## **P17 Ruby V**

**Bookmark: Introduction and personal background**

**Evelyn Boodaghians** [00:00:00]  
To let you know that.

**P17 Ruby** [00:00:01]  
We're.

**Evelyn Boodaghians** [00:00:01]  
OK, cool. OK, Ruby, 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 in that? Yeah.

**P17 Ruby** [00:00:13]  
So my name is Ruby. I live in a NW suburb outside of Chicago. I'm married, I've got four kids and I work full time from home though and.

**Bookmark: Working from home**

**Evelyn Boodaghians** [00:00:24]  
What do you do for work? HR consulting and you get to work from home. Is that like a COVID thing or?

**P17 Ruby** [00:00:33]  
That is a post COVID. Yeah, nice park post COVID.

**Evelyn Boodaghians** [00:00:37]  
Yeah, I also work from home sometimes. Yeah, yeah, yeah. Not so nice when someone keeps ringing your doorbells, if that ever happens.

**P17 Ruby** [00:00:46]  
Oh yeah, those are the worst.

**Evelyn Boodaghians** [00:00:50]  
You mentioned 4 kids. Tell me a little bit about your kids. How old are they?

**P17 Ruby** [00:00:55]  
Yeah. So our oldest is 18. He actually just headed off to college this weekend. So we're down to three that live with us full time. My other kids are 12:00. I've got a daughter that's 12A, daughter that's five, and then a son that's two.

**Evelyn Boodaghians** [00:01:12]  
Where did your son go to college is?

**P17 Ruby** [00:01:15]  
It he's on a University of Iowa, so he's a hot guy. Yeah, freshman.

**Evelyn Boodaghians** [00:01:20]  
Very cool, not too far.

**P17 Ruby** [00:01:23]  
Like 3 1/2 hours. So it's drivable, yeah.

**Evelyn Boodaghians** [00:01:26]  
So then 181255 and two, two. OK, great.

**Bookmark: Childcare arrangements**

**Evelyn Boodaghians** [00:01:34]  
Tell me a little bit about what does childcare look like for your kids that are home now?

**P17 Ruby** [00:01:40]  
Yeah, so our five year old is starting kindergarten, so she'll be in school full time in the next two weeks is when school starts. But prior to that she did daycare part time, like 3-2 days a week. And then during the summer everyone had camps. Our two year old is in daycare full time, like during the day, like 8:00 to 4:00. And then, you know, my 12 year old, she's she's home all the time other than when she's in school.

**Evelyn Boodaghians** [00:02:06]  
And then do you guys have any like babysitters or nannies or family helping out?

**P17 Ruby** [00:02:11]  
No, not typically, you know, like, yeah, if we went like a date night occasionally we've got all our, our 18 year old or 12 year old kind of our, our built insurance. But we do have family. If we want to like spend the night somewhere or take like a vacation or something, not bring the kids, then yes, we've got family.

**Evelyn Boodaghians** [00:02:29]  
OK, So it sounds like more so family or the 18 and 12 year old. Yeah, yeah. And then we can include all your kids in this since your 18 year old just went to college.

**Bookmark: Independence of the children**

**Evelyn Boodaghians** [00:02:44]  
But for your kids, how independent would you say they are? We can go one by one kid or if there's a.

**P17 Ruby** [00:02:51]  
Yeah, I mean are my 18 and 12 year old are super independent, especially the 18 year old, right, like he's driving and and things like that. The 12 year old is fairly independent in the sense that like she if she wants something to eat, she knows how to make like some like eggs and ramen and that kind of stuff. So pretty self-sufficient, she'll eat when she wants. The other two, not so much, right? They're still little or they depend on us for like the food and kind of day-to-day things.

**Bookmark: Phone usage of the 12-year-old**

**Evelyn Boodaghians** [00:03:21]  
And then tell me which ones of your kids have phones and who doesn't have?

**P17 Ruby** [00:03:25]  
Phones, yeah, the older two. So the 12 year old and the 18 year old have phones. OK.

**Evelyn Boodaghians** [00:03:30]  
Thinking about that you're a 12 year old, what do you see? Is that she sorry or?

**P17 Ruby** [00:03:36]  
Yeah, yeah, OK.

**Evelyn Boodaghians** [00:03:37]  
What do you see she uses her phone for?

**P17 Ruby** [00:03:40]  
A lot of it's like texting her friends, she's on social media. So like Instagram, Snapchat, Tiktok are kind of her three kind of go to's. She also plays Roblox. Watching YouTube videos. Really like a little bit of everything.

**Evelyn Boodaghians** [00:04:00]  
And for her, do you guys have any rules with the phone or not so much?

**P17 Ruby** [00:04:04]  
Not so much it's, you know, we keep an eye on it, but like we don't have like a, you know, set number of hours or like, you know, cut off times or anything like that.

**Evelyn Boodaghians** [00:04:14]  
OK. And do you guys leverage any of like the parental controls or not so?

**P17 Ruby** [00:04:18]  
Much, not really. We have them, but we haven't had to really leverage them.

**Evelyn Boodaghians** [00:04:26]  
OK. And when did she get her phone?

**P17 Ruby** [00:04:30]  
She got her phone when she was 10. I want to say 10 or 11. She's almost 13 now. So yeah, it's been about two years.

**Evelyn Boodaghians** [00:04:41]  
And what was kind of the impetus or the motivation for giving her a phone?

**P17 Ruby** [00:04:46]  
Yeah, I think it was just timing right. Like our son was a little bit older when he got his, but we were in the midst of like upgrading the phones and so she got his hand me down phone. It just made sense. And so we added her to the plan. So I think that's why it was a little bit earlier than with our oldest.

**Evelyn Boodaghians** [00:05:03]  
And how did you feel about that, that it was a little earlier?

**P17 Ruby** [00:05:07]  
I mean, I thought it was fine. I mean, she's been responsible with it. She's never like lost the phone or used it inappropriately or like damaged the phone or anything like that. So she's been pretty responsible.

**Evelyn Boodaghians** [00:05:22]  
Thinking about your 18 year old, you mentioned that he before he left was driving or is that OK?

**Bookmark: Car usage of the 18-year-old**

**Evelyn Boodaghians** [00:05:30]  
Tell me a little bit about what that looked like before he left for college. Like what would you use the car or driving for?

**P17 Ruby** [00:05:36]  
Yeah, yeah. So I mean, through high school, like his junior and senior year, he was driving to school. So he had his own dedicated car. So he'd kind of take it for school sports, going out with friends. So really kind of at his discretion, I would say.

**Evelyn Boodaghians** [00:05:56]  
Was there any rules or processes for when he wanted to use the car or anything like that?

