app, Tell me a little bit, I'm not as familiar.

**Bookmark: Using the Alexa app for grocery lists**

**P13 Tina B** [00:11:20]  
So we have like an Amazon Alexa. It's like an Echo. It sits on the counter. So if we're running out of something, we could say that's going to do it now. Hey Alexa, add Italian dressing to the shopping list.

**P13 Tina B** [00:11:36]  
And then it's on the shopping list. So then when you're in the grocery store, you pull up the Alexa app on your phone and it shows your grocery list and you could check it off as you go.

**Evelyn Boodaghians** [00:11:46]  
OK. And who shops off of that list?

**P13 Tina B** [00:11:49]  
Both of us, like, you know, if you're going to the store, get the stuff on the list, OK?

**Evelyn Boodaghians** [00:11:55]  
Gotcha. OK.

**Bookmark: Occasional use of Instacart for grocery delivery**

**Evelyn Boodaghians** [00:11:59]  
You mentioned Instacart too. Tell me a little bit about when you guys use Instacart versus going into the store yourselves.

**P13 Tina B** [00:12:07]  
But I'm feeling under the weather or if I know I have like 3 days in a row to work and I'm or overnight I know I'm going to be tired and won't be able to get to the grocery store. And the last time was that we went to vacation, excuse me, and there was just too much to do when we got back. So I had the groceries delivered for like a time restriction. But sometimes it does cost for delivery, you know, So there's that money saving factor versus time saving factor, like if you want to go to all the stores to get on your list or just put it on Instacart and be done with it.

**Evelyn Boodaghians** [00:12:43]  
Yeah. How often would you do you guys find yourself deciding to order online versus oh for?

**P13 Tina B** [00:12:49]  
Groceries. Ryan never does online grocery orders. It's just me. And it's probably like maybe like five or six times for the year, like if we go away and I have the dogs that are going to be here, I'll order her groceries.

**Evelyn Boodaghians** [00:13:06]  
OK. But I'm just going to look at my questions.

**Bookmark: Cooking involvement of the kids**

**Evelyn Boodaghians** [00:13:11]  
You mentioned that you and Ryan Cook. Did the kids ever help out with cooking or do they ever cook for themselves or not?

**P13 Tina B** [00:13:18]  
So they'll cook simple things for themselves. Grilled cheese, Microwave leftovers, eggs, some basic oven items. Cameron likes to bake. She will help me like if I am making chicken and broccoli Alfredo she'll cut up things. Same for salad and the last time we made was pasta salad so I do like to help.

**Evelyn Boodaghians** [00:13:45]  
You also mentioned that sometimes you guys will do food delivery, so I'm talking about that, Yeah.

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

**Evelyn Boodaghians** [00:13:53]  
Tell me, what does ordering food, either for delivery or pick up, look like for your family?

**P13 Tina B** [00:13:57]  
Well, first we have to decide what we want and then where you're going to get it from. If it's from the delivery, sometimes I look to see who has the best delivery deals or the wait time or what's close to us and what food will still be warm and intact by the time it gets here. Like I would never order a grilled cheese because I feel it would be floppy. So I'm potty with what I eat. But the kids really like they will order McDonald's delivery at for me, I order Starbucks at work, I order Mexican food at work, pizza, things that I salad, things that'll be still fresh and crisp by the time they get for me. The kids like to get get go. It's like our gas station. They have a made to order like deep fried macaroni and cheese bites and things like that.

**Evelyn Boodaghians** [00:14:50]  
So you're more so like Starbucks, Mexican food, pizza, salad, the kids so like the gas food fast.

**P13 Tina B** [00:14:56]  
Food. Yeah, food.

**Evelyn Boodaghians** [00:14:58]  
OK.

**P13 Tina B** [00:15:01]  
They get boba tea delivered also. I don't even know where that comes from.

**Evelyn Boodaghians** [00:15:08]  
OK. How when you guys are ordering together, are you guys able to align on where to order from or are there differences of opinions? How?

**P13 Tina B** [00:15:20]  
Does that look well? Usually the majority rules and if you don't like it you can eat something that's in the house.

**Evelyn Boodaghians** [00:15:33]  
OK. And then who, when you guys are all ordering together, actually places the orders?

