

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Kelly: You're listening to the See Jane Invest Podcast, episode nine. See Jane Rock Single Mom Life with Emma Johnson, host of the podcast, Like A Mother and founder of [WealthySingleMommy.com](http://WealthySingleMommy.com).

Kelly: Hi, I'm Kelly Keenan Trumbour. As an angel investor and film producer, there's one question I always ask myself and the women I mentor. What does it mean to invest in yourself and not simply wait around for someone else to invest in you?

Kelly: If you wanna play big in places that might not be familiar with your voice, your brand of leadership, and your place in the world, the first person you should be expecting to back you is you. So if you're craving a conversation that goes beyond fighting for a seat at the table and instead talks about how to take over the whole damn lunchroom, you're in the right place. Welcome to the See Jane Invest podcast.

Kelly: Single mothers don't get the credit they deserve for how much they're shaping our culture, our economy, and the next generation, really. More and more families are the product of single mothers, single parents, and my next guest, Emma Johnson, has some incredible opinions about this. She doesn't just have opinions, she backs them up with facts and it was a pleasure talking to her because I really always enjoy meeting women who have bold stances. Emma has them.

Kelly: Emma lived the single mother life. We're gonna talk about her whole background which is quite a wild ride. But you know, she has some really strong opinions about how women need to hold each other accountable. Some of them I'm totally cheering her on, and there's some that you'll hear I disagree about. But for the most part, I think she's doing some pretty fantastic work.

Kelly: I think she's really trying to diversify the space, and she is quite a champion for women who are finding themselves newly divorced, finding their way to financial independence and wealth. So not just making it, but really prospering.

Kelly: So Emma is an award-winning journalist. She's the number one best selling author of *The Kickass Single Mom*, host of *Like A Mother* on iTunes, and founder of [WealthySingleMommy.com](http://WealthySingleMommy.com) this is the world's biggest platform for single mothers. As an expert on topics related to family, gender, divorce, and equality, Emma's appeared all over the place. She's an expert on *The Doctors*, *FOX* and *Friends*, *Headline News*, *Jenny McCarthy Radio*, as well as the *New York Times*, the *Wall Street Journal*, *Money*, *Time*, *Oprah.com*, and just tons more.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Kelly: She's also a speaker who you can see around the country, and she's appeared at places like the United Nations, so join me in this episode. I think there's a lot of great takeaways, and it's just fun to talk to her. It's fun to talk to another woman who has lived a very unique life situation and has taken that and made sure that the women who are living a very prevalent life situation being a single mother that they get the tools, they get the resources that they need.

Kelly: My guest today is Emma Johnson, and she is the founder of Wealthy Single Mommy. She is also an author. She is the author of *The Kickass Single Mom*, and besides being a powerhouse in her own right, she does amazing things to help professional single mothers take control of their lives and their finances. So Emma, welcome to the program.

Emma Johnson: Thank you so much for having me.

Kelly: So can we talk about your backstory? I mean, what got you doing [WealthySingleMommy.com](http://WealthySingleMommy.com), how did you even get here?

Emma Johnson: Oh, Kelly. Come on, give me a better question, give me a pointed question. So here we go, so the long story made kinda short was happily, reasonably happily married to a perfectly nice person. Really committed to doing this nuclear family thing because I had come from a single parent household, raised by a single mom, who was an educated, white, professional person. But always really struggled, like she was really angry at men and she struggled professionally and financially.

Emma Johnson: So I figured there had to be a better way. Like, I was gonna do it right. Like what everybody tells you right is, right? You get married, then you have babies, you have the savings accounts. I married somebody that had a similar story, and we were kind of really committed to doing everything the right way, and we did. Like we kind of ... you know, neither of us came from any money.

Emma Johnson: We were both working in journalism, which doesn't necessarily make any money. We moved to New York City together and kinda did everything the right way. Like we, you know, started making money together in our respective jobs and we had the savings accounts and bought a nice apartment and had baby, and life happens. Like, bad things happen no matter how much you can plan for them. My husband, sadly, had an accident and suffered a really serious brain injury. It really unraveled our lives.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: It unraveled our marriage. By the time we were divorcing, I was about to have our second baby. We had all the right savings accounts, I was by, for all practical purposes, a stay at home mom at that point. Like I had a, you know, nice freelance writing business that I had put aside. I was looking at this story and it was like, "Okay, this guy at least in the short term is completely out of his mind."

Emma Johnson: I know he had a big job, a very, very demanding big job. He made all the money, he had all the benefits. I'm like, he's not gonna be able to keep that big job. He's just not, I know it. I have to figure this out. It's nobody's fault, I have to do it. It was really tough and I did, and it was like, crazy. Because I was like, all of a sudden I was making more money than he ever made. I thought, oh my god. It was like I was holding myself back all those years.

Emma Johnson: My kids were doing great, you know, I was happy. I started dating, eventually. I love dating. Everybody tells you there's no good men. Like, of course that was the message I got from my mom. Like, "There's no good men out there, good guys don't want a woman with kids," like, "You're too old," you know, I was like, in my early 30s or whatever. I was like, "Woo-hoo!" I was having this really amazing sex life, really came into my own professionally, sexually, romantically.

