



**WOMEN'S  
FOUNDATION**  
of Greater Saint Louis



# Being a Working Mom Is Hard ... Employers Can Help!

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# Agenda



- Being a working mom is tough – struggles on path to parenthood and beyond
- Pain points: complications, mental health, financial challenges, leave pain, breastfeeding, childcare
- Solutioning
- Employer Survey Findings
- Wrap-up
- Q&A

# It's tough to be a growing family. If 1,000 employees want to expand their family...



## Pre-conception through Delivery/Loss

120 - 160 will have trouble conceiving

30 - 40 will undergo treatment

10 - 16 will become pregnant

2-3 deliveries will be premature and 3-5 could be multiples

840 - 880 will become pregnant

130-170 will experience loss

~170 moms will be on bed rest

60 - 70 babies will be born prematurely

100 - 120 moms will have post-partum mental health challenges

~600 families will have a mostly smooth clinical experience

## Return-to-Work

~ 600 will struggle with the return-to-work process

~ 450 will quit breastfeeding/struggle when they return-to-work

~ 150 will switch employers within 1 year of having their child

~ 50 - 70 will take a break in their career

## Impact on Employees

~ 475 will go into debt when they grow their family

~ 140 will experience a financial crisis

The average family will spend 26% of their income on childcare

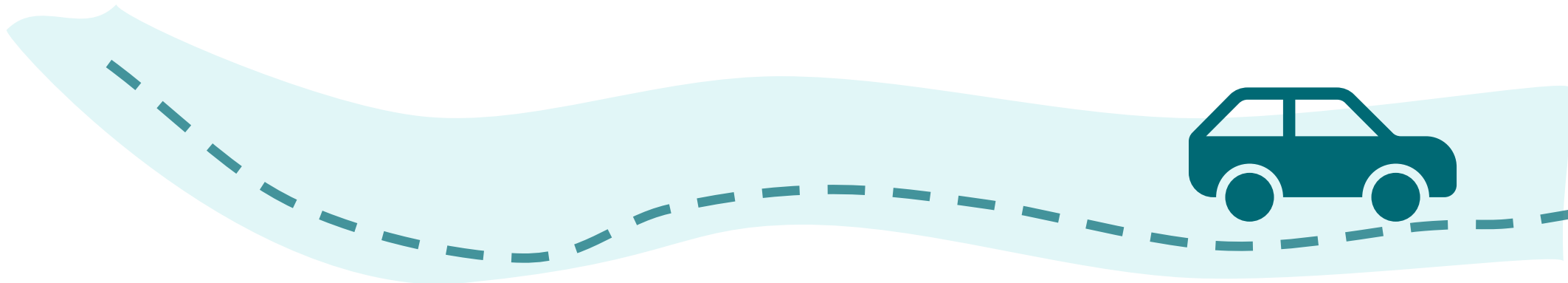
This cohort will miss nearly 6,500 days of work

# Being a working mom is hard, but so is the path to getting there...



## Trouble conceiving, loss, and birth complications

- **Fertility** – 1 in 5 women aged 15-49 will struggle with fertility
- **Loss** – 1 in 5 pregnancies end in loss
- **Birth Complications** – about 1 in 10 babies are born prematurely





# Pregnancies aren't always smooth...

- How do I manage risk factors?
- What if I'm on restricted duty or bed rest?
- How do I talk to my manager?
- When will I need a workplace accommodation?



1 in 5

Percentage of women prescribed bed rest during pregnancy



# That was not the outcome I was expecting...

- We are having trouble conceiving, now what?
- How to get help after a loss?
- Navigating the complexities and expense of having a NICU baby
- How will these scenarios impact my work?

Average  
cost~\$76,000  
of premature births  
(increases based on  
degree of  
prematurity)



Let's talk about mental health

# Maternal mental health in the U.S. is a problem

- Mounting stressors
- Lack of perinatal and post-partum emotional support
- Difficulty finding a specialty practitioner
- Finding time for care