**P13 Tina B** [00:15:39]  
Probably me.

**Evelyn Boodaghians** [00:15:43]  
OK. You mentioned that your kids will sometimes order, so I want to talk about that.

**Bookmark: Kids ordering food independently**

**Evelyn Boodaghians** [00:15:50]  
Do they order like independently of you or is it?

**P13 Tina B** [00:15:54]  
Alex has her own app and her own bank account since she works so sometimes I don't even know she's ordering till the doorbell rings.

**Evelyn Boodaghians** [00:16:01]  
OK, And then how about your youngest Cameron?

**P13 Tina B** [00:16:05]  
What? She harasses her sister? OK, if she doesn't have a bank account or the apps or anything, sometimes if she has cash, she'll give it to Alex to order. If she asks me, usually I say no 'cause excuse me, the delivery fees. Like I really don't need to buy you a Starbucks and a delivery fee and a tip. So if she really wants it, she can go through her sister. Unless I'm already ordering, then you know, I'll say I'm getting anything. Do you want something?

**Evelyn Boodaghians** [00:16:40]  
When did Alex start using the food delivery apps on her own?

**P13 Tina B** [00:16:44]  
Well, I guess about a year ago.

**Evelyn Boodaghians** [00:16:47]  
And what kind of was the like impetus for that or the?

**P13 Tina B** [00:16:52]  
Because I wouldn't take her. She really wanted something, McDonald's, for instance, and I didn't didn't want to go.

**Evelyn Boodaghians** [00:17:04]  
How often would you say they're kind of ordering or Alice is ordering independently, either for?

**P13 Tina B** [00:17:09]  
Herself or her sister, they probably order every week something.

**Evelyn Boodaghians** [00:17:21]  
And what types of things have you noticed that they order?

**P13 Tina B** [00:17:24]  
Like the fast food and drinks. So fries, burgers, sandwiches, ice cream.

**Evelyn Boodaghians** [00:17:37]  
And at what times do you see them ordering or in what situations too?

**P13 Tina B** [00:17:41]  
All hours of the day.

**P13 Tina B** [00:17:46]  
They're teenagers, they can eat all day, every day.

**Evelyn Boodaghians** [00:17:49]  
That makes sense. Growing kids. OK, Do you guys have any rules with them around ordering for their self or not so much?

**P13 Tina B** [00:18:00]  
Just to clean up their mess.

**Evelyn Boodaghians** [00:18:02]  
OK.

**Evelyn Boodaghians** [00:18:07]  
And then do they have to ask if they want to do it or no?

**P13 Tina B** [00:18:11]  
No, but if we're home it would be nice if they asked if we wanted anything.

**Evelyn Boodaghians** [00:18:15]  
How often does that happen where they ask if you want something?

**P13 Tina B** [00:18:20]  
I think probably 9 times out of 10 they know usually the answer is no.

**Evelyn Boodaghians** [00:18:23]  
OK, OK. And how do you feel about them ordering food delivery on their own?

**Bookmark: Teaching financial responsibility**

**P13 Tina B** [00:18:32]  
It's a little bit weird like that to see them growing and being so independent. It's nice but a little bit sad. But it does foster a sense of independence and financial responsibility. Like, OK, you can order it, but if you only have 30 bucks in the bank and this is going to cost you 15, I'm not going to give you any other money.

**Evelyn Boodaghians** [00:18:54]  
OK. So there's a sense of like teaching them about financing and budgeting and then what accounts do they order through? Like do they have their own? Is it linked to someone's how?

**P13 Tina B** [00:19:12]  
They have their, they would have their own.

**Evelyn Boodaghians** [00:19:19]  
Tell me a little bit about that. Why do they have their own versus?

**P13 Tina B** [00:19:23]  
I think because in the past with shared accounts, they might forget to use their own money and then use ours and it's very convenient.

**Evelyn Boodaghians** [00:19:40]  
Convenient that they forget. Oh, I see.

**P13 Tina B** [00:19:44]  
Yeah, one time I thought that my one credit card account was hacked by Amazon, but it was just her forgetting to use her own card. OK. And then for also like for them, we can get like, 'cause they're older and they don't have toys really, we can get gift cards for them, for their, you know, food take out and they could just add it.

