

The Working Mother - Juggling Work and Home

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SPEAKER	TRANSCRIPTION
N/A	[00:00:00.50] [MUSIC PLAYING]
DORETTA THOMPSON:	<p data-bbox="535 772 1516 814">[00:00:11.48]</p> <p data-bbox="535 835 1516 991">Hi, you're listening to Mastering Money where we explore the many aspects of good financial decision making. I'm Doretta Thompson, financial literacy leader for Chartered Professional Accountants of Canada. We provide no-cost programs and free online resources that help Canadians own their finances and learn the language of money.</p> <p data-bbox="535 1012 1516 1054">[00:00:31.38]</p> <p data-bbox="535 1075 1516 1230">This season we're focusing on women and money. Why? Because numerous studies in Canada and around the world have shown a consistent gender gap in financial literacy. But recent studies have also shown that confidence plays a significant role and that women in fact know more than they think they do and that financial literacy education makes a big difference.</p> <p data-bbox="535 1251 1516 1293">[00:00:55.89]</p> <p data-bbox="535 1314 1516 1524">It has never been more important for women to understand and take charge of their financial futures. Women live longer than men and over their lifetimes make less money and accumulate less wealth. And COVID has disproportionately driven women from the workforce. Financial decisions matter at every stage of a woman's life. And this season will be taking a closer look at those decisions and how women can confidently prepare themselves to own their financial futures.</p> <p data-bbox="535 1545 1516 1587">[00:01:27.75]</p> <p data-bbox="535 1608 1516 1743">Today, I'm joined by Lisa Van de Geyn, award winning writer, editor, and bomb and author of the award winning book Babies-- How to Afford Your Bundles of Joy. She's here to talk about the financial implications of motherhood-- what to plan, how to plan, and how to adapt to changed plans. Lisa, thanks for being with us today.</p>
LISA VAN DE GEYN:	<p data-bbox="535 1785 1516 1827">[00:01:49.03]</p> <p data-bbox="535 1848 1516 1883">Thanks so much for having me, Doretta, I'm really excited.</p>

SPEAKER**TRANSCRIPTION**

DORETTA THOMPSON:

[00:01:51.84]

Let's start by just telling us a little bit about you, your career, and your home life, et cetera.

LISA VAN DE GEYN:

[00:01:57.12]

Sure. So I've been a magazine journalist for almost 20 years now. And I've worked at some of Canada's biggest women's magazines, including Chatelaine, Canadian Living, and Today's Parent. I now work from home as a freelance magazine writer and editor. I'm married. I have two daughters-- Addyson who's 12 going on 25 and Peyton who's 10 going on 23.

DORETTA THOMPSON:

[00:02:18.03]

Fun, fun, fun. So you're really experienced with that whole working from home thing, although I imagine having the girls at home all day has thrown a few wrenches in the works.

LISA VAN DE GEYN:

[00:02:26.95]

It's been tough. I've been lucky because they're a little older than a lot of my friends' kids so they're mostly self-sufficient. But yeah, it's been a little bit difficult.

DORETTA THOMPSON:

[00:02:35.10]

It's really interesting because right now your kids are kind of at that tween stage. So let's start to think a little bit about what your expectations were of motherhood? And how that compared to the reality is you've actually experienced it?

LISA VAN DE GEYN:

[00:02:49.98]

So, Doretta, there were lots of things. And, I think, I'll start with the idea of the social media mom. I thought that I would have it all together-- what you see on social media is, of course not real life.

[00:03:00.75]

But I thought when the baby would sleep and she would sleep peacefully that I would also sleep. I thought I'd have a lot of time to meal prep, to cook, to exercise. But really becoming a parent is overwhelming. And a lot of people say that it comes naturally to you but I really didn't find that, I found it was a difficult learning curve.

[00:03:20.20]

And I expected myself to be ready and to be on the ball but I really wasn't, there were a lot of things that I didn't realize. One example was I was all prepared to breastfeed and I thought that would be a great experience and something that I would enjoy doing with my daughter and it didn't turn out that way. I didn't like it at all. I decided that I was going to formula feed and that wasn't something that I had prepared for mentally or financially. So that was difficult.