**P17 Ruby** [00:06:02]  
Really no, I mean we shared so since we worked the the car that he got used to be my car and so you know, my husband and I were sharing a car. So the only like time that we would need to kind of finagle schedules would be like if my husband and I need to be out at the same time. So we would need two cars so that I would need to like make sure that he didn't have any pre scheduled things where he needed to be out. Yeah.

**Evelyn Boodaghians** [00:06:27]  
And how did like it work in your household in terms of communicating if he was gonna be going out? Was it required? Did it happen? No.

**P17 Ruby** [00:06:40]  
Not really. I mean, I, I feel like maybe more so junior year, senior year, I feel like it was last or, or like he would just come and go as he wanted. I mean, there was still a curfew, but like the only time that like I would, we would ask is, you know, if he was going to be home for dinner, for instance, right? So if he was out, we didn't know what time he's coming. Like, hey, do you need us to save you some food, right? That kind of thing.

**Evelyn Boodaghians** [00:07:05]  
Great.

**Bookmark: Family meals and eating habits**

**Evelyn Boodaghians** [00:07:08]  
OK, so I want to talk about food for your family. We'll start pretty broad and then narrow in on some stuff, but tell me a little bit about what does like a typical week look like for food in the for the family?

**P17 Ruby** [00:07:23]  
Yeah, we try to cook like 4 dinners a week, like typically Monday through Thursday and then Friday, Saturday, Sunday are kind of a little bit more of a free for all. And so I will usually cook dinner every day. And you know, everyone eats kind of at various times, starting with the littles at like the earliest and then the older ones will generally eat later. But yeah, it's usually for our home cooked dinner meals.

**Evelyn Boodaghians** [00:07:53]  
And then everyone eats at their own time.

**P17 Ruby** [00:07:55]  
Yeah, yeah, yeah.

**Evelyn Boodaghians** [00:07:59]  
And then how does breakfast work for the family?

**P17 Ruby** [00:08:04]  
Again, same thing 'cause everyone's got different schedules. I mean, even more so during the summer because of all the camps and stuff. But like during the school year, like our oldest, he would start the earliest we've got a junior higher. So she started. It was kind of like a standard schedule. So it was the older ones almost like they would figure it out, right? So whether it's like frozen waffles or granola bar or something quick that they can grab. Whereas with the younger ones, I feel like they eat together, the two and five year olds. So it's a little bit more like, and it's still pretty fast in terms of like, hey, is it frozen waffles? Is it frozen, you know, pancakes? Is it cereal? Is it like yogurt? Something that's quick, but they'll eat together at the same time before we, you know, take them to daycare.

**Evelyn Boodaghians** [00:08:49]  
And then how about lunch when they're in school?

**Bookmark: School lunches**

**Evelyn Boodaghians** [00:08:53]  
When they're not in school.

**P17 Ruby** [00:08:55]  
Yeah, for the most part, the ones that go to school will get a school bought lunch unless there's something that they absolutely hate. Like my my five year old, it's her first time going to like full time school, so we'll see how she does. But the plan is for her to buy through school. But my 12 year old used to sometimes pack a lunch because she knew that like she hated, you know, let's say Taco day. And so she would pack a lunch those days. And so it kind of varies. It's a little bit of trial and error if you like, with each of them.

**Evelyn Boodaghians** [00:09:26]  
And then when they're not in school, like in the summers, what happens with lunch?

**P17 Ruby** [00:09:31]  
Yeah, it's kind of a mixed bag, right? So like, like my older ones when they were home for the summer, like they wouldn't get up until like two, sometimes like 3 in the afternoon. So by then, like breakfast and lunch is already done. So like kind of figure it out. My 2 year old is at daycare all day, so he eats breakfast and lunch through there. And then it's just my five year old. And so it's she'll eat like sometimes leftover, sometimes it's frozen chicken Nuggets, sometimes like, you know, avocado toast and like some sides. Just kind of depends on what she's in the mood for. Yeah.

**Evelyn Boodaghians** [00:10:10]  
Makes sense, you mentioned that for lunch the older kids now including the five year old like the go to is kind of the school bought lunch if not the their own. How does school bought lunch work in your schools?

**P17 Ruby** [00:10:25]  
Like, yeah, so they publish a menu at the beginning of every month that's shared out so you can see kind of what's on there. And then, you know, you have like a, a credit account or whatever that they debit for anything that your child purchases. And so again, with my 12 year old, she's like been doing this for a number of years. So she knows like, OK, let's take a look at the calendar for the week and see like what days I want to buy lunch versus what days I want to pack something. And she's tried all of it. So she knows what she likes and what she doesn't. And so that's how that works with the five year old. Like I said, it's going to be trial and error until she figures out like, oh, I love pizza day, but I hate, you know, cheese stick day or whatever. So we'll see.

**Evelyn Boodaghians** [00:11:05]  
Yeah. And then it's like a debit card for them.

**P17 Ruby** [00:11:10]  
Yeah, like the yeah, you give like a check at the beginning of the year, you can put whatever denomination, I think I started with like 100 bucks. And then when your account gets low, they'll send you an e-mail saying, hey, your account is low. And then you just either re up via debit card and you put like a prepaid amount ahead of time, OK.

**Evelyn Boodaghians** [00:11:35]  
You mentioned the weekend or Friday through Sunday is kind of a free for all for dinner.

**Bookmark: Weekend and dinner routines**

**Evelyn Boodaghians** [00:11:41]  
Tell me a little about what you meant by that.

**P17 Ruby** [00:11:44]  
Yeah, I think by the time Friday, Friday evening especially rolls around, I feel like I'm tired from cooking like 4 back-to-back meals that we're usually either getting like take out or delivery, one of the two. And then that's when like my oldest especially usually would be out. So then we'd be down to three kids, sometimes down to two because the 12 year old would have plans she's going out with like a friend. So really kind of varied. And then even like on the weekends, like I'll typically make like one or two meals, meaning like breakfast, I'll go all out and I'll make like homemade waffles and bacon and all of that. But then I'm not cooking dinner. And so kind of like it shifts because I've got more time. But again, I don't want to be spending like hours in the kitchen so.

**Evelyn Boodaghians** [00:12:31]  
Yeah, that makes.

**P17 Ruby** [00:12:33]  
Sense.

**Evelyn Boodaghians** [00:12:38]  
OK, so I want to talk about food shopping, grocery shopping.

**Bookmark: Grocery shopping routine**

**Evelyn Boodaghians** [00:12:45]  
Tell me like a little bit about what does that look like for your family right now?

**P17 Ruby** [00:12:50]  
Yeah. So we've got a few stores that we kind of like do once a month where we stock up on staples. So like Costco's one of them, try to stick to like once a month. Sometimes it's twice a month, depending on like, you know, how much, how many people we've got coming through the house with friends and all of that. But so that'll be like the staples, like we'll buy like 224 cases of eggs and the milk and like all of the stuff that like the kids will go through that's once a month. We love Trader Joe's again once a month, but that's more so like their snacks and like quick meals, meaning, you know, like frozen entrees, sides, things that like they can maybe sometimes pop into the microwave or oven themselves. So those are kind of the monthly ones.