Emma Johnson: It was this really, like, I kind of was in my prime. I thought, you know, we're in such an interesting time of women and gender and sexuality and money, like all of these things. You know, the single mom experience is part of it. Because this is how ... like, and I can tell you now I've been, I start this blog ... it started as a blog and now it's a full business with employees and as a podcast and book, and all kinds of stuff going on. But I mean, the single mom model is the mainstream now.

Emma Johnson: 67% of millennial moms are unmarried. People are just not getting married anymore. Young people are not, for lots of different reasons. Yes, lots of those young moms do have committed partners that might even live together. They might continue to be great co-parents. But if you are not married, you are less likely to stay partners. You're much more likely to break up.

Emma Johnson: So basically, we're the new norm. What does that mean? What does that mean for gender equality? What does that mean for children? What does that mean for our financial future? All of these things are just intellectually fascinating to me. My hunch was that other women were struggling with them too.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: I live in New York City where there's like, a million cool women, like literally in the millions of cool women that I can connect with, and I'm ... it's a very progressive city, so like I don't really deal with social shaming of being an unmarried mom. Like, what, and also I just don't give two shits. But I come from middle America in a small town. I get it, it can be extremely lonely.

Emma Johnson: Women are coming from lots of communities where they're very isolated, maybe you're kicked out of the community, if they come from very conservative or religious community ... I mean, so a big part of what we're doing is sending this message that we live in a time of unprecedented prosperity and abundance for women, seize it. Get out of this idea of what normal is, go find your own normal. You can do this, and in order to do it you do need support system, and maybe you already have it, right?

Emma Johnson: Maybe you have an incredible family and network of friends that are helping you think big and get on with it, or maybe you come over here into my community, like of all these thousands of women that we've collected, and that's the beauty of technology. It helps people connect, and here we are.

Kelly: I know, I know. So I'm married, but I've had a lot of friends who have gone through divorce. The reason I wanted to ask you about the origin story, which is never the most pleasant road back on memory lane. What I thought was fascinating about what you do is that your experience touches on so many of the different ways in which women find themselves single.

Kelly: I mean, your ex-husband lived, but I feel like in going through that accident, you had a range of emotions that is comparable with somebody who winds up single because of a death. Not exactly the same, but -

Emma Johnson: Yeah, it's like a living death because he ... there is a loss. He's never gonna be the same, and how do you deal with that with your children, yeah.

Kelly: You also, I thought it was fascinating that you and your husband, you in particular, had come from a childhood where you were raised by a single mother. You described her and your living situation as poor. Then you moved to New York, and you know, it doesn't sound like you're living on Park Avenue, but it certainly takes a lot of professional gusto and financial savvy just to make it in New York.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Kelly: Maybe if you were starting out there a little while ago, things might've been different. But certainly now, like, it is not a cheap city. So I thought it was impressive that you even before you got divorced had managed to take the lessons from what you saw your mother doing and take that into a new life, assuming it was going to work out with a husband. But then taking it to an entirely different level as a single woman.

Kelly: So I would just imagine that whole spectrum of experiences plus being pregnant, you know, at the time of your divorce, already having a child with the man that you had been married to. I mean, boy, does that touch on so many different ways that I've heard and seen people go through divorce.

Emma Johnson: Yeah, and I mean, my pregnancy didn't happen during a good time. Most pregnancies are not planned. Ultimately, it doesn't matter. You know, it does not ... I mean, yeah, it does matter like you have to work through it on a personal level. You talk to your therapist about it, work through it. But you know what? It's like, it's on you.

Emma Johnson: Statistically, the vast majority of single moms financially and logistically do it on their own. That is a number we're trying to change, through all kinds of things from policy and legislation to just shifting our attitudes and how we deal with our co-parents. All of these things, but it's like, there comes a point when you can no longer afford to get hung up on that story of origin.

Emma Johnson: Unfortunately, I tell mine a million times because that's part of my job, but you know, you don't wanna be that woman who's like, in 15 years you'll meet somebody new and you launch into your divorce story. 'Cause ain't nobody got time for that.

Kelly: Sure, sure.

Emma Johnson: You gotta let that go, you gotta move on.

Kelly: Well, the people who are coming to [WealthySingleMommy.com](http://WealthySingleMommy.com), do you find that they want to talk about their stories? Or are they more about moving on?

Emma Johnson: Well, I'm not a divorce brand. I am not a place for you to talk about your divorce or offer legal advice for divorce strategy. That's what your lawyer is for, or your support group, whatever. I am about the point when you are ready to move on, and I can help you do that.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: So ... and it's such a myriad of ways, as you said. I mean, choice. You know what? You get pregnant, you're not in a committed relationship, you have a choice. You're a single mom by choice by many definitions. That's very common, right? No one's getting married before they have sex. People get pregnant unexpectedly all the time, and that's a choice.

Emma Johnson: So you know, so the old divorce story, frankly, it's becoming passe.  
Kelly: [inaudible 00:12:50] WealthySingleMommy.com, she's a professional, you said that she wants to move on, what else makes her tick? What are you hoping she's connecting to the site about?

Emma Johnson: Well, one of my big messages which is challenging for women, for many women, and as a business, I have struggled with how overt I wanna be about my messaging. But at this point I'm like, I really have given that up and I'm just really going balls to the wall. It's like, I am really, like, there is no victims. You cannot move forward. My goal is to help you move on and build this incredible life, and you can't do that if you're screaming about how crappy your ex is.