72%

Of expectant moms  
have moderate to  
high levels of  
anxiety

15%

Of new moms will  
experience post-  
partum depression

\$14.2B

Unaddressed  
maternal mental  
health disorders  
cause U.S. business



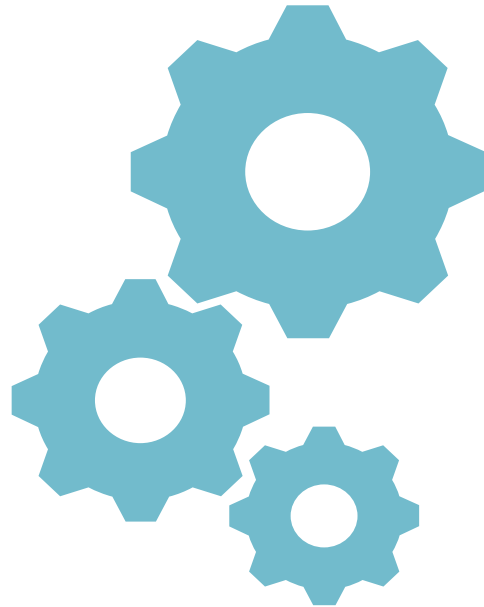
# Improving Maternal Mental Health



## WHAT CAN EMPLOYERS DO?

### BETTER

- ✓ Reduce cost share for mental health services and/or increase EAP allotments
- ✓ Expand coverage to non-network providers
- ✓ Pick vendors that prioritize maternal mental health and proactively support new moms



### BEST

- ✓ Eliminate copays for mental health visits and offset cost of cash-pay providers
- ✓ Partner with local health systems to build maternity bundles and concierge services
- ✓ Implement maternal mental health specific vendors

### GOOD

- ✓ Destigmatize mental health challenges in the workplace
- ✓ Identify existing programs specifically addressing maternal mental health needs
- ✓ Review cost share and accessibility for mental health services

# Let's talk about pay replacement and return-to-work...



- Many moms can't afford to be on leave
- Navigating pay replacement programs is challenges, especially in states with paid leave entitlements
- Return-to-work is layered
  - Preparing to go out
  - Having a plan to return – logistically and emotionally
  - And lots of what-ifs

# Many moms can't afford to be on leave

- Lack of benefits
- Accrued sick leave plans
- Partial pay replacement plans
- Lack of parental leave benefits

1 in 4

Women return to work within two weeks of giving birth

53%

of Moms in our Mom Survey returned to work early due to financial reasons



# And navigating the leave process is difficult

Causing confusion, frustration, and attrition

What am I eligible for and when?

When do I tell my supervisor?

What if I give birth before 1 year of employment?

How do I pay my bills with a 50% STD benefit?

How do I reach a human at my leave vendor?

Are my benefits different depending on my path to parenthood

What if I'm on bed rest?

When will my claim be approved?

What if my childcare isn't ready?

How long is my disability benefit and what do I get paid?

Should I apply for state leave?

Why didn't my STD approval mention my parental leave?

I'm adopting, when can I start my leave, at placement or finalization?

Do I need medical clearance?

How do I pay for my benefits?

82%

Of employees we support need assistance with the leave process





# Supporting Leave and Return-to-Work

## WHAT CAN EMPLOYERS DO?

- GOOD** Employers can implement clear and consistent leave and return policies, coupled with vocal support from your leadership team and celebration of parents once they return.
- BETTER** Offer *automatic* phase-in and ramp up options, new parent navigation courses and resources (including access to ERGs), lactation accommodations, and childcare tools to support them in their return from leave.
- BEST** Employers can best support parents by offering equitable, fully-paid and gender-neutral leave policies and providing formal manager training. A more progressive and expensive option would be to provide paid family leave (beyond bonding).



# How does this impact employers?



Breastfeeding challenges get in the way of return-to-work and returning to work gets in the way of breastfeeding success

**60%**

Of working moms had difficulty with breastfeeding when they returned to work

**67%**

of expectant moms were unaware of their breast pump and lactation benefits

**27%**

of working moms quit breastfeeding due to trouble juggling breastfeeding and working