SPEAKER**TRANSCRIPTION**

DORETTA THOMPSON:

[00:03:45.43]

Yeah, it's really interesting. And then of course, even with a second child, and I know this too is the mother of two kids, that you think you're even more prepared for the second one and it's completely different again.

LISA VAN DE GEYN:

[00:03:58.54]

Yeah, I have a confession to make. I wasn't prepared for my first baby and I definitely wasn't prepared for my second baby. And I talk about that in the book. I didn't know what I was getting into really financially or anything else when I had my first daughter. I didn't make the lifestyle changes that I probably should have prepared for and made, and I did it again when I had my second baby.

DORETTA THOMPSON:

[00:04:18.61]

Interesting. I think the thing is that having a child, whether it's your first child, your second child, third child is not primarily a financial decision. It's a life stage decision, an emotional decision, a decision that's highly personal and as part of your family. But there's no denying that finances are or should be a key consideration.

[00:04:40.43]

I think I saw recently that the general estimates are that it takes \$10,000 to \$15,000 a year to raise a child to the age of 18. That's \$180,000 to \$240,000 and you haven't even got them in post-secondary education yet I think as mothers we know there's no good time to have a baby.

[00:04:58.69]

If you're going to wait for the perfect moment, you're going to be waiting forever. But there are financial things that should be considered. And what are do you think those kinds of decisions that you really should factor into your planning?

LISA VAN DE GEYN:

[00:05:11.75]

So, I think, pregnant mothers and probably soon to be fathers are voracious readers and we're doing a lot of googling when we're expecting. We're googling everything from baby names to strollers, we're thinking about the color we should paint her baby's room. We're googling the fun things. We're not googling things like baby budget or figuring out expenses or thinking about what parenteral leave will look like to your bank account.

[00:05:34.73]

So that's something that I realized during the book that we're not considering. We're not considering the cost of everything babies need, whether it's from feeding to diapers to everything under that umbrella. We're not really thinking about whether we'll take maternity or parental leave we're just assuming that we will and finances come into play there. We also don't think about what we're going to do for child care and that's a massive amount of money that people spend on child care.

SPEAKER**TRANSCRIPTION**

DORETTA THOMPSON:

[00:05:57.92]

And, I think, it's one thing that I've noticed is that a lot of people when you're expecting your first baby you think your big financial hit is going to be that maternity leave. It's getting through mat leave on one income plus EI and in fact, it's when you go back to work that the really big dollars hit.

LISA VAN DE GEYN:

[00:06:16.21]

That's when it happens. That's when you're paying for your child care but you're also paying for things like transportation again, you're commuting to work, you're parking, your lunches out, your clothing that you're wearing back. So there's a lot of financial issues that come into play there as well.

DORETTA THOMPSON:

[00:06:30.38]

One of the things that you talked about is that we're googling all the fun stuff, all those cool things that you have to have for your baby. My observation is that an awful lot of money gets spent on new baby things, infant baby things that you look back on and you think, why did I spend all that money?

LISA VAN DE GEYN:

[00:06:50.26]

I just had a conversation with a friend who had a wipes warmer and she was like, I never used my wipes warmer, I don't know why I have a wipes warmer, it wasn't one of those things that I desperately needed. So really I would suggest that people really do their research because new parents like you say get caught up, they get really excited. And it's really fun to buy baby gear but so many people go for top of the line when they just don't need to. The baby doesn't know it's sitting in a \$3,000 stroller. It's not necessary.

[00:07:15.71]

This is really also the time when you need to plan how to be frugal. So if friends and family really want to throw you a baby shower go for it. Also look to buy secondhand or to borrow from friends and family. I know I gave all my maternity clothes to my best friend when she had her daughter and then she gave them back to me and I gave them all to my sister for when she was pregnant with my nephews.

[00:07:36.98]

I spent probably thousands and thousands of dollars on maternity clothes because again, I got caught up and excited and that was really not necessary. But I did end up passing that along so I'm happy they had got more use. Go online, go to Facebook Marketplace, go to Kijiji, there are so many places that you can get lower cost, less expensive items. And it makes more sense than to spend so much money on items that you don't necessarily know if you'll need.