**Evelyn Boodaghians** [00:20:07]  
Oh, tell me about that.

**P13 Tina B** [00:20:09]  
Panera takes gift cards, so I think they can pay with that online. Or McDonald's uses gift cards. So that's another thing that they can do that I don't have to be involved with giving them money or paying for some things. Like we have lots of food here, why are you gonna order? And then I feel like I'm hearing my mother's mouth come out.

**Evelyn Boodaghians** [00:20:30]  
Yeah, that makes sense. So your thinking is like we have food at home, why are you ordering? Yes.

**P13 Tina B** [00:20:37]  
Eat what we have, save your money.

**Evelyn Boodaghians** [00:20:45]  
You mentioned that a lot of things that they order are like ice cream, burgers, fries, fast food. How do you feel about like the types of things they're ordering?

**P13 Tina B** [00:20:54]  
Well, not the best, but better than not eating and they're not overweight. And if we don't have it in the house and I'm too lazy to go to the store to get it, well now Alex can drive, but it's OK every now and again. If it was a habit, like if it was multiple times a week or something, I might be strict with it.

**P13 Tina B** [00:21:18]  
And she only gets paid every other week, so OK.

**Evelyn Boodaghians** [00:21:23]  
Yeah, mentioned a couple times, she has a job, so we'll get into that in a minute, 'cause I wanna understand that. Is there anything that you wish you could manage with their food ordering that you currently can't just with how the systems are set up or not so much?

**P13 Tina B** [00:21:39]  
No, sorry.

**Evelyn Boodaghians** [00:21:42]  
No, that's OK. That's good. So there's like no additional like oversight that you feel like you.

**P13 Tina B** [00:21:47]  
It's fine.

**Evelyn Boodaghians** [00:21:55]  
OK, I think we answered that one. Generally thinking about how the whole system you have in your family for food, you know, grocery shopping, cooking, the food delivery is working, how do you think it's currently going for your family?

**Bookmark: Managing food resources and planning**

**Evelyn Boodaghians** [00:22:09]  
Like what's working well? What did you wish you could change, if anything?

**P13 Tina B** [00:22:13]  
I wish I was a better planner because sometimes it's like, OK, we got to eat and nobody took anything out from the freezer. Or I know that we have food but nobody started dinner. There's miscommunication and then we end up going out to eat and spending more money, so I guess managing better the resources that I have.

**Evelyn Boodaghians** [00:22:34]  
Yeah, it's like seems like there's like the managing, taking things out, but then the negative there is then you have to spend money and go out to eat.

**P13 Tina B** [00:22:46]  
OK. Or, you know, you get busy and you you do eat out and then the stuff that you have at home goes bad.

**Evelyn Boodaghians** [00:22:54]  
Yeah, OK, that makes sense. I just wanna see if there's anything else in this section that I wanted to ask about.

**Evelyn Boodaghians** [00:23:07]  
Oh, I feel like there was a question on my mind right before this. OK, it might come to my head. I might bring this right back. Sorry for the whiplash, but I wanted to get into your kids and money.

**Bookmark: Kids' access to money and savings**

**Evelyn Boodaghians** [00:23:20]  
So a little bit about like how do your kids currently have access to money and if it's different for both of them, that's.

**P13 Tina B** [00:23:27]  
OK, well usually if they really need something, they just ask. They don't really have allowance or much chores. They just help out as needed. And Alex, like I said, she does have the job, so she helps pay for car insurance and she has some money that she's saving for a car of her own, But otherwise, her money is hers to spend. You know, birthdays, things like that.

**Bookmark: Alex's job and earnings**

**P13 Tina B** [00:23:51]  
They have money. They put it in their Piggy Bank.

**Evelyn Boodaghians** [00:23:56]  
So let's talk about Alex and her job. What? What is her job right now? She.

**P13 Tina B** [00:24:02]  
Works at a little town farm behind the deli counter, so she makes sandwiches, scoops, ice cream, soup, salad, things like that. She works maybe like, no, it's different in the summer, but like, you know, 10 hours a week.

**Evelyn Boodaghians** [00:24:21]  
And when did she start doing that last year? And what was the kind of motivation for the job?