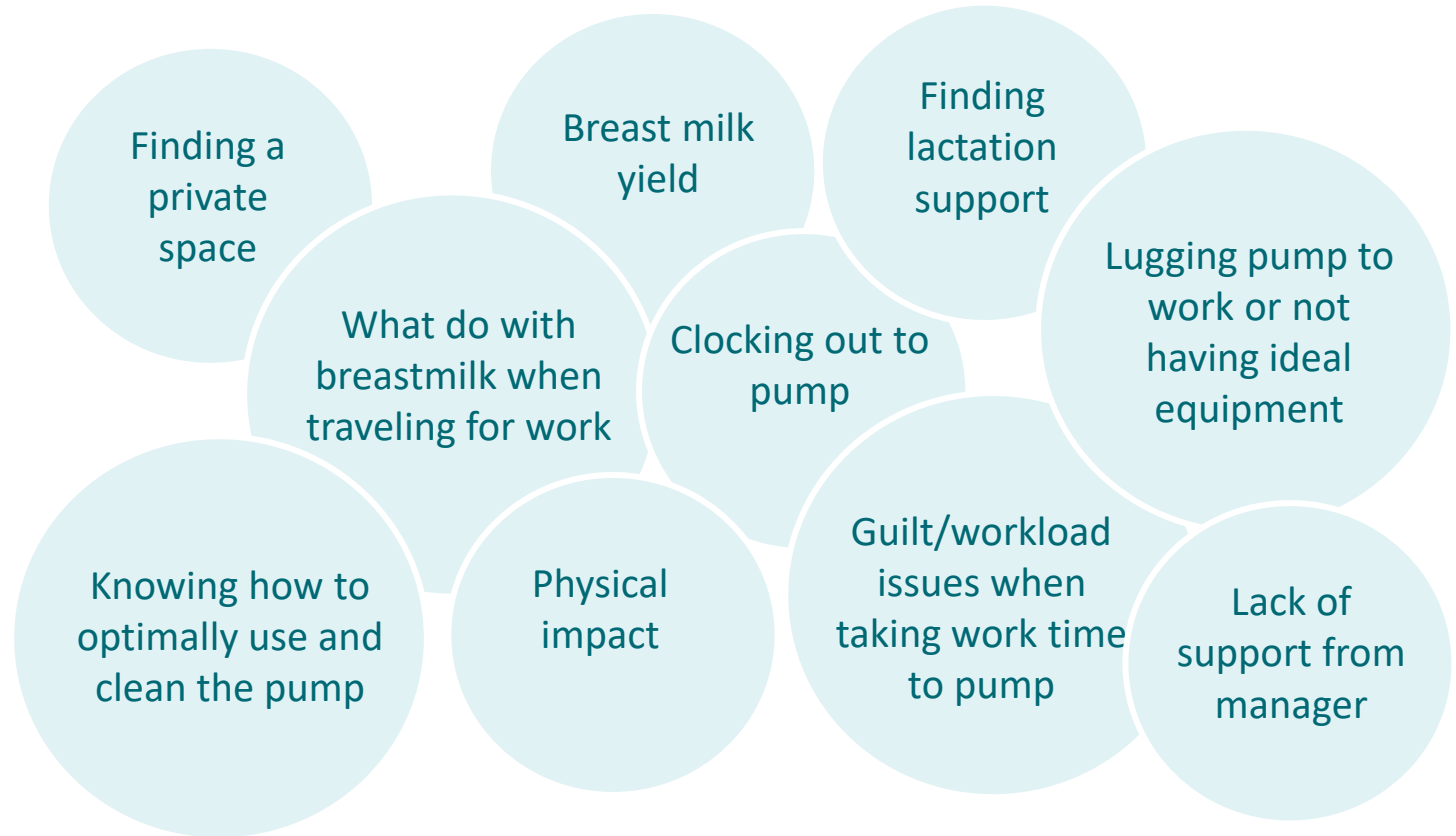
**\$3B**

Additional medical cost for mom and baby due to low breastfeeding rates



# Moms are struggling with breastfeeding.

From pumps/supplies to worksite supports, moms need help with...





# Breastfeeding...

## WHAT CAN EMPLOYERS DO?



- Good:**
- Don't require employees to clock out to pump
  - Ensure that employees know how to access their lactation benefits through your medical plan – pumps, supplies, and educational support
  - Revisit covered pumps to make sure equitable across workforce
  - Private place for employees to pump



- Better:**
- Pump up your existing mother's rooms
  - Cover two pumps and ample supplies
  - Provide sufficient lactation counseling resources



