

Sidedoor: S11E02 – Bankers in the Boudoir

Lizzie Peabody: This is Sidedoor, a podcast from the Smithsonian with support from PRX. I'm Lizzie Peabody.

Lizzie: There's nothing like a good treasure hunt, and that's exactly what Smithsonian curator Rachel Seidman is up to here in the reading room of the National Archives.

Lizzie: She pulls a heavy box onto the table.

Rachel Seidman: *Okay, I think this is the right box.*

Lizzie: Yes.

Lizzie: Inside, Rachel is hoping to find some treasure.

Rachel Seidman: *I'm opening this gray cardboard archival box.*

Lizzie: Well, museum treasure. Rachel thumbs through the papers inside the box, pulls out a typewritten page and begins to read it.

Rachel Seidman: *"My name is Jory Lula Friedman. This is what happened to me."*

[VOICEOVER: *"I've supported myself for the past nine years, first as a writer for the Associated Press, and currently as a newscaster for NBC News in Chicago. I've had charge accounts at most major Chicago stores for more than six years. I've always paid my bills on time and I never had a credit problem until I got married."]*

[VOICEOVER: *"Shortly after my marriage, I wrote all the stores where I had charge accounts and requested new credit cards with my new name and address. The response of the stores was swift. One store closed my account immediately. All of them sent me application forms to open a new account—forms that asked for my husband's name, my husband's bank, my husband's employer. There was no longer any interest in me, my job, my bank, or my ability to pay my own bills."]*

Lizzie: Rachel turns the page. There's another story.

Rachel Seidman: *This is a letter from Jeanne Boyer, who wrote to the Marine Bank Card Corporation in April of 1972. And she says, "Dear Mr. Hart, I am sick and tired of carrying around credit cards issued in my husband's name."*

Lizzie: *She underlines 'sick and tired.'*

Rachel Seidman: *Yes. And also 'husband.'*

Lizzie: *Yeah. [laughs]*

Rachel Seidman: *"I am an individual in my own right ..."*

[VOICEOVER: *"A businesswoman, and a co-owner of a successful enterprise in which I earn my own income. I am listed in Who's Who in American Women and Who's Who in World Finance and Industry."]*

[VOICEOVER: *"I consider it presumptuous and insulting to send two credit cards in my husband's name—one of which is obviously intended for my use. I am enclosing that one cut in two. Unless you are willing to issue another to me, I will similarly destroy the other one, since my husband agrees not to do business in the future with sexist organizations any more than we would consider doing business with overtly racist ones. I will expect to hear from you by return mail."]*

Rachel Seidman: *"Sincerely, Jeanne Boyer."*

Lizzie: *Yeah! Go Jeanne! [laughs]*

Rachel Seidman: *Yeah*

Lizzie: *This gray cardboard box is dated May, 1972. That's when leaders of women's rights groups came from all over America to testify before the National Commission on Consumer Finance. The question was whether and how banks and lenders discriminate against women. This box is filled with story after story of women applying for loans and credit cards and being denied, simply for the fact that they were women. And this story basically sums up the reasoning.*

Rachel Seidman: *"Jim Flanagan of the St. Paul Credit Bureau stated last week to me that a woman in her childbearing years, especially if she is attractive, would have a hard time getting credit on her own."*

Lizzie: *What? Hold on. Why does being attractive matter?*

Rachel Seidman: *They are very likely to get pregnant, he said, and are considered bad credit risks.*

Lizzie: *Oh! What the actual?*

Rachel Seidman: *[laughs]*

Lizzie: *Oh my gosh! Oh my gosh!*

Rachel Seidman: *Yeah.*

Lizzie: *Oh. Okay, sorry. Go on. I just needed a moment.*

Rachel Seidman: *[laughs]*

Lizzie: As recently as the 1970s, if a woman wanted to apply for a credit card, mortgage or business loan, she couldn't do it without having a male family member co-sign. And it didn't actually matter if that man made more money or not. Simply being a man was the qualifying factor.

Lizzie: *How do you not just get so mad reading these letters?*

Rachel Seidman: *Oh, I do get mad, but it's also really exciting when you know kind of what happened afterwards.*

Lizzie: It's no secret that women the world over have had to fight for their rights—and America is no different. Whether it's in the voting booth, the doctor's office or even at the bank. But the knockdown fight for financial rights unfolded a lot more recently than many of us realize. Fifty years ago, in fact. And it was anything but guaranteed.