**P13 Tina B** [00:24:29]  
She actually did it on her own. She was motivated 'cause she wants to save up for a car.

**Evelyn Boodaghians** [00:24:38]  
OK. And then how does she then accessed the money from her job? Does she like?

**P13 Tina B** [00:24:47]  
She has a bank account and a debit card.

**Evelyn Boodaghians** [00:24:54]  
And is that linked to your guys's bank account in any way or not so much?

**P13 Tina B** [00:24:59]  
I think my husband manages. He has access to it as like the parent on the account 'cause it's a certain age.

**Evelyn Boodaghians** [00:25:10]  
Tell me a little bit about how do you see her spending her earnings right now?

**Bookmark: Rules and involvement in Alex's spending**

**Evelyn Boodaghians** [00:25:15]  
What does she?

**P13 Tina B** [00:25:16]  
Owe She's a a saver. Like she very much will save and save and then she'll ask us to buy things instead. Like, we know she has plenty of money in the bank, but she'd rather spend our money.

**Evelyn Boodaghians** [00:25:31]  
Interesting. How does that end up working out when she asks to for you guys to purchase stuff? Well.

**P13 Tina B** [00:25:39]  
For me, I will make her walk the dog, bathe the dog, do some incentives for it, unless it's like, you know, something she needs for school. Like this year she had band camp and needed to get some spirit day outfits. I'm like, well, there's some things that you need, fine, I'll buy them free. But then she wanted to get shirts for her friends and she wanted a weird cowboy, like, OK, I'll buy this, but I I'm not buying that. So we came to an agreement like I spent 100, she spent 30.

**Evelyn Boodaghians** [00:26:13]  
OK.

**Evelyn Boodaghians** [00:26:17]  
When she does go to use her own money, how involved are you in that typically when she wants to?

**P13 Tina B** [00:26:26]  
With her own money, usually she'll like put it past us a little bit, but she's she's OK. She shops like with the food Amazon, she goes out with her friends every now and again. She's very responsible with it. So don't worry if she buys goofy stuff. It's her money. She worked for it. That's like another thing. If I don't agree with the purchase, I'm not going to buy it for you, but you could buy it yourself.

**Evelyn Boodaghians** [00:26:54]  
OK, my lights about to turn off, which is why I'm going to get up for a second. Sorry. It's OK. OK, so I get.

**P13 Tina B** [00:27:02]  
A better my charger. Let me see if they will bring it up to me.

**Evelyn Boodaghians** [00:27:07]  
OK. So kind of on that same train of thought, are there any rules with how she uses her own money or not so much?

**P13 Tina B** [00:27:15]  
No, not really.

**Evelyn Boodaghians** [00:27:18]  
And then you mentioned that your husband is on the account. What? How does he use that? Does. Yeah, how does he, if at all, manage the account with his view?

**P13 Tina B** [00:27:33]  
I don't know, I I mean I think like if she has to give money towards her car insurance, maybe he moves that and move a certain amount to her savings. But I don't get involved, sorry.

**Evelyn Boodaghians** [00:27:50]  
No, it's OK.

**P13 Tina B** [00:27:51]  
Know about?

**Evelyn Boodaghians** [00:27:54]  
Is there a wish that is there a way that you wish you could manage her account or not so much?

**Evelyn Boodaghians** [00:28:06]  
And then what was the kind of when did she? I guess I'll start with this. When did she first get her own bank account and debit card?

**P13 Tina B** [00:28:17]  
When she got her job last year, last fall.

**Evelyn Boodaghians** [00:28:22]  
So that was kind of the reason for it. OK, so your youngest doesn't have a job, it sounds like no.

**Bookmark: Youngest child's money management**

**Evelyn Boodaghians** [00:28:37]  
Tell me a little bit about how does money work for her? How does?

**P13 Tina B** [00:28:41]  
She wants all the money for something to do, so it's mom or dad. And then if it comes to food, hey sister, if you're ordering, I would also like something. And then they bargain amongst each other.

**Evelyn Boodaghians** [00:28:55]  
What do they usually bargain?

**P13 Tina B** [00:28:58]  
I guess stuff for the video games, maybe things having to do with responsibilities for the dog or housework. Or, you know, I'll do your laundry. Excuse me if you buy me lunch.

