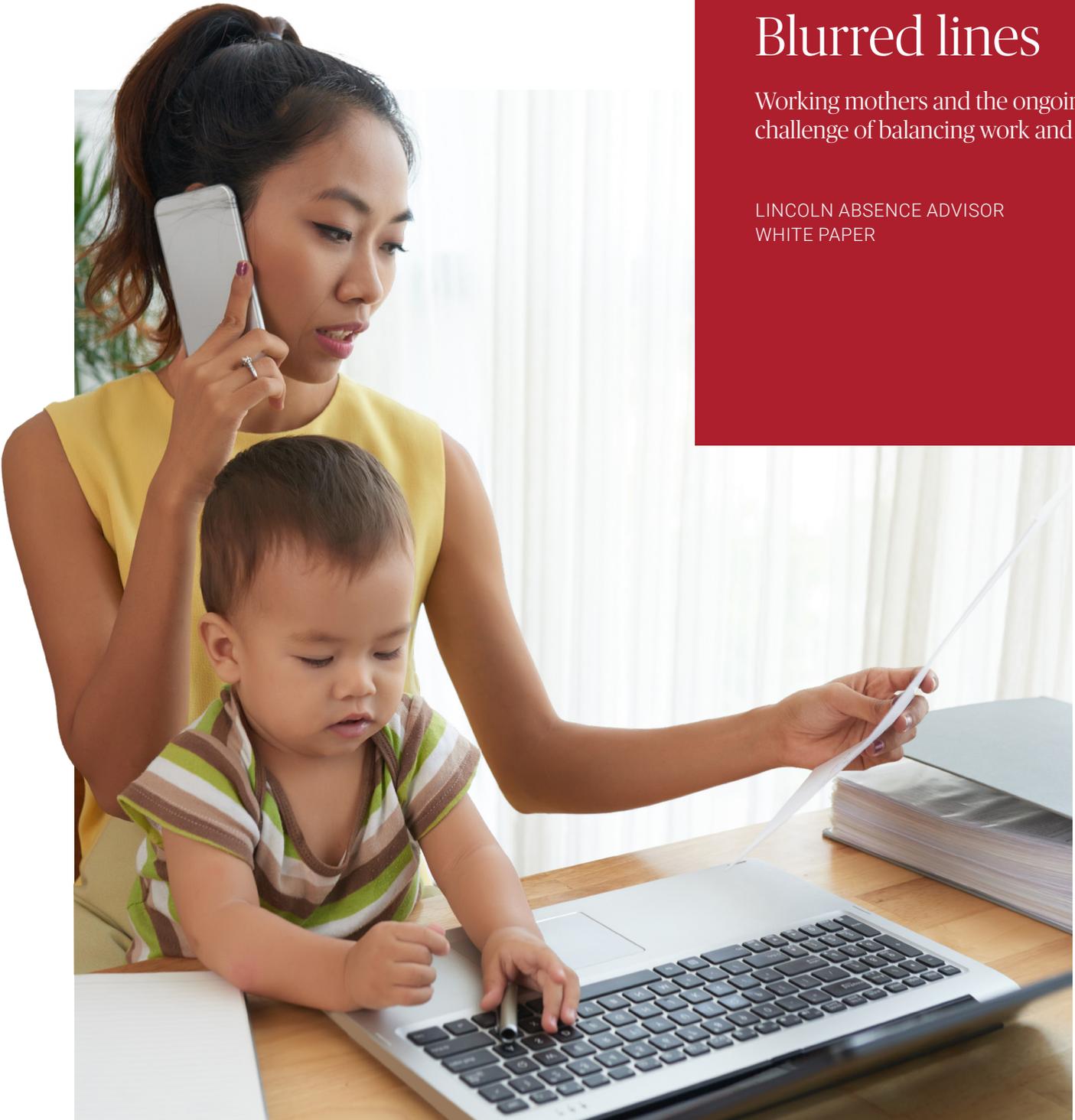


# Blurred lines

Working mothers and the ongoing challenge of balancing work and home

LINCOLN ABSENCE ADVISOR  
WHITE PAPER



Sometimes current events create new trends in the workplace ... and sometimes they simply amplify and shine a spotlight on existing trends and concerns. That's certainly the case with the pandemic and the effect it's had on women in the workplace. Topics that already presented a challenge – the burden on working mothers, the need for more flexible schedules, the lack of mental health benefits, the need for employer support – are now even more relevant. And possible solutions that employers can offer to retain these valuable employees have also evolved and adjusted to address current needs.