DORETTA THOMPSON:

[00:08:03.46]

And what about network building? One of the things that I think about a lot of women now are kind of isolated from their extended families, they may not live in the same city, or they may not have that network of family that previous generations had where clothes and toys and things went within the family. Are there ways that women can go about building networks to help them kind of replace that extended family network that maybe our parents and grandparents generations took for granted?

LISA VAN DE GEYN:

[00:08:32.59]

I think social media is a great place to do that, I think, asking around. And one thing that I realized I should have done more was ask more questions. And it's funny because I worked at a parenting magazine at the time. I had women all around me and many of them mothers and I still don't ask questions and kind of build that network when I really should have.

[00:08:50.01]

I think social media can really help, but I also think that asking around, talking to friends who have kids, talking to friends who have friends who have kids. I even mentioned the other day to a friend, I wish I had asked you when people on the subway what do you love about your stroller that you're using? What are your must have items? Like just if you don't have anyone, especially just kind of starting conversations with other women and getting to know what they love as parents.

DORETTA THOMPSON:

[00:09:14.91]

I think those are some really great tips for people who are awaiting the arrival of their babies to reach out to ask questions. Don't be afraid to buy second hand, in fact, seek out those kinds of opportunities. Ask people what they have? What they regret having? And what they couldn't do without?

[00:09:31.50]

When you don't have that firsthand experience yourself it is as you say, really easy to go overboard on expenses that you're really going to regret down the road. So let's think a little bit about your baby's here, you're on parental leave, and we know that for most families that means maternity leave. We do have, I think, five weeks paternity leave in Canada.

[00:09:52.77]

But the last stats that I showed showed that only about 12% of dads take paternity leave in most of Canada. Quebec is the exception where it's about 86%. But considering that and the media changes around maternity leave, et cetera, what kinds of things can people be planning during that maternity leave period to prepare themselves for the next stage in their life, considering going back to work and what it means to go back to work?

LISA VAN DE GEYN:

[00:10:22.42]

So first, I think, we should take a quick step back and if you haven't already spoken to your HR department at work to find out if you got any top ups or if your full benefits package is still available to you, I really think that this is the time to do that. And really, you're going to want to start planning for childcare again, if you haven't already. Depending on where you live across Canada, it can be really hard to get once mat leave is over. Some child care centers don't take babies younger than 18 months also so you're going to want to know what you're going to do. If you're going to go back to work at 12 months, you'll want to know what you're going to do for child care.

DORETTA THOMPSON:

[00:10:55.28]

Let's talk about child care fees for a little bit. Those figures that it could cost \$10,000 to \$15,000 a year to raise a child to the age of 18. Well, if you live in a major Canadian city outside of Quebec that doesn't even get you through a year of daycare costs.

LISA VAN DE GEYN:

[00:11:11.79]

It's true, infant fees in daycare centers, all fees in daycare centers are really high across Canada unless you're in Quebec, which has \$7 a day because it's government regulated there by the province. Vancouver, for example, it's \$1,400 a month for infant fees and daycare centers. Toronto is \$1,700 a month right now or around that. Halifax 1,000. So the Trudeau government recently promised \$10 a day child care but that's not going to happen for another five years.

[00:11:38.44]

So really when we're on maternity leave we need to be really considering the pros and cons of going back to work, looking at our budgets, thinking about if we do go back to work is it worth it financially for us paying for all that daycare. There's ways that you can go back to work and kind of make it easier on yourself. And budgeting is a big one, and I wish I had done it because I never prepared a budget for myself when I went back to work, I just kind of went back and did it.

[00:12:01.63]

But if I had budgeted I would have known what I was looking into. I also would have looked into flex time or part-time work to ease back into the job market to going back to work. I wish I had kind of taken it slower and been given myself a break and asked for more help for sure.

DORETTA THOMPSON:

[00:12:17.07]

So when you're preparing to go back to work it's really interesting, there are those costs. And you hear it, especially people who've had more than one child, does it make sense to go back to work? But there are often bigger, longer term financial implications of the decisions that you make. And, I think, that's one of the things maybe that women need to also think about is the long-term implications of their financial decisions and what it could do to their career.