**Evelyn Boodaghians** [00:29:12]  
OK. And that.

**P13 Tina B** [00:29:15]  
Sort of thing, nothing really big.

**Evelyn Boodaghians** [00:29:20]  
And how do you decide when she comes to you, what you'll say yes to versus no?

**Bookmark: Deciding on allowances and purchases**

**P13 Tina B** [00:29:26]  
Well, sometimes you know her attitude, her behavior, if she's being helpful around the house, if she's being nice to her sister, nice to the dog. I don't have to ask her to do things. But if she's being a pain in the butt, taking fits, not wanting to do anything, then it's less for a yes. Like your room is a tornado. I'm not going to let you go to buy more clothes when you don't take care of what you have. Or sometimes for me, it's more of like, oh, well, you took Alex to get her hair done, what about my hair? And I had to learn though like with buying, it doesn't always have to be equal.

**Bookmark: Equal treatment and managing expectations**

**Evelyn Boodaghians** [00:30:07]  
I remember I'm part of a sister duo. I remember using that card a lot.

**P13 Tina B** [00:30:11]  
Yeah, just because I bought her these shoes, you don't need shoes. That was is a very big problem for me to make everything equal like Christmas, counting the amount of presents and the amount like it drove me crazy. My therapist told me I did not have to do that anymore.

**Evelyn Boodaghians** [00:30:31]  
That's good there. Thinking about the way you guys are like managing money for the kids right now, like same question, how do you think it's going?

**Bookmark: Overall assessment of money management**

**Evelyn Boodaghians** [00:30:40]  
What works well? What do you wish worked?

**P13 Tina B** [00:30:43]  
We have money that comes out right away from our checklist as soon as it gets deposited. Paycheck for their college and things like that. I'm really the bad one with money. So out of like my check, I just tell Ryan I do the fun stuff like field trip money, birthday party money. Let's go to the museum. Like we're going to kayak today. If it was not raining. That's me. He is the bills and the saving and the the big spent dad.

**Evelyn Boodaghians** [00:31:17]  
OK, that makes sense.

**Bookmark: Concerns about food delivery**

**Evelyn Boodaghians** [00:31:19]  
I remember the question I had about food delivery for the kids. Are they allowed to order food delivery to their school or no?

**P13 Tina B** [00:31:27]  
Not at all. I don't think so, but sometimes we do order for them when we're not home. Oh OK. Look, if I didn't cook anything or leave it out, I will have it delivered for them and just say open the door after they leave, whatever 'cause we have the ring so I could see when it's delivered.

**Evelyn Boodaghians** [00:31:45]  
OK, yeah. Walk me through what that typically looks like when you're ordering for them but you're not there.

**P13 Tina B** [00:31:51]  
Well, I see what they're hungry for, then I'll go online and place the delivery order. Then I just text them with the updates. The driver's picking up the food, the driver's on the way. OK. I told him just to place it at the door so you'll OK. I looked, driver's gone. You can. You can get the food now.

**Evelyn Boodaghians** [00:32:08]  
OK. And how do you feel like that process goes? Is there anything you'd change about it?

**P13 Tina B** [00:32:14]  
It's smooth now. I guess at first we're a little bit worried we're not home ordering someone to the house, but it's fine. Never had any problems or issues. Never had the wrong delivery.

**Evelyn Boodaghians** [00:32:27]  
Yeah. Tell me about that. You mentioned you were concerned at first. What was like the concern there?

**P13 Tina B** [00:32:32]  
Like maybe they would know that no one was home. Strangers, stranger, danger. Like I said, paranoid mom or like the kids, you know, like, oh, no, no one's on home. Come on. I don't know. I don't know what I was thinking. Probably just paranoid, OK?

**Evelyn Boodaghians** [00:32:52]  
Sorry, bringing us back to allowances, I just wanted to ask that before I forgot, you mentioned that they don't have allowances, they kind of have this system. Tell me a little bit about the decision to like not do allowances. What kind of was the thinking behind that?

**P13 Tina B** [00:33:12]  
I don't know. We never really thought about it because sometimes they don't do anything, sometimes they do stuff. So it's more like just as they as you go, pay as you go, sort of.

**Evelyn Boodaghians** [00:33:28]  
System that makes sense.

**P13 Tina B** [00:33:36]  
Like Alex really likes to go to concerts and shows. She likes music, so we buy her more band tickets. Cameron isn't into music. So if there's something she wants and we recently took Alex to a concert and bought her show, then I feel a little bit like, OK, well does she deserve this or does she not?