**Bookmark: Curbside pickup for groceries**

**P17 Ruby** [00:13:39]  
And then on a weekly basis, it's usually like a Amazon Fresh Target where I can order via the app and just do curbside pickup.

**P17 Ruby** [00:13:52]  
And why?

**Evelyn Boodaghians** [00:13:54]  
Do you find like why do you use the curbside pickup option on the weekly?

**P17 Ruby** [00:13:59]  
Time, right? Like I'm trying to minimize the amount of time I have to spend running errands, especially with all the drop offs and pickups with the kids and working and you know, having to cook and all of that. So anything I can do to streamline that is helpful?

**Evelyn Boodaghians** [00:14:18]  
Does anyone else in your family contribute to grocery shopping or not?

**Bookmark: Family roles in grocery shopping**

**P17 Ruby** [00:14:23]  
No, typically it's me. My husband does all of the cleaning. So I do like the the groceries and the cooking and then he takes care of like the second-half. So it's kind of delineated with that, which I'm fine with. I think I prefer that that way. I'm very like, I know what brands the kids like, I know what we're out of. And so kind of like mentally, I keep track of that stuff.

**Evelyn Boodaghians** [00:14:45]  
OK. That was going to lead to my next question. So perfect. So how do you decide like what makes it on the and I'll put in quotes list versus what doesn't, How do you come up with what you're going to buy?

**P17 Ruby** [00:14:55]  
Yeah. So there's always going to be like, I always have a list in my phone in my notes section. And it's like things that we use regularly that are like we're running low on, right. So like milk, eggs, bread, kind of your your staples. And so I'll that's usually the Costco. And so I'll make a running list of that like frozen chicken Nuggets, right. There's like maybe like 15 things that are always kind of on the staples list. In addition to that, like I'll look at sometimes like we get like the weekly Flyers to some of the stores. And so I'll take a look at like if something's on sale that the kids typically like go through and they like, and so I'll stock up on those particular things. So it's a little bit of both.

**Evelyn Boodaghians** [00:15:38]  
You mentioned you have this notes app section on your phone.

**Bookmark: Creating and sharing grocery lists**

**Evelyn Boodaghians** [00:15:41]  
What app or do you use for that?

**P17 Ruby** [00:15:43]  
It's just it's just the on the Apple iPhone, it's like the Notes. Yeah, it's just the Notes app that came with the phone. And so that has my recurring like I have a Costco section. I've got like a other section so.

**Evelyn Boodaghians** [00:16:00]  
And does anyone else have access to this or no?

**P17 Ruby** [00:16:02]  
No. But like, if my husband, for instance, if he's running a Costco instead of me, I'll just share the note with him and so he'll, you know, be able to see what's on there.

**Evelyn Boodaghians** [00:16:17]  
And when you say share the note with him, what does that look like?

**P17 Ruby** [00:16:20]  
Yeah, there's like a button where you can just like hit share and then you can specify the person and so they can see, you know, in real time if I make changes and things like that.

**Evelyn Boodaghians** [00:16:30]  
Just wanted to confirm, sometimes I hear people like screenshot it so oh.

**P17 Ruby** [00:16:34]  
No, no, it's like the actual yeah.

**Evelyn Boodaghians** [00:16:39]  
Cool.

**Bookmark: Food delivery and pickup**

**Evelyn Boodaghians** [00:16:41]  
OK, So just to summarize, you guys have the Costco, which is like the Staples once, maybe twice a month depending on how you go through it and that's in person. Someone goes the Trader Joe's and snacks again once a month in person for this frozen meals and sides and then like the weekly Amazon Fresh or Target curbside pickup. And what is like the Amazon Fresh slash Target? Like what types of things are you getting there that you're not getting at Costco and Trigger?

**P17 Ruby** [00:17:10]  
Yeah, Things that I don't necessarily need in bulk, right. So for Target, for instance, it might be like the yogurts, the individual, like the kids, like the DNA moles and like cheese, string cheese and like things that I don't need like 48 of necessarily at one time, but like just enough even like bread, like I just need a loaf of bread for the week. So like things like that will be what's on the list. Gotcha.

**Evelyn Boodaghians** [00:17:36]  
OK, OK, so we talked about cooking. It sounds like you're cooking 4 dinners a week and tell me a little bit about do you guys meal prep or not so much?

**P17 Ruby** [00:17:51]  
A little bit. Usually when I'm grocery shopping, I'll have a loose idea of like what I want to cook for the week, not necessarily like down to the day or exact dish, but I'll be like, oh, you know, I know I've got some frozen chicken or some sausage. Like here's a few options that I could make. And so with that in mind, when I go to the grocery store, I might get like some vegetables or like fresh produce to go along with it. But like actual meal propping, No, I'll usually do it the day off, like in between meetings if I need to chop things up so that things are in a good spot. So when I'm done for the day, I just have to like, actually cook it.

**Evelyn Boodaghians** [00:18:30]  
And does anyone in the family help with cooking or or prepping or not sometimes?

**P17 Ruby** [00:18:35]  
My husband, if he's got breaks, but generally like appeal to the pickup of the kids while I'm making dinner. So when we sign off at like 4430, he's doing all the pickups from the daycares and schools while I get dinner on the table. So, you know, yeah, it's a there's a division there too.

**Evelyn Boodaghians** [00:18:59]  
That makes sense. You mentioned that your kids know how to do simple stuff, but when it comes to cooking, tell me a little bit about that. What is like the simple stuff they'll do?

**P17 Ruby** [00:19:10]  
Yeah, So my two older ones will make like, you know, my 12 year old likes Sunnyside up eggs, so she'll make that. My older one, he likes omelets and likes scrambled eggs with like veggies. He'll make that. My 12 year old likes the ramen that like there's a specific brand that's sold at Costco or she'll add in her own toppings and like a soft boiled egg to kind of spruce it up. So she'll do that like box Mac and cheese. So like just cuz some of those basics where like if they get hungry, they know how to do it.

**Evelyn Boodaghians** [00:19:46]  
When did that start around for them, where they kind of learned these things?

**P17 Ruby** [00:19:51]  
Like right around like 10, yeah.

**Evelyn Boodaghians** [00:19:56]  
And that was that like via direction from the parents or they kind of took it, they just.

