

UNDERSTANDING MOMS IN THE WORKFORCE

Bipartisan Policy Center

MAY 2022



TABLE OF CONTENTS

Key Takeaways and Methodology	3
Current Career Challenges <i>Challenges advancing their career, starting and growing new businesses</i>	6
Impact of Caregiving Responsibilities <i>Impact of caregiving on career and during COVID-19 pandemic</i>	11
Barriers Remaining in Workforce & Advancing Career <i>Barriers to changing jobs, staying in their current job, and starting a business</i>	16
Impact of Benefits <i>Impact of benefits including paid leave, emergency savings account, affordable childcare, and flexible hours on employees and barriers to small business owners providing these benefits</i>	20
Appendix	25



SECTION 1

KEY TAKEAWAYS & METHODOLOGY





BACKGROUND

The research conducted by Morning Consult on behalf of the Bipartisan Policy Center sought to understand the following:

1. Challenges working moms face in advancing their careers and starting new businesses
2. Barriers working moms face in remaining in the workforce and maintaining their family's financial stability
3. The impact of benefits including paid leave, an emergency savings account, access to affordable childcare, and flexible hours have on working moms' ability to build rewarding careers and start businesses

AUDIENCE

Survey respondents were screened on being currently employed, a woman, and a parent. For simplicity, this audience is referred to as **working moms**. Additionally, **caregivers** are defined as those who are currently a caregiver for an aging parent, child/dependent, and/or sick or disabled family member or relative.

METHODOLOGY

This poll was conducted between April 19-29, 2022, among a sample of 2,500 working moms. The interviews were conducted online, and the data were weighted to approximate a target sample of working moms based on educational attainment, age, race, ethnicity, whether they were self-employed, and region. Results from the full survey have a margin of error of +/-2%.

EXECUTIVE SUMMARY

1. **The vast majority of working moms are not on stable financial footing, and caregiving responsibilities have prevented these women from preparing for the long term.** Currently, a majority of working moms say they cannot go more than one month without pay and still meet their family's financial needs. These factors could be driving working moms' low level of comfortability taking on a role that is more in line with their career goals but requires a change in their pay, hours, benefits, and/or workplace flexibility. *See slides 7 and 26.*
2. **The impact of caregiving responsibilities has both immediate and long-term consequences.** About half of caregivers say caregiving responsibilities have influenced them to be less willing to take risks in their careers, not save enough for emergencies, delay saving for retirement, and/or turn down a job opportunity. Additionally, a quarter of caregivers say caregiving responsibilities influenced them to turn down a promotion. *See slides 12, 15, and 17.*
3. **Working moms' risk aversion, caregiving responsibilities, and a lack of access to quality, affordable childcare has real consequences for the economy.** Nearly half of working moms are interested in starting their own business but face major headwinds. Among caregivers interested in starting their own business, a majority say caregiving responsibilities for children and other forms of caregiving responsibilities are barriers to starting their own business. Unsurprisingly, working moms with young children see caregiving responsibilities as a particularly large hurdle to starting their own business. *See slide 31.*
4. **COVID-19 has impacted working moms' financial security and career ambitions.** Half of working moms feel less financially secure today than they did before the COVID-19 pandemic, and COVID-19 has caused many caregivers to make financial and lifestyle changes to balance their responsibilities. Two in five caregivers have modified their career ambitions and not pursued career opportunities to have time for caregiving-related responsibilities or be able to afford caregiving-related expenses over the past two years. *See slides 9 and 20.*
5. **Working moms believe real, tangible benefits would improve their careers and lives in a variety of ways, and some have already experienced the impact of these benefits.** Access to paid parental/family leave, an emergency savings account, access to affordable, quality childcare, and flexible hours *has or would* positively impact a majority of working moms' ability to work, fulfill their family responsibilities, and remain in the workforce. Working moms also cite access would positively impact key lifestyle factors: their mental health, stress levels, and financial security. *See slides 35 and 36.*

SECTION 2

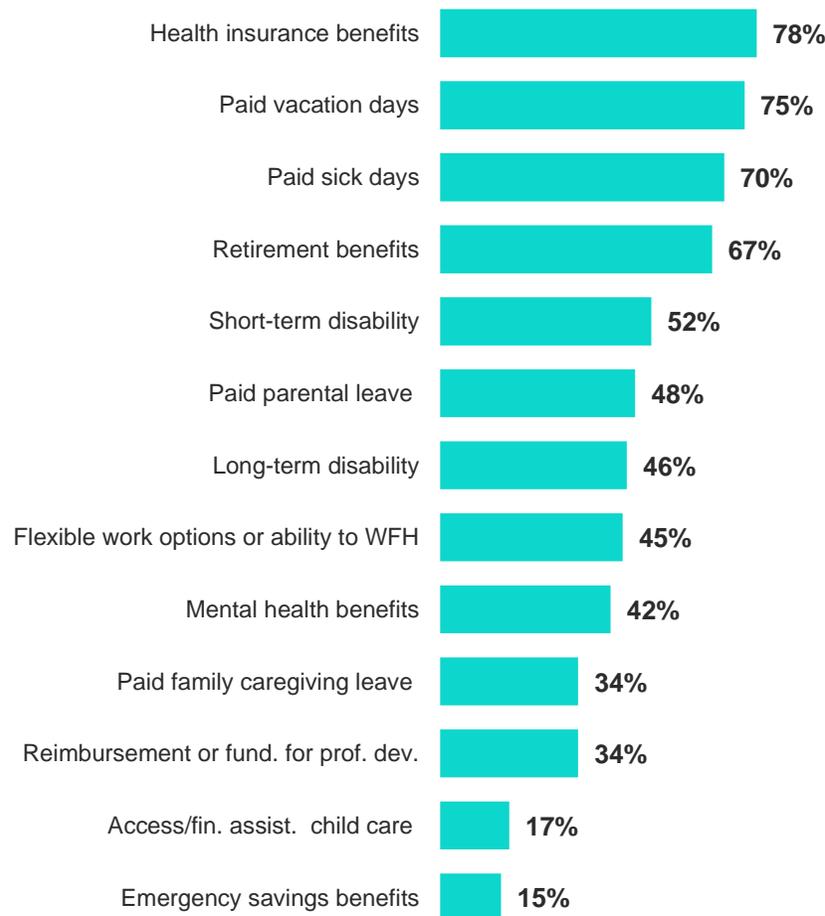
CURRENT CAREER CHALLENGES



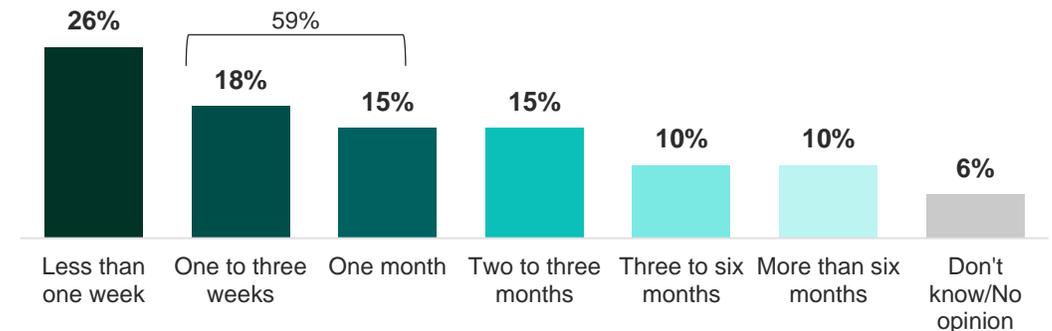
CURRENT CAREER CHALLENGES: ACCESS TO BENEFITS

A majority of working moms (59%) say they cannot go more than one month without pay and still meet their family’s financial needs.

Does your current employer offer the following benefits? % Yes (non-business owners, n=2,074)



Suppose that you are required to take several weeks of unpaid leave from work. Based on your current financial situation, and without turning to money you may have in retirement accounts, how many weeks could you go without pay and still meet your family's financial needs?



- If an emergency occurred requiring working moms to take several weeks of unpaid leave, 59% say they could go 4 weeks or less meeting their family’s financial needs without pay. This percentage is particularly high among parents with a household income of under \$50k (74%), those who live in rural communities (68%), and those who work in a service/retail occupation (73%) or trade/skill occupation (68%). See slide 8.
- While a majority have access to paid vacation (75%), sick days (70%), and short-term disability (52%), less than half have access to paid parental leave (48%), long-term disability (46%), and paid family caregiving leave (34%). Working moms with a higher household income are consistently more likely to say their current employer offers the tested benefits. See slide 8.

CURRENT CAREER CHALLENGES: ACCESS TO BENEFITS

Does your current employer offer the following benefits?

	Working Moms	Income: Under 50k	Income: 50k-100k	Income: 100k+	Service Worker/Retail Sales	Trade/Skilled Workers	Administrative Workers/Office Professionals/ Exec and Sr Level Managers	Health Care and Medical Professionals/ Lab Techs/Pharmacists	Other Professionals
Paid vacation days	75%	64%	79%	87%	62%	61%	86%	81%	69%
Paid sick days	70%	56%	76%	85%	48%	59%	79%	73%	83%
Paid parental leave (to care for a newborn or adopted child)	48%	38%	52%	59%	38%	41%	58%	46%	46%
Paid family caregiving leave	34%	27%	36%	42%	24%	22%	39%	41%	35%
Reimbursement or funding for professional development	34%	19%	39%	53%	16%	21%	39%	41%	44%
Health insurance benefits	78%	67%	84%	90%	65%	62%	85%	85%	82%
Mental health benefits	42%	30%	45%	60%	26%	30%	51%	46%	47%
Flexible work options and/or ability to work from home	45%	34%	49%	55%	28%	30%	66%	39%	36%
Access to affordable child care and/or financial assistance to pay for child care	17%	13%	19%	21%	11%	17%	21%	20%	15%
Retirement benefits	67%	51%	74%	84%	49%	51%	74%	72%	76%
Emergency savings benefits	15%	16%	14%	16%	15%	18%	15%	19%	13%
Short-term disability	52%	39%	55%	69%	35%	48%	60%	59%	53%
Long-term disability	46%	36%	48%	61%	29%	36%	54%	54%	49%

*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

CURRENT CAREER CHALLENGES: ACCESS TO BENEFITS

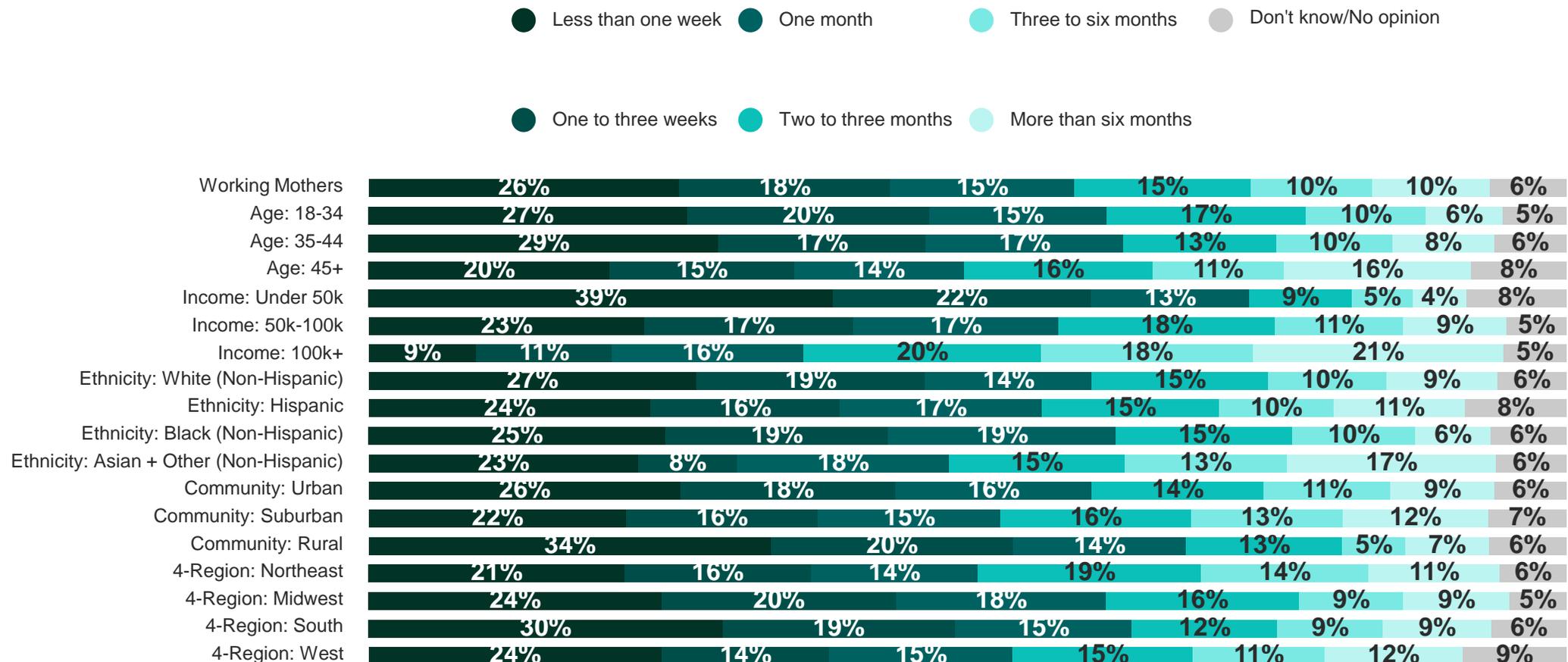
Does your current employer offer the following benefits? % *yes*

	Working Moms	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Comm.: Urban	Comm.: Suburban	Comm.: Rural
Paid vacation days	75%	71%	74%	80%	74%	76%	79%	73%	72%	79%	71%
Paid sick days	70%	66%	70%	74%	68%	72%	73%	74%	69%	74%	64%
Paid parental leave (to care for a newborn or adopted child)	48%	51%	48%	44%	44%	54%	56%	52%	48%	51%	42%
Paid family caregiving leave	34%	34%	35%	33%	31%	41%	41%	36%	34%	35%	32%
Reimbursement or funding for professional development	34%	32%	36%	32%	33%	33%	39%	36%	32%	38%	28%
Health insurance benefits	78%	78%	79%	78%	76%	79%	87%	79%	78%	81%	74%
Mental health benefits	42%	38%	44%	43%	41%	47%	47%	38%	43%	44%	39%
Flexible work options and/or ability to work from home	45%	47%	45%	41%	42%	51%	48%	49%	48%	46%	39%
Access to affordable child care and/or financial assistance to pay for child care	17%	23%	18%	10%	16%	19%	21%	17%	23%	16%	13%
Retirement benefits	67%	63%	69%	68%	66%	64%	75%	70%	66%	69%	64%
Emergency savings benefits	15%	22%	16%	9%	13%	18%	22%	18%	19%	13%	16%
Short-term disability	52%	45%	54%	54%	52%	48%	53%	55%	47%	54%	52%
Long-term disability	46%	40%	47%	50%	46%	42%	52%	49%	41%	47%	48%

*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

CURRENT CAREER CHALLENGES: ACCESS TO BENEFITS

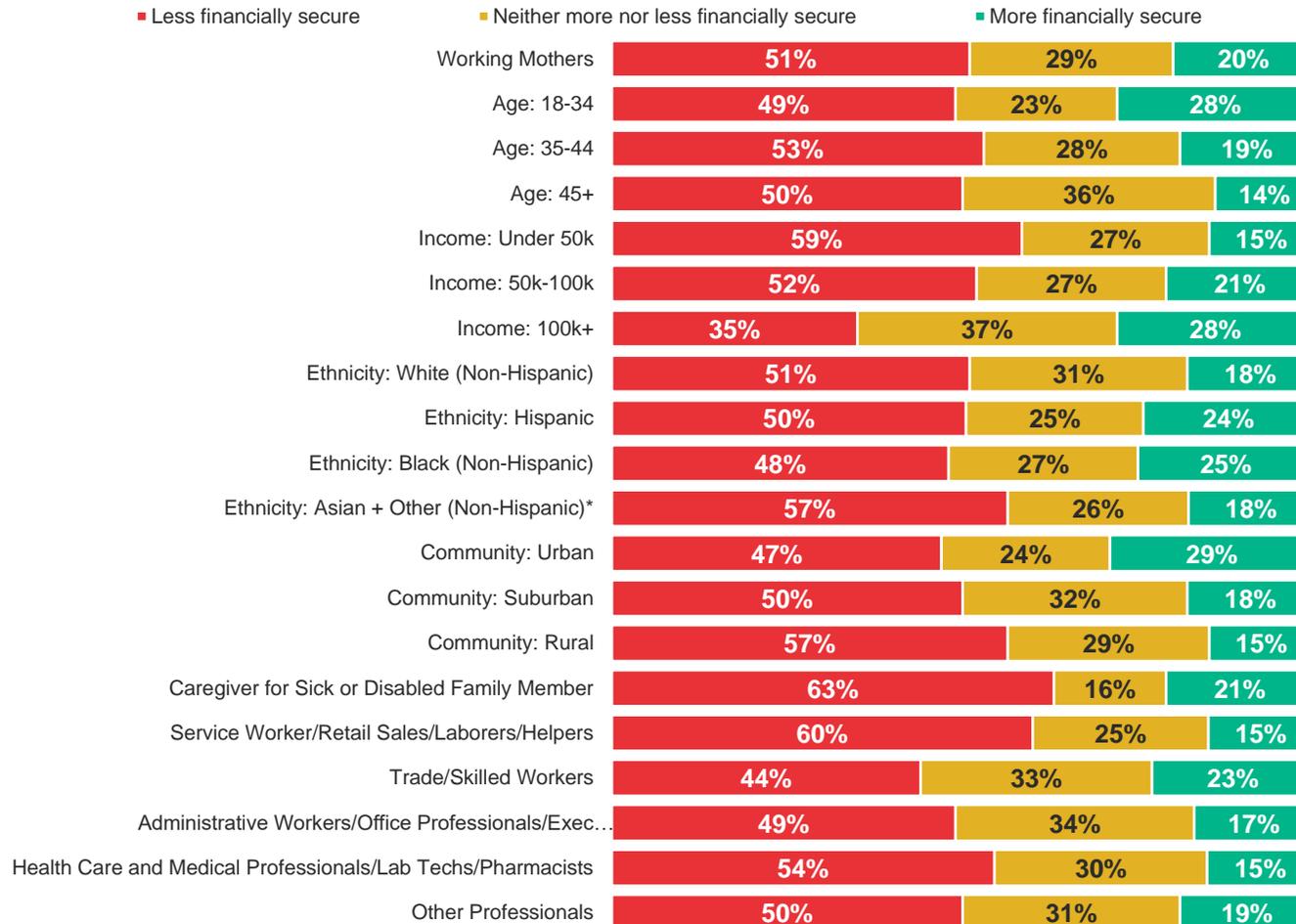
Suppose that you are required to take several weeks of unpaid leave from work. Based on your current financial situation, and without turning to money you may have in retirement accounts, how many weeks could you go without pay and still meet your family's financial needs?