**Evelyn Boodaghians** [00:33:55]  
Yeah, that makes sense. OK, I'm just gonna look at my questions here. I just want to check one thing. Do, do, do. OK, OK, so we started talking about this a little bit at one point, but I want to expand it a bit.

**Bookmark: Subscriptions and family's use of them**

**Evelyn Boodaghians** [00:34:14]  
So I want to talk about subscriptions and family's use of them. So this can be outside of food delivery as well, But tell me a little bit about the subscriptions you currently have or someone in your family has. What's like top of mind when you think about that?

**P13 Tina B** [00:34:29]  
Amazon Prime, Netflix, Disney Plus, trying to think Pandora, the girls have Spotify and then I don't pay any extra for like my delivery services for foods or anything. And I have some other like thing called freebie flows where it just sends you random stuff in the mail.

**Evelyn Boodaghians** [00:35:01]  
You mentioned you don't pay for any extras for your food delivery services. Tell me.

**P13 Tina B** [00:35:05]  
Like Instagram, I mean, Oh my God, like Instacart has some something that you can add on or like Grubhub, different food places, DoorDash, they have like a prime membership or a premium. I don't have anything like that.

**Evelyn Boodaghians** [00:35:24]  
Does anyone in your family have any of those? No.

**P13 Tina B** [00:35:30]  
We just have some music premiums.

**Evelyn Boodaghians** [00:35:36]  
And what, why have you never or why at this point do you not have any of those food delivery?

**P13 Tina B** [00:35:41]  
Service, we don't use FDS enough or not consistently. Like if I'm in the mood for something I'm not like I I guess I'm not a dedicated subscriber to one or the other. I just look what I'm hungry for and who has the best deal. Like some people only use, I don't know, DoorDash for instance, because that's what they they like or they have a subscription for. I don't discriminate where I order from.

**Evelyn Boodaghians** [00:36:19]  
You mentioned some other things like Amazon Prime, Netflix, Disney Plus, Pandora, Spotify, etcetera. Let's talk about Amazon Prime first 'cause I think you've mentioned it a couple times.

**Bookmark: Amazon Prime and separate logins**

**Evelyn Boodaghians** [00:36:31]  
Who uses this subscription in your house or outside of your?

**P13 Tina B** [00:36:35]  
House use it.

**Evelyn Boodaghians** [00:36:38]  
And how does the account work there?

**P13 Tina B** [00:36:42]  
So I have my own login for Amazonand shopping, Ryan has his own login and shopping, and I think the girls might each have their own too. So you can have one account but family members on it.

**Evelyn Boodaghians** [00:36:59]  
Oh, I see. So you.

**P13 Tina B** [00:37:00]  
All used to be on one but then it got so convoluted and then with holidays I could see what he was ordering for me and we just separated.

**Evelyn Boodaghians** [00:37:11]  
OK, So you guys all used to be on one, You guys are still on the same plan, it's just login profiles, Yes. And tell me a little bit about why you guys moved to this different profiles.

**P13 Tina B** [00:37:24]  
More privacy with your shopping items, keeping your payments separate.

**P13 Tina B** [00:37:35]  
I guess that's the main reasons.

**Evelyn Boodaghians** [00:37:40]  
Privacy of the items you're buying and then also separate payments.

**Bookmark: Managing purchases and payments on Amazon**

**Evelyn Boodaghians** [00:37:45]  
Now that the girls are kind of on their own separate one, how do you manage, if at all, what they're doing using the Amazon?

**P13 Tina B** [00:37:53]  
I don't. If it's something that's expensive they usually will ask our opinion before they buy it.

**Evelyn Boodaghians** [00:38:04]  
How did that come to be that? Like if it's expensive they ask your opinion like.

**P13 Tina B** [00:38:08]  
They want more money than they have.

**Evelyn Boodaghians** [00:38:12]  
OK.

**P13 Tina B** [00:38:15]  
But I think they've just learned through our buying of larger purchases that it's something that's talked about and discussed and maybe compared to other comparable items for better prices. So I'm just gonna turn the fan on. It's hot in here. Oh, it's OK. I can still hear you talking.