Emma Johnson: I don't wanna hear that he's a narcissist, because guess what? You and every other woman's ex is apparently like, a clinical ... that's not helping you. I get it, you need to go talk to your therapist about why you attract that kind of person so you don't repeat that. But that is not going to help you, just holding onto that story.

Emma Johnson: So you know, I'm very interesting in sort of macroeconomic, sociological things. That plays into things like, how much are you gonna fight that guy for child support? Because statistically, you're gonna get a couple hundred bucks a month and then less than half of women actually get it. So what are you gonna do? You're gonna beat your head against the wall and send him to jail? Or are you gonna spend all that energy? Let it go and go build an awesome business, career, or life, family ... you know.

Emma Johnson: I've really been coming out a lot publicly around issues around alimony. There's no room for alimony anymore. Alimony was awesome when women had no earning power, but guess what? We do now. We can no longer collectively as a society tie women's identities to men, and create this paradigm where the choice is that it's okay to choose to be financially dependent. It has not worked, it has not worked for the last 150 years of our current relationship model.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: So all of these things are very challenging to the status quo, but women keep coming back for more. I'm making more money year after year. My traffic's growing year after year. So they might be arguing with me, but there's something that I'm saying that is hitting them in a place of truth.

Kelly: Well, what about the trend with alimony reversing and women being the ones who are expected to pay their ex-husbands?

Emma Johnson: Well, actually, so there's only three percent of people receiving alimony are men even though 40% of breadwinners in married families are women. So men, whether it's ego, machismo, common sense, sensibility, self whatever, they're not taking it. They're not going after it.

Kelly: Now, how about in terms of the women who you're talking to, you do say directly on the website that they're professional women. What about socio ... sorry, what about lower income women? Women who might not be from a professional background? Are you still advocating that they are not in the position to ask for alimony?

Emma Johnson: Okay, well first of all, my brand is for everybody. Everybody is welcome, all single moms are welcome. I have a very, very large and active Facebook group. I mean, everybody is welcome. So there's certainly a big group of my audience that is aspirational that maybe are working on becoming a professional woman, you know? It's a process.

Emma Johnson: That is certainly a big part of who I serve. Alimony is a function of privilege. Twice as many people who get alimony are white women, and it presumes that there's enough money for a woman to be kept in the lifestyle of which she is accustomed. I'm actually working on a post right now that argues exactly that.

Emma Johnson: The reality is is that women of color, black women, they make a lot less money. They have lower education, and there's a lot more work to be done. But at the same time, the black community does family better and by many, many important metrics. Black women work a higher rate than white women. Why? Because statistically, they've always been single moms starting back when they were slaves. They were always single moms.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: I mean, there's a whole trajectory of that is historically ingrained in that community. Part of the reason that they're working and they are single moms is because they have a tighter community and their mothers and aunts tend to be living close by and can be supportive in terms of child care and other benefits of having a close community.

Emma Johnson: Black dads, whether they're living in the home with the mom in a couple or living separately from their kids, spend more time and more quality time with their kids than any other race. So I think there's a lot that we can be learning from each other.

Kelly: Well, and I think it's interesting from a legal perspective, too, that one of the systematic injustices that's baked into the system is that what you're talking about with the lifestyle to which wife was accustomed to. You have to show a pattern of that existing. What that does is you get privileged white women are more likely to be able to say, "Okay, I was in a lifestyle that included all these services, all these luxuries, here's the bill for what it looks like a month," and this isn't child support, this the alimony part.

Kelly: It also requires that they keep up those services. So you know, it almost preserves them in this kind of gilded cage of needing to be pampered and ... you know, and I'm not saying that every woman who asks for alimony who's white is pampered by any means, but especially in the elite privileged set, that could happen. Whereas in the African-American community, when they point to a history of what did the wife, if they were ever married.

Kelly: Because there's also, from what I understand, a trend in the African-American communities that happened before the general millennial population picked up on it, is that they didn't always marry before they had children. So there often wasn't a claim of, "Hey, I was financially supported by a man," but even if they were married and there was some sort of support, to your point, it was often the woman who was making the income. There often wasn't a lot of money going to luxury services.

Kelly: So if any alimony was awarded, it was at a much lower rate. So that's where you get something where you know, the effort and the toil and the whole justice system around alimony didn't really do that much for less privileged communities, or the African-American community. You know? I mean, it really wasn't a service to them as much as it was for the very top, top, you know, one percent or even higher than that who are getting much more in alimony.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: Well, you know, last year, a year before that, I was on this small panel. It was a women's event, like a conference that was held at a university here. We were talking about the issue of women working, so on the panel there was this young feminist student. You know, I think she was 20.

Emma Johnson: It was really sweet, her mom had flown in from Minnesota to support her. I was going off on my tangent, and I know this topic inside and out about why women always need to work. This young feminist was just very defensive when it came to this point, and it was clear to me her mom had been a stay at home mom. I was like, I don't care, this is for the greater good, I'm going there.

Emma Johnson: When we wrapped up, there was a black woman in the audience who I had chatted with a little bit beforehand, and she's professional. She holds like an executive position for a very large nonprofit that we would all know, and she was about my age. I think she was a mom, I don't really know much about her beyond that. But she was really offended by me.