CURRENT CAREER CHALLENGES: IMPACT OF PANDEMIC ON FINANCIAL SECURITY

Half of working moms (51%) feel less financially secure today than they did before the pandemic.

Do you feel more or less financially secure today than before the pandemic?



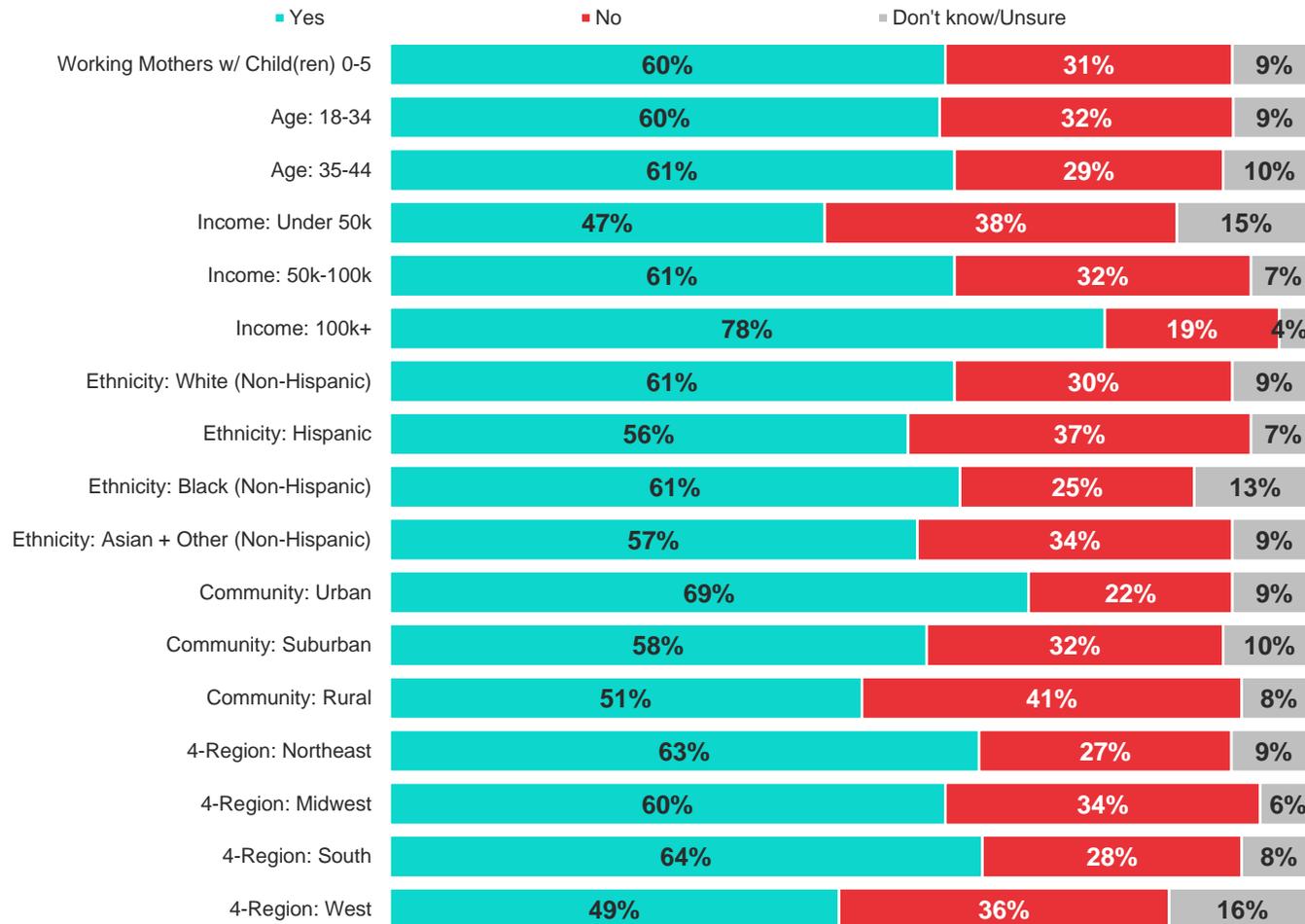
- Working moms with a household income under \$50k (59%), Asian and Indian working moms* (57%), and those who live in rural communities (57%) are most likely to say they feel less financially secure today than they did before the pandemic.
- Sixty-three percent of those who are caregivers for sick or disabled family members feel less financially secure today compared to before the pandemic.
- The pandemic's impact on financial security varies across job classifications. Those in a service/retail occupation (60%) are most likely to say they feel less financially secure today compared to before the pandemic.

*Includes working moms who describe their race or background as American Indian, Asian American, or other.

CURRENT CAREER CHALLENGES: ACCESS TO CHILDCARE

Among working moms with childcare-aged children, a third (31%) do not have access to affordable, quality childcare in their local community.

Do you have access to affordable, quality childcare in your local community?



- Access to affordable, quality childcare varies across income levels, community types, and regions.
- Working moms with a higher income level are more likely to say they have access to affordable, quality childcare in their local community.
- Across community types, working moms in urban communities (69%) are more likely than those in suburban (58%) and rural (51%) communities to have access to affordable, quality childcare.
- Working moms in the West region are less likely than those in other regions to say they have access to affordable, quality childcare in their local community.

SECTION 3

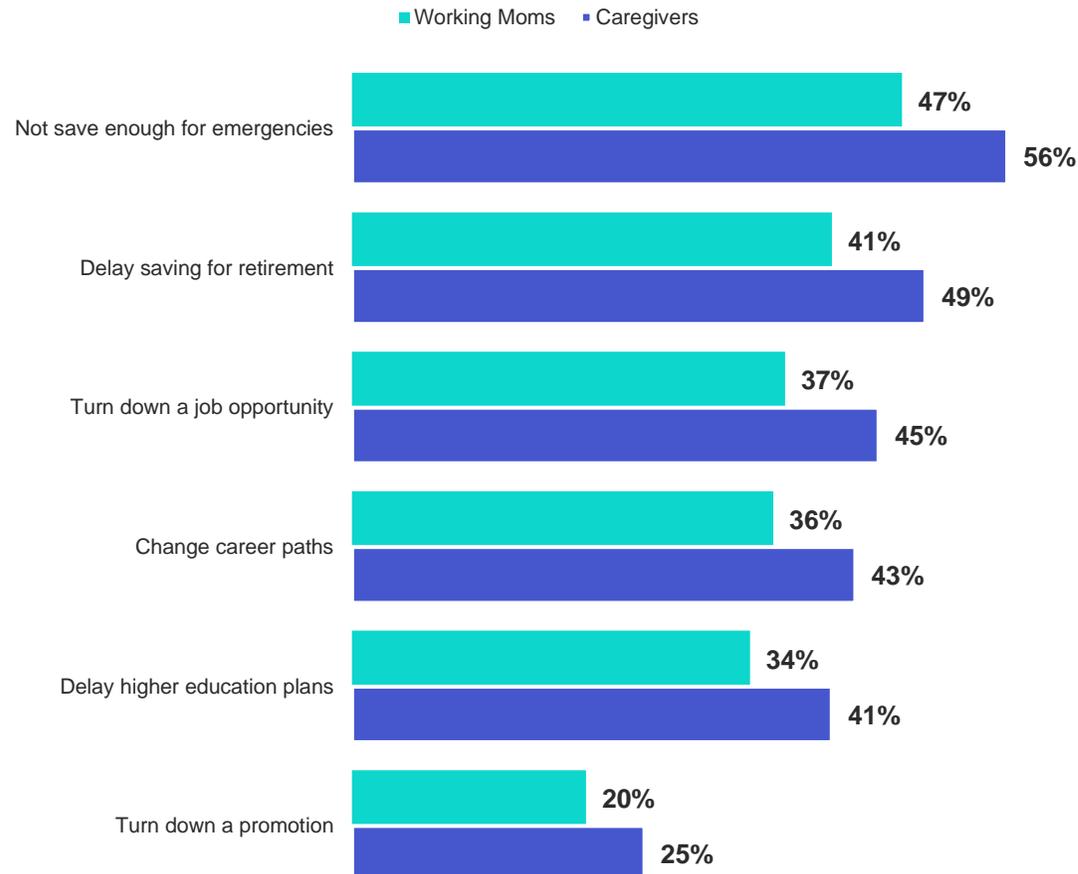
IMPACT OF CAREGIVING RESPONSIBILITIES



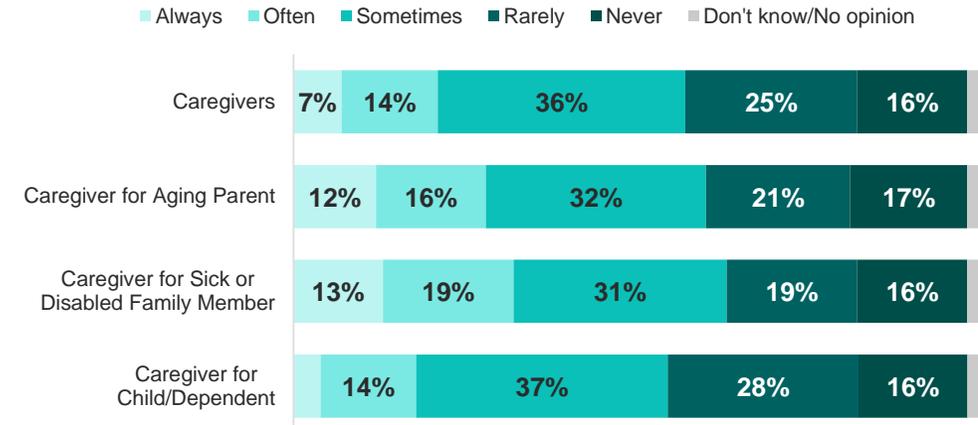
IMPACT OF CAREGIVING RESPONSIBILITIES ON CAREER

A majority of caregivers (57%) say caregiving responsibilities impeded their ability to work at least *sometimes* over the past month.

Have caregiving responsibilities ever influenced you to do any of the following? % Yes



In the past month, how frequently, if at all, have caregiving responsibilities impeded your ability to work or perform work-related tasks?



- In addition to impacting their ability to perform work responsibilities, about half of caregivers say caregiving responsibilities have influenced them to not save enough for emergencies (56%), delay saving for retirement (49%), and turn down a job opportunity (45%).
- Caregiving also influences changing career paths (43%) and delaying higher education plans (41%).
- A quarter of caregivers (25%) say caregiving responsibilities influenced them to turn down a promotion.

IMPACT OF CAREGIVING RESPONSIBILITIES ON CAREER

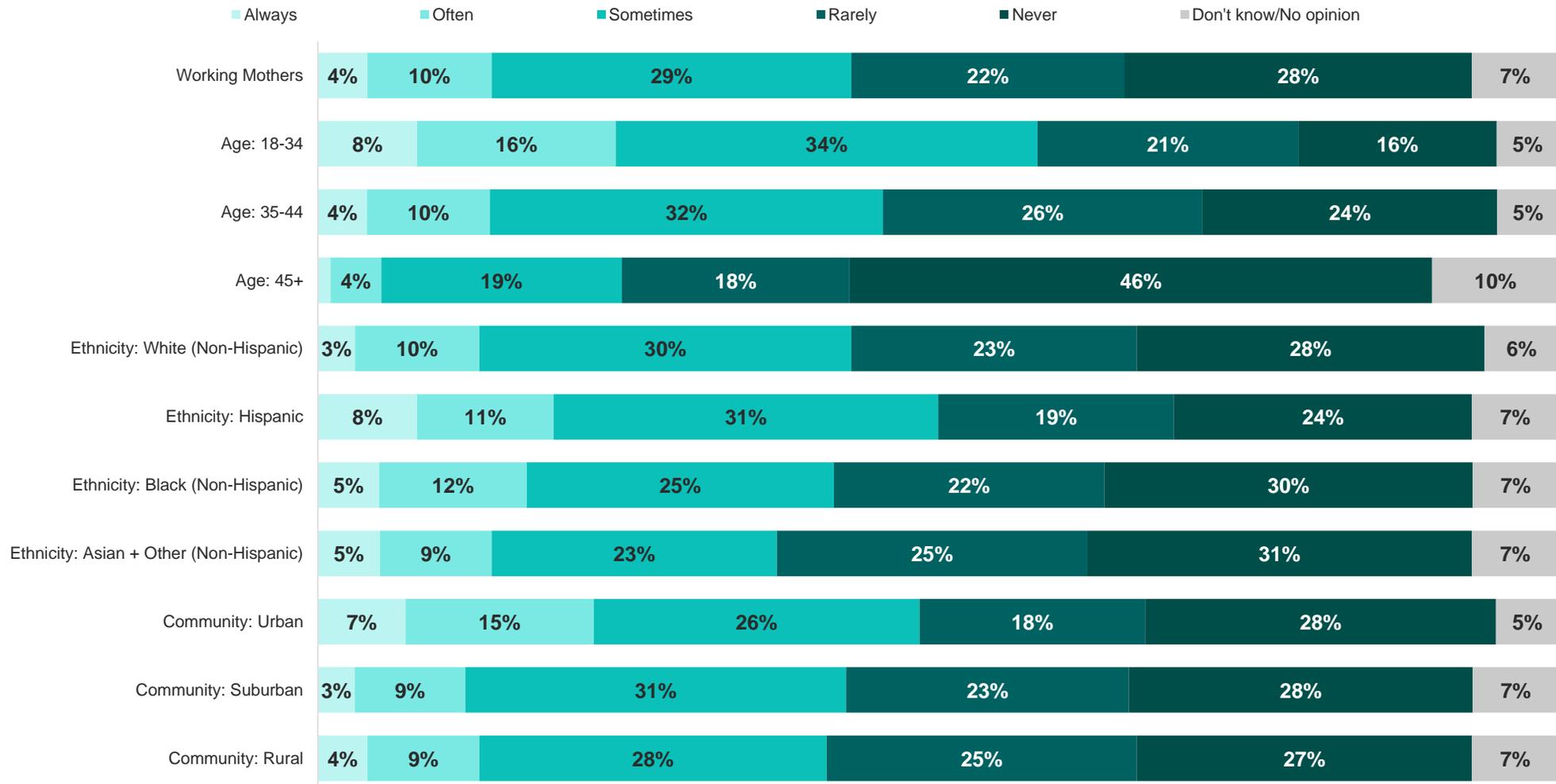
Have caregiving responsibilities ever influenced you to do any of the following? % *yes*