Lizzie: This time on Sidedoor, we look back at women's not-so-long-ago fight for financial independence in America. What did it take to make the banks change their view of women? And did the change bring about the financial freedom it promised? We'll have more after the break.

Lizzie: In 1958, a brand-new phenomenon hit the banking scene. It was kind of like the modern day crypto because at first, nobody quite knew what to make of it.

[ARCHIVE CLIP, advertisement: *Think of it as money. Money when you're close to home, and money for those times when cash and only cash will do. BankAmericard. It's money in a more versatile form.]*

Lizzie: The credit card. Commercials like this one were many people's first introduction to a piece of plastic that could be used like cash. Credit cards were created in the 1950s, and were starting to catch

on when Emily Card applied for a BankAmericard in 1970.

Emily Card: *So I applied for the card, and I got back a refusal. And I called and asked what was going on and why, and they said, "Well, your husband has to apply."*

Lizzie: Emily was confused. She worked as a lecturer at the University of California-Irvine. Her husband, Lamar Card, was a student.

Emily Card: *Even though he was a student, my husband could get the card in his name, and I could get a user card that said "Mrs. Lamar Card" instead of my name.*

Lizzie: *What?*

Emily Card: *So that's what I got. Yeah.*

Lizzie: *Wait, but he was a—he didn't have an income and you did.*

Emily Card: *No, he didn't.*

Lizzie: This made Emily pretty mad. But I've spoken a lot with her over the past few weeks and I've come to learn something. Even in her 80s, she is tough as nails, and nobody is going to stop her from doing what she wants to do. She told me she grew up the eldest of four children in Chattanooga, Tennessee. Her father owned a pharmacy there, and he expected all his kids to pitch in and work.

Emily Card: *I didn't want to work in the drugstore, and I called the Labor Department in Tennessee and asked could I be required to work if I was seven years old.*

Lizzie: *You called the Labor Department at age seven?*

Emily Card: *Uh-huh. I don't know how I knew to do that. I just—I just figured it out somehow.*

Lizzie: Her father shouldn't have been surprised though. Even earlier, in kindergarten, Emily's teacher wrote her mom a keenly prescient note.

Emily Card: *She wrote on a report card. She said, "Emily has a tendency to correct her classmates. Watch this."*

Lizzie: *[laughs] Watch this.*

Sidedoor: S11E02 – Bankers in the Boudoir

Lizzie: Seriously, watch this. Emily was in her 20s with a PhD, when BankAmericard denied her a credit card in her own name. She felt the injustice of it—and she didn't forget it. A couple years later, she got an opportunity. She was accepted to be a fellow for Tennessee Senator Bill Brock.

Emily Card: *He was a conservative Republican. I myself thought I was a Marxist, and I didn't care that he was a Republican.*

Lizzie: In early January of 1973, Emily started working at the US Capitol. On her very first day ...

Emily Card: *I found a press release in my inbox and it said a certain committee had looked at the issue of women in credit.*

Lizzie: This committee had looked at a report that included the women's testimony we read earlier at the National Archives. Remember Jeanne going all Edward Scissorhands on the credit cards in her husband's name? Well, Emily came across this report of banking discrimination against women and she realized she was not alone. She said to herself, "I gotta get involved with this somehow."

Emily Card: *Before I even got that far, one of the other staffers came up to me and said, "Please, Emily. Don't work on this." So of course, that was a signal immediately that I had to work on it.*

Lizzie: Emily went to Senator Brock and told him she needed to work on the issue of women being denied credit. He said he was aware of the problem, but didn't think Congress needed to get involved.

Emily Card: *Basically, it boiled down to the idea that even though us women could not get credit, it could be solved at the state level.*

Lizzie: As Emily packed up her stuff to leave the meeting feeling a little dejected, Brock added one more thing. He said, "Convince me otherwise." So Emily got to work. She started researching the problem, talking to women. She attended Banking committee meetings. She learned there were a handful of ways banks and credit card companies discriminated against women. First, newly-married women were required to reapply for new cards in their husband's name.

Lizzie: Here's an actual letter a woman received from Bank Americard.

[ARCHIVE CLIP: *"We are in receipt of notice of your recent marriage, and wish to congratulate you and your husband. We regret that we must therefore delete your Bank AmeriCard account, which is in your maiden name. If you have not already done so, please return these cards, as they are of no further use to you."*]

Lizzie: This idea that a woman loses her identity once she's married was not new. In America, it dates back to English Common Law. This is how marriage was explained in England in the year 1700.