SPEAKER**TRANSCRIPTION**

LISA VAN DE GEYN:

[00:12:42.73]

Right. If you've put so much time already into your career, it's not something that you want to necessarily stop. So you do have to think about what you're looking at in terms of spending money to go back to work and spending money to stay home. It's really an individual decision and there's pros and cons to way. Work-life balance matters here too.

[00:13:00.52]

I don't necessarily think there's such a thing as work-life balance, I believe in prioritizing instead. And when I went back to work, not that my kids were my priority, but time spent at work was time spent at work and time with my family was time spent with my family. So, I think, women need to be mindful of their choices and of their time and learn to say no more. Also accept that you'll make mistakes.

DORETTA THOMPSON:

[00:13:23.26]

That's really good advice just to sometimes remind people no is a complete sentence. You don't always owe everybody an explanation for everything that you're balancing, et cetera. In terms of budgeting to go back to work, that's a really interesting question because, I think, like you many people just kind of jump back into it and don't really look at all the costs and the implications. What are just a few of the things that people should be considering in terms of their back-to-work costs?

LISA VAN DE GEYN:

[00:13:55.30]

Well, I think, I didn't look at things like how much my bus pass and my subway pass was going to cost me. I didn't think about how much parking at work was going to cost me when I drove downtown. I didn't think about that coffee, how that adds up every day, how buying lunch at the cafeteria adds up. I didn't think about the new wardrobe that I would need to get because I was out of my maternity clothes and I kind of was a different size so I had to find new clothes to go back to work.

[00:14:19.75]

I didn't think of any of those things when I went back. I think I just spent the money and jumped in. And I wish I hadn't. I wish I had thought more carefully about the amount of money I was going to be spending.

[00:14:29.10]

I was lucky. My kids went to my parents' house when I went back to work. My mom's been a stay-at-home mother since I was born. So I didn't have to pay for daycare, which I know I got very lucky and most people do have to pay for daycare. But there's a lot of things to weigh there with the amount of money you're spending going back and the amount of money you're spending on daycare.

DORETTA THOMPSON:

[00:14:48.03]

Yeah, I think, daycare costs are huge, daycare transportation, and the kinds of things that you get very caught up in the urgency of the moment and just trying to balance your time. And, I think, that's the really fair observation about work-life balance. What does that really mean anyway? Is there such a thing as work-life balance?

SPEAKER**TRANSCRIPTION**

LISA VAN DE GEYN:

[00:15:09.28]

Not for me, there isn't. I'll be honest, really it's prioritizing for me. I don't see work-life balance, I find it hard to balance even though I work from home. And I have worked from home for the last 9, 10 years I still find it difficult.

[00:15:23.20]

So it's not a concept that I truly believe in. I think being mindful of time and choices is more important than trying to maintain or achieve work-life balance. And knowing that it's not going to work out every day, it's not going to be perfect every day and you'll make mistakes along the way.

DORETTA THOMPSON:

[00:15:42.38]

So what are your recommendations or tips for moms who are at home right now and thinking about going back to work? What might their budget look like for return to work that might have been a bit different than their pre-child budget? You were saying you'd really wish that you'd made some more frugal choices at that time, given what your situation was and the opportunity was. Where are the places that women might think about that?

LISA VAN DE GEYN:

[00:16:07.54]

I would have thought about even borrowing clothes from friends to go back to work. I mean, I was in between sizes and I would have thought about doing that. I would have thought about taking my lunch as opposed to buying lunch every day.

[00:16:19.03]

The big one, of course, is thinking about child care, which I didn't have to think about, but I know for my sister that was something that she really had to weigh. Knowing that she was going to spend all that extra money every month she knew that there were things that she couldn't do. She didn't go out with her colleagues every Thursday night like they used to, she kept that money instead. So there's different ways that you can do it for sure.

DORETTA THOMPSON:

[00:16:39.22]

Yeah, there are some really interesting career impacts and there are too the reasons that you might want to go back to work. That recent RBC study that like we expect that women's income goes down when they take a mat leave, but it's kind of scary that it's impacted for up to five years afterwards where their income is less than it would have been.

LISA VAN DE GEYN:

[00:16:59.83]

Right, actually Statistics Canada in 2009 found that 40-year-old women who are childless earned 30% more than mothers who had taken three years off on maternity leave. 10 years ago Stats Canada did another study and they found that women with kids earned up to 20% less than women without kids. So it is pretty jarring. There are motherhood impacts on career and then there are career impacts on motherhood that we have to look at.