	Working Mothers	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Comm.: Urban	Comm.: Suburban	Comm.: Rural
Turn down a job opportunity	37%	41%	40%	29%	37%	38%	36%	42%	37%	37%	37%
Turn down a promotion	20%	23%	21%	16%	20%	22%	18%	25%	23%	20%	17%
Change career paths	36%	42%	40%	24%	36%	36%	35%	41%	38%	34%	37%
Delay higher education plans	34%	42%	37%	22%	34%	36%	29%	36%	38%	33%	33%
Delay saving for retirement	41%	42%	48%	30%	43%	41%	29%	45%	43%	40%	42%
Not save enough for emergencies	47%	53%	52%	35%	49%	47%	40%	43%	44%	46%	51%

*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

IMPACT OF CAREGIVING RESPONSIBILITIES ON CAREER

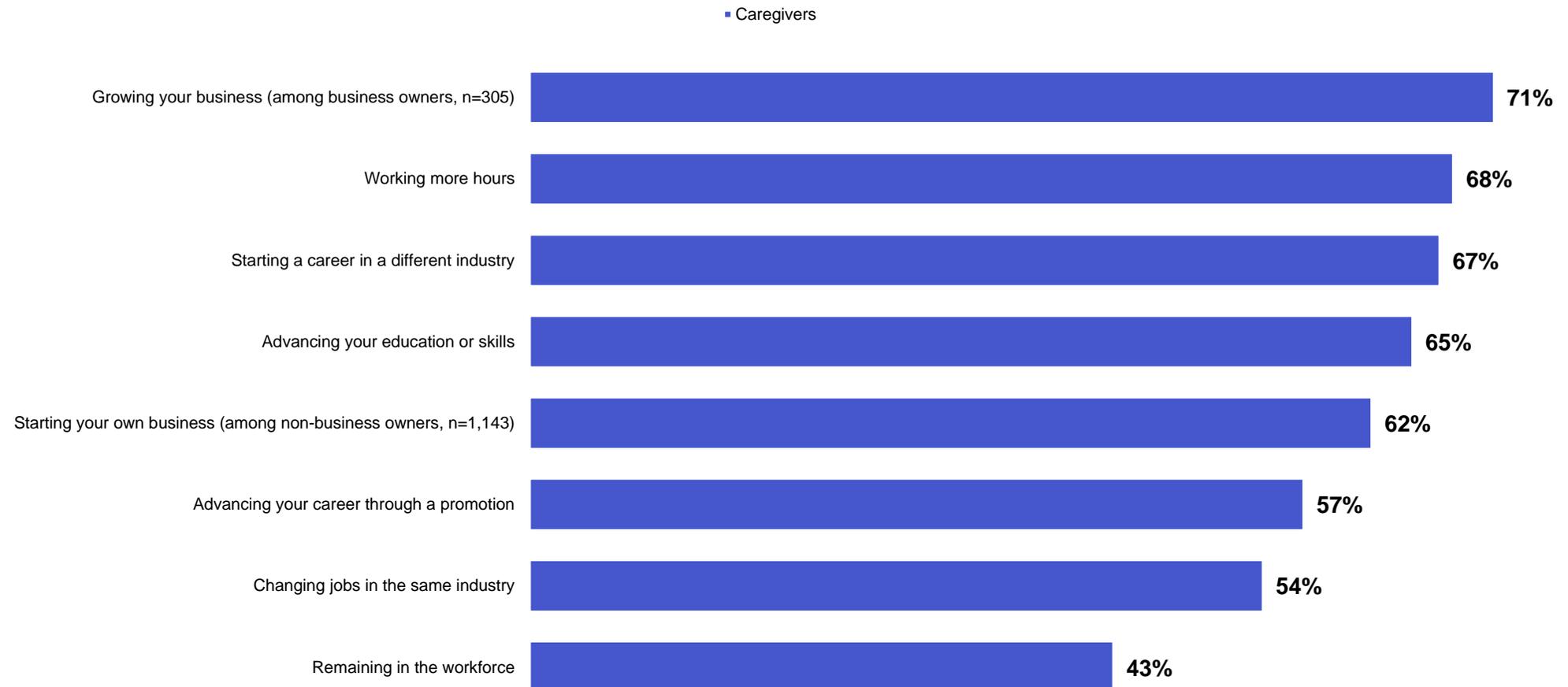
In the past month, how frequently, if at all, have caregiving responsibilities impeded your ability to work or perform work-related tasks?



IMPACT OF CAREGIVING RESPONSIBILITIES ON CAREER

Working more hours (68%), starting a career in a different industry (67%), and advancing their education or skills (65%) are the largest current challenges to caregivers. Additionally, growing their business (71%) or starting a business (62%) is also challenging to a majority of caregivers.

*Thinking about your current work arrangement and caregiving responsibilities, how challenging, if at all, are each of the following? % **Challenging***



IMPACT OF CAREGIVING RESPONSIBILITIES ON CAREER

Thinking about your current work arrangement and caregiving responsibilities, how challenging, if at all, are each of the following? % *challenging*

	Working Mothers	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Comm.: Urban	Comm.: Suburban	Comm.: Rural
Remaining in the workforce	37%	47%	37%	27%	36%	40%	37%	43%	45%	33%	37%
Working more hours	58%	66%	62%	43%	59%	57%	53%	65%	62%	58%	55%
Changing jobs in the same industry	47%	53%	49%	37%	45%	50%	43%	56%	52%	47%	42%
Starting a career in a different industry	58%	64%	63%	45%	58%	58%	53%	67%	61%	57%	59%
Advancing your career through a promotion	49%	55%	53%	39%	49%	54%	45%	51%	55%	48%	47%
Advancing your education or skills	57%	69%	60%	39%	57%	58%	50%	63%	59%	54%	59%
Starting your own business	54%	65%	56%	40%	51%	59%	53%	67%	53%	55%	52%
Growing your business	65%	71%	67%	52%	66%	66%	66%	54%	70%	63%	62%

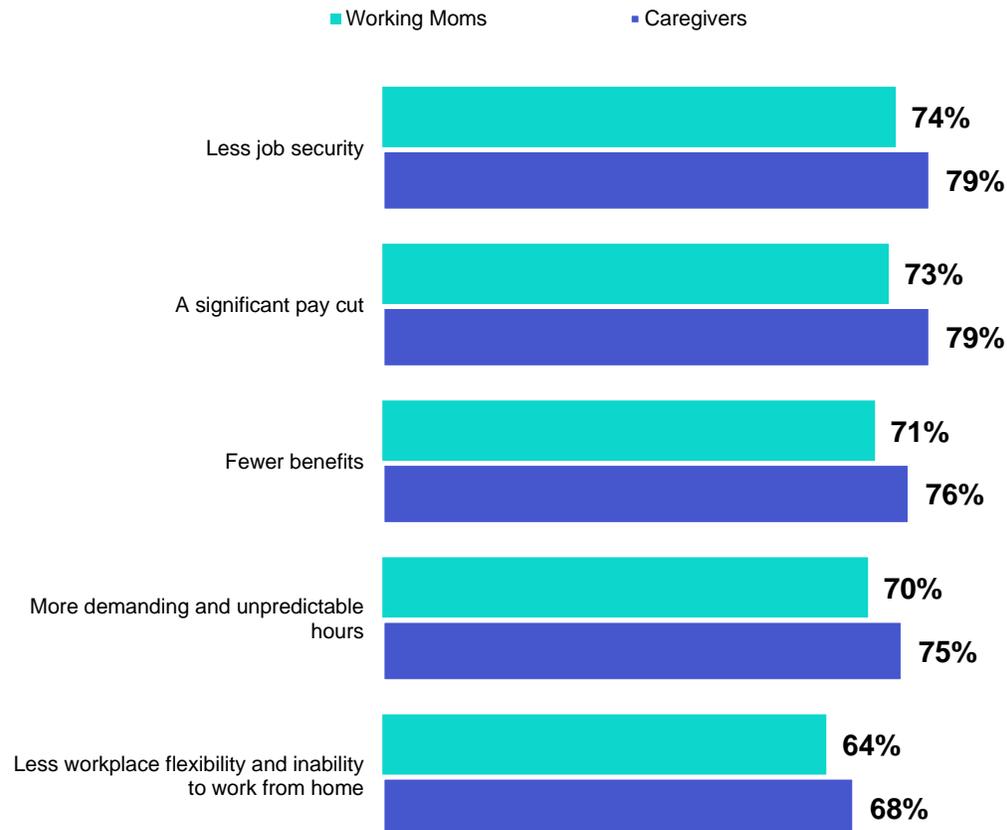
*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

IMPACT OF CAREGIVING RESPONSIBILITIES ON CAREER

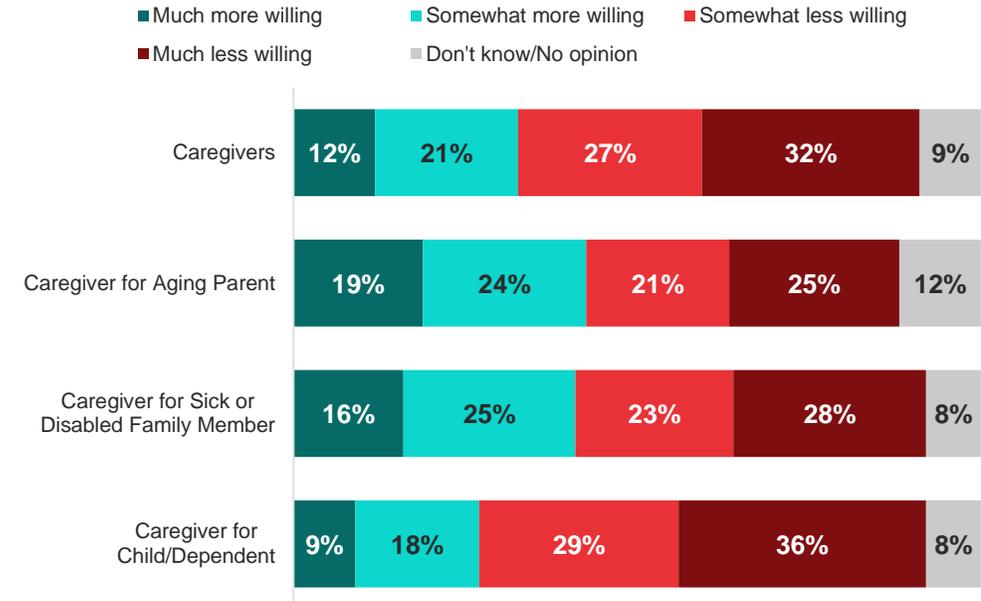
A majority of caregivers (59%) say caregiving responsibilities have made them less willing to take risks in their careers. More specifically, caregivers have been less willing to take a job with less job security (79%), a significant pay cut (79%), fewer benefits (76%), and more demanding or unpredictable hours (75%) because of caregiving responsibilities.

In your experience, have caregiving responsibilities made you more or less willing to take a job that is more in line with your career goals but requires any of the following?

% Less willing



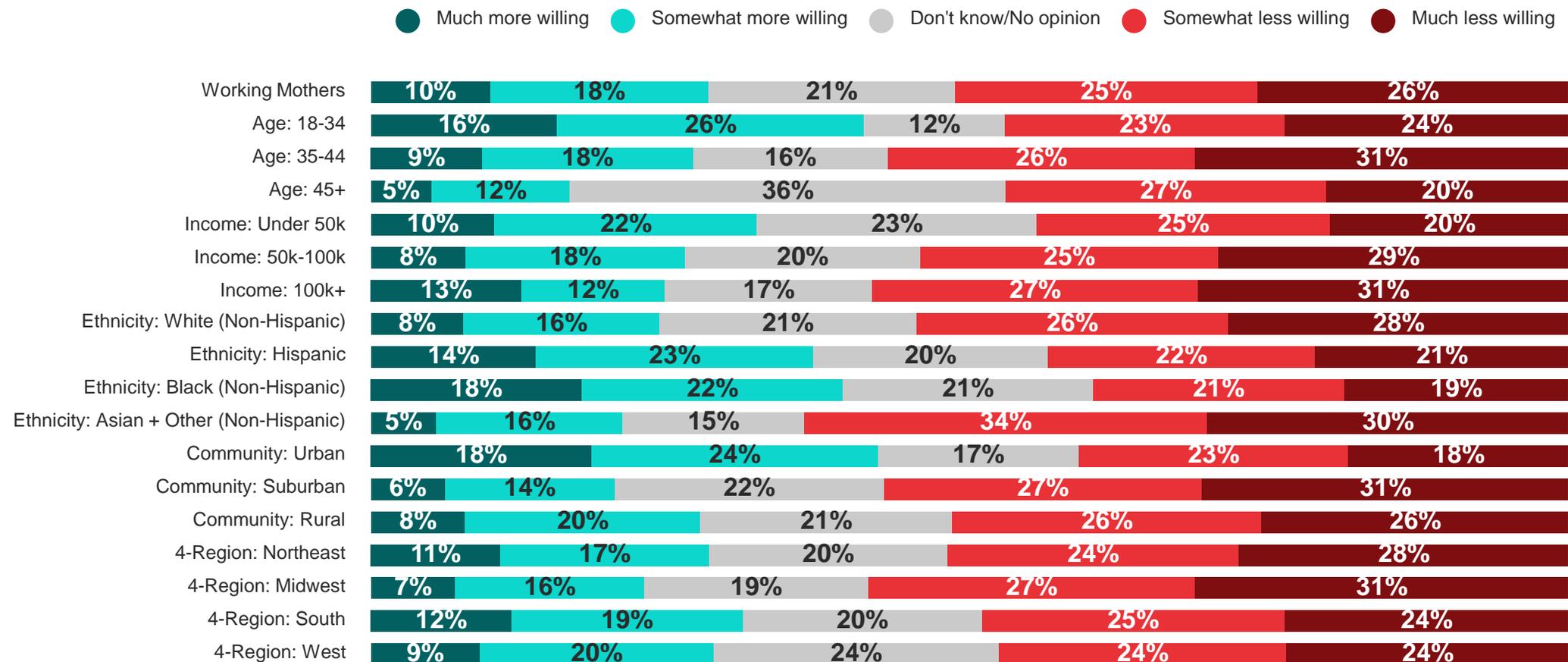
In your experience, have caregiving responsibilities made you more or less willing to take risks in your career?



- Caregivers for a child/dependent are more likely than other types of caregivers to say caregiving responsibilities have made them less willing to take risks in their career (65%).

IMPACT OF CAREGIVING RESPONSIBILITIES ON CAREER

In your experience, have caregiving responsibilities made you more or less willing to take risks in your career?



IMPACT OF CAREGIVING RESPONSIBILITIES ON CAREER

In your experience, have caregiving responsibilities made you more or less willing to take a job that is more in line with your career goals but requires any of the following? % *less willing*

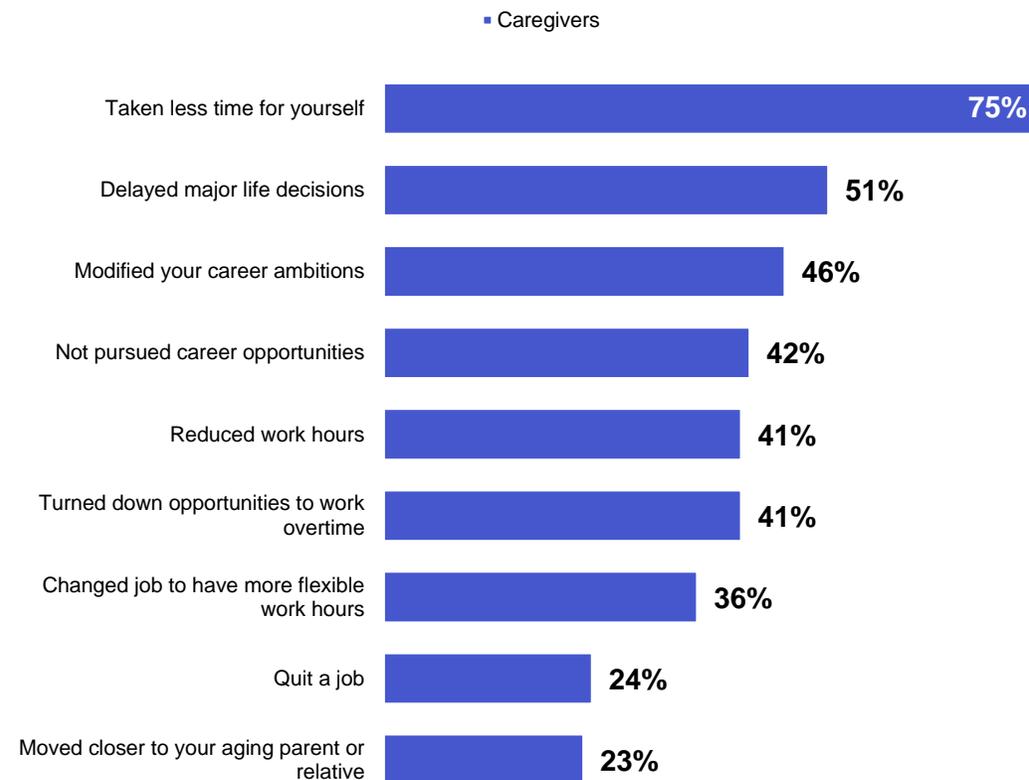
	Working Mothers	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Comm.: Urban	Comm.: Suburban	Comm.: Rural
A significant pay cut	73%	71%	78%	67%	74%	65%	72%	82%	64%	77%	77%
More demanding and unpredictable hours	70%	67%	73%	67%	72%	61%	65%	81%	61%	74%	72%
Less workplace flexibility and inability to work from home	64%	62%	67%	60%	65%	54%	63%	82%	57%	66%	66%
Less job security	74%	72%	79%	67%	75%	65%	72%	83%	66%	76%	76%
Fewer benefits	71%	70%	76%	66%	72%	65%	73%	79%	64%	74%	74%