**P17 Ruby** [00:20:00]  
Kind of watching and like trial and error where they finally get to the point where like they're comfortable, you know, doing it on their own. So now I don't even know right when they when they do it. Yeah, OK.

**Evelyn Boodaghians** [00:20:13]  
So I want to talk about now food delivery either for take out like pick up or getting it delivered to the house or to wherever you guys are. Tell me a little bit about like, how do you guys use food delivery?

**P17 Ruby** [00:20:29]  
Yeah. I think it's probably equally split between delivery versus like pickup, depending on, you know, like what we had going on that day. Like if I had a really long day, I'll probably just have it delivered. Whereas like some days I'm like, oh, you know what, we're going to be out and about anyway. We can just pick it up. So it's equally split I feel like.

**Evelyn Boodaghians** [00:20:53]  
And then what times? What for? What meals do you usually see yourself doing? Pick up or delivery?

**P17 Ruby** [00:21:00]  
Typically it's for dinner.

**Evelyn Boodaghians** [00:21:06]  
OK. And tell me or talk me through like what does that look like typically?

**Bookmark: Family decision-making for food delivery**

**Evelyn Boodaghians** [00:21:12]  
How do you guys decide who places the order?

**P17 Ruby** [00:21:15]  
Yeah, it's usually me or my husband placing the order, even though everyone like my oldest has all of the the food apps on his phone too, but it's one of us placing the order. We've got a few different food apps that we use and how we decide on what food usually like it's a group like family text saying like, hey, you know, we're thinking of ordering for dinner. What's everyone's like, top three choices, right. And then we'll kind of narrow it down from there.

**Bookmark: Alignment on food choices**

**Evelyn Boodaghians** [00:21:49]  
How often do you see that the family is able to like align on one versus not?

**P17 Ruby** [00:21:54]  
I feel like my husband and I are probably more LAX in terms of like, we'll see what the two older ones come up with. And then from there, like hopefully like one of our maybe staples is on there and we're just going to go with it, right? So that's, yeah, that's usually how it runs.

**Bookmark: Ordering from multiple places**

**Evelyn Boodaghians** [00:22:12]  
Have you guys ever not agreed and had to order from multiple places or is that not an option?

**P17 Ruby** [00:22:17]  
Yeah, the Max will do this two. And then for that usually it's like we're just doing pick up. Then then where we, we agree on like, OK, it has to be someone that's like a close proximity to each other and then we'll do that.

**Evelyn Boodaghians** [00:22:30]  
OK, tell me a little bit about that. So if you're doing 2, it has to be pick up.

**P17 Ruby** [00:22:34]  
Yeah, because I'm like generally then like depending on where we're ordering from, there might be like higher fees or like a delivery fee. And I, you know, I tell them I'm not trying to pay like two different delivery fees because we're ordering from two different places. And so at that point, I'd rather just pick up and then we decide on like what the two places are and kind of figure it out from there.

**Evelyn Boodaghians** [00:22:57]  
OK.

**Bookmark: Frequency of family ordering food delivery**

**Evelyn Boodaghians** [00:22:59]  
And then how often in general would you say the family like together is ordering food delivery?

**P17 Ruby** [00:23:07]  
Maybe like once a week?

**Bookmark: Parent's perspective on kids' food delivery**

**Evelyn Boodaghians** [00:23:12]  
And what are your like feelings about if any, your kids eating food delivery or food that's take out slash food delivery?

**P17 Ruby** [00:23:22]  
I mean, I'm all for it. I don't mind it as long as it's not like excessive, right? Like my son sometimes will order on his own where it's just for him. And so I'll see some of those bills and I'm like, you ordered three time, You ordered delivery three times this week, right? So like, sometimes it's having that conversation, but for the most part, I mean, you know, if you feel like eating something, that's fine.

**Evelyn Boodaghians** [00:23:46]  
I want to get into your son's ordering a food delivery, but just to wrap up the family ordering, tell me a little bit about when you guys do end up doing delivery.

**Bookmark: Tipping for food delivery**

**Evelyn Boodaghians** [00:23:58]  
How do you guys think about tipping when it comes to delivery?

**P17 Ruby** [00:24:03]  
Usually it's dependent on like the, the food total is what we're basing it off of. And so it, you know, it's generally between like 10 to 15% and there's been some instances where like it's been really crappy delivery and so I'll go back and adjust it afterwards. But generally that's like the the rule of thumb.

**Evelyn Boodaghians** [00:24:32]  
OK. All right.

**Bookmark: Son's food delivery habits**

**Evelyn Boodaghians** [00:24:34]  
So you mentioned that your son has the food delivery apps on his phone. Did your daughter, the 12 year old have the food delivery apps or no? OK, OK, so let's talk a little bit about your son. When did he first get the apps on his phone?

**P17 Ruby** [00:24:54]  
I probably want to say maybe like right around when he's 16 when he started driving.

**Evelyn Boodaghians** [00:25:00]  
And what kind of led to that? Him getting them on his own.

**P17 Ruby** [00:25:05]  
I think that's right around when he, like he got his debit card, had his own account, he started working part time, so he had some of his own discretionary funds. And so, you know, if you wanted to order Chipotle for just himself and we said no, like he could, right? So.

**Evelyn Boodaghians** [00:25:24]  
So kind of a lot of stuff happened at 16, started driving and got the job and the debit card.

**P17 Ruby** [00:25:30]  
Yeah.

**Evelyn Boodaghians** [00:25:32]  
And between 16 and now, how do you see him using food delivery? Like when does he order the types of things he gets?

**P17 Ruby** [00:25:43]  
Yeah. You know, up until he left this past weekend, I feel like, you know, we would host his friends a lot, usually a couple times a week. And so we would see food delivery like multiple times a week, right, where they're just buying from one place, usually like a winged place or something. And so they would have it delivered. He also likes Chipotle. So sometimes if he's really lazy, he'll order a delivery from Chipotle, which like for me kind of irked me because like he would order one bowl and it's like $8, but within with all the fees and all of that, like he's paying double almost. And so, you know, we would talk about like spending your money, money wisely, but usually a few times a week is what we would see from him.

**Evelyn Boodaghians** [00:26:28]  
Yeah, tell me more. You mentioned like when he was ordering one thing from Chipotle, it kind of irked you. Yeah. What was the rub?

**P17 Ruby** [00:26:37]  
Yeah, because it's like, you know, usually like for even like something like Jordash that we have, you know, it's free delivery, but it has to be $12.00 and over, right? And we have it like it's a partnership with Chase Sapphire. And so Chipotle, like the what? He's a creature of habit. He gets the same thing and it's like $8 and something for his chicken bowl. So now like you're either having to order extra or he just pays the the delivery fee and then the service charge and they go tip the the delivery person, right? So like his bill would be like 15 or 16 bucks. And like you could have just driven Chipotle's 8 minutes away. You could have picked it up, you could have ordered on the Chipotle app and just picked it up, right? And so that's what worked me was like, you paid for two bowls essentially, you know, but only got 1. OK.