[ARCHIVE CLIP: "By marriage, the husband and wife are one person in law. That is, the very being or legal existence of the woman is suspended during the marriage, or at least incorporated or consolidated into that of her husband."]

Lizzie: Very little had changed for women in marriage from the 1700s to the 1970s.

Emily Card: *Whenever a woman got married, they literally took her physical file and placed it in the husband's file.*

Lizzie: *Wow, just nested it?*

Emily Card: *Yeah.*

Lizzie: *Nested it right there inside?*

Emily Card: *Yes.*

Lizzie: Emily learned that there were more problems than a woman's quote, "Legal existence being suspended during marriage." For example, most banks would not count a woman's salary when a couple applied for a mortgage. So let's say Mr. Smith made \$50,000 a year, and his wife, Mrs. Smith also made \$50,000. So their total household income would be \$100,000. But the bank would still say their household income was just \$50,000. And if you're thinking, "Wait a second. Why wouldn't the bank count the woman's income?" Well, banks assumed that the woman's income would disappear as soon as she got pregnant.

Lizzie: And this became a big problem for many families, leading to something called "baby letters." So-called "baby letters" were signed letters from a woman's doctor testifying that she was either on birth control or had had a hysterectomy. Essentially a promise from a woman saying, "Don't worry! I will not get pregnant and leave my job!"

Lizzie: Emily says there's one baby letter from that time that she can't forget. A woman wrote to a bank, hoping it would help her and her husband get a mortgage. She said she would sign an affidavit saying ...

Emily Card: *If she got pregnant, she would get an abortion. The bank actually accepted that as a condition of getting a mortgage.*

Lizzie: Lenders feared that once a woman got pregnant she would stop earning an income—which was true in a sense. America still doesn't guarantee paid maternity leave. But there was also the

assumption that a woman was only working until she could become a mother, and then that would be her job for the rest of her life. So baby letters flooded banks. One woman asked the bank if her husband could get a vasectomy to secure a loan. "Well, no," the banker said. "Because you could still get pregnant."

Lizzie: Emily learned through her research that every woman had a story, but they'd figured it was just their problem. So collectively, the problem persisted in the open, but unacknowledged.

Emily Card: *People really were not aware of how hard it was for women.*

Lizzie: Emily took everything she learned and wrote a report to convince Senator Brock he should champion this issue. She argued it's not something that could be solved at the state level. In fact, the Constitution gives the power of interstate commerce specifically to the federal government, so only an act of Congress could fix this.

Emily Card: *He actually wrote on the paper, "Good. Let's go," or something to that effect.*

Lizzie: Now she just needed to write a law, which she had never done before. But Emily had read a book in grad school titled, *How Congress Makes a Law*, so she put her education to work and started drafting the legislation, seeking input from other people around the Capitol. And things started coming together, but the more progress she made, the more word spread about her work. And opposition started to pour in—particularly from the banking industry.

Emily Card: *They weren't arguments that made sense.*

Lizzie: Emily says one person from the American Banking Association called her and pleaded.

Emily Card: *"Please, please don't do this to my daughter. We'll get you a credit card, Ms. Card, but don't do this to my daughter."*

Lizzie: The man was worried that his daughter wouldn't understand how to use a credit card. She'd rack up debt and end up being crushed by it. And he wasn't the only one. Lenders came out of the woodwork trying to mollify what they presumed was one renegade Senate fellow with a vendetta. Emily Card got buried in cards.

Emily Card: *I got cards from every direction.*

Lizzie: *Oh! They were like, "You can have a credit card. Just stop. Just be quiet." [laughs]*

Emily Card: *Exactly. Exactly.*

Lizzie: The Credit Card Association, however, did support the legislation, which surprised Emily.

Emily Card: *I think because they realized it was a huge market. They didn't support it openly, but quietly they supported it.*

Lizzie: Slowly and steadily, Emily built support within Congress as well. This was 1973. At the time, there were no women senators and a little more than a dozen women representatives. But even though there were very few women lawmakers, the halls of Congress were filled with women—receptionists, aides, staffers. A critical mass of women needed to keep the machinery running. And that is who Emily targeted.

Emily Card: *If there was a woman in a particular person's office, that's who I called. And that worked.*

Lizzie: Women staffers got Emily in touch with lawmakers and legislative aides, giving her the opportunity to build support for the legislation. Meanwhile, Emily finished writing the bill. She found sponsors to sign on to it and got it introduced into the Senate, where it would be debated on the Senate floor. And that debate came in July of 1973. And even though Emily was a fellow, she was the one who strode out onto the floor of the US Senate to argue for its passage.