SPEAKER**TRANSCRIPTION**

DORETTA THOMPSON:

[00:17:24.80]

Yeah, I think, that's a good way of putting it, a really good way of putting it. I think that one of the perhaps most frightening things is the impact of COVID on motherhood and on careers, that women's participation in the workforce is at a 20-year low. And now are people that think that COVID and the way it's disproportionately affected women because they had to be at home caring for children when kids were being homeschooled, et cetera, through this could actually set back women's labor participation by decades. It's a scary thing to think about.

LISA VAN DE GEYN:

[00:18:00.76]

Yeah, this whole idea of this recession, I mean, if there's anything COVID has made us realize that's just how important affordable good child care really is. So many of us like you say have been at home, we haven't been able to work as usual, we've been teachers, we've been providing full daycare for kids who would otherwise be at school or who would otherwise be at daycare. We've had a lot on our plates and it's been hard to juggle. There's that balance again, it's been hard to juggle being a parent, being a teacher, even things like making lunches every day for kids who are home and making sure everything fits into your day that you need to fit.

[00:18:35.98]

The other thing that COVID has done, I think, has reminded us that we may not have superpowers but we're all pretty resilient. And one thing that I wanted to point out is that my friends and my sister who have young kids have done an amazing job keeping their kids happy and healthy during this time. And that's really what counts.

DORETTA THOMPSON:

[00:18:54.79]

That's a really important thing to point out. It's been really tough and on the whole women are doing a pretty darn good job at--

LISA VAN DE GEYN:

[00:19:02.09]

We are.

DORETTA THOMPSON:

[00:19:02.62]

--keeping our children safe and healthy and happy, et cetera. We've talked about some very specific things around really small children. Your girls are now in the teen age. But you have some budgeting tips as your children are growing up, things like now suddenly you've got to fit children's activities into the family budget? We hear a lot about children being overprogrammed but on the other hand, we want obviously the very best for our children to give them every advantage and every opportunity to be the best they can be. Do you have any advice about that?

LISA VAN DE GEYN:

[00:19:37.09]

It's funny, Doretta, because I still haven't really learned, I admit that I'm still not great at budgeting and I'm still not great at finding those avenues that are less expensive. When my kids were little, I spent a ton of money on clothing. I have given away so much clothing with price tags still on them, for example.

[00:19:55.45]

It was a waste of money back then trying to keep up with the Johnses and I didn't realize it. And now, of course, my kids are older and they want to say in what they wear, they want to say in where it's from. So I wish I had saved some of that money and kept it for now because now is the time that I really need it.

LISA VAN DE GEYN:

[00:20:09.82]

But for programming, yes for sure, my kids are not overprogrammed. We just don't have it in our budget to have several activities a week. So we do swimming lessons and we do baseball. And that's pretty much how my kids get their exercise and they exert their energy doing that. And, I think, it's OK for kids not to be programmed too much and for parents to be able to save some money by not putting them into every sport or every activity there is.

DORETTA THOMPSON:

[00:20:37.54]

What about budgeting in terms of the big picture and the longer term, things like budgeting for your children's post-secondary education and when you should start doing that? Well, I know my own experience, my husband and I both graduated with student loans and that made us very determined that if there was one goal we were going to have it was that we would save for our kids' education. That happens to be an important value for me. How do you think that should be taken into consideration and worked into the family budget?

LISA VAN DE GEYN:

[00:21:09.44]

The experts and accountants who I spoke to for the book all of them said as soon as you can basically afford to put money into an RESP you should put money into an RESP. My husband and I didn't have student loans but our mortgage was more than we could deal with. So we really didn't have a lot of money to put into RESPs. What we did was we asked my in-laws and my parents to put money into RESPs for us.

[00:21:33.79]

So for gifts, for birthday gifts, for holiday gifts my father-in-law still now puts money, every holiday he puts money into the kids RESPs for them. So that's a way that a family have helped us and we haven't been able to afford it ourselves. So it's a nice idea to ask. Instead of buying more clothing or more toys it's a nice idea to have-- the kids can open something small and some of that money goes into RESPs for them.