*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

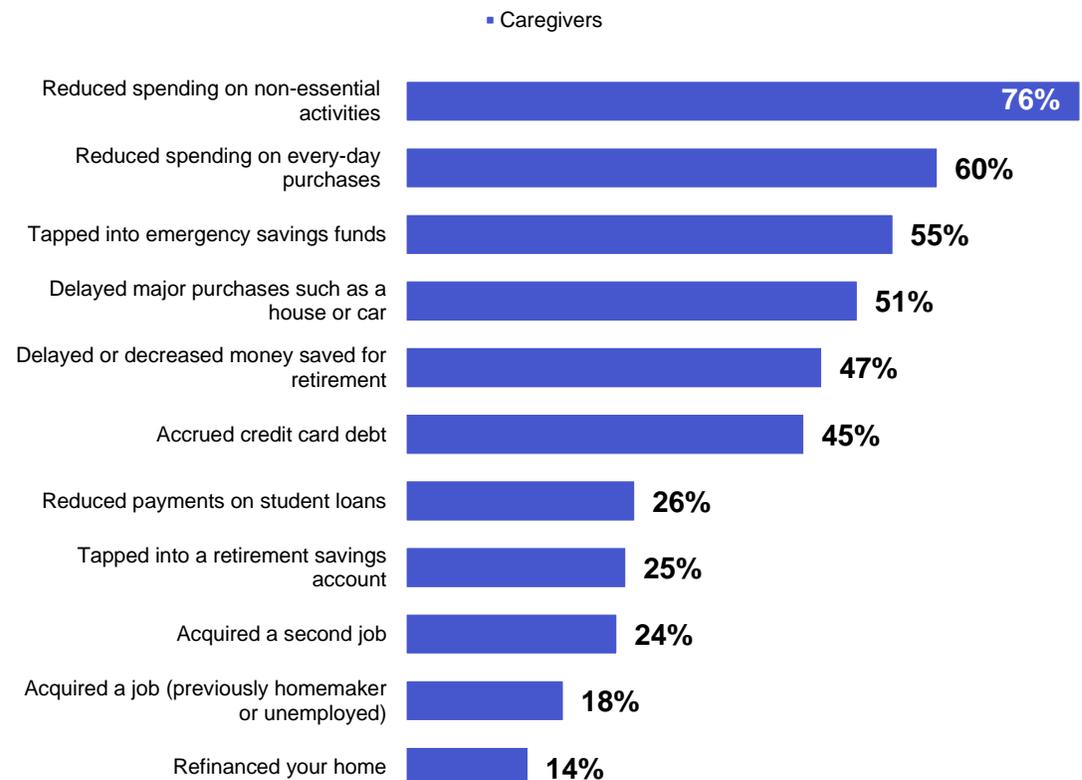
IMPACT OF CAREGIVING RESPONSIBILITIES DURING COVID-19

In addition to taking less time for themselves (75%), caregivers say they have delayed major life decisions (51%), modified career ambitions (46%), and not pursued career opportunities (42%) over the past two years because of caregiving-related responsibilities or to be able to afford caregiving-related expenses. When it comes to financial changes, a majority of caregivers have reduced spending on non-essential activities (76%), tapped into emergency savings (55%), delayed major purchases (51%), and delayed/decreased saving for retirement (47%) over the past two years.

*In order to provide care, some people have to make **lifestyle changes** to have time for caregiving-related responsibilities or be able to afford caregiving-related expenses. Over the past two years, or since the beginning of the pandemic, have you done any of the following because of caregiving responsibilities? % Yes*



*In order to provide care, some people have to make **financial changes** to have time for caregiving-related responsibilities or be able to afford caregiving-related expenses. Over the past two years, or since the beginning of the pandemic, have you done the following because of caregiving responsibilities? % Yes*



IMPACT OF CAREGIVING RESPONSIBILITIES DURING COVID-19

Lifestyle changes: Over the past two years, or since the beginning of the pandemic, have you done any of the following because of caregiving responsibilities? % *yes*

	Working Mothers	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Comm.: Urban	Comm.: Suburban	Comm.: Rural
Reduced work hours	33%	43%	35%	21%	33%	37%	30%	35%	36%	31%	35%
Turned down opportunities to work overtime	34%	44%	35%	22%	32%	39%	35%	33%	35%	33%	35%
Changed job to have more flexible work hours	29%	42%	29%	16%	27%	34%	33%	25%	32%	27%	31%
Quit a job	20%	31%	19%	11%	20%	23%	19%	15%	20%	18%	25%
Taken less time for yourself	62%	70%	66%	47%	64%	58%	60%	60%	59%	62%	66%
Moved closer to your aging parent or relative	19%	27%	17%	13%	17%	25%	22%	15%	25%	15%	20%
Delayed major life decisions	41%	47%	44%	31%	41%	43%	38%	43%	42%	40%	44%
Not pursued career opportunities	35%	39%	38%	25%	35%	37%	29%	30%	33%	34%	38%
Modified your career ambitions	37%	45%	40%	24%	37%	38%	38%	33%	39%	37%	37%

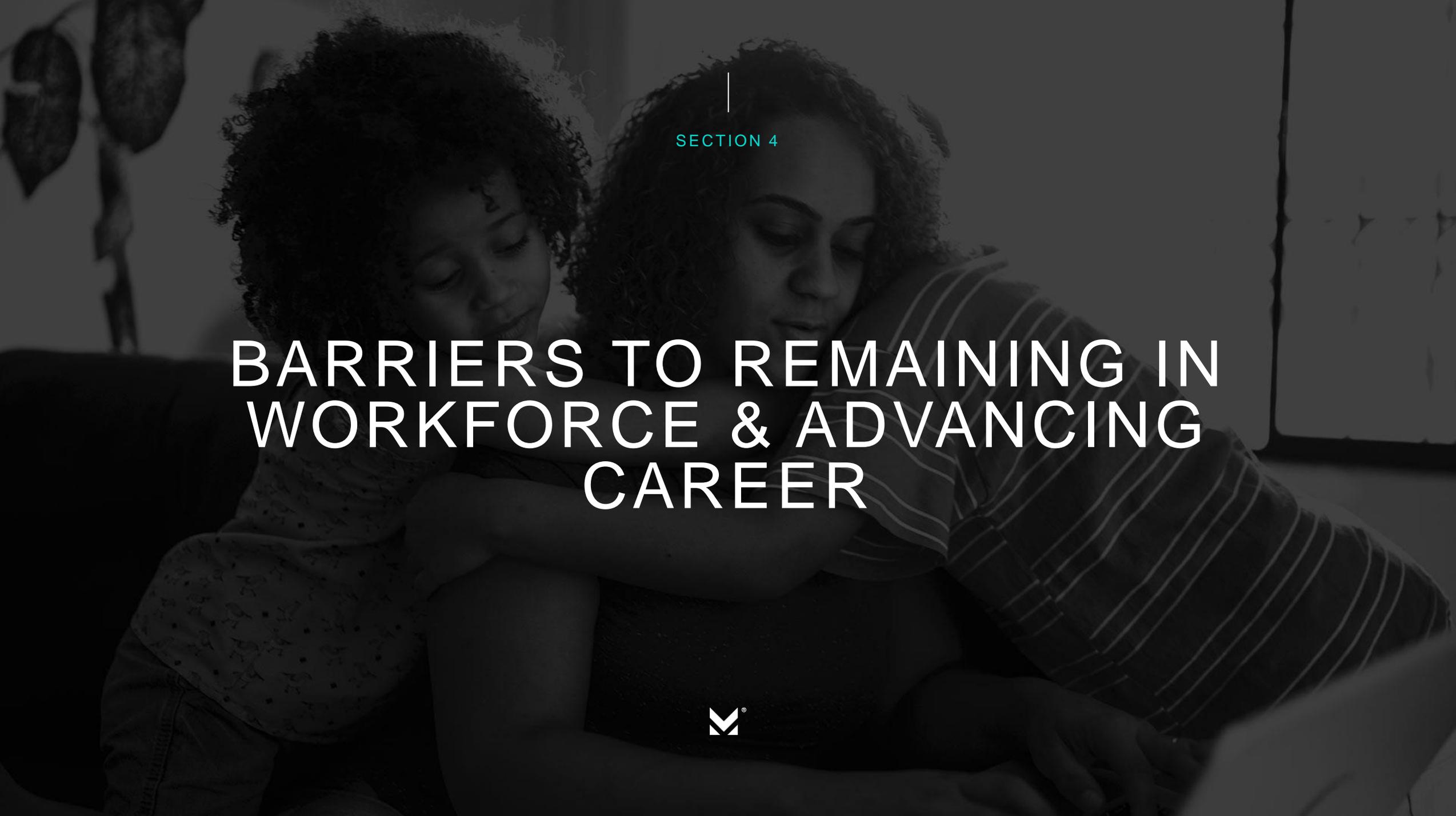
*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

IMPACT OF CAREGIVING RESPONSIBILITIES DURING COVID-19

Financial changes: Over the past two years, or since the beginning of the pandemic, have you done any of the following because of caregiving responsibilities? % *yes*

	Working Mothers	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Comm.: Urban	Comm.: Suburban	Comm.: Rural
Accrued credit card debt	40%	45%	45%	26%	41%	40%	38%	34%	40%	39%	42%
Tapped into emergency savings funds	46%	53%	50%	32%	46%	49%	48%	41%	46%	45%	49%
Tapped into a retirement savings account	22%	25%	24%	15%	20%	25%	28%	18%	25%	19%	24%
Refinanced your home	11%	13%	12%	6%	10%	13%	11%	11%	15%	10%	8%
Reduced spending on non-essential activities like shopping, going out to eat, going on vacation, etc.	66%	70%	72%	55%	67%	68%	63%	64%	62%	67%	70%
Reduced spending on every-day purchases like groceries and transportation	53%	57%	55%	44%	54%	51%	51%	49%	51%	50%	59%
Acquired a second job	21%	26%	23%	11%	20%	24%	22%	18%	25%	18%	21%
Acquired a job (previously homemaker or unemployed)	15%	25%	13%	6%	13%	19%	16%	13%	18%	11%	18%
Delayed major purchases such as a house or car	44%	51%	47%	33%	44%	43%	45%	46%	43%	43%	48%
Delayed or decreased money saved for retirement	40%	44%	43%	31%	40%	42%	36%	40%	38%	41%	41%
Reduced payments on student loans	23%	28%	26%	12%	22%	24%	29%	19%	25%	21%	25%

*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

A grayscale photograph of a woman with curly hair reading a book to a young child with curly hair. The woman is on the right, and the child is on the left. They are both looking down at the book. The background is slightly blurred, showing some foliage on the left and a window on the right.

SECTION 4

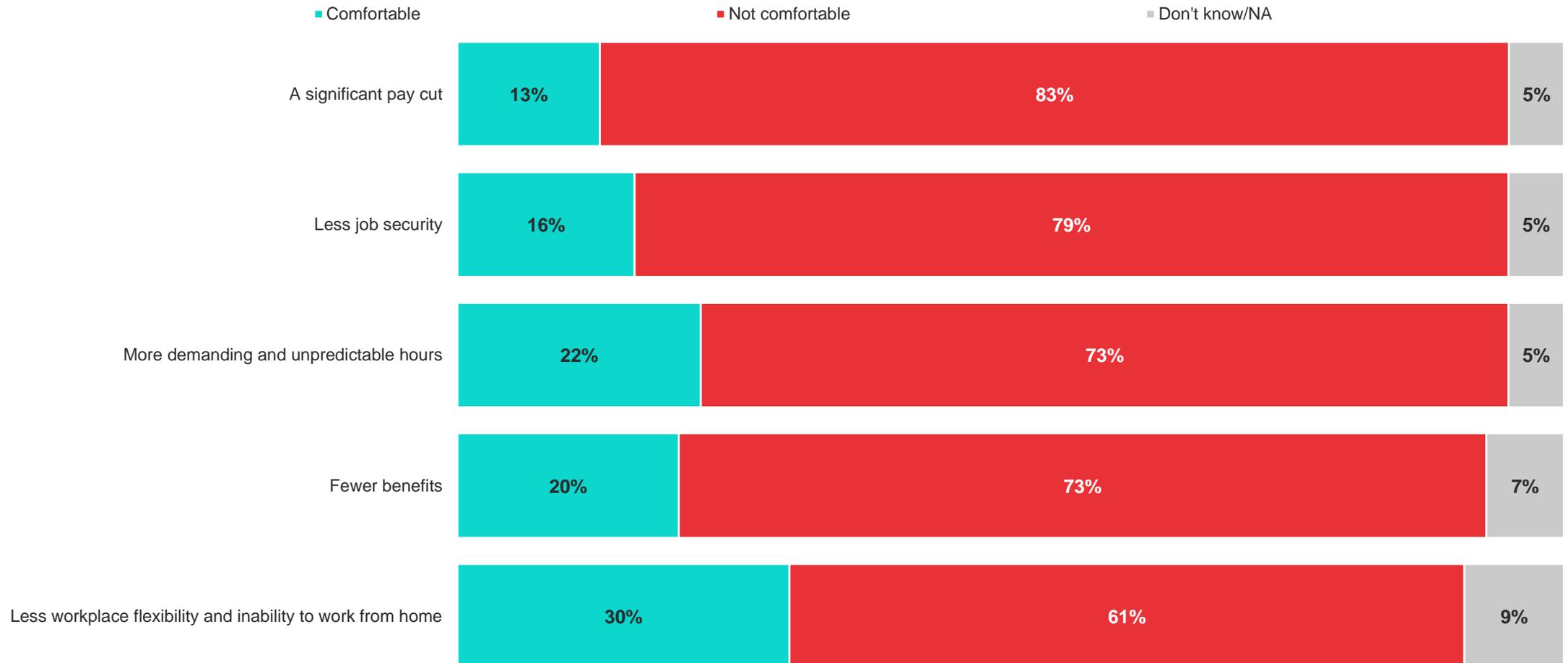
BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER



BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

Working moms are not comfortable taking a new role that aligns with their career goals but requires a significant pay cut (83%), less job security (79%), more demanding and unpredictable hours (73%), fewer benefits (73%), and less workplace flexibility (61%).

Say you were offered a new role that was interesting to you. How comfortable are you, if at all, taking an opportunity that is more in line with your career goals but requires any of the following?



BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How comfortable are you, if at all, taking an opportunity that is more in line with your career goals but requires any of the following? % *not comfortable*

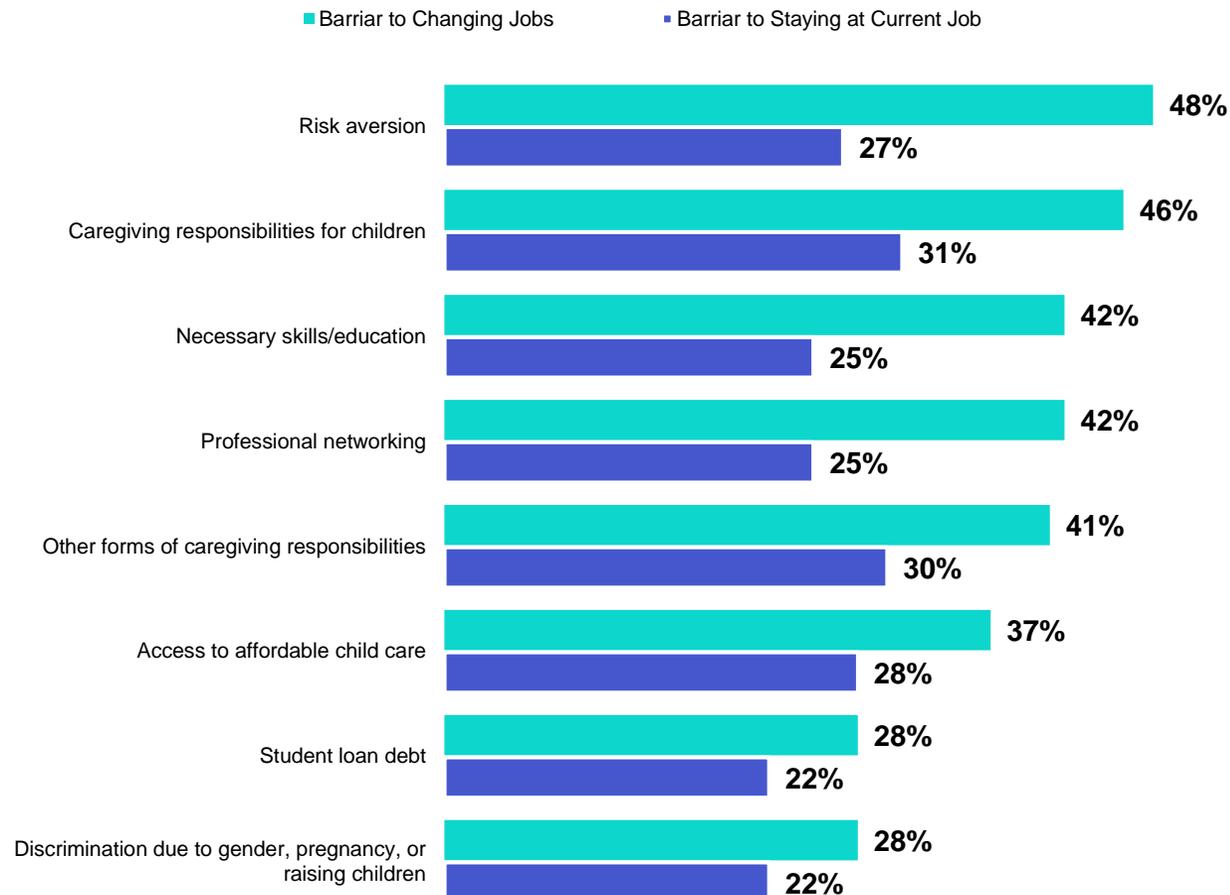
	Working Mothers	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Comm.: Urban	Comm.: Suburban	Comm.: Rural
A significant pay cut	83%	77%	84%	87%	85%	77%	80%	90%	71%	87%	89%
More demanding and unpredictable hours	73%	67%	73%	76%	75%	63%	67%	79%	62%	76%	76%
Less workplace flexibility and inability to work from home	61%	60%	61%	61%	61%	56%	58%	73%	55%	65%	61%
Less job security	79%	74%	82%	82%	81%	76%	76%	85%	70%	84%	84%
Fewer benefits	73%	68%	75%	76%	74%	68%	71%	82%	66%	77%	74%

*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

In addition to risk aversion (48%), working moms say caregiving responsibilities broadly (41%) and for children (46%), necessary skills/education (42%), professional networking (42%), and access to affordable childcare are barriers to changing jobs.

How much of a barrier are each of the following, if at all, to changing jobs/staying at your current job?



- Caregiving responsibilities broadly (30%) and for children (31%) are barriers for working moms to stay in their current job. Access to affordable childcare is also a significant factor (28%).
- Among working moms with children ages 0-5, a majority say caregiving responsibilities for children (66% changing jobs/46% staying at job) and access to affordable childcare (58% changing jobs/45% staying at job) are barriers to changing jobs and staying at their current job. See appendix slides 40, 42, 45, and 47.
- Thirty-nine percent of working moms with children ages 0-5 say discrimination due to gender, pregnancy, or raising children is a barrier to changing jobs and 30% say it is a barrier to staying at their current job. See appendix slides 43 and 48.
- A third (36%) of working moms ages 18-34 say student loan debt is a barrier to changing jobs compared to 30% of those 35-44 and 17% of those 45+. Additionally, Hispanic (31%) and Black working moms are especially likely to say student loan debt is a barrier to changing jobs (34%) compared to 27% of white moms. See slide 29.

BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to changing jobs? % *barrier*

	Working Moms	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Community: Urban	Community: Suburban	Community: Rural
Caregiving responsibilities for children	46%	63%	50%	20%	45%	49%	40%	47%	46%	46%	44%
Other forms of caregiving responsibilities	41%	49%	44%	26%	40%	43%	36%	45%	43%	39%	41%
Access to affordable child care	37%	55%	40%	14%	36%	40%	33%	40%	43%	35%	36%
Student loan debt	28%	36%	30%	17%	27%	31%	34%	22%	35%	25%	28%
Necessary skills/education	42%	52%	44%	31%	44%	43%	36%	43%	47%	40%	44%
Professional networking	42%	51%	45%	30%	40%	42%	46%	54%	51%	40%	39%
Discrimination due to gender, pregnancy, or raising children	28%	40%	28%	15%	26%	30%	32%	32%	35%	24%	28%
Risk aversion	48%	53%	51%	39%	49%	45%	44%	50%	50%	49%	44%

*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to staying at your current job? % *barrier*

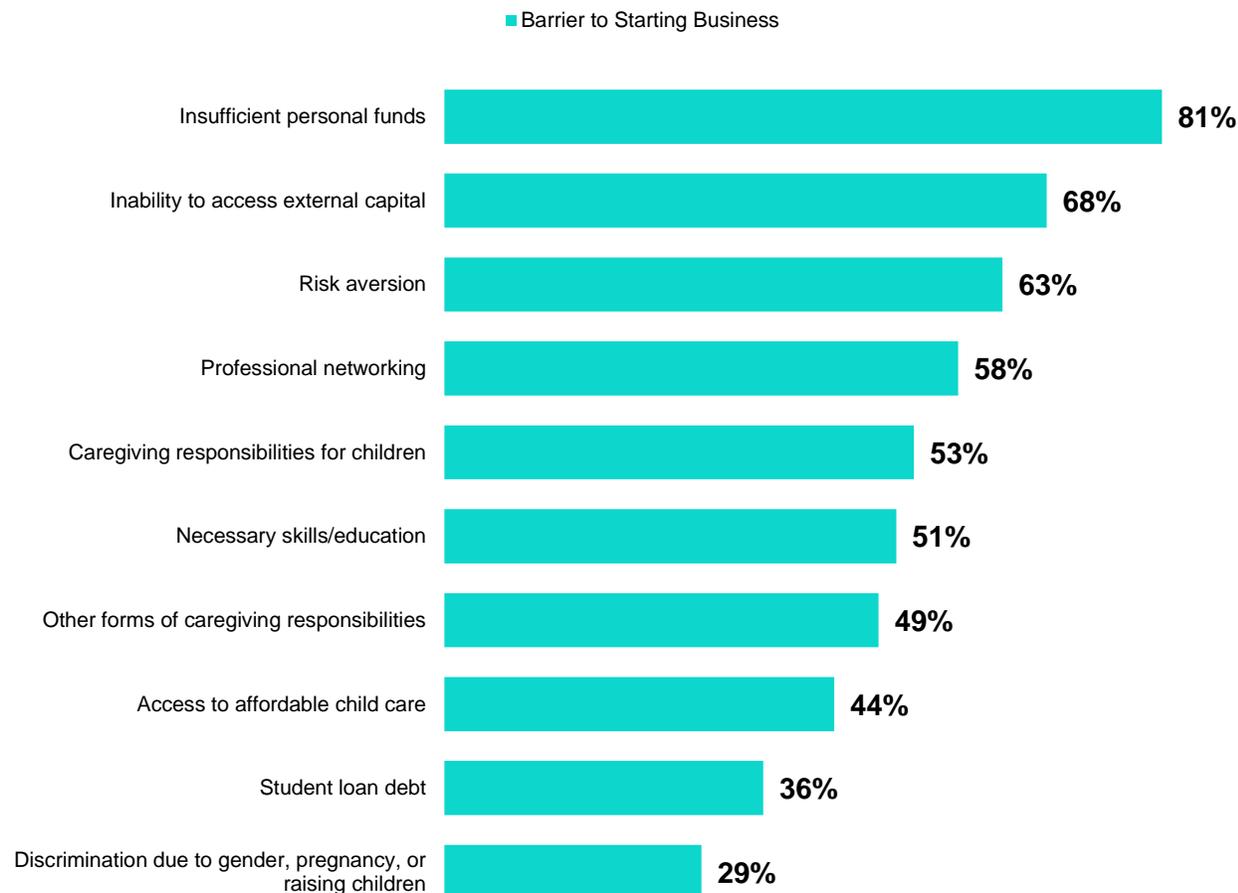
	Working Moms	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Community: Urban	Community: Suburban	Community: Rural
Caregiving responsibilities for children	31%	45%	34%	15%	30%	35%	33%	31%	38%	28%	30%
Other forms of caregiving responsibilities	30%	39%	31%	18%	26%	39%	30%	32%	36%	27%	28%
Access to affordable child care	28%	44%	28%	10%	26%	36%	25%	26%	34%	25%	28%
Student loan debt	22%	31%	22%	12%	19%	29%	27%	14%	32%	17%	19%
Necessary skills/education	25%	32%	26%	17%	23%	32%	28%	25%	34%	21%	25%
Professional networking	25%	33%	26%	16%	21%	31%	32%	29%	35%	21%	24%
Discrimination due to gender, pregnancy, or raising children	22%	33%	20%	11%	18%	29%	27%	21%	31%	16%	20%
Risk aversion	27%	34%	26%	19%	24%	30%	28%	28%	34%	22%	25%

*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

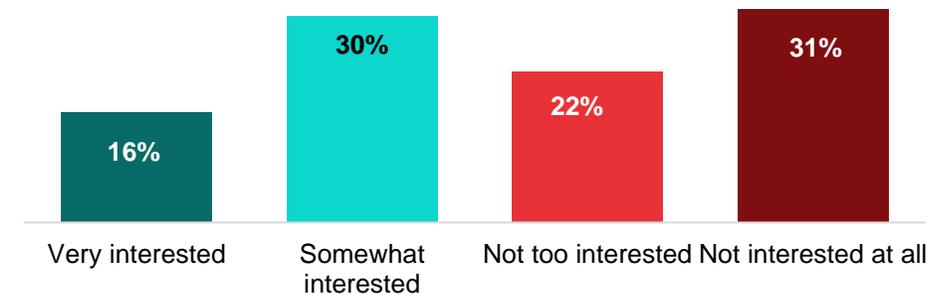
BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

Among those interested in starting their own business, insufficient personal funds (81%) and inability to access external capital (68%) are seen as the largest barriers.

How much of a barrier are each of the following, if at all, to starting your own business?
(among those interested in starting their own business, n=969)



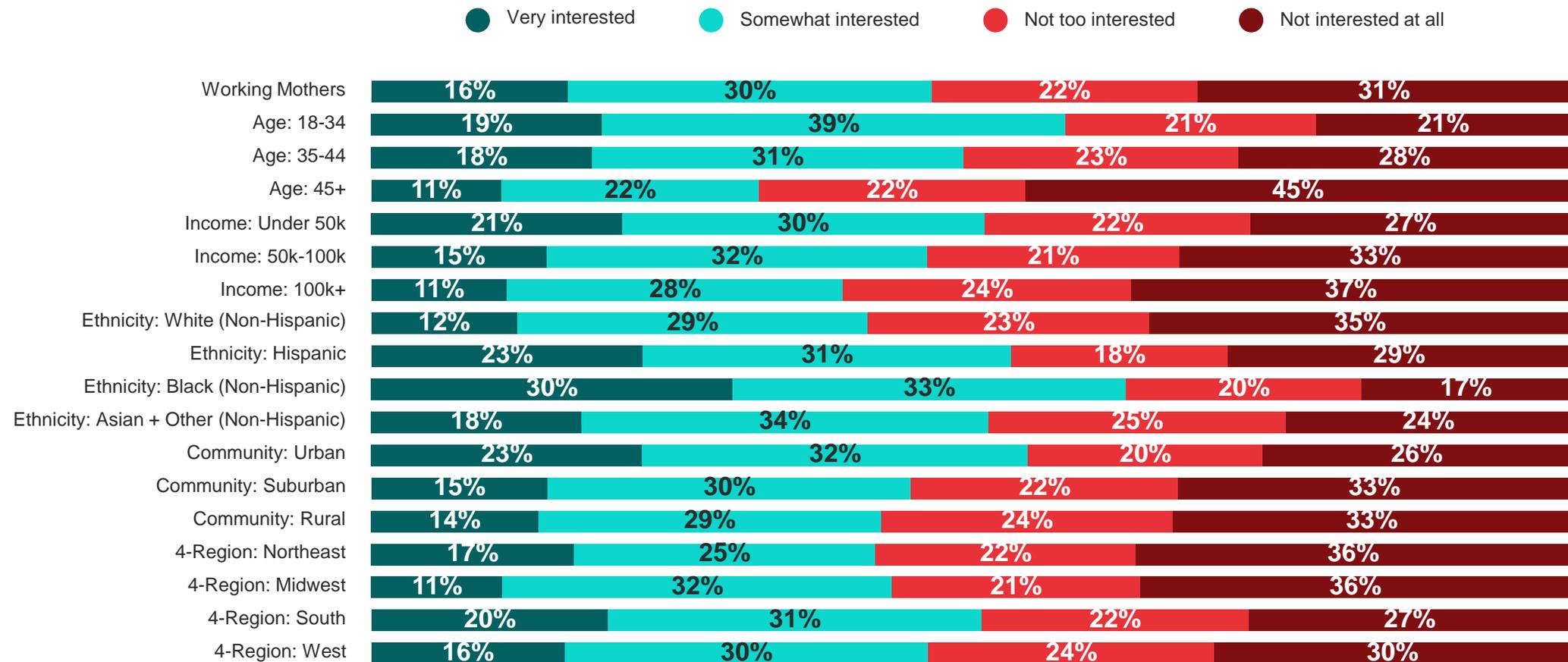
How interested are you, if at all, in starting your own business?
(among non-business owners, n=2,075)



- Black working moms are more likely than those of other race/ethnicity groups to be interested in starting their own business (63% interested). See slide 32.
- Among caregivers interested in starting their own business, a majority say caregiving responsibilities for children (62%) and other forms of caregiving responsibilities (58%) are barriers to starting their own business. See appendix slide 48.
- Among working moms with children ages 0-5 interested in starting their own business, a majority say caregiving responsibilities for children (68%), access to affordable childcare (61%), and other forms of caregiving responsibilities (58%) are barriers to starting their own business. See appendix slide 48.

BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How interested are you, if at all, in starting your own business?



BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to starting your own business?
(among those interested in starting their own business, n=969)

	Working Mothers	Age: 18-34	Age: 35-44	Age: 45+	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)	Comm.: Urban	Comm.: Suburban	Comm.: Rural
Caregiving responsibilities for children	53%	63%	56%	30%	53%	57%	45%	52%	48%	57%	53%
Other forms of caregiving responsibilities	49%	58%	48%	35%	48%	53%	42%	55%	45%	51%	49%
Access to affordable child care	44%	59%	42%	21%	43%	48%	38%	42%	47%	42%	42%
Insufficient personal funds	81%	81%	81%	80%	80%	87%	81%	74%	76%	82%	83%
Student loan debt	36%	42%	34%	30%	33%	35%	46%	31%	38%	35%	36%
Necessary skills/education	51%	54%	50%	43%	53%	49%	43%	44%	49%	48%	55%
Professional networking	58%	61%	59%	53%	58%	57%	57%	66%	54%	60%	61%
Inability to access external capital	68%	62%	69%	73%	69%	65%	69%	58%	66%	70%	66%
Discrimination due to gender, pregnancy, or raising children	29%	41%	26%	20%	29%	27%	37%	29%	30%	27%	33%
Risk aversion	63%	62%	63%	65%	67%	55%	56%	67%	57%	65%	66%

*Conditional formatting applied across demographic groups, green indicates the group was more likely than other demographic groups to indicate the response.

SECTION 5

IMPACT OF BENEFITS



IMPACT OF BENEFITS

Access to paid parental/family leave, an emergency savings account, access to affordable, quality childcare, and flexible hours *has or would* positively impact a majority of working moms' ability to work fulfill their family responsibilities, remain in the workforce, their mental health and stress level, and financial security.

If you had access to [BENEFIT], would that access positively or negatively impact each of the following for you personally, if at all? (among non-business owners who do not currently have access to tested benefits)

How much does access to [BENEFIT] positively or negatively impact each of the following for you personally, if at all? (among non-business owners who currently have access to tested benefits)

% Positive impact

	PAID PARENTAL/FAMILY CAREGIVING LEAVE	EMERGENCY SAVINGS ACCOUNT	AFFORDABLE, QUALITY CHILDCARE*	FLEXIBLE HOURS/ABILITY TO WORK FROM HOME
Your ability to fulfill your family responsibilities	54%	56%	59%	67%
Your ability to remain in the workforce	51%	52%	58%	64%
Your mental health and stress level	51%	56%	59%	65%
Your own financial security	49%	60%	59%	58%
Advancing your career	40%	43%	61%	52%
Your ability to work longer hours	36%	38%	59%	60%
Your comfort level switching jobs	34%	36%	54%	43%
Future plans to have children	32%	31%	42%	35%
Your comfort level to start your own business	28%	34%	47%	39%

*Among working moms with children ages 0-5

IMPACT OF BENEFITS

Among working moms who do not currently have access to the tested benefits, a majority say access to paid parental/family leave, an emergency savings account, access to affordable, quality childcare, and flexible hours/the ability to work from home would positively impact their ability to fulfill their family responsibilities, mental health and stress level, and their ability to remain in the workforce.