Lizzie: *Can you tell me what that was like for you?*

Emily Card: *Well, I—first of all, I have to tell you about what I had on. When you go to the Senate floor, you're supposed to have on a skirt. In fact, it was much later that women were allowed to wear pants on the Senate floor. But I had on a white pantsuit, which was obviously not a good choice to go down with a senator, but that's the only thing I had that I could actually think would work. I also had platform shoes. So I didn't really look the way I should have looked, and I also had an afro.*

Lizzie: *Sounds like you looked fantastic.*

Emily Card: *Oh, I looked good, yeah. But not in terms of the conservative dress rules of the Senate.*

Lizzie: Besides looking good, Emily felt good.

Emily Card: *I felt incredible, and I was really amazed that I was actually there.*

Lizzie: Emily came armed with every argument she could think of. She expected a fight—but no one brought one. The Senate began to vote on the legislation Emily had worked so hard to create. She watched the vote count slowly tick up, and when the final tally came in ...

Emily Card: *I mean it was 98 to zero. There was zero opposition.*

Sidedoor: S11E02 – Bankers in the Boudoir

Lizzie: The bill passed the Senate with unanimous support—platform shoes and all. A truly historic feat.

Emily Card: *I guess no one really wanted to be against women getting credit. They didn't want to go on record, so that's what happened.*

Lizzie: Emily still had a lot of work to do, though. She spent the next year shepherding this bill through the committee hearings, the House of Representatives and back to the Senate. Meanwhile, women's rights groups applied pressure from outside Congress, calling on lawmakers to pass the bill. Which they did. And on October 28, 1974, President Gerald Ford signed the Equal Credit Opportunity Act into law. And then and there, life changed for women across America!

Lizzie: Or, well

Emily Card: *Nobody was willing to say anymore they wouldn't give you credit if you didn't have your husband's name on there. But there were subtle ways in which they didn't change.*

Lizzie: *So there were still problems.*

Emily Card: *Yes, there were problems, but they were invisible problems.*

Lizzie: The fight was far from over. We'll have more on that, after the break.

Lizzie: In the fall of 1974, President Gerald Ford signed the Equal Credit Opportunity Act into law. People now refer to it as ECOA because of the acronym E-C-O-A. It was designed to prevent banks and lenders from discriminating against women simply for being women. But in the years after ECOA became law, some things still hadn't changed.

[ARCHIVE CLIP, All in the Family: [banker] You want credit on your own?]

[ARCHIVE CLIP, All in the Family: [Edith] Oh, yeah!]

[ARCHIVE CLIP, All in the Family: [banker] Well, that shouldn't be any problem.]

Lizzie: This is from an episode of *All in the Family*. The sitcom ran for most of the 1970s during

primetime, and is considered one of the best and most influential American television shows ever created. There are even parts of the set on display at the Smithsonian's National Museum of American History.

Lizzie: In this episode, one of the main characters, Edith Bunker, is trying to get a loan so she can buy her husband, Archie, a new TV.

Rachel Seidman: *So she goes to the bank to take out a loan, but she wants to do it on her own because she wants it to be a surprise.*

Lizzie: Rachel Seidman again. She's curator at the Smithsonian Anacostia Community Museum, and a curatorial consultant to the Smithsonian American Women's History Museum.

Rachel Seidman: *So the banker says she has to get Archie's signature and that's when she says ...*

[ARCHIVE CLIP, All in the Family: [Edith] I want to do this all on my own.]

[ARCHIVE CLIP, All in the Family: [banker] How much money do you have in your accounts?]

Lizzie: Edith's lips move as she tallies up all her money in her head. The actress who plays Edith, Jean Stapleton, is a comic genius.

[ARCHIVE CLIP, All in the Family: [Edith] Oh, about \$78.]

[ARCHIVE CLIP, All in the Family: [banker] No, I meant all three.]

[ARCHIVE CLIP, All in the Family: [Edith] Yeah, that is all three.]

Lizzie: The banker asks Edith if she has a job. She says, "Oh, yes." She stays home and takes care of the cooking and cleaning so her husband can go out and work.

[ARCHIVE CLIP, All in the Family: [banker] That's just housework.]

[ARCHIVE CLIP, All in the Family: [Edith] What's wrong with housework? Ain't that important? I thought you said that your bank didn't have nothing against women.]