Emma Johnson: She's like, "You know, you might wanna really check yourself for this assumption that women are even thinking about not working, because it never even occurred to me not to work." So here we have like, two ends of the spectrum. We have basically rich white kid who admitted she went to private school and thinks it was really great that her mom stayed home full time, and a middle aged black mom who was like, "I don't even know what reality you're living in."

Kelly: It's funny you say that, because I had an experience where I was teaching at a summer program at Brown. I was going over all the statistics about where women come into, you know, systematic exclusion in various workforces, especially when they're pitching to investors. It was a very young 20 something, and she was bright, and she was incredibly well educated.

Kelly: I kinda got the sense that she was from the same background. I'm going through, I'm not putting out my opinion, I'm giving her statistics, and they weren't even biased statistics, they were from a government organization. I was like, "No, no, no, this isn't me pulling from the most liberal place you could find, like, this is a government study that gives you these numbers."

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Kelly: She kinda did the same thing where she was like, "My mom was able to make a business for herself, and she never encountered any kind of discrimination or sexism. If she can do it, I think I can do it." I'm like, "That's great, but your mom's an exception. She's an outlier, and it's fantastic." This was part of a mentorship program, so I think it was like six months later she ended up getting injected into the startup world, and she was working in it.

Kelly: She and several of the other people who had been in the audience, all the students, came to me one day and they were like, "We didn't really get what you were talking about." It was like, uh-huh (affirmative). You know, I mean, think there's a real difference between what you can see growing up, especially if you're coming from a privileged, white background, and then actually going out into the world.

Kelly: It's interesting how on the one hand those stories of what mothers are able to do are empowering for the younger generation, but it's almost like they can sometimes be a bit of a bubble in themselves. You're like, "I'm glad that gave you motivation to get this far, however now you gotta look at where the world is now. Not where your mom is at your age."

Emma Johnson: Well, I think it just speaks to how important diversity is. So you know, it's like ... you know, you just don't get it until you see it yourself. In my work, it's very important for me to always be showcasing successful single moms from all kinds of backgrounds, and defining success by all kinds of different ways. I have, like one way I do it is on my podcast, but I have a grant program. So every month I give away \$1000 to a mom who's doing something awesome.

Emma Johnson: It's an inspiring story. I mean, again, getting into the race issue, it's like, I collect all the information, I have a little fill out a Google Form and I just go through the essay part. I'm like, give me your story in 200 words or less. I just go through it. There's no photos, I can't see what people's names are, nothing. I just go through these stories, and I get so many it's a [wrote 00:24:17] exercise.

Emma Johnson: Time again, it's a woman of color who gets it. I just, I hear a lot of sob stories, a lot of boo hoos about my ex left me and I'm owed this money, from more white women than black women. That's just an off the cuff anecdotal blind observation.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: But back to the whole thing about what you see, like these privileged white kids. They hung onto a story, but they had to experience the story for themselves before they got it. I think it's just so important for us to be exposing ourselves, like I am never gonna be a single mom of color. I'm not. But I can learn from them, but I have to interact with them first.

Kelly: Yeah, absolutely. So take us through some of the fun economics. I mean, I'm a nerd. I get turned on by economics. It sounds like you do too. What are some of the really meaty, macro economic things that you like to sink your teeth into?

Emma Johnson: Oh, well I'm really interested in all the data around why women should work. Why like, not working is like ... I mean, God, I was supposed to have read the *Feminine Mystique* in college, right? I didn't. It was like, on some syllabus. I probably owned it once upon a time, I never read it. That thing could be written today and we'd be having the same fucking debates. I'm like, what have we learned in 60 years? This is embarrassing. It's embarrassing.

Emma Johnson: Then the ripoff, right? The *Feminine Mistake*. Like, we argued about why that was so wrong. What have we learned? It's so interesting, I just wrote this big post about alimony. Going through all the comment arguments about why all these basically rich white women, they wanna tell you they're entitled to alimony. That they're entitled to it, and like, listen to the words you're using. Vocabulary matters.

Emma Johnson: I went through it, and a friend of mine who is actively involved in alimony reform, which by the way is fascinating. All of these things that I care about, shared parenting, alimony reform, they're often initiated by women who are the girlfriends/second wives of men who are getting screwed over by this bad policy.

Emma Johnson: But anyways, so this friend of mine who is active in alimony reform, I asked her to share it around social media. She got in there and she was like, so namby pamby about it. Putting all these caveats like, "Yeah, we shouldn't have long term alimony, but short term is really great and we need it," like, what are you even talking about? It's just like, the facts are there.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: We have been telling women since the dawn of time that the only way they can pay their rent is by building their lives around financial dependence on men. What have we been fighting for? We have been fighting for equality, so that doesn't have to be true anymore, and here are all the statistics, and this is what I love to geek out on. Right?

Emma Johnson: We know there's like, Kathleen McGinn at Harvard, she did this incredible study a few years ago and she studied like, 30000 families around the world. So this is not culturally specific. She studied families where the mom was home full time, and other families where the mom was working outside the home for pay.

Emma Johnson: Across the board, fascinating what she found, the girls grew up to do better academically and grew up to be more professionally successful and earn more. The boys did just as well academically in both groups, but were more caring for loved ones in the home. So children, aging older people. So basically what happened was when women work, there's more equality in the workforce, and more equality at home, which PS, is what we're fucking fighting for every day.