## Overlapping responsibilities

The past few years have highlighted the many advantages of working from home – more flexibility to fit home and parenting duties into a busy schedule and a more accessible working environment for those with disabilities, including mobility issues and chronic pain. But working from home has also blurred the lines between home and workplace duties – especially for women.

When home and work responsibilities overlap, a lot of that burden tends to rest on women's shoulders. Among employed parents, more than half of mothers (56%) report they're the ones to care for sick children who are home from school, compared to only 19% of fathers. Nearly 15% of children stay home for more than a week each school year due to illness or injury – and those numbers are from before the pandemic. Since 53% of mothers aren't paid for time off, they're not only missing important assignments and meetings – they're losing out financially as well.<sup>1</sup>



Globally, women spent **three times** as many hours on unpaid childcare last year than men did.<sup>2</sup>

<sup>1</sup> Ranji, Usha, et al., "Workplace Benefits and Family Health Care Responsibilities: Key Findings from the 2022 KFF Women's Healthy Survey," Kaiser Family Foundation, November 16, 2022, <https://www.kff.org/womens-health-policy/issue-brief/workplace-benefits-and-family-health-care-responsibilities-key-findings-from-the-2022-kff-womens-health-survey/>.

<sup>2</sup> Hariton, Lorraine, "5 Challenges Women Face in the New, Uncertain Workplace-and What Leaders Can Do to Help," Catalyst, August 25, 2021, <https://www.catalyst.org/2021/08/25/women-workplace-challenges-covid/>.

And another thing about those assignments and meetings — there's often more of an impact than just falling behind or scrambling to get things done on time. One survey revealed that 41% of working mothers in the U.S. believe they have to hide their caregiving struggles from their employers.<sup>2</sup> They don't see their companies supporting and valuing caregivers within the workforce.

## Tangible benefits that make a difference

Of course, it's exceedingly difficult to manage everything on your own — tangible support is needed. The Family and Medical Leave Act (FMLA) and various states offer leave options, but as valuable as those are, they're just a start. FMLA is unpaid, and state laws are uneven and limited. Workplaces can help close the gap between what's available and what's needed.

What benefits are women looking for? How has the pandemic affected how they value company offerings? The Lincoln Wellness@Work study shows 50% of women surveyed indicate that, since the pandemic, paid leave's importance has increased; 59% are placing more value on remote work, and 54% say being able to determine their schedule is increasingly important. In fact, 64% of women respondents indicated that they've already taken some type of leave, such as medical, FMLA, maternity, or caregiving.<sup>3</sup>

### **When there's a choice to be made between home and work, it's often women that end up leaving the workforce.**

- Nearly one-third of women know a woman who left the workforce during the pandemic because of caregiving responsibilities.<sup>4</sup>
- A Lincoln caregiving study showed that when faced with balancing caregiving with work, women are more likely than men to leave the workplace.<sup>5</sup>
- States with paid family leave found a 20% reduction in female employees leaving their jobs in the first year after birth and a 50% reduction after five years.<sup>4</sup>
- 43% of women surveyed say being a caregiver has been a difficulty for their career, versus 31% of men who say the same.<sup>5</sup>



<sup>3</sup>Wellness@Work Study, Lincoln Financial Group, March 2022.

<sup>4</sup>"Women at Work Research," Society for Human Resource Management, February 2021, <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/pages/women-at-work-research.aspx>.

<sup>5</sup>Lincoln Consumer Sentiment Study, Lincoln Financial Group, May 2021.