[ARCHIVE CLIP, All in the Family: [banker] We don't. We love them. But we don't just fork over loans just like that.]

[ARCHIVE CLIP, All in the Family: [Edith] If I was a man, would you give me a loan?]

[ARCHIVE CLIP, All in the Family: [banker] If you were a man, you'd be out working and you wouldn't be just a housewife.]

Lizzie: Watching Edith's face, you can see that line "just a housewife" cut her to the core.

Rachel Seidman: *Kind of what's happening is she's understanding why she doesn't have much money in that moment. Women don't get paid for housework, but that doesn't mean it's not important.*

Lizzie: Since Edith is "just a housewife" with no income of her own, the banker shoos her out the door.

[ARCHIVE CLIP, All in the Family: I'm sorry I can't do business with you, Mrs. Bunker. Goodbye.]

Lizzie: As she's leaving, a sign on the door catches her eye. It says "First Friendly Bank." You can see the wheels spinning in Edith's head. She's getting madder and madder. She turns around and she storms back into the banker's office.

[ARCHIVE CLIP, All in the Family: I'm sorry. I can't do business with you neither, Mr. Faraday.]

Lizzie: She closes all of her accounts at the bank, takes her \$78 and leaves.

Rachel Seidman: *Edith becomes a sort of stand-in for all of these women all across the country who have dealt with this kind of frustration and the sort of being treated like a child.*

Lizzie: This episode aired in 1978, four years after the Equal Credit Opportunity Act had become law. Women had financial independence on paper, but in reality ...

Rachel Seidman: *There were still lots of bankers with really sexist attitudes toward women.*

Lizzie: There was another problem too. Think about if you've ever applied for a loan or a credit card. It's an opaque process. You may be denied a loan when someone with the same credit score gets approved. So bankers went from overtly discriminating against women to discriminating against individuals who happen to be women.

Rachel Seidman: *The banks argued that, you know, every time they make a loan, they have to discriminate. That is, they have to ...*

Lizzie: *And you're putting air quotes around "discriminate."*

Rachel Seidman: *I'm putting air quotes around "discriminate." They have to make decisions about is this person creditworthy or not?*

Lizzie: Banks needed to be discriminating—literally—when deciding whether to give loans. Their whole business model is based on being paid back, and in order to do that, they have to be picky with who they loan money to. The problem is that many women were like Edith Bunker. They worked at home. That was how our society divided household labor. Men worked for a paycheck. Women took care of the home. And banks had no duty or obligation to correct the way our society defined gender roles. If women were housewives with no income or collateral to secure a loan, that wasn't that problem. And this is, in part, what led to the creation of something new: the first women's banks.

Jeanne Hubbard: *We didn't burn our bras. It was more of we're gonna work behind the scenes and we're gonna see that women are educated about finance and have a place to come to be listened to.*

Lizzie: Jeanne Hubbard spent her career working in banks. That included a stint as the CEO of the Adams Bank, formerly known as The Women's National Bank of Washington—one of the first banks created by women, for women.

Lizzie: Now a women's bank isn't like a 'no-men-allowed 'sort of thing. It's a what's called a 'minority community bank.' You find these types of community banks in many racial minority neighborhoods today—Native American, Latino and African American community banks are common. All minority banks are at least 50-percent owned and operated by the same people they serve. So when The Women's National Bank was formed in 1977 ...

Jeanne Hubbard: *Over 50 percent of our board and over 50 percent of our executive management had to be female.*

Lizzie: Women's banks were popping up all over the US after ECOA became law. Rachel has been collecting oral histories from women who either worked at women's banks or were customers at them. And they all say the same thing, that the workers at these banks ...

Rachel Seidman: *Were friendly to them. They didn't talk down to them. They could ask questions and not be afraid of being treated like an idiot.*

Jeanne Hubbard: *Women would come in and say, "You know, I really need to, can we just talk one on one? I need to ask you a question, a dumb question." Most of the time it wasn't a dumb question. They just didn't—hadn't had the education to understand the question.*

Lizzie: In the 1970s, many women were entering the workforce for the first time. Or they wanted to start a business. ECOA gave them access to money and credit, but they needed more than that. They needed bankers they could trust. That's where women's banks came into the picture. Jeanne remembers a customer she had one time.