Kelly: Yeah, yeah. I remember there was an Oprah show that I watched years ago before I ever had kids, before I was married. I had the experience of my mom worked, my dad worked too, and there were these adult children in the audience. There was stay at home moms and the working moms, and you know, this was back in the early '90s. So you know, things hadn't progressed as far as they have today.

Kelly: The working moms got all teared up, and they were like, "You know, I just hope that," especially their daughters. They'd say like, "I hope she had a good childhood, and I tried to be there, but you know, I really wanted to give the best to her." Across the board, every single child on that show that was raised by a woman who worked was like, "Are you kidding? I had an amazing childhood, and look how you set me up."

Kelly: Like, "I looked at you and I saw someone," you know, if it was a privileged person they were saying, "You picked something that mattered to you that was outside the home, so as a woman I saw that you could love me, love my father," or, you know, if it was a single woman, just love life, "and still be going after something you cared about," or, "I saw you struggle and I saw you make things work, and that set me up for what my own life became."

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Kelly: I know that was my lesson too in watching my mom work. It was like, "Hey, I know she loves me. I know she'd take a bullet for me, but I really love the fact that there is something she would like to leave the house for so that she can help provide for the family and do what she's skilled at. What she has a passion for. 'Cause she's really good at it." That instantly gave me a model of like, well right, right. That's what women do.

Kelly: You know, so I just -

Emma Johnson: Well, I'm gonna challenge that because what I'm hearing in a lot of what you say is very common, but it's suggesting that there's a choice. That working is a hobby, because it's fun, it's passionate, you're skilled. You know, like it's -

Kelly: Oh, let me be clear, because my mom had a choice to work, and I don't wanna put that out there as like -

Emma Johnson: But that is a common thing, that we have a choice and we should choose to work, because the reality is that most women need to work. They need to work because otherwise their kids aren't gonna eat. Even if you don't have a choice, there's ... you really don't have a choice, because you're statistically a lot more prone to depression, anxiety, and all kinds of mental, physical health issues.

Emma Johnson: So you know, this idea that it's all about choice and women should do whatever they wanna do and we should stop judging each other, I'm over it. I will judge. This is about what is good for all of us. If you are ... there's another interesting, there's a few studies around this that men, of course they're all white.

Emma Johnson: The white men in positions of power that have stay at home wives are far less likely to hire a woman, promote a woman, be flexible about childcare issues. You, every day, when you are taking care of that home so your man doesn't have to, you are making it harder for the women that are there. Whether by choice or necessity, it is ... we are all living in an ecosystem and none of us are entitled to make arbitrary choices without any concern for everybody else.

Emma Johnson: That is such an American thing. Like, we are all just told, "You do what you wanna do and live on your ranch in the middle of Wyoming and it doesn't really matter." Well, it does matter. I think that's where we all, I could use ... that's where I think I can go off the rails in my work, because I'm really call women to hold each other

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

accountable. I feel like that's a deviation from the norm of what the feminist message is, because there's a lot of talk about how we have been done wrong, and we have. But I think we also need to be holding each other accountable.

Kelly: So you're squarely in the camp that like, being a stay at home mom, if you have that choice, that's just not something that you want women to entertain.

Emma Johnson: No, I have a great post about, it's all fact based, research links to sources of origin and it's why stay at home moms hold feminism back, hold all women back. I can pull it up right now. But yeah, and so some of the issues that I'm talking about, you are modeling for your sons and daughters about what it means to be a woman.

Emma Johnson: I mean, that Harvard study I think is so powerful because it tells our children what they should expect from themselves and their partners and their colleagues and their neighbors. It informs. I mean, in one generation we can be making such a shift.

Emma Johnson: The thing is, when we have this whole collective culture in this country where a stay at home is a legitimate choice, one, we are just barrelling women, keeping us stuck in poverty. Right? It is just financially not tenable to not have earning power. It is not ... it is dumb, it is just stupid financial planning. No financial advisor in the world would tell you that that's okay, except for maybe the very, very, very, very rich.

Emma Johnson: But you know what? Even Warren Buffet's wife, her quality of life is gonna decrease if he divorces her. So you can't have it all.

Kelly: So okay, that's, I mean, totally good viewpoint. I think I would probably see benefits to women who do choose to stay at home still. I get what the research is saying, but I think I still like that there is a choice that people aspire to. I'm not so sure like, do we really want a culture where that's off the table.

Kelly: I mean, what if it could be reversed? What if you could have somebody who instead of it being upon the man making all the money ... I work with a lot of female startup founders, and the dream there is that you get a unicorn business. I realize this is like, pie in the sky and only applies to a very small number of people, but just run with it for a second.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Kelly: What about the woman who makes her own wealth and can choose to stay at home? Are you in favor of it then?

Emma Johnson: Well, she already made her money. She has her own financial autonomy, so that's a moot question. I mean, like the unicorn startup analogy I think is really apropos because I mean, there's a lot of criticism about how venture capital money is tossed around, because everybody thinks that they've got the next unicorn. But meanwhile, it's not a tenable model.