**Evelyn Boodaghians** [00:38:32]  
Interesting. So you think like they've heard how you and Ryan talk about like large purchases and they kind of for.

**P13 Tina B** [00:38:39]  
Sure, we always try to include them.

**Bookmark: Involving children in decision-making**

**P13 Tina B** [00:38:40]  
Like we never really had too much baby talk or, you know, like when we make a decision for a vacation, it usually has some sort of educational value and they are involved in like narrowing it down or what we're going to do on the vacation.

**Evelyn Boodaghians** [00:38:56]  
And why have you kind of chosen that route of like bringing them in at those stages?

**P13 Tina B** [00:39:01]  
So they feel like more worth, I guess, important and valued. We want them to feel like an active member instead of a passive member.

**P13 Tina B** [00:39:14]  
And then they'll be more like interested and involved in saying, oh, we're going to do this, Here you go. Like, what if they didn't want to see that? But if they're involved and they feel like they have some stake in the game, like OK, we're going to Broadway, which which play would you like to see?

**P13 Tina B** [00:39:31]  
That makes sense 'cause if they're not interested, they're not going to pay attention, then we're going to be mad that we wasted the money on the tickets. I guess that's the best comparison that I have.

**Bookmark: Children asking for permission for expensive items**

**Evelyn Boodaghians** [00:39:40]  
Yeah, you mentioned that they'll come to you and talk to you about expensive items or things that are expensive. How would you define like expensive? Like when do they come to you for someone?

**P13 Tina B** [00:39:53]  
I would say probably over $50.

**Evelyn Boodaghians** [00:39:59]  
Over $50, they come to you and ask your opinion, OK.

**Bookmark: Netflix, Disney Plus, Pandora, and Spotify subscriptions**

**Evelyn Boodaghians** [00:40:12]  
Then you mentioned Netflix, Disney Plus, Pandora and Spotify. I kind of grouped those as. Tell me a little bit about those ones. How did those work in terms of like the subscriptions in the accounts?

**P13 Tina B** [00:40:26]  
Ryan has a premium subscription for Pandora that was a gift for Father's Day. The girls both pay for their own Spotify. Like they asked for that for like a Christmas or something. And then the viewing for the TV, that's all under my name. I pay for it and we have our own login. Like, you know, there's a page and you pick your profile, OK. And we have like smart TV's so they could use it in their bedrooms with their profile.

**Evelyn Boodaghians** [00:40:58]  
Gotcha.

**Bookmark: Different payment arrangements for Spotify**

**Evelyn Boodaghians** [00:41:00]  
So you mentioned the girls like asked for Spotify and now they're paying for it on their own. What does that look like for each of them? Like I think.

**P13 Tina B** [00:41:10]  
It's $60.00 for the year and like Cameron will ask to use my bank card and she'll give me some money she saved up for it.

**Evelyn Boodaghians** [00:41:20]  
So she asks for your card, pays for it, I think gives you some. Does she cover the full cost herself or just some of it? Depends.

**P13 Tina B** [00:41:28]  
Usually some or close to most and then they have got.

**Evelyn Boodaghians** [00:41:34]  
Smart and asked their grandma. Oh interesting. OK.

**Evelyn Boodaghians** [00:41:43]  
With the Netflix, Disney Plus, you mentioned that everyone kind of uses that. Do you guys have any rules with those things or not so much?

**Bookmark: Laid-back parenting style and censorship**

**P13 Tina B** [00:41:53]  
No, not so much. You never really censored that sort of thing. They know like it's rated R, you probably shouldn't watch it unless you ask about it. We had, Ryan had another survey in the past about like music and we don't censor it. We don't make a big deal about swearing. They know not to, but we don't, you know, freak out if their music has a swear in it or something like that. I grew up on 90s rap and hip hop. It's a lost cause. That's.

**Evelyn Boodaghians** [00:42:22]  
Funny. Sorry, I don't mean to laugh. That's OK. Yeah, that makes sense.

**P13 Tina B** [00:42:27]  
I mean, they don't like walk around saying I'll, I'll pop a cap in that ass. You know, they they know like, but like humor listens to show tunes. Alex will sentence to jazz and whatever. We just I just felt like if you put a big stress like, Oh my God, she swore Like it makes a bigger deal. And then it's just more laid back.