**Evelyn Boodaghians** [00:27:26]  
Sounds like it's more about like using money wisely like.

**P17 Ruby** [00:27:29]  
Yeah, yeah, OK.

**Evelyn Boodaghians** [00:27:36]  
When he was like gonna order Chipotle or from wings, were there any rules around that or not so?

**P17 Ruby** [00:27:43]  
Much not really. I mean, I feel like, you know, when he would have his friends over and stuff, however they split it up. But that made sense because they're ordering like 60 wings or something, right? Like it makes sense. So for me, it's a combination of like, you know, how many people are we ordering for, like what is the price?

**Bookmark: Ordering and delivery preferences**

**P17 Ruby** [00:28:01]  
And does it make sense to like order for delivery versus like just driving to the place and picking it up, right? Like there's kind of some criteria there.

**Evelyn Boodaghians** [00:28:11]  
And then generally with his ordering, were there any like rules or restrictions that you tried to put in place or?

**P17 Ruby** [00:28:18]  
Yeah. I mean nothing like, and he never did like it was always generally fast food right from like a couple restaurants or a couple like fast food places. But yeah, I don't think we've ever seen or we would have probably had a discussion if he was ordering like, you know, a $30 meal for like 1 meal.

**Evelyn Boodaghians** [00:28:34]  
OK, when he was ordering so he had the app on his phone, was it linked to your account in any way or?

**Bookmark: Account setup and payment**

**P17 Ruby** [00:28:48]  
So it's his own account. So it's tied to his debit card and his e-mail address and all of that. Yeah.

**Evelyn Boodaghians** [00:28:53]  
OK. And you mentioned you guys got like dash pass through your credit card. Did he have? No.

**P17 Ruby** [00:28:59]  
No, so he didn't have access to our dashpass. And so that's the thing, right? So like when we're ordering, like we'll send out the group, like there's a group order text that they could add to the order or whatever for the app. But like when he's ordering on his own, it's just him on his own. So he's paying whatever, you know? Yeah.

**Evelyn Boodaghians** [00:29:20]  
And why did you guys kind of set it up that way where he has his own account?

**P17 Ruby** [00:29:25]  
Well, two reasons. One, he set up his own account just so he could order whenever he wants and not have to probably hear from us of like why did you order so many times? But then also like we didn't want him tied to the account because then now like you're basically you've got money, but you're spending like our debit card or our credit card that's tied to it, right? Because we've got so many other accounts that he uses that we pay for. So this is one of them. But I was like, you want food and you don't want to eat what's for dinner? Then that's on you, right?

**Evelyn Boodaghians** [00:29:57]  
So that kind of comes to the payments too, like wanting.

**Bookmark: Desire for insight into spending**

**Evelyn Boodaghians** [00:30:00]  
So he was responsible for his own thinking about like, in your ideal world, if your son was ordering food delivery, what kind of like involvement or insight would you want into what he's doing and not?

**P17 Ruby** [00:30:25]  
I mean, it would be nice to see like the frequency and kind of where the spend is going, right? Like, like I mentioned, I like, I know his favorite is Chipotle. That's what he's typically picking up. But like having an idea of like, you know, is this like three days a week, four days a week? And how much is that spend over time to kind of get some insights into patterns?

**Evelyn Boodaghians** [00:30:48]  
And what would that? Why would that be helpful I.

**P17 Ruby** [00:30:51]  
Think just to put into perspective for him, right, especially now that he's gone away to college, it's like again, it's going to come back to like, how much is he spending, right? Like, you know, is it $50 a week or like, you know, I'm like, hey, you've got a meal plan, but you're still spending $50 extra a week on like these places, right that.

**Evelyn Boodaghians** [00:31:18]  
Makes sense. And then when he was at home and ordering.

**Evelyn Boodaghians** [00:31:26]  
How am I going to phrase this? Sorry, sometimes I have to think about it. Would he like with their process of letting you know or not so beforehand or not so much?

**P17 Ruby** [00:31:36]  
Typically not now. We just like, see it show up on the door. Doorstep, Yeah.

**Evelyn Boodaghians** [00:31:41]  
And how did you feel about that?

**P17 Ruby** [00:31:44]  
I mean, it was fine. I'd just be like, Aiden, do you know, did you order? And it's like, yeah. And it was just very nonchalant, right? Yeah.

**Evelyn Boodaghians** [00:31:54]  
Makes sense.

**Bookmark: Teaching about tipping**

**Evelyn Boodaghians** [00:31:57]  
And then you mentioned or we talked about how you view tipping. What do you think? Like your kids, I guess your son knows about tipping when it comes to food delivery.

**P17 Ruby** [00:32:11]  
So, I mean, we've tried to, like, instill in him that you have to tip because I think for the longest, at least when he was like 1617, like, I don't think that he tipped at all. And that was not just with food. It was like, you know, we'd send him to get a haircut on his own. And I'm like, did you tip the guy? Oh, I didn't know I had to tip. So it's like that kind of etiquette. So he's gotten better over time. I don't know that he's the most generous tipper for, like, any service. But yeah, I think he put something probably whatever the minimum, bare minimum is.

**Evelyn Boodaghians** [00:32:42]  
OK, so when he first started or when he was 1617, whatever it was kind of wasn't on his mind or didn't know.

**P17 Ruby** [00:32:49]  
Yeah, didn't know or like didn't think it. Think it was a thing or that he had to.

**Evelyn Boodaghians** [00:32:55]  
But then you've kind of tried to, yeah, build some difference in there. Yeah, OK.

**Evelyn Boodaghians** [00:33:05]  
I'm just taking a look at my question here.

**Bookmark: Perspective on food spending**

**Evelyn Boodaghians** [00:33:08]  
Oh, and just generally when he started to order food delivery on his own, how did you feel about that coming to be a thing?

**P17 Ruby** [00:33:21]  
I thought it was fine, but you know, the, the one thing that we'd always tell him is like, you shouldn't be spending like 60% of your money on food, right? Like, so it was just kind of that constant, like putting things into perspective, right? Like, yeah, it's easier to just pay $10.00 for a meal and then, you know, $10.00 tomorrow. And it doesn't seem like a lot, but when you add it up over time, it's like, oh, you look back, think about how much money you could have saved, right?

**Evelyn Boodaghians** [00:33:50]  
OK. And you mentioned your 12 year olds doesn't have food delivery apps on her phone. When, if ever, do you see that coming into play for?