Emma Johnson: The idea that, yeah, your marriage is immune from divorce and early death and disability and unemployment and affairs, and, and, and, and, and a plummeting economy. Like, grow up. Grow up. Like, look at ... I only have to give you like 15 years of history to suggest that like, that's just stupid.

Kelly: Now, when you were married before, didn't you say that you were a stay at home mom in the beginning of your marriage? Or practically one?

Emma Johnson: Well I was only a mom for like one year. I was only a married mom for like, one year. So there's not a lot there.

Kelly: Okay.

Emma Johnson: Yeah, but it's very interesting, like I blindly assume, my husband would have loved for me to like, completely give up my business. I also bought into this idea that the stay at home mom is the better mom. I still struggle with remnants of guilt. Like, about spending more time with my kids.

Emma Johnson: I mean, the mom guilt is a whole nother topic. It's not just, it's like the moms who do work ... everyone's got all this mom guilt that holds us back in so many different ways. So I really just ended up scaling my business back. I think I had a nanny maybe 12 hours a week for a year. I kept my income going, which is really critical to my story because I was able to scale that back up when I needed to, right? It wasn't a big step out of the professional world.

Emma Johnson: So it's, you know, it would've been a really great story if I was like, "I was home for 10 years and now I'm making all this money," that's not true. So you know, but I do, I sympathize with that pressure. I do sympathize with that pressure, but I take it upon all of us to like, that, the information out there is so huge. There's so much research, and just anecdotal. Look around, look at ...

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: I mean, that's the thing is that millennial moms and young women are making different decisions. I hear from so many of them that are just like, "Oh my god, my mom got divorced and she couldn't get ..." they're just, they have, you know, they are of this really third wave kids of divorce that are kind of finally getting it and making better decisions. But yeah, so it's my goal is to, it's really about freeing women from that guilt and highlighting all the benefits that come with working and earning.

Emma Johnson: It's not just the work, it's about having your own damn money, feeling proud about it, growing that money, talking about money, getting rid of this female shame around money, and celebrating all the incredible things of having your own money.

Kelly: Yeah, that I think is so important. I think that's something that I find very frustrating that a lot of the places that women talk about money are in places that are very superficial. There's not enough talk about what goes into everything you're doing, you know, like how you earn money. How you take care of yourself in the long term.

Kelly: You know, I'm working with founders who are trying to do all of that plus keep a company afloat and not run out of capital. What bothers me is that I think so much of the budgeting talk is around how you can buy that dress or how you can go and get your hair done. Don't get me wrong, they're fun life pleasures. But they are not the meat of what makes for a good financial picture.

Kelly: You know, I also cringe when I see people who teach children like, okay, you can save your allowance so you can go buy a toy. It's like, yes. I'm sure every once and a while it's nice to get a toy, but are you teaching them how to save? Are you teaching them how to have levels of savings, that it's not just here's some money that's in a savings account, but like, here's money that you won't touch for years. Or you know, it doesn't even get touched unless in a big, big emergency or something.

Kelly: The set up, especially for women, is you collect money to spend it, and you collect money to spend it often on making yourself pretty.

Emma Johnson: Or it's the whole budgeting, frugal living thing and it's about thinking small.

Kelly: Yes, yes.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: That's good, I love frugal living. I do not like, my lifestyle's the same as it's been for 15 years. I don't like having a lot of stuff, but man, you have to think big. If you focus on saving 50 cents of toothpaste, you get 50 cents. If you focus on landing a deal for \$50000 then you get the \$50000.

Kelly: Yeah. I have, one of my close friends who was also a single mother once said to me, she said, "Sometimes my mom says to me, 'Why don't you just scale back your budget so that you can live very comfortably?'" And she goes, "No, I'd rather go out and earn more so that I can accommodate what I want in my life." That to me is an awesome energy.

Kelly: She completely brought herself up, so that's something that I see in a lot of my peers and colleagues, and I think it's refreshing, yeah.

Emma Johnson: Well, that's right. But really talking about money, it's not like, you can't go out with your girlfriends and be like, "Yoo-hoo, I got a promotion," you have to say the number. Because like, your yoo-hoo promotion might one of two things. One of three things.

Emma Johnson: It might ... if your friends start sharing what they know about the industry, they'd be like, "You know what, you could've gotten a lot more," or, "Over at this company they're paying way more." Or it could be like, "Man, that's awesome," and inspire those other women that they can do awesome too. But you have to say the damn number. You can't talk in these vague generalities like women are prone to do.

Kelly: Yep, yeah. So talk to me about who you work with, what you like to do with a client who comes to you outside of just the blogging world that you're in.

Emma Johnson: Well, my money comes from brands. So brands that want to speak to my audience. So yeah, I'm investing a lot in my SEO and affiliate business, and I do other deals with brands. It can just look like anything that I want and they want that's gonna work for them. It's a fun space to be in right now, because brands of all sizes, start ups to major banks, they all get that influencers, is I guess that I am. Like small publishers like me, that we connect with readers.

Emma Johnson: I've been in media my whole life, I started in community newspapers, and it's really, really, really interesting to see how this industry has evolved.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Kelly: Yeah. Well, talk to me about you being your own entrepreneur and what you want women who have gone through divorce who are looking for work in the space of starting their own businesses. What do you want them to know?