DORETTA THOMPSON:

[00:21:59.17]

What a wonderful idea and again, a good example of asking for help, of reaching out, and of the family ties. I mean, I know in our family parents and grandparents are often looking for those kinds of opportunities-- how can we make a difference? How can we help contribute to the future of our children and grandchildren, our nieces, nephews, et cetera?

[00:22:22.27]

Is there anything else that people should be thinking in terms of the importance of budgeting, the importance of planning? Budgeting is the word that I often avoid but I talk a lot about planning, the importance of having a plan, understanding the money that's coming in and the money that's going out, understanding the difference between what you need for your children and what you want for your children, and helping them understand the difference between their needs and their wants, et cetera. Do you have any other tips around that you'd like to share?

LISA VAN DE GEYN:

[00:22:53.08]

Well, like I said, I wish I had been a better planner, a better budget or however you want to say since from the beginning. And there were so many things that I look back on and like I said, I spent too much on or I didn't save, and I really wish that I had asked for more help. And they say it takes a village to raise kids and it's really does. I lean on my parents a lot for help for not just for child care but whenever I need something I lean on other people. So I wish that I thought more about that in the beginning.

[00:23:22.48]

I'd also remind myself that kids don't realize whether they have the best of the best. And like I said before, they don't care if they're sitting in a \$3,000 stroller. It's something that I think about a lot still going through my kid's closets and pulling out all those gorgeous clothing that they either never wore, they were lightly worn, or still have price tags on. So I wish that I had saved money and energy trying to keep up with other families way back when.

DORETTA THOMPSON:

[00:23:49.12]

If we ask ourselves what are our goals as opposed to what are we doing because we're trying to compare ourselves to other people?

LISA VAN DE GEYN:

[00:23:58.91]

Yeah, I think, that's important and it's something that I want to make sure my kids understand too. And it's something that I tell them now. Their friends, for example, my 12-year-old daughter Addyson, all of her friends have cell phones. Well, there's no cell phone in my house yet for her. My husband and I so that she can get one when she goes into grade nine.

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She's going to grade next year. She has to understand that cell phones cost money and they cost money too every month for their phone bills. So that's something that I want to instill in them that they don't need something just because their friends have it, they don't need to spend that money. And we frankly don't have that money to spend on some certain items, and they should know that

SPEAKER**TRANSCRIPTION**

DORETTA THOMPSON:

[00:24:35.77]

It's interesting but though, your comment as well about it takes a village that in a way we now have to reach out to our social network villages sometimes. At the same time, though, I think, it's a caution to remind people that often what you're seeing in social media are curated lives and not the depth and the truth of what people are struggling with.

LISA VAN DE GEYN:

[00:24:58.43]

That's right. And that's why it's funny at the beginning with looking at that social media mom and how she had it all together. Well, she didn't have it all together all the time and what we're seeing is not real life a lot of the time on social media. So that's definitely worth remembering

DORETTA THOMPSON:

[00:25:14.06]

All right. Lisa, looking back today what would you tell your younger self about motherhood and lessons learned?

LISA VAN DE GEYN:

[00:25:23.95]

I would tell my younger self that I needed more help than I asked for, that I should have asked more questions, I should have built a more supportive network of moms to rely on. I had a supportive network, but I wish I had had even more mothers and more parents who I could have leaned on. And I remind myself that I was I'm going to make mistakes. There's no definition of the best possible mom, I'm the best possible mom that I can be and that's as good as I can do.

[00:25:53.70]

And that's I'm going to understand that I'm going to make mistakes. I'm going to understand that not everything is going to be easy and not everything is going to be the way it is in my head. But as long as my kids are healthy and happy then I've done my job and I'm doing a good job.

DORETTA THOMPSON:

[00:26:07.15]

Thank you. And, I think, your shared experiences on just juggling mom's life are really important things to share with women at that stage of their lives.

[00:26:18.99]

You've been listening to Mastering Money from Chartered Professional Accountants of Canada. You can click to resources mentioned in this episode, including Lisa's book Babies-- How to Afford Your Bundle of Joy in the description for this podcast in your podcast app. And please rate and review us. And if you'd like to get in touch, our email's financialliteracy@cpacanada.ca.

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