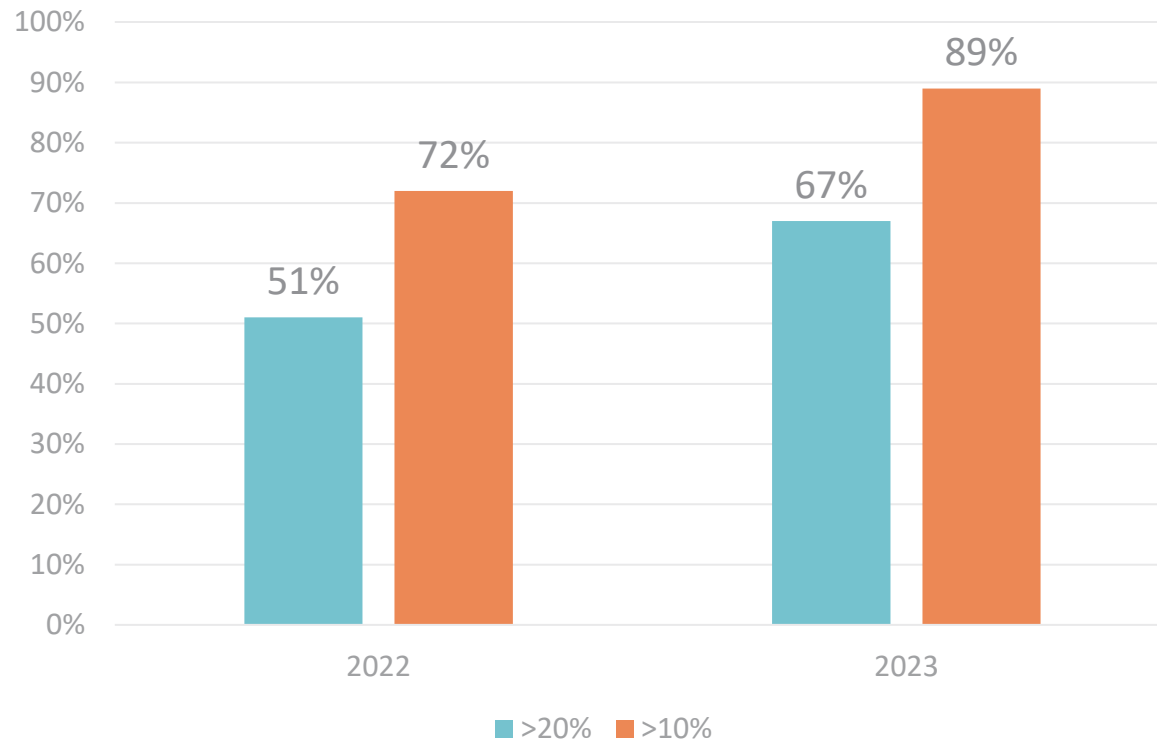
- Best:**
- Provide ramp-up time to help with breastfeeding time struggle
  - Education – Proactive outreach to employees on what to bring, where to go, and manager training so managers know how best to support pumping employees.



# Let's talk about childcare...

Expensive, hard-to-find, and not always reliable

## The percent of family income going to pay for childcare is rising



## Childcare costs...yikes!

- 67% of families spend more than 24% of household income on childcare. Affordability is 7% of household income.
- Average weekly daycare cost: \$321 (up 13% from \$284 in 2022)
- 47% of parents spent more than \$1,500 per month on childcare expenses in 2023 – that’s \$18,000/year.
- Why? Nearly 9,000 daycares closed in 37 states between December 2019 to March 2021
- “Within the first five years of their child’s life, parents are being forced into a **financial hole** that is nearly impossible to climb out of” – CEO of Care.com



# Which is impacting your organization...

## Turnover, missed workdays, and distractions

43%

of GenZ parents would switch jobs for financial assistance with childcare<sup>1</sup>

77%

of moms report childcare needs interrupt workday<sup>4</sup>

63%

Of moms make career changes to afford care<sup>3</sup>

44%

of employees say they are distracted at work due to caregiving challenges<sup>2</sup>

\$\$\$\$

The cost to replace a new parent ranges from 0.5 – 2.0X salary according to Gallup

1. KinderCare's 2023 Parent Confidence Report

2. Emvitals client data

3. Care.com 2019 Cost of Care Survey

4. Census Bureau: Maternity Leave and Employment Patterns of First-Time Mothers: 1961–2008. October 2011



# Steps employers can take to address childcare needs



## WHAT CAN EMPLOYERS DO?

### BETTER

- Back-to-work support and planning for birth parents
- Offer services to help employees find childcare – inclusive of multiple types of providers – center-based, home-based, or nannies

### GOOD

- Emergency or backup care
- Educate on dependent care reimbursement accounts
- Flexible work schedules for all employees and allow unconventional work hours for knowledge workers
- Schedule core meeting hours and provide flexibility for parents who have pick-up/drop-off



### BEST

- Offer on-site care (where financially-viable), especially for workers who can't work remotely
- Provide financial support for childcare, in the form of stipends or vouchers
- Provide a childcare concierge resource

# It's not just childcare that worries parents...

Families need help with budgeting, college savings plans, and paying the bills, especially if their STD benefit has partial pay



**50%**

of new parents are living paycheck-to-paycheck with 18% living day-to-day

**66%**

of parents go into debt after having a child

**20%**

of new and expectant parents are navigating a financial crisis

## WHAT CAN EMPLOYERS DO?

- Offer parent-specific financial wellbeing classes
- Establish an emergency fund
- Help families navigate social services in their area

## Summing it up, with return-to-work (RTW)...

If 1,000 families have a baby or add a child by adoption...