## How are expecting mothers currently protected under the law?

Although a variety of federal and state laws provide some protection regarding pregnancy accommodations, caregiving, and nursing mothers, pregnancy isn't considered a disability under the Americans with Disabilities Act (ADA). Two recent pieces of legislation provide broader, more consistent protection to employees in all 50 states.

**The PUMP for Nursing Mothers Act amends the Fair Labor Standards Act (FLSA)**, effective December 29, 2022, requires employers to provide:<sup>1</sup>

- Reasonable time breaks for employees to express breast milk for their child (for one year)
- A private place for employees to express breast milk (separate from the bathroom)

**The Pregnant Workers Fairness Act**, effective June 27, 2023, states that when employers with at least 15 employees provide accommodations, they:<sup>2</sup>

- Cannot force employees to take a particular accommodation without going through the interactive process
- Cannot deny employment opportunities due to accommodations related to pregnancy, childbirth or related medical condition
- Cannot require employees to take leave if a reasonable accommodation can be provided
- Cannot take adverse actions against employees who request an accommodation



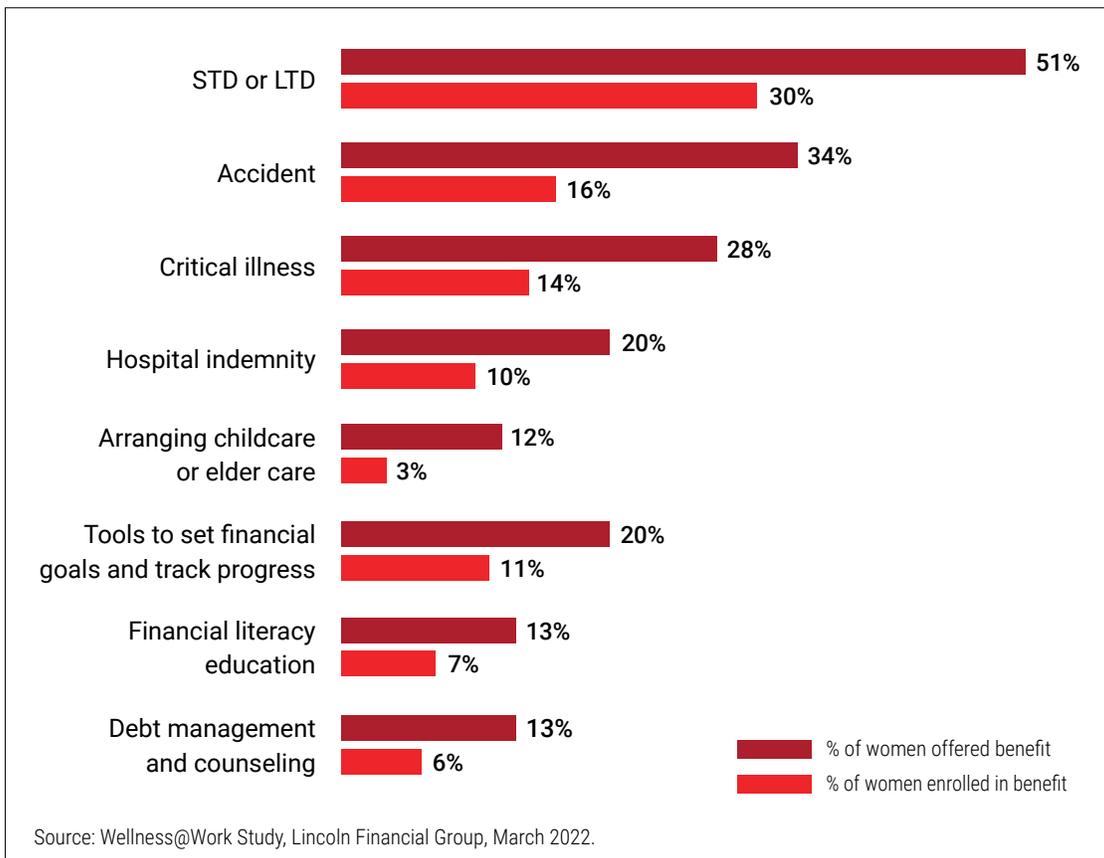
<sup>1</sup> "FLSA Protections to Pump at Work," U.S. Department of Labor, 2022, <https://www.dol.gov/agencies/whd/pump-at-work>.