**Bookmark: Future considerations for younger child**

**P17 Ruby** [00:33:59]  
Her mostly when she gets a little bit older, maybe like high school, where it becomes more of a thing, right? Like when other friends are doing it or like she's got a little bit more autonomy.

**Evelyn Boodaghians** [00:34:13]  
And when you think about that in the future, what would you want to be able to have that look like? Or yeah, how involved did you want to be for her?

**P17 Ruby** [00:34:24]  
Yeah, I mean, I, you know, I could see her starting to do it like maybe a little bit earlier than my son, maybe like as she's like a freshman or sophomore before she gets a car. But at that time it's like we're paying for it, right? She doesn't have a job until 16. And so it's like being mindful of So what we would have control over that. So if she was to place an order and I saw like, oh, you spent $20.00 at Starbucks, it's like, hey, if you're not careful, like we're going to take you off the account, right? So being able to control it that way.

**Evelyn Boodaghians** [00:34:59]  
What type of controls in that situation would you want to be able to have if you could in like an ideal world where you could maybe set up controls or something like that?

**Bookmark: Desired controls and approvals**

**P17 Ruby** [00:35:07]  
Yeah, I'd love to be able to set set up like similar to like bank accounts where you can set up like a spend limit, right? So whether that's a weekly spend, a monthly spend would be helpful. So they want to blow their entire like monthly spend in one week, that's on them. But then they're shut off from the app or like can't you know, access it from their account? That would be super helpful. That way I'm not having to like micromanage myself or be actively managing it.

**Evelyn Boodaghians** [00:35:35]  
Anything else that comes to mind that you'd want to set up there?

**Bookmark: Approvals for high-value purchases**

**P17 Ruby** [00:35:39]  
And then maybe someone like, you know, taking it a step further, maybe some type of like approvals, right? So like maybe in addition to like the monthly spend or weekly spend if you know they're trying to order something over certain dollar threshold, even if they have the spend for it, like needs parent, you know, parental approval.

**Evelyn Boodaghians** [00:36:06]  
And why would that be useful?

**P17 Ruby** [00:36:09]  
Just to have a conversation before, like, we approve it. So like, if she, you know, wants to spend $20 on a Starbucks order, it's like, you know, what are you getting from there? And like, why do you need $20 worth of Starbucks, right? So like, ultimately, if she's got the money, then yeah, we'll probably approve it. But being able to have that conversation to kind of understand the context.

**Evelyn Boodaghians** [00:36:31]  
I see ultimately, like if she's within budget, fine, but you want to have that checkpoint of like this thing.

**P17 Ruby** [00:36:39]  
Yeah, OK.

**Evelyn Boodaghians** [00:36:47]  
OK.

**Bookmark: Managing grocery shopping and food waste**

**Evelyn Boodaghians** [00:36:49]  
We talked a lot about how you manage food for your family, grocery, cooking and then food delivery and what they're doing independently as well. Your oldest thinking about that whole system, What do you feel like is working well for the family and what do you feel like you want to change or want? Yeah, if you could.

**Bookmark: Cost and convenience of curbside pickup and app purchases**

**P17 Ruby** [00:37:13]  
I mean, the curbside pickup and, and app purchases have been working out great 'cause it's convenient for me and I don't have to step foot in the store. Sometimes I feel like I pay a little bit more of a premium price from some of those stores for that convenience, right? Whereas like I could pop into like, you know, a Jewel or a Mariano's, which are like 2 local chains here that might have something on sale. But I'm like, is it worth it? Do I really want to step like park and go into the store? So that's, that's sometimes a challenge.

**Bookmark: Challenges of determining the right amount of groceries to buy**

**P17 Ruby** [00:37:49]  
And then #2 is just like kind of knowing how much to get of an item for like that week. Because like some weeks I feel like, for instance, the kids love strawberries. And so we'll go through like 5 lbs in a week. And then the next week I'll be by the same exact amount. And then it sits there and I'm like, oh, great, now I have to throw it out, right? So kind of like the cyclical changes with the kids.

**Evelyn Boodaghians** [00:38:16]  
That's interesting. Like there's something they like, you buy it, and then it kind of sits there, even the left.

**P17 Ruby** [00:38:22]  
Yeah.

**Evelyn Boodaghians** [00:38:27]  
And then I just

**Bookmark: Meal delivery kits and scalability**

**Evelyn Boodaghians** [00:38:27]  
remembered, have you guys ever done any of those like meal delivery kits?

**P17 Ruby** [00:38:33]  
Not anytime recently and not within the last couple of years, but we have done it when we had less kids. But once we got to like the four kids, it just didn't make sense for for us from like a cost perspective. But yeah, they then they were fine. They were convenient, but you know for us it would just didn't make sense like from a scalability perspective. OK.

**Evelyn Boodaghians** [00:38:58]  
So with more kids, the cost doesn't make sense. Yeah, OK, great.

**Bookmark: Kids' access to money and bank accounts**

**Evelyn Boodaghians** [00:39:06]  
So I wanna talk a little bit about your kids relationship to money, so very broad. We'll ask more questions but currently do your kids have access to their own money and we can go kid by kid since it might differ?

**P17 Ruby** [00:39:23]  
Yeah, our 18 year old, yeah, for sure. He's got his own checking account that's tied to my husband. So the way that Chase is set up, you have like when we opened it, it was a parental and like child custodial account, something like that, where it's a one to one relationship. So only my husband's got insight into it, but yeah, so he can like transfer money between our account and our son's account and things like that. So he's got visibility into like what he's spending the money on, how much he's got, things like that. Our 12 year old, yeah, she's got her, she's got a checking and savings account to through two different banks. But mostly those are like to deposit like birthday money, Christmas gifts, things like that. And she does have access, but she would have to ask like one of us, like, hey, can I spend? $100 at Sephora and so like, you know, I would debit it from that account or whatever and then allow her to use like my debit card to make the purchase.

**Evelyn Boodaghians** [00:40:28]  
OK, OK, let's talk about your 12 year old first.

**Bookmark: Rules and decision-making around kids' spending**

**Evelyn Boodaghians** [00:40:32]  
So it sounds like she has birthday money, Christmas money. Does she get an allowance of any kind or not so much?

**P17 Ruby** [00:40:38]  
No, not so much.

**Evelyn Boodaghians** [00:40:41]  
And why was that kind of decision made, if you can remember around?

**P17 Ruby** [00:40:48]  
We just never did an allowance with our oldest either. I felt like, you know, we tried to go down the route of weekly chores and they just wouldn't get done. And then he would still expect money. And then it got to the point where I was like, OK, this isn't working. So we just kind of let it fall by the wayside. But we do like incentivize for like things like grades, for instance. And so there are other ways for them to get money, just not on like a recurring weekly basis.