~ 600 will struggle with the return-to-work process

~450 will quit breastfeeding or struggle when they return-to-work

150 will leave their employer, but stay in the workforce

50 will drop out of the workforce to care for a child or children



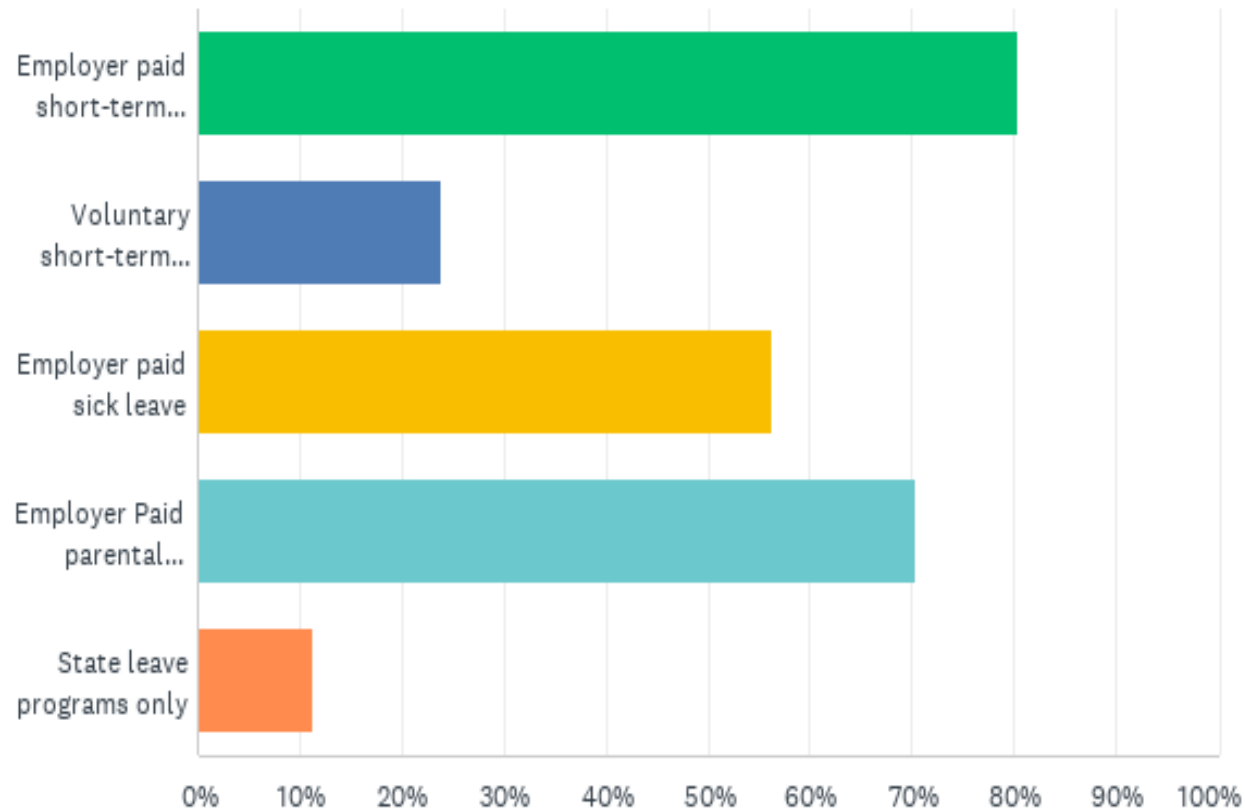


What are employers offering/adding?

# Supports Employers Offer



## Pay Replacement Programs



### Biggest gaps:

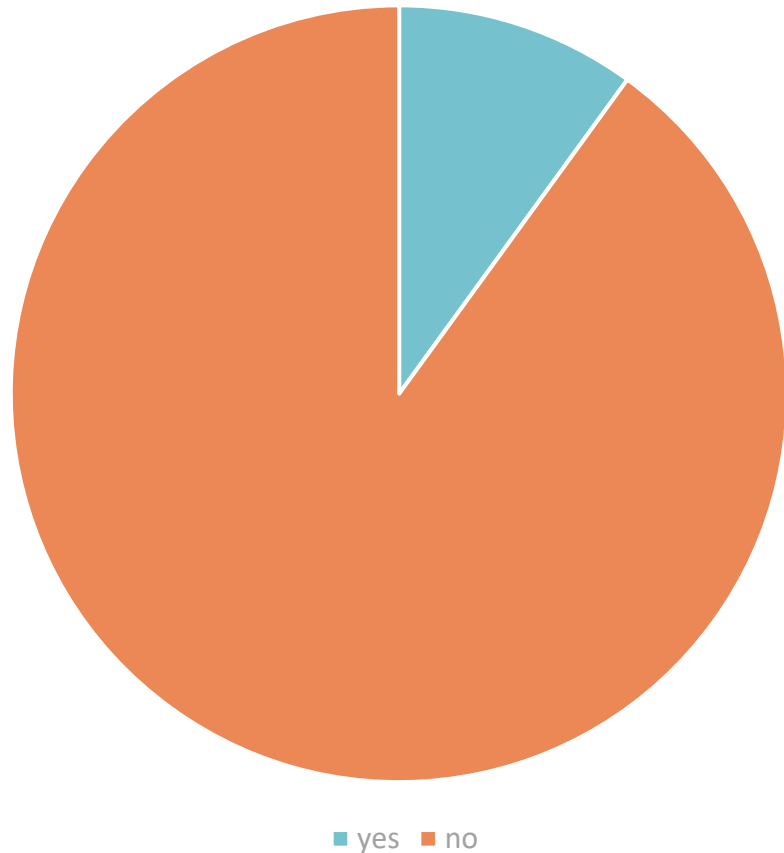
- Documented, consistent, and available options for parents to return-to-work
- Help navigating the leave process