If you had access to [BENEFIT], would that access positively or negatively impact each of the following for you personally, if at all? (among non-business owners who do not currently have access to tested benefits)

% Positive impact

	PAID PARENTAL/FAMILY CAREGIVING LEAVE	EMERGENCY SAVINGS ACCOUNT	AFFORDABLE, QUALITY CHILDCARE*	FLEXIBLE HOURS/ABILITY TO WORK FROM HOME
Your ability to fulfill your family responsibilities	56%	55%	60%	62%
Your mental health and stress level	55%	54%	61%	62%
Your ability to remain in the workforce	53%	49%	58%	59%
Your own financial security	53%	59%	55%	54%
Advancing your career	44%	40%	56%	49%
Your comfort level switching jobs	41%	35%	51%	42%
Your ability to work longer hours	39%	36%	56%	59%
Future plans to have children	33%	28%	39%	35%
Your comfort level to start your own business	32%	32%	47%	37%

*Among working moms with children ages 0-5 who do not have access to affordable, quality childcare, n=688

IMPACT OF BENEFITS

Among working moms who currently have access to the tested benefits, a majority say access to paid parental/family leave, an emergency savings account, access to affordable, quality childcare, and flexible hours/the ability to work from home has positively impacted their ability to fulfill their family responsibilities, remain in the workforce, mental health and stress level, and their personal financial security.

How much does access to [BENEFIT] positively or negatively impact each of the following for you personally, if at all? (among non-business owners who currently have access to tested benefits)

% Positive impact

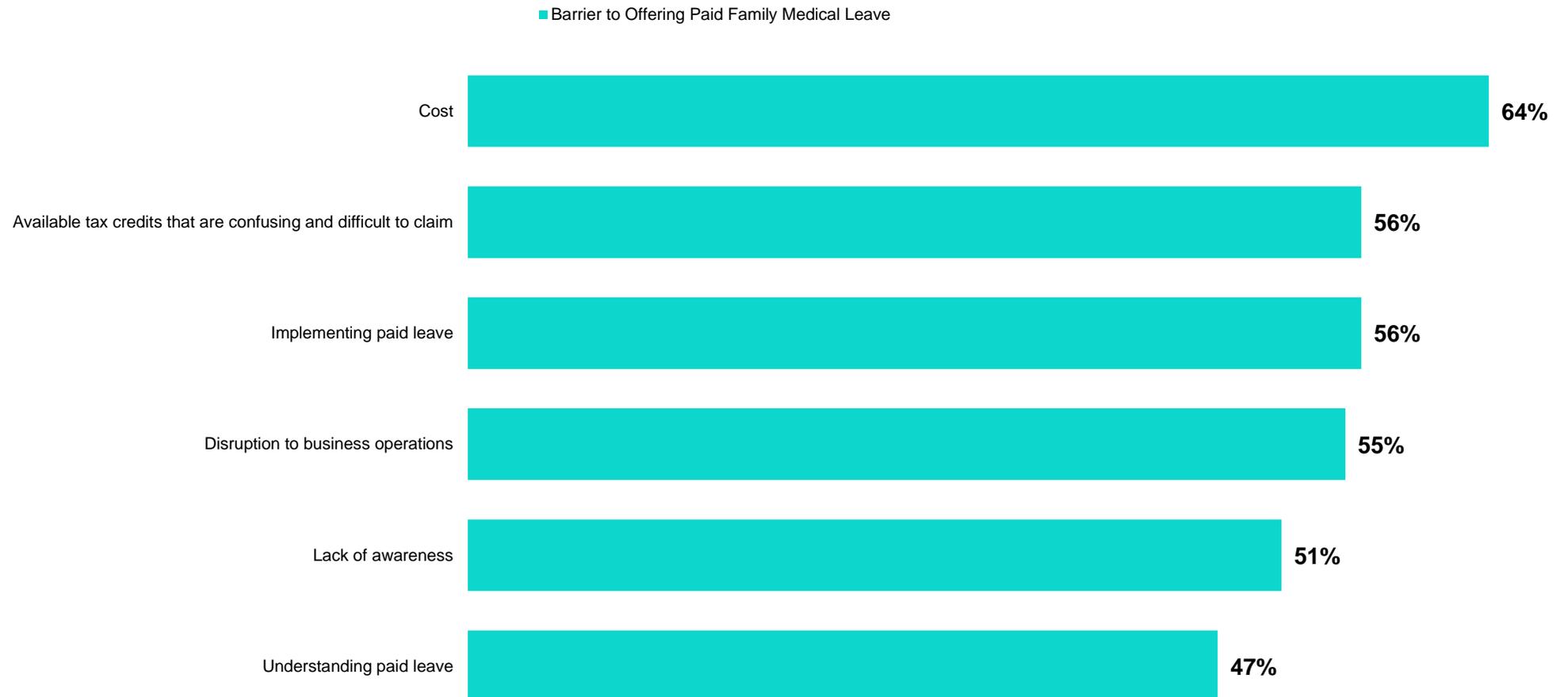
	PAID PARENTAL/FAMILY CAREGIVING LEAVE	EMERGENCY SAVINGS ACCOUNT	AFFORDABLE, QUALITY CHILDCARE*	FLEXIBLE HOURS/ABILITY TO WORK FROM HOME
Your ability to fulfill your family responsibilities	53%	61%	64%	73%
Your ability to remain in the workforce	51%	58%	63%	70%
Your mental health and stress level	49%	57%	62%	69%
Your own financial security	47%	58%	60%	61%
Advancing your career	37%	53%	59%	54%
Your ability to work longer hours	34%	48%	58%	62%
Future plans to have children	33%	42%	48%	35%
Your comfort level switching jobs	29%	39%	49%	43%
Your comfort level to start your own business	26%	44%	46%	39%
Your business (among business owners, n=206)			60%	

*Among working moms with children ages 0-5 who have access to affordable, quality childcare, n=855

IMPACT OF BENEFITS

Cost (64%) is the main barrier for surveyed small business owners from offering paid family and medical leave at their company, in addition to confusion about tax credits (56%), implementation of the policy (56%), and disruption to business operations (55%).

How significant, if at all, are each of the following barriers for you to offer paid family and medical leave to employees at your company? (among small business owners with employees, n=370)



|
SECTION 5

APPENDIX



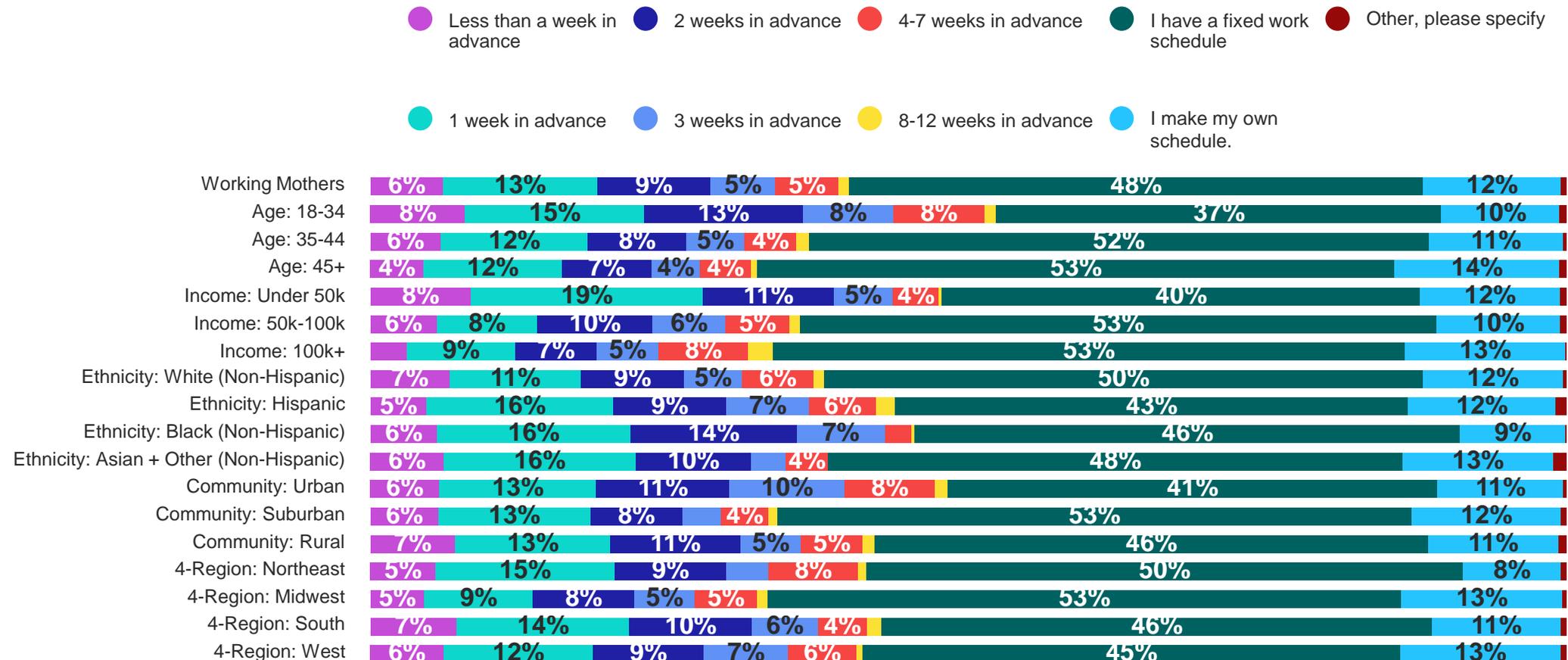
APPENDIX: CURRENT CAREER CHALLENGES

Suppose that you are required to take several weeks of unpaid leave from work. Based on your current financial situation, and without turning to money you may have in retirement accounts, how many weeks could you go without pay and still meet your family's financial needs?



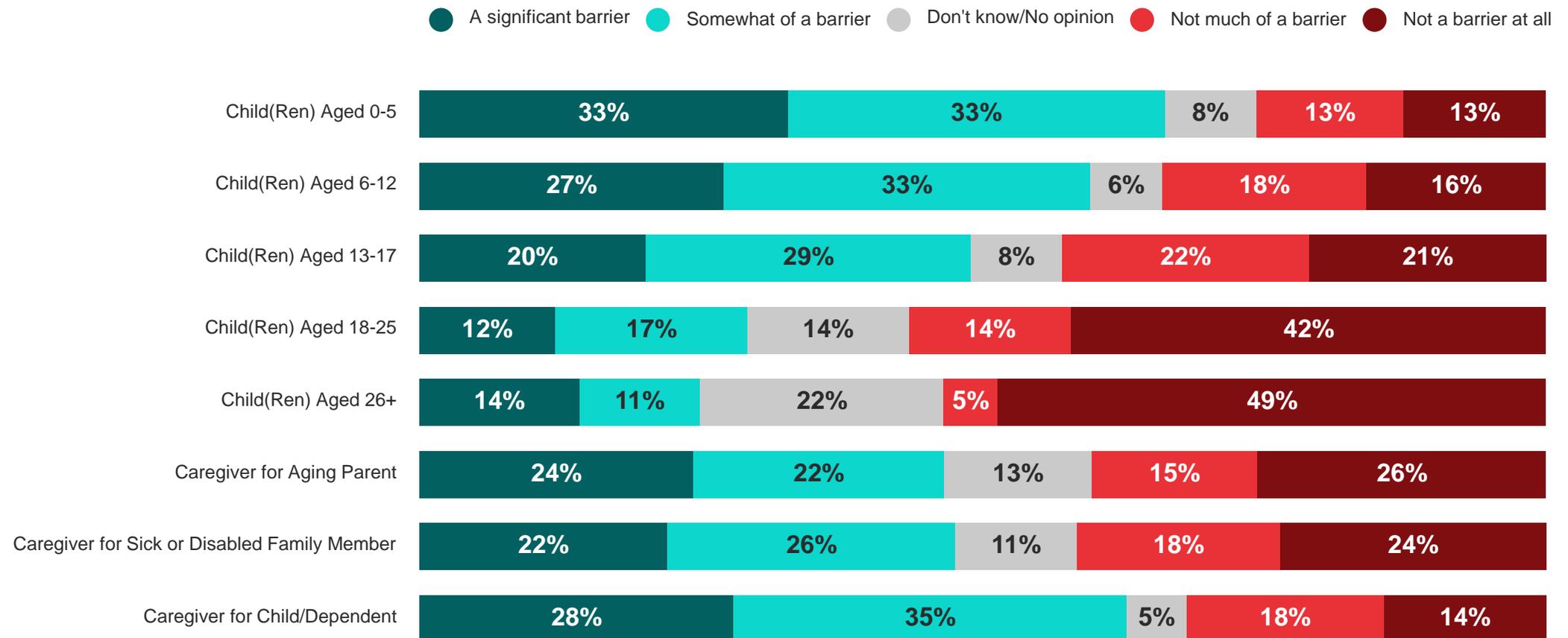
APPENDIX: CURRENT CAREER CHALLENGES

Thinking about your work hours, how far in advance are you aware of your work schedule, or do you have a fixed work schedule?



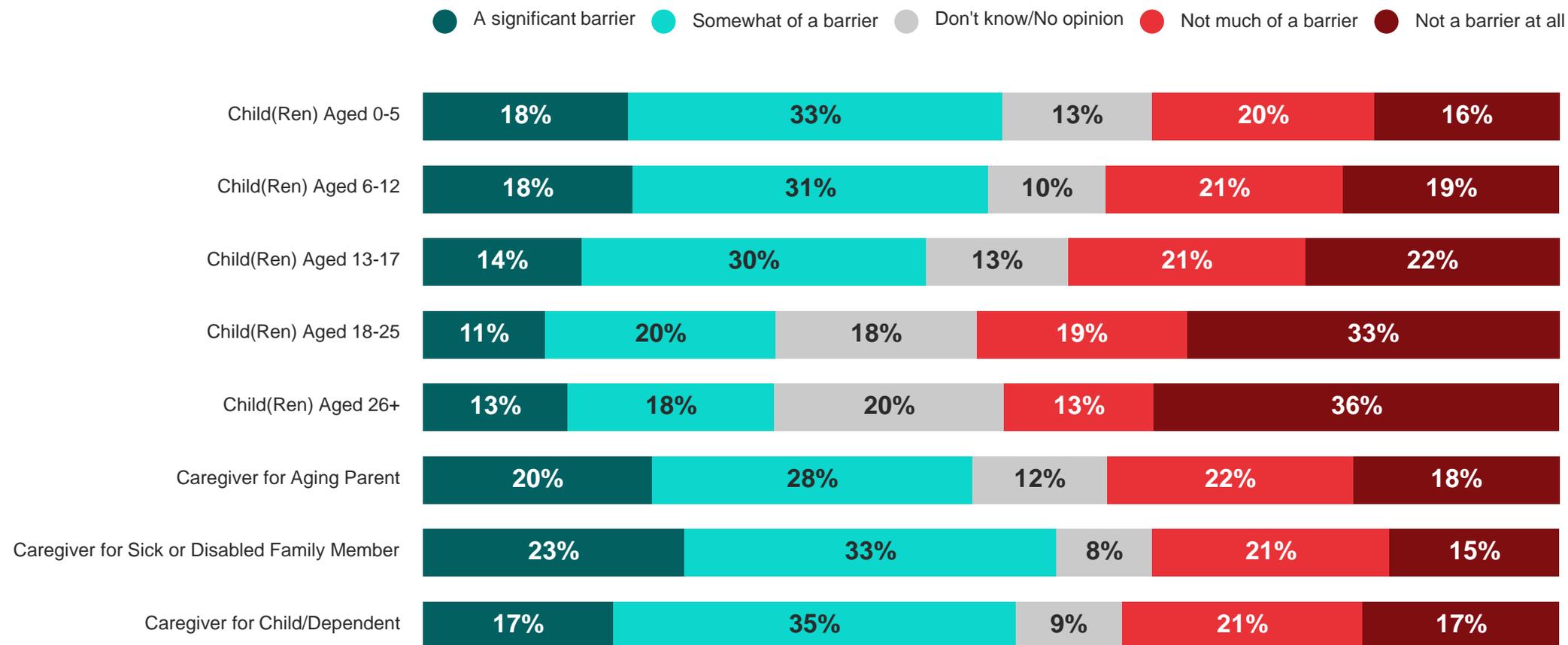
APPENDIX: BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to changing jobs?
Caregiving responsibilities for children