**Bookmark: Cultural influences on parenting**

**P13 Tina B** [00:42:48]  
I don't know. And I grew up in an Italian household. Everyone swears Ryan worked with truckers. It's like the same like they're not of drinking age, but I grew up like everyone on Sundays. You had like a little bit of wine and it was just just not a big deal.

**P13 Tina B** [00:43:07]  
We didn't make it a big deal. And we did go to Paris or, you know, and they had a sip of champagne or, and, and Barcelona, a sip of sangria because it's the the culture and the way and just a little taste isn't going to make them drunk or go on a binge. The same with swearing.

**Evelyn Boodaghians** [00:43:25]  
Yeah, that makes sense.

**Bookmark: Concerns about child safety and control**

**Evelyn Boodaghians** [00:43:27]  
I guess that like how would you characterized like your parenting style now that we're kind of talking about it like what stuff?

**P13 Tina B** [00:43:34]  
Like that is laid back, but then I am just nervous like about oh, strangers or like we're going to the park and I can't see the both of you like that. Sort of like losing them. I guess I'm more of afraid of.

**Evelyn Boodaghians** [00:43:46]  
Interesting, so like the censorship stuff?

**P13 Tina B** [00:43:49]  
No.

**Evelyn Boodaghians** [00:43:50]  
The money stuff, stuff like that, laid back, like do what you want. Do what?

**Bookmark: Use of technology for tracking children**

**P13 Tina B** [00:43:54]  
You want to do so I can kind of control it if I have to, like we're going to the amusement park or the mall. Make sure you check in because what if I can't see you?

**Evelyn Boodaghians** [00:44:08]  
Do you use any of the like technology that tracks them using their phones or not so much?

**P13 Tina B** [00:44:13]  
We have the Find My Phone feature on the Apple iPhone. Mostly just when they lose their phone. OK, They don't really disappear or go anywhere without. Like I said, indoor cats don't have that to worry about. Yeah, we try to get them out and they they don't go.

**Evelyn Boodaghians** [00:44:36]  
Gotcha. OK. I'm just going to take a look at my questions here. I want to make sure we covered everything.

**Evelyn Boodaghians** [00:44:52]  
I think this was everything. We got through a lot in 46 minutes.

**P13 Tina B** [00:44:57]  
So yeah, I'm a clocker I.

**Bookmark: Caregiving for other family members**

**Evelyn Boodaghians** [00:45:00]  
Just want to ask one question, outside of your immediate family, are you a caregiver for anyone else? Other family members, not family members that are older.

**P13 Tina B** [00:45:11]  
I'm a nurse.

**Evelyn Boodaghians** [00:45:12]  
Yeah.

**P13 Tina B** [00:45:13]  
Outside of work? Oh, is it of?

**Evelyn Boodaghians** [00:45:15]  
Work, yes, your parents or like grandparents or anything.

**P13 Tina B** [00:45:18]  
Like that? No, my family's all in Massachusetts. I don't have any family here.

**Evelyn Boodaghians** [00:45:21]  
OK. And then is Ryan doing that for any of his family at all or no? OK. I just want to make sure that would be a whole different line of questions. OK, great Tina. Well, I think we got or we covered everything.

**Bookmark: Incentive transfer and potential issues**

**Evelyn Boodaghians** [00:45:34]  
So I mentioned this to ride in the messages. Since he initially signed up, I wasn't able to transfer it to your name.

**P13 Tina B** [00:45:40]  
That's fine.

**Evelyn Boodaghians** [00:45:40]  
The incentive will go to him OK, but if there's any issues, please feel free to reach out to me or he can reach out to me via the messaging and we can figure it out together.

**P13 Tina B** [00:45:50]  
Make sure the kids will want to spend it.

**Evelyn Boodaghians** [00:45:53]  
Yeah, that makes sense.

**Bookmark: Closing remarks**

**Evelyn Boodaghians** [00:45:56]  
I'm happy to answer any questions if you have any questions for me. But if not, also happy to let you go on with your day.

**P13 Tina B** [00:46:00]  
That's good. Thank you.

**Evelyn Boodaghians** [00:46:01]  
Thank you, have a good rest of your day.

**P13 Tina B** [00:46:03]  
Thank you. Take care. Bye bye.

## **Notes**