# Supports Employers Offer

## Childcare Resource and Referral Service



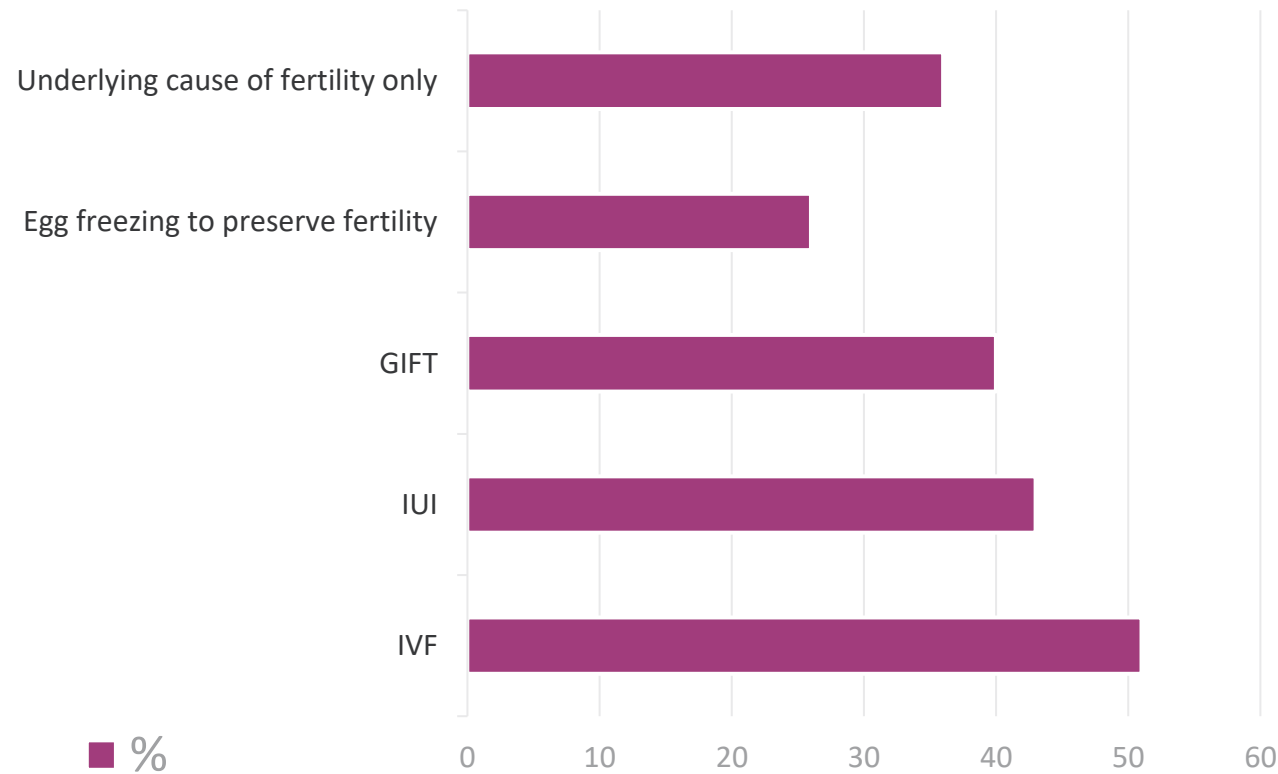
### Biggest gaps:

- Affordability and availability
- Timeliness of support around planning, finding, and paying for childcare