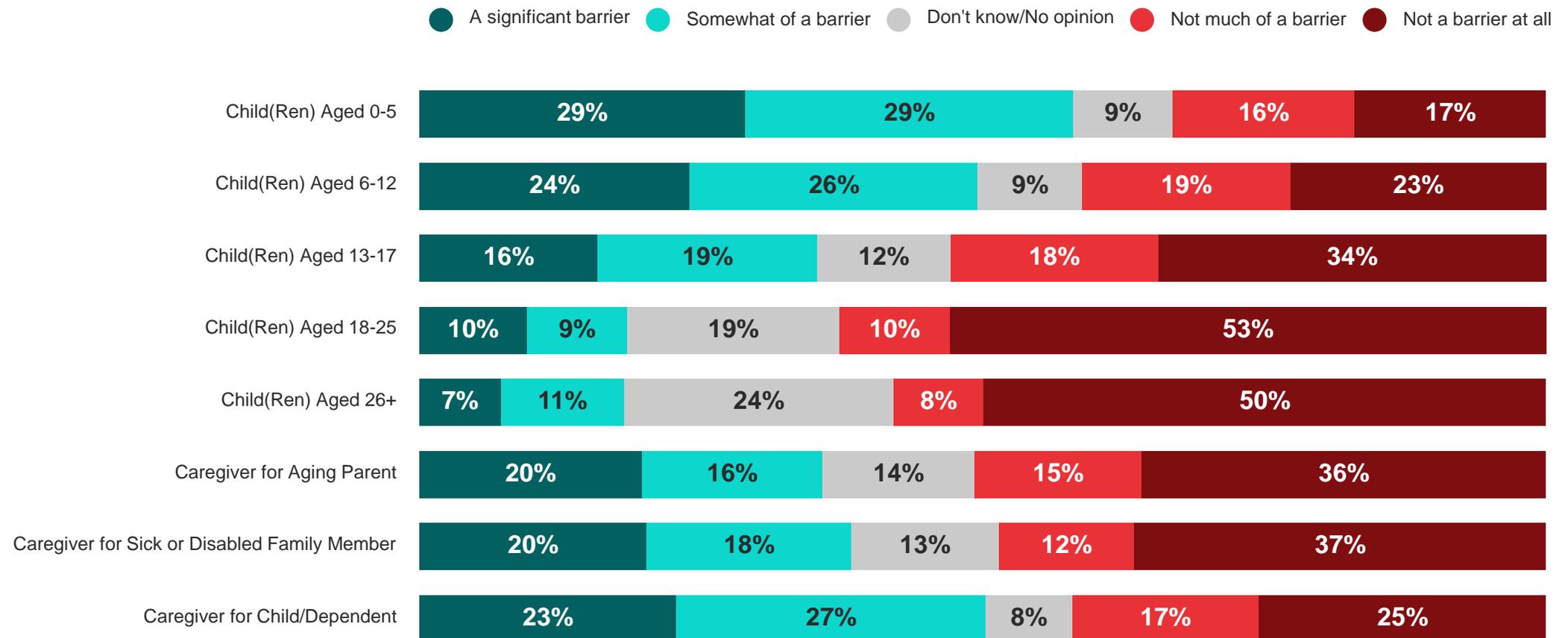
APPENDIX: BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to changing jobs?
Other forms of caregiving responsibilities



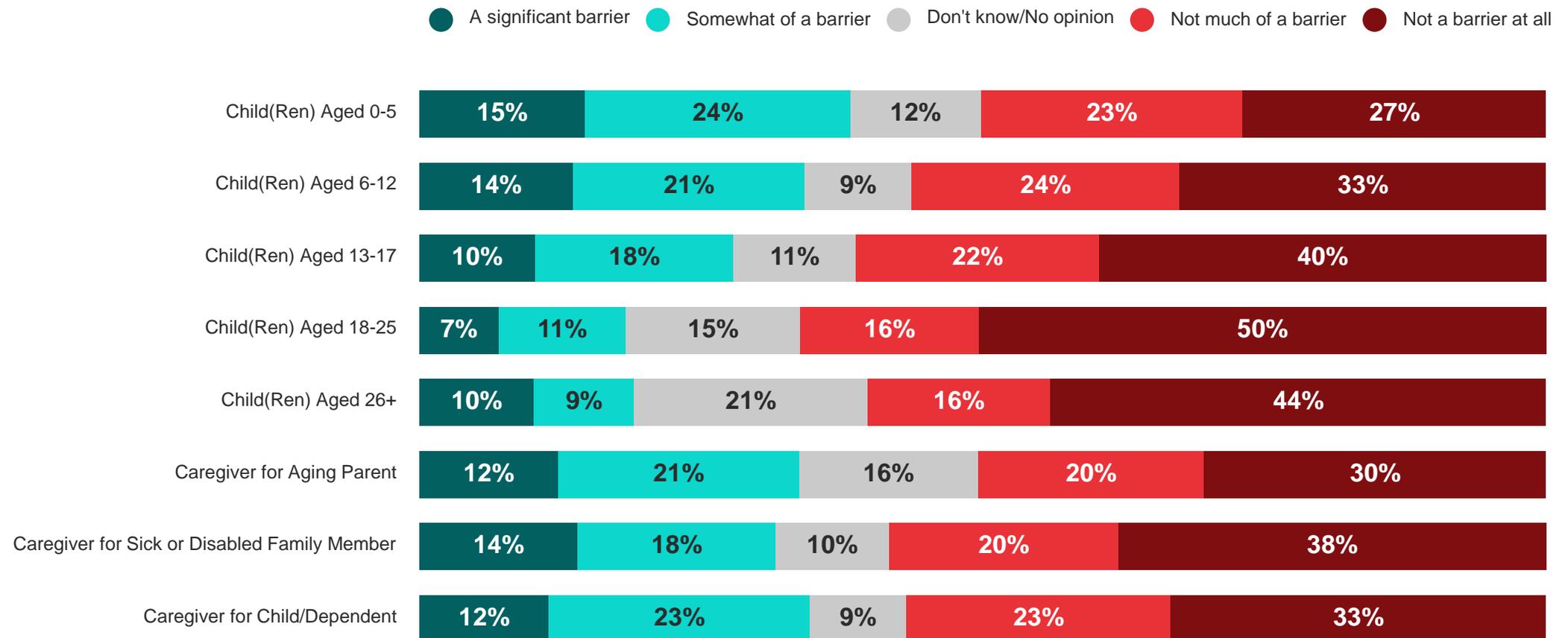
APPENDIX: BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to changing jobs?
Access to affordable childcare



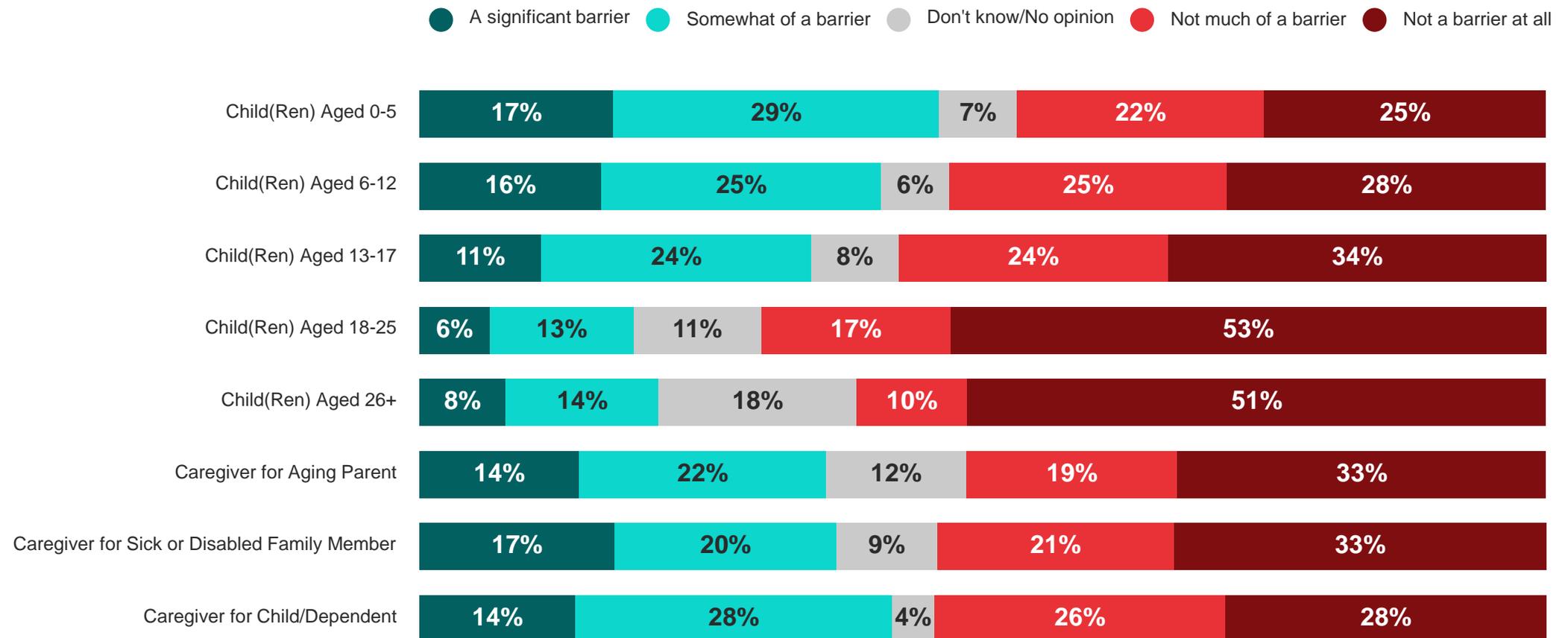
APPENDIX: BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to changing jobs?
Discrimination due to gender, pregnancy, or raising children



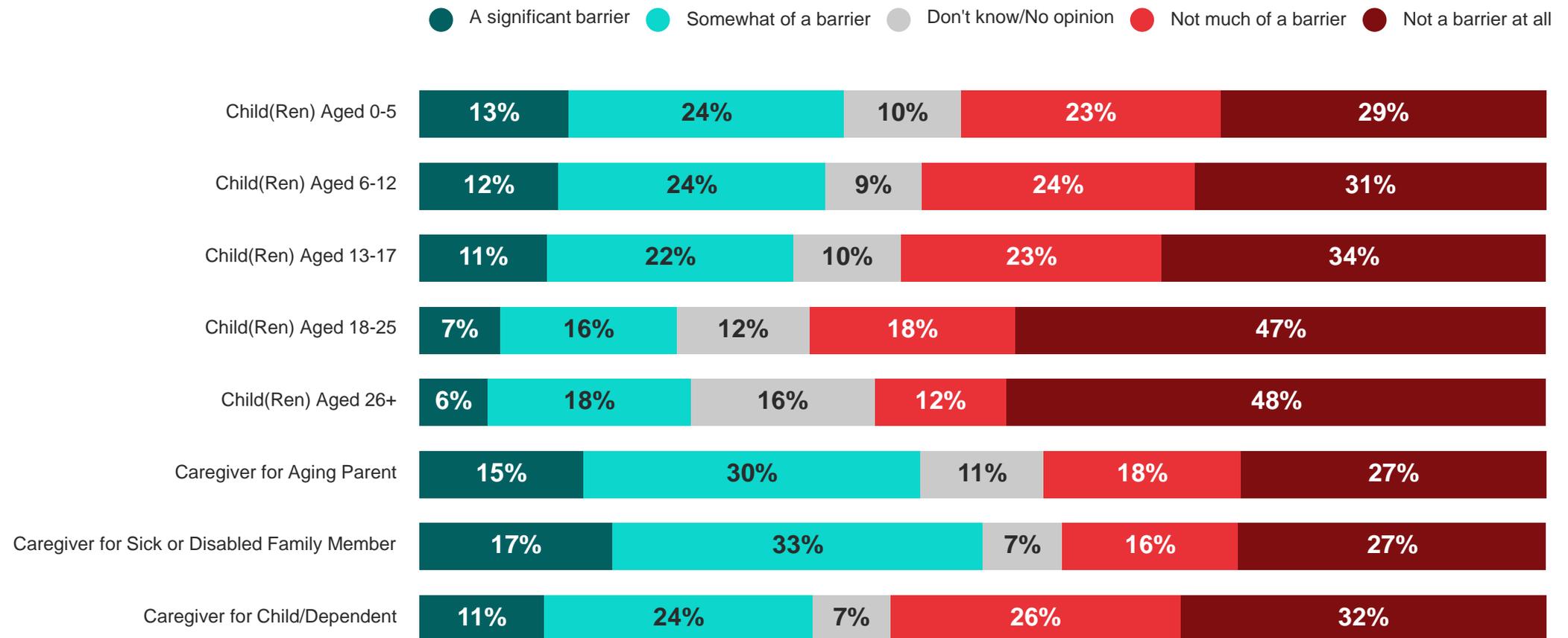
APPENDIX: BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to staying at your current job?
Caregiving responsibilities for children



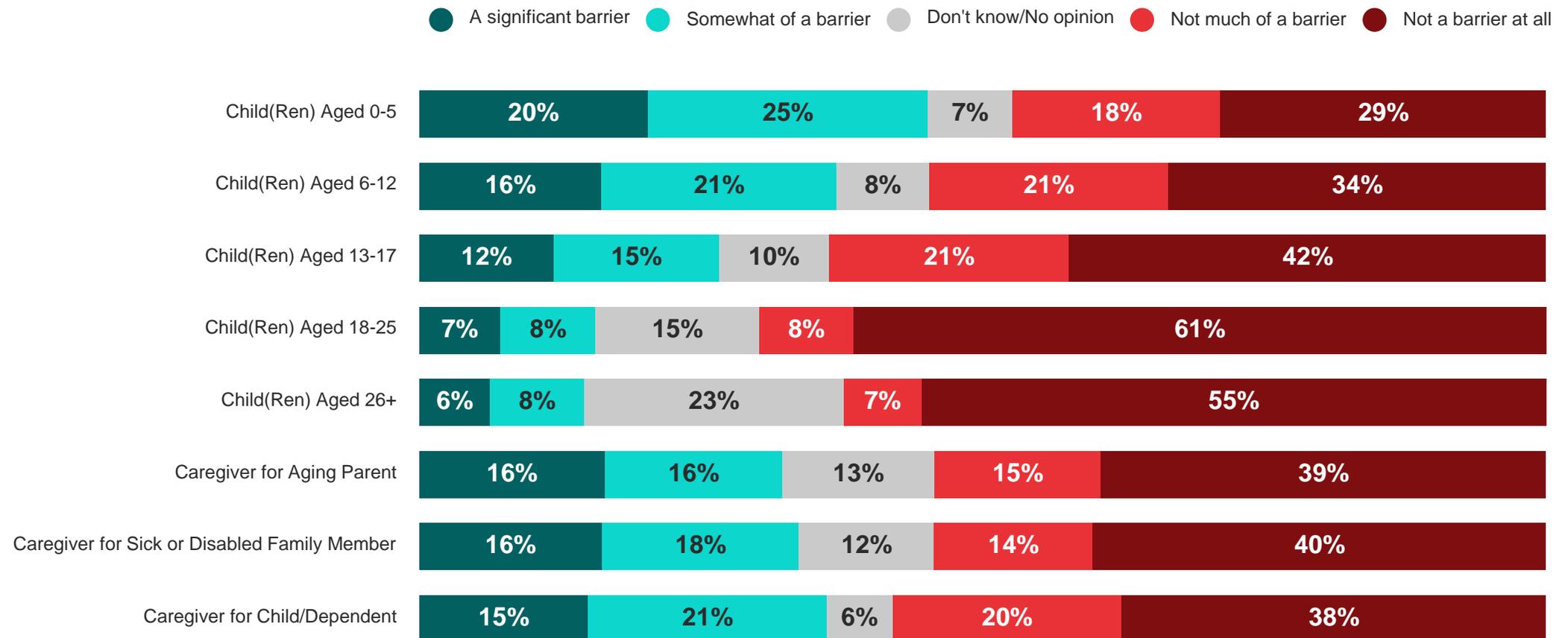
APPENDIX: BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to staying at your current job?
Other forms of caregiving responsibilities