Emma Johnson: Well that you can totally do it. It's very critical to find the right peers. So, and the right peers might not be who you think they are. So you definitely need to be surrounding yourself with other really big thinking, positive entrepreneurs and business people. They don't have to be entrepreneurs, you know, it's very interesting.

Emma Johnson: I've had a boyfriend for the last couple years. He's super corporate, like he is in IT at a bank and super corporate. I'm like, oh, god. I love talking business, especially with men. I think it's, like that's my number one. This is like, I don't know about this. But he's like, he is so wise and insightful. It's great 'cause he comes from a completely different world, so it's hugely valuable. Meanwhile, I also have my network of bloggers and a lot of female startup people like in your world.

Emma Johnson: So anyway, so my point is that maybe your peers are not women, single moms in exactly your industry. In fact, I would suggest you diversify it. Have men, have people of different races. Have people of different industries, and different levels of career. So I tend to gravitate towards moms that are my age. A lot of my girlfriends, married or single, whatever, but then I seek out older people. Also now younger people, because they have a totally different perspective.

Emma Johnson: All of a sudden I've got all these 20-something friends, and it's so interesting. So yeah, so that's it. But these have to be positive people. If okay, your question is like, divorced women, you need your divorced friend. I had my divorced friend when I was going through my divorce. You're gonna drink a lot and you're gonna go whore around with her, and she's gonna listen to you 'cause you're gonna ... it's horrible.

Emma Johnson: Divorce is the world thing in the world ... it is just one of the worst things you will happen in your life. Even if it's a civil divorce, it is horrible. Absolutely horrible. But then you have to put a stop on it. You can't only have that friend in your life, and you have to put a stop on how much you're bitching about your divorce and move on. So just be cognizant of that.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Kelly: Yeah. I just think that's so interesting, because I've seen women go through so many different stages when they're in the whole divorce timeline. This is me, an outsider looking in at the experience. But you know, even when you were talking about it, I just can't imagine ... I mean, first, going through a divorce I think I read in a psychologist study, I mean, it's up there with death. It's like, number one two and three are like, death, divorce, losing a limb.

Kelly: You know, I mean, it's a trauma. It's a trauma.

Emma Johnson: It is a trauma. It is a trauma, it really is.

Kelly: Yeah, I think there's even a line from a movie, a very popcorn-y fluffy movie *Under the Tuscan Sun*, but it's poignant. Where she says, "Divorce is something that you feel like you should die from, and you're surprised when you don't." You know, that it hurts that much, that it feels like, "Oh, I must be going through an illness that could be fatal." And it's not.

Kelly: It's something that you can get through, and I've also seen girlfriends who almost as a surprise to themselves, they get to thrive because of divorce. This has nothing to do with alimony. This is nothing to do with the economics. But you know, all of a sudden because of shared custody, for example, they have a couple of nights during the week where their ex-spouse has to take the kids. They get to go do things when they were married they weren't doing.

Kelly: So I mean, I was often, before I had kids, I hung out with a lot of women who had children but were going through, or had been divorced for a while. They had the time to spend with me that some of my married friends with kids just didn't. 'Cause it was like, "Well, yeah, you know, my ex-husband has the kids this week so I'm free Friday night or Saturday night, or I can go out Wednesday night." It was like, oh, wow. Even they would talk about what that was in rediscovering that time.

Emma Johnson: Mm-hmm (affirmative). Well yeah, you know, the goal is to reinvent yourself. Something I've been meaning to write, which I'm gonna prioritize now, is how women hold themselves back in marriage. There's some really interesting research and anecdotally, and this was certainly my story. I think this was one of my big motivations for doing this work. I realized, I held myself back. This was my choice.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: This was a decision, an unspoken, unconscious decision that my husband and I agreed to. I mean, he's a very political, progressive, feminist man. Votes exactly how we would want him to vote. But he's also, he's Southern European and he's very macho and he had a very masculine job and he's very chivalrous, and I liked all of those things. All of those things were true about him, and I chose all of them.

Emma Johnson: Even though I made a lot, well, let's see. My daughter's 10, so this was like 11 and 12 years ago or something. I had just started a freelance writing business, and my second year I'm like, "I made six figures," and I was really proud of that. Because that was like, a lot of money back then, and it was a brand new business in a hard industry and all this stuff. To this day, if you asked him, he would say, "Emma doesn't deserve anything. I earned all the money, and she hardly made any money." It wasn't true.

Emma Johnson: But I, looking back, when we would ... you know, divorce, all this shit hangs out. Like, all the things that you promised yourself you wouldn't say that are really mean but you thought, you say them to your spouse. Like, it's just all ... there's no rules anymore. There's no civility.

Emma Johnson: He would say those things. He's like, "You're just so scared 'cause I make all the money." He did make most of ... well, when we split up he made most of the money. But before we had kids, I made close to what he made every single year. But in his mind, he made more. I think unconsciously, I always made just enough less 'cause I knew in my heart and soul that our marriage could not have survived if I made like, five cents more.

Emma Johnson: If the taxes came around and it showed that like, he made \$150,000 and I made 151, that would've been like, we would've filed for divorce.

Kelly: Wow, yeah, yeah. That kind of thing can absolutely hold women back, and it's amazing how ... I bet that wasn't even something that you were completely cognizant of at the time.