<sup>2</sup> "What You Should Know About the Pregnant Workers Fairness Act," U.S. Equal Employment Opportunity Commission, 2023.

# What benefits do women have access to? Which do they enroll in?

The expected expenses of raising a family — childcare, rent or mortgage, and other regular bills — are daunting enough. But when unexpected expenses arise due to injury or illness, the challenge grows even more formidable.

Although 84% of women surveyed are offered health insurance through their employer, only 51% have access to short-term or long-term disability (STD or LTD); only 20-34% can access supplemental insurance such as accident, critical illness, or hospital indemnity; and only 12% can get assistance in arranging childcare or elder care.<sup>3</sup> Another significant finding is that the number of women actually enrolled in these benefits are even lower — sometimes significantly so:



The disparity in these numbers points out two clear issues:

1. The majority of women don't have access to essential benefits that can make a difference when it comes to income replacement and financial planning.
2. Among women who do have access, a significant percentage don't enroll in many of these coverages.

It's not surprising that in the same survey, only 43% of women said they were very confident they made the right choices regarding their benefits — and one of five said it was difficult to navigate open enrollment and make benefit decisions.<sup>3</sup>

<sup>3</sup>Wellness@Work Study, Lincoln Financial Group, March 2022.

## Supplemental health insurance – cash benefits when they're needed most

The pandemic has been a unique event in our lives – and it certainly showed the importance of being ready for the unexpected. Many of the benefits mentioned in the chart on page 5 – accident, critical illness, hospital indemnity – are supplemental health benefits that provide cash benefits that could be invaluable when dealing with unexpected expenses during an illness or injury.

Maternity care is the most common reason for a hospital stay in the U.S., with 23% of all hospitalizations due to pregnancy, childbirth, and newborn care.<sup>1</sup> So a key feature to look for in hospital indemnity insurance are family-focused maternity benefits that cover hospitalizations due to childbirth or maternity-related incidents, including pregnancy complications, neonatal intensive care unit admissions, birth center benefits, and newborn care.

This type of coverage is especially important now that the U.S. Census Bureau reports that, for the first time, the average age of women giving birth is now 30. In addition, birth rates have declined for women in their 20s and have jumped for women in their late 30s and early 40s.<sup>2</sup> Higher birth ages can lead to a higher incidence of complications, resulting in extended bedrest, gestational diabetes, c-sections, and newborn health issues.<sup>3</sup> Providing coverage such as hospital indemnity and STD and LTD insurance acknowledges and addresses a specific need many women have for income replacement and cash benefits.



<sup>1</sup> "Maternity Care in the United States: We Can – and Must – Do Better," National Partnership for Women & Families, February 2020, <https://www.nationalpartnership.org/our-work/resources/health-care/maternity-care-in-the-united.pdf>.

<sup>2</sup> Morse, Anne, "Fertility Rates: Declined for Younger Women, Increased for Older Women," United States Census Bureau, April 6, 2022, <https://www.census.gov/library/stories/2022/04/fertility-rates-declined-for-younger-women-increased-for-older-women.html>.

<sup>3</sup> "The Benefits of Being an Older First Time Mom," Council for Disability Awareness, July 14, 2022, <https://blog.disabilitycanhappen.org/the-benefits-of-being-an-older-first-time-mom/>.

# Examining and evaluating company culture

Adding more healthcare and financial wellness benefits are immediate and tangible ways to encourage women to stay with your company. But another key consideration is the culture of your workplace.

During the pandemic, 27% of working women who are also caregivers felt their professional development was stifled; only 10% of men felt the same.<sup>5</sup> It's not always simple to spot areas of concern when you're looking beyond easily definable items, such as employee benefits. Other things are less tangible – like the overall company culture.