**Evelyn Boodaghians** [00:41:17]  
I see. OK.

**Evelyn Boodaghians** [00:41:23]  
And when did you set up like her checking and savings account? What age was she?

**P17 Ruby** [00:41:29]  
Most of the kids, we set them up when they were born just because like we would get, you know, checks and things like that for like occasions. And so we wanted somewhere to keep it separate in their own account. And so, yeah, I mean all the all the kids have their own accounts.

**Evelyn Boodaghians** [00:41:48]  
OK. You mentioned a little bit of the process of if she wants to use her money. Tell me a little bit more about what that looks like. If she wants to use some, buy something.

**P17 Ruby** [00:41:57]  
Yeah.

**Bookmark: Spending habits of the daughter**

**P17 Ruby** [00:41:59]  
So usually, you know, she will come to me. So it's usually the same spend. It's either like makeup, it'll be what is the other one, Roblox buying things online. So those are kind of her two big category spends. But then like she'll get cash sometimes for different occasions and she'll hang on to that herself. So like when she's hanging out with friends, if she wants to go to Starbucks, she'll use cash. Or if she wants to go to like the grocery store to buy fun stuff, she'll use her cash for that. So kind of depends on what the the item is that she's purchasing.

**Evelyn Boodaghians** [00:42:35]  
OK. When she is, I guess let me ask a more general question.

**Bookmark: Rules around spending**

**Evelyn Boodaghians** [00:42:45]  
Are there any rules you guys have around her and how she spends her cash or bank money?

**P17 Ruby** [00:42:51]  
Typically not. I mean, she's pretty responsible with her spend. I would say she does way better than my oldest in terms of like, like the saving mentality. And so, yeah, we've never had any issues.

**Evelyn Boodaghians** [00:43:08]  
When she's like out with friends and she wants to spend her cash, does she have to check in first or it's.

**P17 Ruby** [00:43:13]  
Free. Yeah. It's typically it's just, yeah, whatever she wants.

**Bookmark: Involvement in online purchases**

**Evelyn Boodaghians** [00:43:19]  
But when it's online, how does that work?

**P17 Ruby** [00:43:22]  
Yeah, so she'll have to come to me for that. And so it's like, take a look at like, how much are you spending? Like do you really need these products? Like, you know, let's see if like there's a promotion anywhere. So I'm trying to get her more buck for like the bang, more bang for the buck, right? Like, you know, maybe she found it at Sephora, but Ulta has it cheaper. So I'll do some of that legwork for her and say like, hey, you could spend like save like 5 bucks here because it's free shipping, right? So yeah, it's a little bit of that, bit of that.

**Evelyn Boodaghians** [00:43:53]  
And when you're doing that legwork of like looking at other places, did she come along for the ride of like looking at it or do you?

**P17 Ruby** [00:43:59]  
Yeah, yeah, she'll, she'll stay there and kind of take a look at what I'm doing so that that way I'm hopeful that in the future she'll do like some of those same steps before coming to me.

**Evelyn Boodaghians** [00:44:19]  
And how do you feel like the system is working or going for your daughter the way you guys have it set up?

**Bookmark: Future plans for daughter's debit card**

**P17 Ruby** [00:44:26]  
Yeah, so far so good. It's been good. You know, I, I think in the next like two years, we'll probably get her her own debit card. That way she could just start swiping, probably like in high freshman year of high school where she can then use that for all of her purchases.

**Evelyn Boodaghians** [00:44:40]  
Right when you were to give give her a debit card, is there any like way that you would want to be involved or be able to have insight into what she's doing?

**P17 Ruby** [00:44:51]  
Yeah, I mean, I would probably for her link her account with, you know, mine. So I've got that one to one relationship and I can see into it on what she's spending and and things like that. So just having kind of that context or on like is it food? Is it, you know, something else?

**Evelyn Boodaghians** [00:45:09]  
Yeah. You mentioned that you have that or your husband has that with your sons, the one, how do you see him like leveraging it? Like what does he check in on using that the access he has?

**P17 Ruby** [00:45:22]  
Yeah, I think for him, like he'll take a look at like at any given point, how much our son has in his account. So sometimes he'll be like, oh, you know, he's down to $8, but he's he's going to go golfing. Like, I don't know where he's going to get money to go golfing, right. So like he knows generally a good, he's got a good pulse on like the account at all times, which is good. And so that's kind of what my vision is with with my daughter.

**Evelyn Boodaghians** [00:45:49]  
Is there anything that you wish you could do in those with those accounts that you can't currently do or?

**Bookmark: Desire for both parents to have access to accounts**

**P17 Ruby** [00:45:56]  
Yeah, I mean, the way that Chase is just set up now, it's that one to one relationship. So even though my husband and I have a joint account that like our sons is tied to, only one of us can have access to it. And so I wish it was like both, right, So I can have visibility and and vice versa even for our daughter, right. My husband won't be able to see what what's happening. I'll have to kind of be in control of that. So that's kind of what's missing. I.

**Evelyn Boodaghians** [00:46:21]  
See. So having both parents being able to see.

**P17 Ruby** [00:46:25]  
Yeah.

**Bookmark: Comparison of daughter's saving habits with son**

**Evelyn Boodaghians** [00:46:27]  
You mentioned with your son or you mentioned that your daughter's a little bit of a better saver than your son. Tell me a bit about that.

**P17 Ruby** [00:46:35]  
Yeah, I feel like with her, she like will let her money accrue, right? Like, so she's, you know, she'll get it for like Christmas and she'll have it until like the following Christmas or like not really spend a whole lot. Whereas my son, I feel like he's, but he's always been that way where it's like burning a hole in his pocket where he's like, oh, you know, I got $200.00. I'm gonna go buy like a Golf Club now. And I'm like, you know, if you waited, like you probably could have got it on sale, right? And so he's he's more of like the spender right away.

**Bookmark: Teaching money management and priorities**

**Evelyn Boodaghians** [00:47:08]  
With your kids setting up these accounts and things like that, what are the types of things that you're hoping to teach or instill in them?

**P17 Ruby** [00:47:16]  
Just basic money management and priorities, right? Like especially with him now off to college, like, you know, reprioritizing, like, hey, you need to get a job. So if you want to eat at Chipotle, like off campus or anything that's not included in your meal plan, like you need to make money in order to be able to have this like lavish lifestyle, right? So instilling like kind of those concepts in him of like you have to work in order to get money. Gotcha.

**Evelyn Boodaghians** [00:47:50]  
Yeah, now that he's going off to college, how much oversight do you think you'll have?