# Supports Employers Offer

## Fertility Treatment Benefits



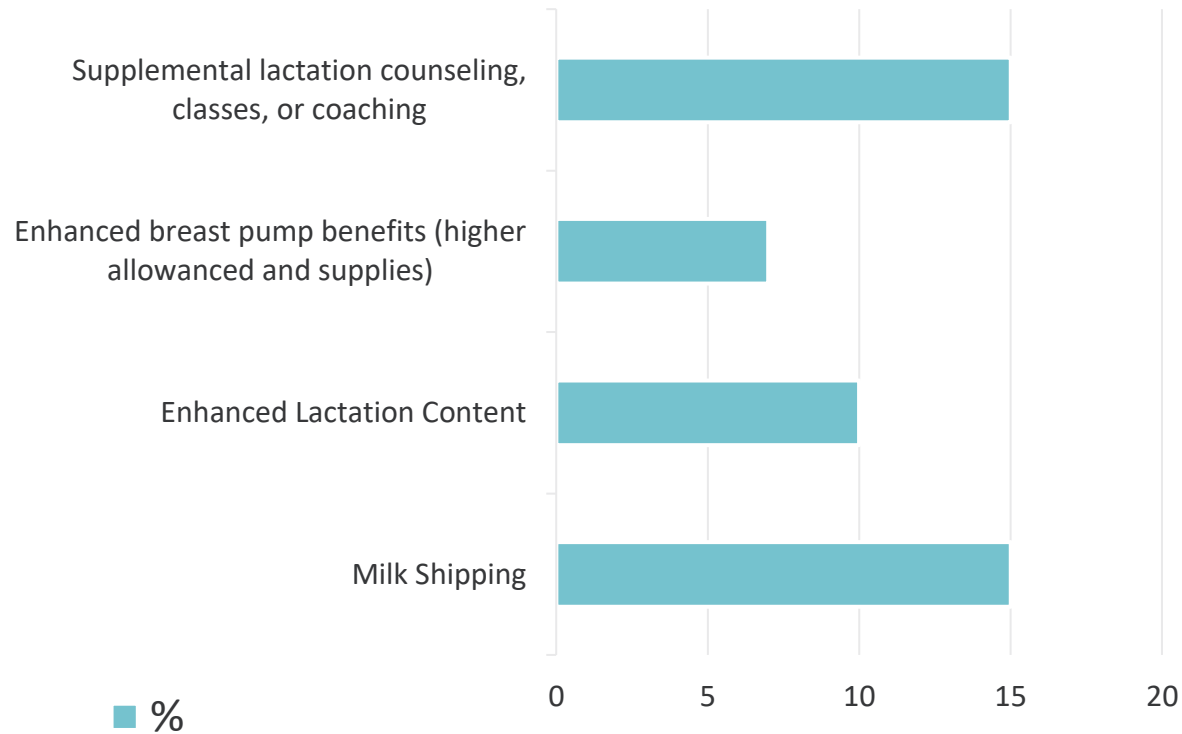
### Biggest gaps:

- Inclusive benefits
- Relying on low probability treatments prior to advanced reproductive technologies
- Donor services



# Supports Employers Offer

## Enhanced Breastfeeding Benefits



### Biggest gaps:

- Benefits education and manager training
- Availability of in-person lactation consultations
- Convenient pumping options for work



# Wrap Up and Next Steps

# Wow, it's a lot! And employers can help!

Develop a plan for supporting your working families

- Define your objectives
- Review your data
- Talk to employees
- Inventory your programs
- Leverage existing vendors
- Connect the dots



A great first step...

## Maximize the impact of what you have

- What programs and services cater to growing and working families?
  - Health plan add-ons
  - Emotional health
  - Financial wellbeing
  - Logistical support
  - Others



# Assistance for these items is available in most plans, but they're not easy to find

SPDs, SBCs, FSAs, HSAs, IVF, IUI, oh my!

- How much is it going to cost to have a baby? Is fertility treatment covered?
- What plan should I enroll in?
- What if my family members need medical care?
- Can I pay for my childcare through an account?