Sidedoor: S11E02 – Bankers in the Boudoir

Jeanne Hubbard: *She worked at the grocery store across the way, and she was a cake decorator. And she wanted a loan. She was gonna start her own business. When I started asking her questions and, you know, kind of helping her make some kind of a business plan, and finally I said, "Do you realize that you're gonna have to decorate 3,000 cakes a month to pay for all of this?" And she had all of her numbers, but she'd never put them together to make them make sense to her.*

Lizzie: Now a regular bank may have just turned the woman away, denying her loan. Or they could have approved her loan with a super high-interest rate. But women's banks wanted women to succeed. One way The First National Women's Bank did that was by holding free brown bag lunches around DC with topics like ...

Jeanne Hubbard: *How do I organize my finances after a divorce? How do I open up a business? What do I need to take to the bank? And so we became known as this place where you could go and ask what—somebody might laugh at you, but it was never a dumb question.*

Lizzie: These banks played an important role in supporting financial independence for women, which is why Rachel Seidman has been recording oral histories with women like Emily and Jeanne. Their stories are gonna become part of the newly created Smithsonian American Women's History Museum. The hope is that women like Jeanne and Emily can help us recontextualize how the history of the United States has been told.

Elizabeth Babcock: *By including the 51 percent of us who were there when that happened.*

Lizzie: *[laughs]*

Lizzie: Elizabeth Babcock is the founding director of the Women's History Museum. She says the goal of the museum is to go back and explore the complexity of our shared history.

Elizabeth Babcock: *As a pilot project, and as one of our first projects as a new museum, we're looking at what does financial independence mean in the context of women's lives?*

Lizzie: And this story about women's financial independence could have easily gone untold. After all, most American women today enjoy the same financial protections and rights as men. But Rachel Seidman says ...

Rachel Seidman: *It's important to remember that legislators did not just wake up one morning and decide, "You know what? We should give women access to credit." That is not what happened.*

Lizzie: Change didn't come from those in power. It happened because women identified the problem, and then advocated for themselves and others.

Rachel Seidman: *They pressure the government to take action. The government responds and yes, women's lives changed.*

Lizzie: Fifty years after the Equal Credit Opportunity Act became law, most women don't have to worry they'll be turned down for a mortgage just because they're a woman. They don't need their husband or father or brother or even son to cosign on a loan. Your credit card won't turn into a worthless piece of plastic as soon as you say "I do" and slip a ring on your finger.

Lizzie: And ECOA didn't just create a more equal banking system for women. ECOA has since been expanded to prevent banking discrimination against anyone because of their race, religion, age or whether they receive government assistance. And this is the legacy of women like Emily Card, whose kindergarten teacher probably would not have been surprised. Emily says ECOA is a reminder of what happens when women work together, but also that you can never let your guard down.

Emily Card: *We can't take it for granted, is what the point is today. We had to fight for those rights.*

Lizzie: You've been listening to Sidedoor, a podcast from the Smithsonian with support from PRX.

To learn more about the Equal Credit Opportunity Act and the special anniversary exhibition about ECOA being created by the Smithsonian American Women's History Museum, check out our newsletter. You can subscribe at SI.EDU/Sidedoor. We'll also share some pictures of Rachel on her treasure hunt in the archives, and we'll include a link to Emily Card's book, *Staying Solvent: A Comprehensive Guide to Equal Credit for Women*, which assisted us a lot in the research of this episode.

Lizzie: For help with this episode, we want to thank Emily Card, Jeanne Hubbard, Rosemary Reed, Stephanie Lipscomb, Rachel Seidman and Elizabeth Babcock. Thanks as well to our voice actors: Wanda Rush, Katie Brunson and Tom Peabody.

Lizzie: Our podcast was produced by James Morrison, and me, Lizzie Peabody. Our associate producer is Nathalie Boyd. Our intern is Lena DoDoo. Executive producer is Ann Conanan. Our editorial team is Jess Sadeq and Sharon Bryant. Tami O'Neill writes our newsletter. Episode artwork is by Dave Leonard. Russell Gragg writes our transcripts. Extra support comes from PRX. Our show is mixed by Tarek Fouda. Our theme song and episode music - are by Breakmaster Cylinder. Kate Mishkin provided production support from California.

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Lizzie: I'm your host, Lizzie Peabody. Thanks for listening.

Lizzie: *What's one piece of financial advice you'd give a young woman today?*

Emily Card: *Don't waste money on baubles. That includes weddings, dresses, shoes. Put that money into something that could be growing so that you could buy a home.*

Lizzie: *Not even fantastic platform shoes that go with a white pantsuit?*

Emily: *No, not even that.*

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