**P17 Ruby** [00:47:58]  
Yeah, I mean, we, we, my husband still has visibility into the camp, but like, he doesn't have a job currently. So the goal is hopefully he finds 11, you know, once he gets settled. But again, like, I can see him getting tired of like the campus meals. And so it's like, oh, I want to go to Buffalo Wild Wings or I want to go to Chipotle. And so, you know, my husband and I had that conversation of like, I'm not trying to foot those bills on top of like his college meal plan, right? We already paid for that. So it's that discussion of if you want extras then like get a job to pay for the extras.

**Evelyn Boodaghians** [00:48:34]  
OK. So you guys have had that conversation of like, want to eat outside your meal plan? That's kind of on you, yeah.

**P17 Ruby** [00:48:40]  
Yeah, OK.

**Evelyn Boodaghians** [00:48:45]  
How do you think that will go?

**P17 Ruby** [00:48:47]  
Too soon to tell. Yeah, today is is day one post drop off.

**Evelyn Boodaghians** [00:48:52]  
So, yeah, OK, maybe we'll check back in. Yeah, awesome. OK. I think that was all the questions around money and the kids. Let me just make sure I think so.

**Bookmark: Subscriptions used by the family**

**Evelyn Boodaghians** [00:49:14]  
OK, I want to just talk a little bit about subscriptions for the family and this will be food delivery and non food delivery related. So tell me off the top of your head, like what subscriptions do you guys currently? And it doesn't have to be an exhaustive list, just.

**P17 Ruby** [00:49:31]  
Yeah, I would say like Amazon, Netflix, Disney Plus, Blue Jordash, Grubhub, Walmart Plus. I think those are kind of the the the big.

**Evelyn Boodaghians** [00:49:52]  
Ones thinking about these, we can kind of group them.

**Bookmark: Usage of different subscriptions within the family**

**Evelyn Boodaghians** [00:49:57]  
So there's like Amazon, then there's like the entertainment ones, there's food delivery, and then like Walmart plus, which ones like who uses these different subscriptions within the family?

**Bookmark: Amazon usage and shared account**

**P17 Ruby** [00:50:10]  
Yeah, so Amazon is shared by everyone. My daughter doesn't have the app, but my son does. So he'll order things on his own through the the shared account. Netflix and Disney are used by everyone. The food delivery is used just by my husband and me. But like, if it's a family order, then, you know, the kids will just take a look and give us their orders or send it through like the group order.

**P17 Ruby** [00:50:45]  
Yeah, the Walmart is used by me and I think that's it.

**Evelyn Boodaghians** [00:50:51]  
You mentioned that the Amazon is shared by everyone and sometimes your son orders things.

**Bookmark: Managing Amazon orders and expenses**

**Evelyn Boodaghians** [00:50:55]  
Tell me a little bit about that. What's How do you manage that?

**P17 Ruby** [00:50:59]  
Yeah, so it's a family, you know, it's a shared account. And so, you know, he'll just go on there and order just whatever he wants, really. And so sometimes we've had the conversations of like, does she really need to spend, you know, $25 on this, this one item, right? And so we haven't cut them off or anything, but like, sometimes I'm like, hey, like, I'm going to return this because I don't think like, you need to have this particular item, right? And so there's a little bit of give and take there.

**Evelyn Boodaghians** [00:51:31]  
When he's ordering on Amazon, whose money is he using?

**P17 Ruby** [00:51:36]  
It's my husband's and mine. It's tied to like our joint credit card, right? So it's it's always our money.

**Evelyn Boodaghians** [00:51:42]  
OK, yeah, you mentioned that you didn't put him on like your DoorDash and Grubhub 'cause you didn't want him using that. So tell me about why he has access to the Amazon. Why did that come to be?

**P17 Ruby** [00:51:55]  
Yeah, I don't know how Amazon came to be. I think it's just kind of naturally like somehow ended up being that way, which he's been fine. And so like, and I think it makes sense for college, even like if he needs like essentials, we like kept him on and said like, if you need to order something, do it. But again, being mindful, right, especially now that he's out of the house, like taking a look at like what's being purchased, but he's been for the most part mindful of everything that he's purchased on on.

**Evelyn Boodaghians** [00:52:25]  
There, OK. Is there like an? Ideally you'd prefer to have the Amazon set up so you guys could both use it or?

**P17 Ruby** [00:52:34]  
Yeah. I mean, I know you could set up like family members and and kids and all of that. Like we don't have it set up that way. It's just like a shared, you know? But like, I think we all log in with my husband's e-mail address but no, it's fine. Like I am usually the one that's getting the packages anyway and we all get the notifications when things have shipped. So like we all see it regardless of who's ordering it, and it's worked out fine so far.

**Evelyn Boodaghians** [00:53:02]  
I see. So like the fact that you're there to get the packages and also the notification seems to be working. Yeah. OK.

**Bookmark: Streaming services and usage by different family members**

**Evelyn Boodaghians** [00:53:12]  
And then tell me a little bit about the streaming services specifically like with the kids, how do you manage that for?

**P17 Ruby** [00:53:23]  
Yeah, like, I mean, it's logged in on all of the devices, right? So the TV's, the iPads and stuff like that. But like Disney is usually used by our younger two and then like the Netflix and Hulu is usually the older ones. Again, it's logged in everywhere. So everyone has the login credentials and so it's kind of their, everyone has their own like profile icon set up and so they're just watching whatever.

**Evelyn Boodaghians** [00:53:46]  
And do you use any like rules or restrictions for those or not so much?

**P17 Ruby** [00:53:51]  
No.

**Bookmark: Sharing subscriptions with people outside the household**

**Evelyn Boodaghians** [00:53:57]  
I mean, do you guys share any of these subscriptions with people outside of your immediate household or no?

**P17 Ruby** [00:54:04]  
No, we used to for Netflix specifically, but because we've got so many use like kids and users, it's like we ended up getting our own because like someone would need to like log off of a device in order to like log into something else. We get to the point where I'm like, you know, yeah, it's not working OK.

**Evelyn Boodaghians** [00:54:23]  
Makes sense. OK, I think Ruby, these are all the questions. I'm just going to take one final look through my list to see if we covered everything. Sorry. You're good.

**Bookmark: Conclusion and closing remarks**

**Evelyn Boodaghians** [00:54:53]  
OK. I think that was everything. Yeah. Thank you so much for your time. I really appreciate it. I'll mark off in user interviews that you're here. They handle all the incentives, but you let me know through the messaging if anything goes wrong and I'll help troubleshoot.

**P17 Ruby** [00:55:06]  
OK.

**Evelyn Boodaghians** [00:55:07]  
Cool. And then I would like to end any questions for me or anything? No. OK, awesome. Thanks so much for your time. I really appreciate it. Hope you have a good rest.

**P17 Ruby** [00:55:16]  
You too. Bye.

## **Notes**