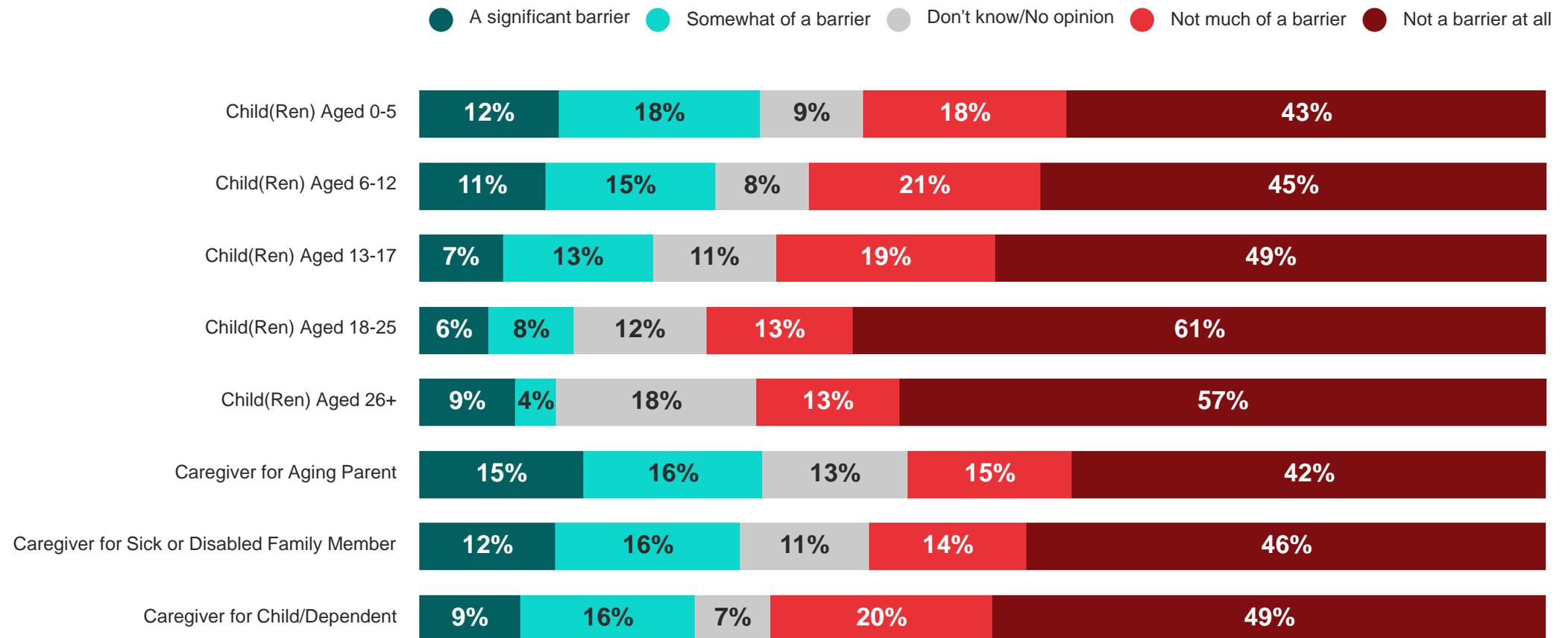
APPENDIX: BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to staying at your current job?
Access to affordable childcare



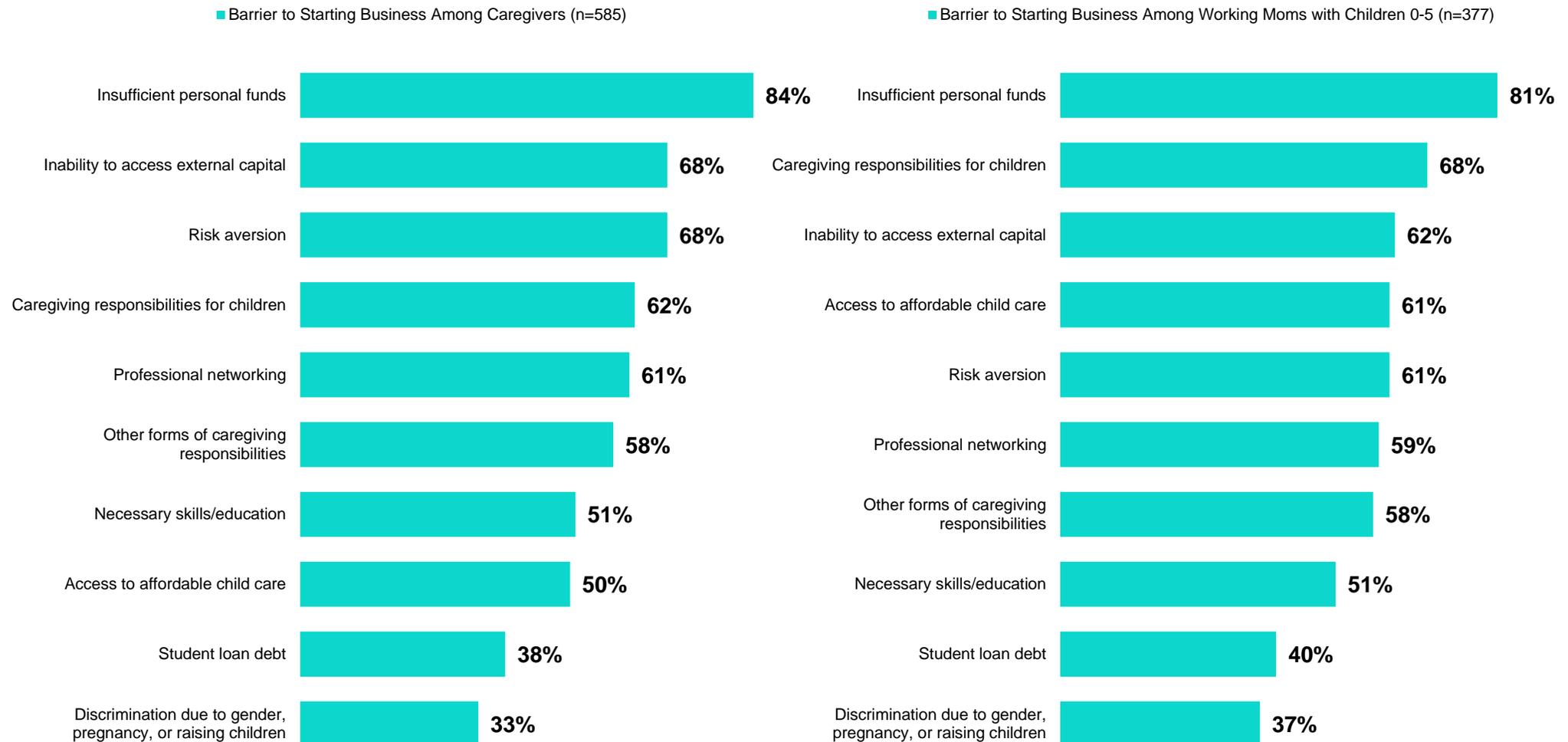
APPENDIX: BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

How much of a barrier are each of the following, if at all, to staying at your current job?
Discrimination due to gender, pregnancy, or raising children



APPENDIX: BARRIERS TO REMAINING IN WORKFORCE & ADVANCING CAREER

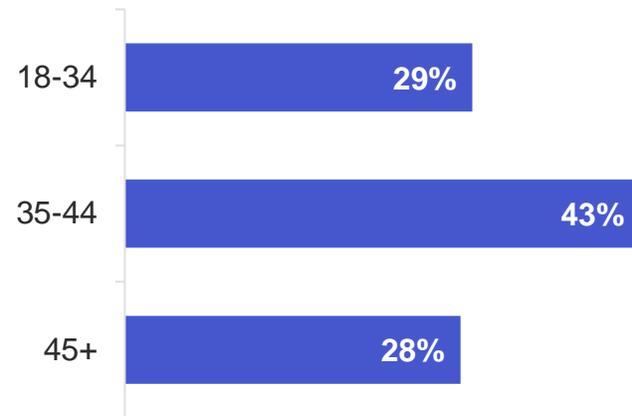
How much of a barrier are each of the following, if at all, to starting your own business?
Among those interested in starting their own business



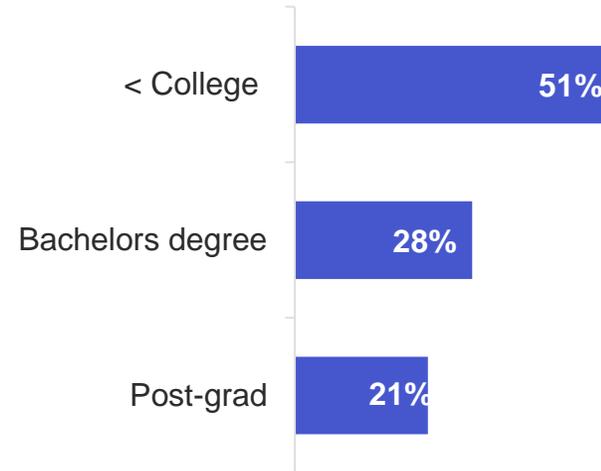
APPENDIX: RESPONDENT PROFILE

Demographic Information

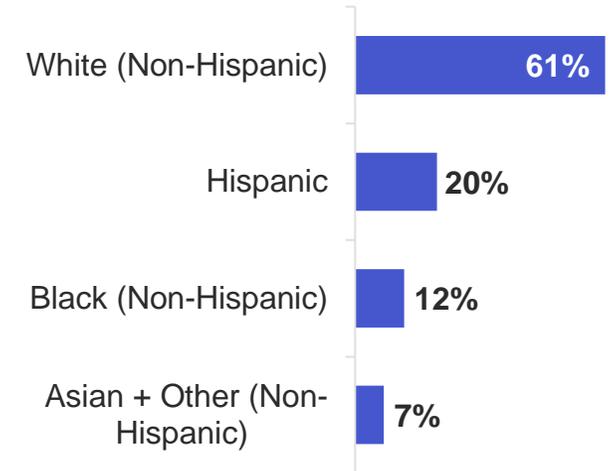
Age



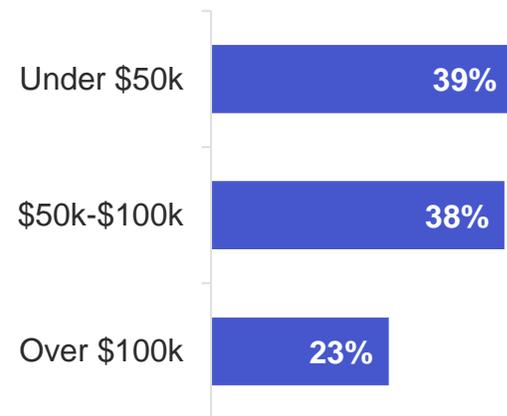
Education



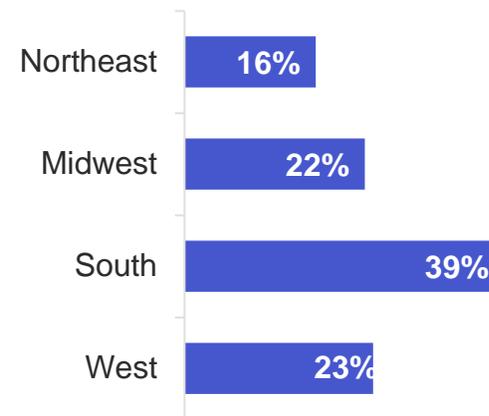
Ethnicity



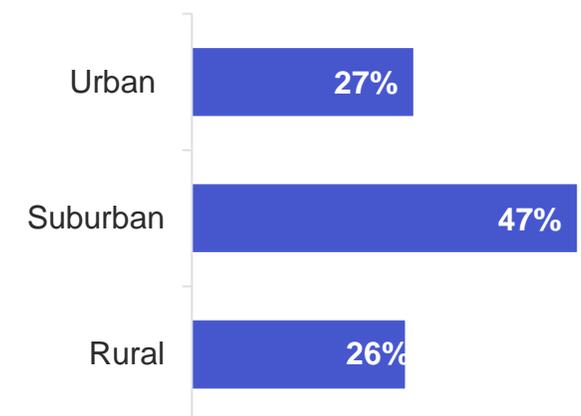
Income



Region



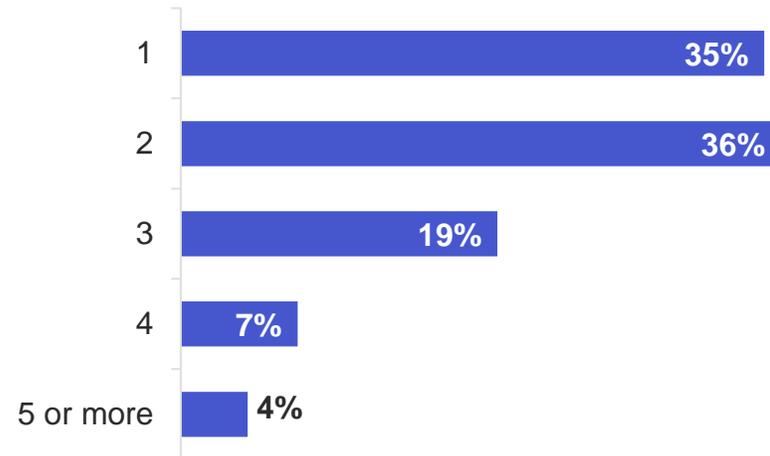
Community Type



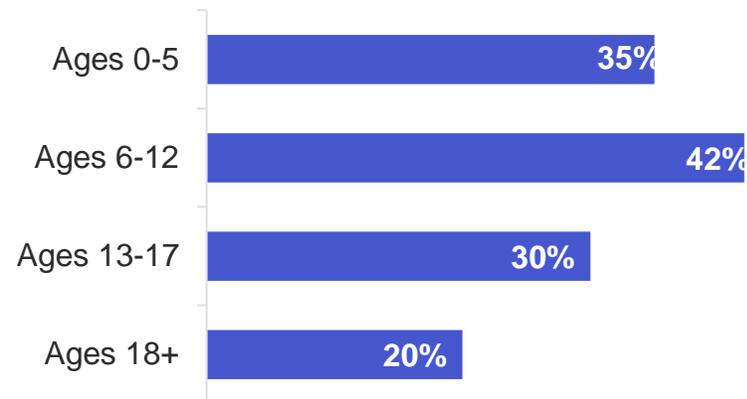
APPENDIX: RESPONDENT PROFILE

Family Demographics

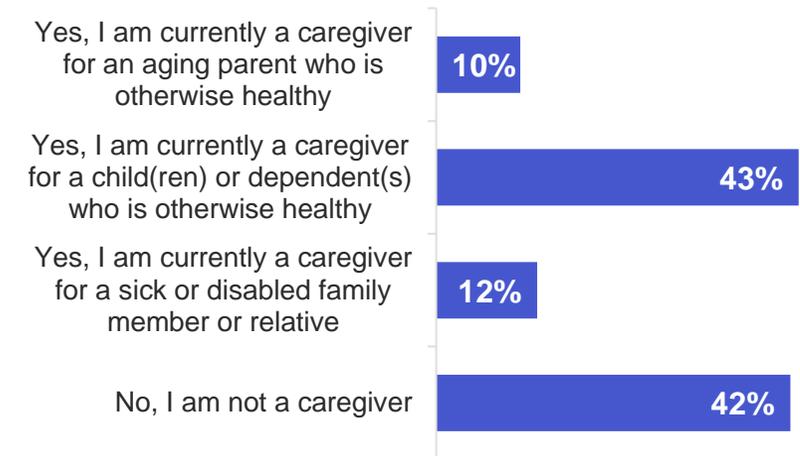
How many children, including, adult children, do you have?



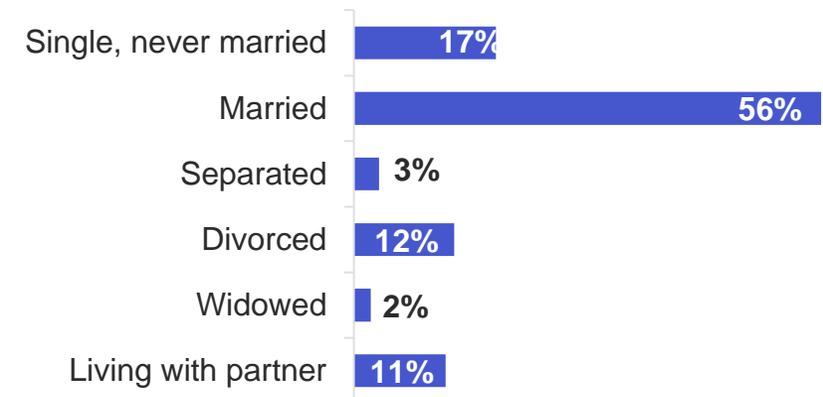
Age of children



Are you currently a caregiver for any of the following individuals? Please select all that apply.



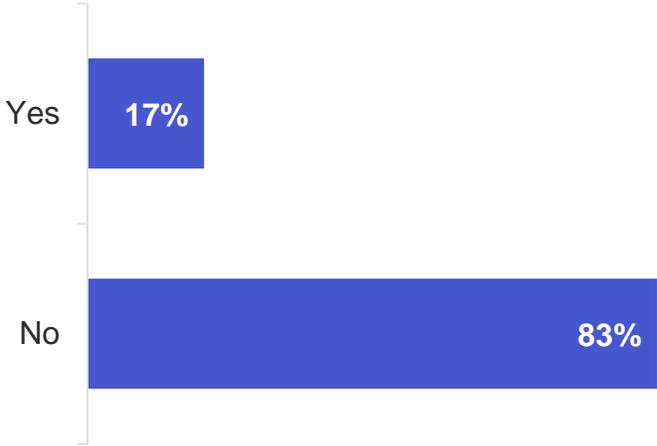
Marital Status



APPENDIX: RESPONDENT PROFILE

Employment Demographics

Do you own your own business?



Which of the following categories best describes your current job?