54%

Of Millennials don't understand their benefits

66%

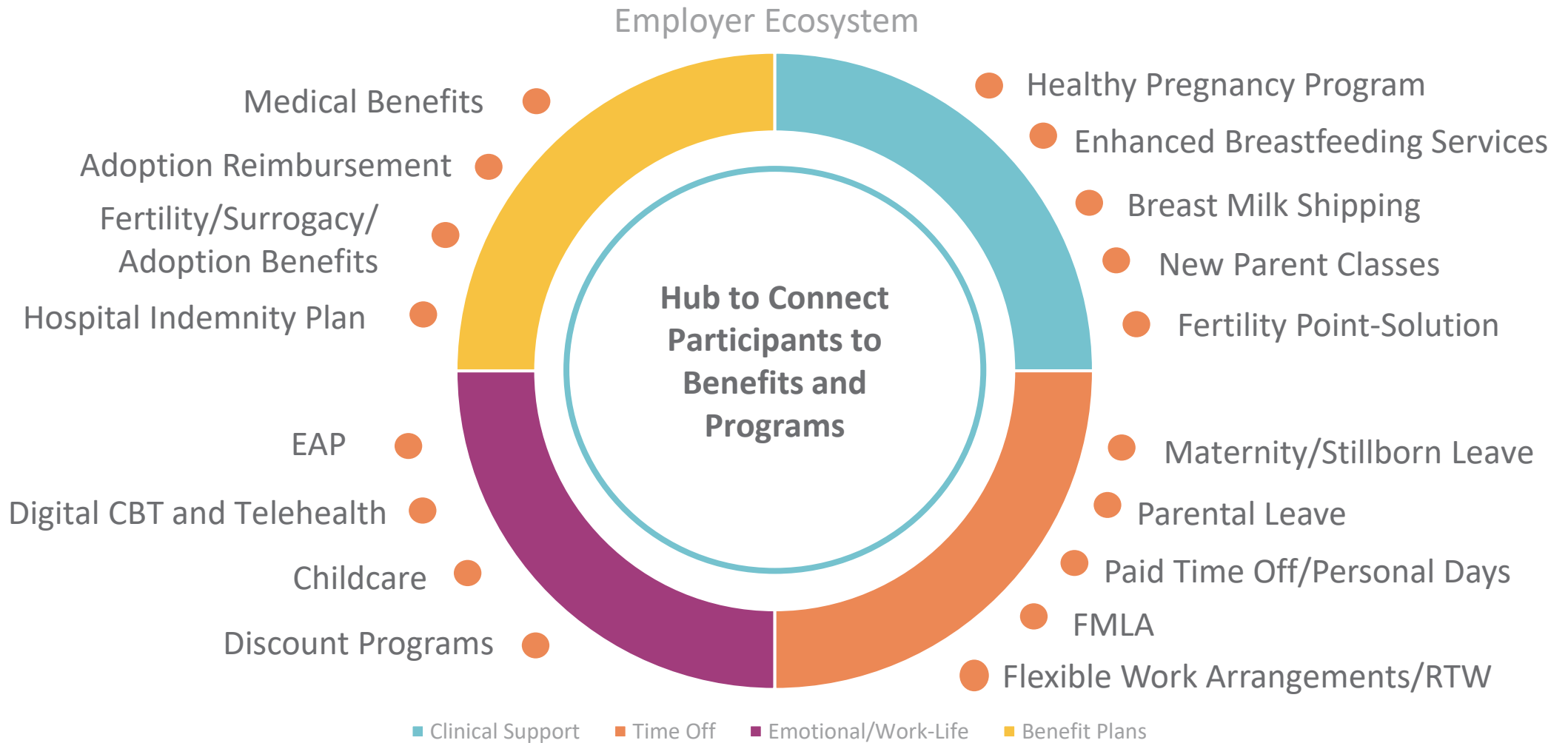
Percentage of employees who want more help from their employer



Make your benefits and resources easy to find and understand...



# Create a “hub” for growing family benefits & supports







# In addition to making resources easy to find, what else do moms need?

- Support from their manager
- Processes that are personalized and easy to follow
- Formal mentorship programs
- A venue to connect with other working parents
- A “safe space” to share concerns





# Why should employers take action?

VOI/ROI for your workforce



Improved stress  
and anxiety  
levels



Improved  
medical costs



Improved  
employee  
satisfaction



Improved  
retention



## In conclusion...

- Being a working mom is hard
- Leverage the benefits you already offer to amplify their experience
- Revisit your company policies and practices and document available flexibility
- Look at the solution in whole, family-friendly benefits are more than just one thing
- This is a chance for a big win at little to no additional cost



# Top Sources of Participant Frustration and Confusion

Based on issues discussed with navigators

- 1 Employer-paid leave & time off
- 2 State leave
- 3 Finding affordable and reliable childcare
- 4 Breastfeeding & pumping resources
- 5 Budgeting
- 6 (In)fertility treatment coverage
- 7 Managing health (physically and emotionally)
- 8 Personal relationships
- 9 Work accommodations
- 10 Loss

82% of participant calls include a discussion of time off and leave programs and 64% of the time, participants are looking for in-the-moment support for their stress and anxiety

# Why are Organizations Implementing BenefitBump?



- 1 They are frustrated with the leave process  
**We are improving the leave experience and growing families represent about 1/3 of leaves.**
- 2 They have employees in states with paid leave programs  
**The carriers are struggling to provide accurate information, we simplify the process for employers and employees.**
- 3 High-cost maternity claims impacting their health plan  
**Our premature birth rate is half the national average due to our focus on the root causes of stress and anxiety.**
- 4 They are trying to reduce new parent turnover  
**BenefitBump participants return-to-work 3X as often as national average.**



Q&A