Emma Johnson: No, zero. No, unconscious, unspoken. But I think that happens all the time. There is a really interesting study in, let me see if I remember it exactly. Oh, that's it, that women drop out of the workforce completely. Like, they just completely off ramp, most likely at the very moment when her income is about to eclipse his.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Kelly: Wow, yeah.

Emma Johnson: They don't even, I don't know how ... you know, and we know that when women earn more, when men are financially dependent on women, it's like the more dependent he is financially the more likely he is to cheat. She's more likely to cheat, too.

Kelly: That's interesting. Now, I didn't know about that study.

Emma Johnson: Yes, it's University Of Chicago. I'm happy to send you the link later.

Kelly: Yes, please, yes.

Emma Johnson: But it's very interesting. We are not primed for this power shift, and we're muddling our way through it. But ultimately we tell women that, family first. It is most important to serve your family and being a married mom is most important. Also I believe we have a very human need for companionship and love and romance and stability, and another human in the house when you're raising children. All these very human needs. It's not just the patriarchy.

Emma Johnson: How do we reconcile this with our very hard fought rights ... legal rights and opportunities to education and professional opportunities, and we can earn now. Let's [inaudible 00:49:03] how awesome it feels to earn. I'm like [inaudible 00:49:06] just get like a shiver up my spine watching my money grow. It's so good, 'cause I've been where it was so bad. That feeling never lessens.

Emma Johnson: It doesn't necessarily get more the more I make, but the fact that I don't have to worry about the rent check clearing, I mean, now I have a mortgage check, but it's just a thrill that never goes away.

Emma Johnson: So how do we reconcile all that, this like drunk with power with all this other stuff going on and how, I guess the question is how do we really have it all? And how do men fit into it, because men are our allies, and our children, and they're our brothers and our lovers and our ... every once and a while, they're husbands too.

Kelly: Well that's my next question, like, after everything you've gone through and having learned the joy of earning for yourself and creating your own business, what's your ideal for yourself of having that companionship in the mix? If you have one.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: That's very interesting. It's very, very personal. I have a wonderful boyfriend who's like, such an awesome guy. He actually just relocated from, he was living in New York where I live and now just moved to Kentucky for probably about a year and a half where he's from. But, so it's like, whatever.

Emma Johnson: I mean, that's the thing. We're old adults now. Like, I'm 41, he's 50. We both have kids, been through divorce. It's like, here's the thing. It doesn't really matter. At some point maybe we would live together, but we don't have to because we both have our own money. That's choice. That's choice, bitches, right there.

Kelly: That's something I have heard often, that you know, the desire for companionship is there, but there are a few women I know who have gone through divorce who completely go back to the idea of "Oh, yeah, I want to just have one place and we live there and that's gonna be the new norm." A lot of people do it and it's still great.

Kelly: But if it's feasible financially, what I see a lot of people doing is, "I would like to keep a place, maybe you keep a place, maybe we slowly think about having a place together some day." But you know, especially if they live in a city it's not always as easy to do it in less urban areas. But they're like, "Let's just keep our own spaces."

Kelly: I remember, I think it was when Helena Bonham Carter was married, she and her husband, who I'm blanking on his name but he's a famous director.

Emma Johnson: Yeah ... I am too, okay, go ahead.

Kelly: Yeah, I know, I don't know why I can't think of it. But anyway, they, when they were married they actually owned three townhouses. One was for her, one was for him, and one was for the kids, and they were all connected. I remember reading that, I'm like, that's kinda brilliant. You know, like that is ...

Emma Johnson: Yeah, well, Frida Kahlo and what was her husband, they had two houses ... I only know that 'cause I saw the movie, that were connected, exactly the same. But you know, I mean, the thing is they don't tell you, it's like, you know, you go on OkCupid or like, go to Match Maker and they're like, "Oh, you want somebody that's the same," like religion and political affiliation or what ... like, no. You get divorced because you can't, like you argue about who's, someone's a slob or who like, didn't unload the dishwasher.

## EPISODE: 10 See Jane Rock Single Mom Life with Emma Johnson

Emma Johnson: It's like, what if we just took that stuff out of the equation? Now we also don't have to fight about money because we all have our money. We're all adults now. Like, just take all that shit out and then you have ... like, you have a lover. Then you miss each other a little bit and you get together when you want, and you can be together as much as you want or as little as you want, and it's like you have control and it's pretty beautiful.

Kelly: Yeah, well look. It has been a pleasure to talk to you. What is going on in your world that you would like listeners to hear about before we sign off?

Emma Johnson: So yeah, Wealthy Single Mommy is kinda ground central if you are a real single mom and not like, a weird pervy guy in the Middle East that wants to scam single moms. You can come and join my single mom Facebook group, it's Millionaire Single Moms, and I think we're up to like 15000 women in there. It's really, it's like 95% active. Like 95% of the participants are participating.

Emma Johnson: Check out, buy my book, please. Buy my book on Amazon, it's called the Kickass Single Mom, be financially independent. Discover your sexiest self and raise fabulous, happy children. My own podcast is called Like A Mother, with Emma Johnson.

Kelly: Well, we are going to have links to all of this in the show notes. But Emma, it's been such a pleasure and so much fun to talk to you.

Emma Johnson: This was great, thank you.

Kelly: Until next time, See Jane Invest in her idea, See Jane Invest in her community. See Jane. Invest in her.