## Attracting and retaining the next generation

Although most women seek a culture of flexibility and commitment to well-being, those under 30 especially prioritize these company initiatives.<sup>4</sup> In fact, lack of flexibility is one of the top reasons women leaders have switched jobs in the past two years.<sup>4</sup>

- Does your company have advocacy or networking programs that help women reenter the workforce after maternity leave?
- Do you assume your company's diversity and inclusion efforts are sufficient – or do you reach out to your employees to understand how they feel and what kind of changes they'd like to see in the workplace?
- Do you allow or even encourage remote and/or hybrid schedule options? Many employees – especially women – value this choice. But it's also important to be sure that those who work at home full time aren't overlooked when it comes to recognition and advancement.
- When parents need to take time off or flex their schedule for childcare duties, is that respected as a legitimate reason for time off?
- When you offer benefits that affect caregiving, flexible schedules, and time off for parents, do you assume only women will need to take advantage of these options? Or do you encourage men to also feel free to utilize the workplace options that can help them more fully share their at-home responsibilities?



63% of Americans say they believe women are better at providing long-term care than men.<sup>6</sup> Is your company avoiding letting this common assumption affect how you view women caregivers in your workforce?

When a company implements new programs, it's important that they aren't viewed as just another checkmark on a list of to-do's. Programs need to be high-quality and proven – research shows that low-quality programs can be more harmful than doing nothing at all. Follow up is also crucial – companies need to evaluate the ongoing impact of their programs and refine or change areas that aren't having their desired impact.<sup>4</sup>

<sup>4</sup> Krivkovich, Alexis, et al., "Women in the Workplace 2022," McKinsey & Company, October 18, 2022, <https://www.mckinsey.com/featured-insights/diversity-and-inclusion/women-in-the-workplace>.

<sup>5</sup> Miller, Steven, "Paid Family Leave, on the Rise, Helps Women Stay in the Workforce," Society for Human Resource Management, January 15, 2020, <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/paid-family-leave-helps-women-stay-in-the-workforce.aspx>

<sup>6</sup> "2020 LTC Marketing and Thought Leadership Research, Findings from Surveys of Advisors and Consumers," Versta Research, October 2020, <http://visit.lfg.com/MG-VRST-PPT001>.

## Ask ... don't assume

The best way to find out what kind of support women in your workplace are looking for is simply to ask. Here are some sample responses from a recent Lincoln study:<sup>1</sup>

**Q. What would an ideal benefit education program look like?**

A. "It would be important to have input from different age groups as we have five different generations working at our company. Financial and medical experts would be helpful to explain how the two work together to protect us from medical debt."

A. "Have a professional there to meet each employee and go over their choices and personalize their individual needs."

**Q. If you could design and personalize your own supplemental health benefit, what illnesses or injuries would you most want to protect against?**

A. "As a single mom, I would definitely target 'my group' of people. I would want to create a health benefit that would protect us moms who are going through depression or just the everyday stress of being a parent. Anxiety and depression will get the best of us at times, and I would want something that could relate to that. A group of people coming along to talk about their daily life issues would probably make us less stressed and more comfortable to take medication."

A. "It would be nice to have a choice in a more specialized coverage. For example, if you know that the chances of you developing breast cancer are very high, maybe you elect something specialized about breast cancer."



## Take a deeper dive with the Lincoln Absence Advisor podcast

**Episode 35: Is maternity leave enough?**

Go straight to the source and hear from moms who are back at work. See how they feel about their maternity leave, what they needed the most, and what employers can provide to help new mothers adapt to a new normal and return to the workplace. [Listen here.](#)

**Episode 39: Defining maternal mental health**

Joy, happiness ... and loads of stress. All are part of being a new mother. This episode explores the different effects this new role can have on mental health. [Listen here.](#)

**Episode 32: The balancing act of your employees**

Many of your employees go home to another full-time job: caregiving. Learn more about their challenges and how you can help them balance both of their roles. [Listen here.](#)

<sup>1</sup> Wellness@Work Study, Lincoln Financial Group, March 2022.

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