

CONTEXT, STRATEGY & WHITESPACE

CONTEXT: THE CAREER OPTIMISM INDEX®

As we have seen in the Career Optimism Index® study, the past three years have been some of the most tumultuous for the American workforce in recent history. Workers face myriad challenges and barriers to the progression of their careers, and working moms are no exception.

In wave 3 of the Career Optimism Index® study, we saw that moms are struggling more financially than the average worker, leaving them feeling overwhelmed and having to take on additional jobs. On top of this, working parents and moms are experiencing burnout at higher rates than the workforce average, but their need for stability makes them less likely to quit a job without having another lined up.

These findings spurred us to want to learn more about moms - the specific barriers they face when it comes to building careers, the skills they learn as moms, and the supports they need to become and maintain self-sufficiency. All of which is explored in the following findings.

THE CURRENT LANDSCAPE

Overall, the media landscape gives significant attention to workplace trends related to working mothers, with a focus on mental health and invisible labor.

There is also significant coverage on annual reports the cover women more broadly including Motherly's State of Motherhood and McKinsey's Women in the Workplace reports.

Recent top-tier coverage focuses on programs offered specifically to mothers re-entering the workforce, including skilling opportunities, mentorship programs, and parental leave benefits. Media have also focused on the childcare crisis and how that effects the rate that women are leaving or re-entering the workforce following the pandemic.



Study shows moms work the equivalent of 2.5 full time jobs

Forbes

Employers Can Benefit By Taking Maternal Mental Health Seriously, Research Shows

The New Hork Times

Why Unpaid Labor Is More Likely to Hurt Women's Mental Health Than Men's



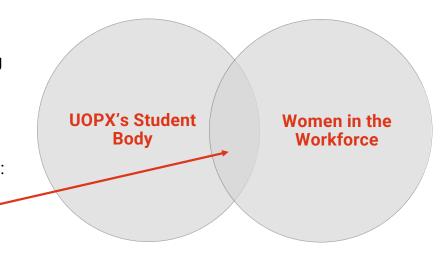
LinkedIn adds Stay at Home Mom to job titles list; will it help women re-enter the workforce?

THE M.O.M REPORT'S UNIQUE OPPORTUNITY

Media are interested in women's experiences in the workplace, challenges unique to working mothers, and trends related to women leaving and re-entering the workforce.

However, recent studies and media coverage have not shed light on one important audience:

Lower-Income moms looking to start or further advance their career journey



As key supporters of this demographic, UOPX has a **unique authority** to drive conversation around the professional barriers this group faces.

Utilizing partner data and newly commissioned data from working this often overlooked segment of working moms, the M.O.M. report will **bring a fresh perspective to media conversations** around women in the workplace, while appealing to a key demographic of current and prospective UOPX students.

M.O.M. REPORT POTENTIAL HEADLINES

/XIOS

Careers In Crisis: 59% Of Working Moms Say Being A Working Mom Has Held Them Back In Their Job/Career

TIME

Most Lower-Income Working Mothers Say A Career Seems Like A Luxury That Is Out Of Reach

Bloomberg

Report: Nearly Half of Lower-Income Working Mothers Are Spending More Than 30% Of Their Paycheck On Childcare



New Research From University of Phoenix Spotlights Lower Income Working Moms' Unique Career Progression Needs

FORTUNE

Study Finds A Third Of Lower-Income Working Mothers Miss Work Once A Month Or More Due To Childcare Or Personal Needs

Inc.

Report: 49% Of Working Mothers Believe The Skills They Have Gained As A Mom Are Not Valued In Workplace

OVERVIEW + METHODOLOGY

Mothers Overcome More



SURVEY OBJECTIVES

- Explore the barriers that lower-income mothers face in their day-to-day lives and how these barriers interrupt, delay or prevent career development and advancement
- Understand the skills working moms have that should be better understood in the workforce as applicable, as well as the skills moms believe they need to succeed at work
- Capture insights that allow us to understand the holistic needs of lowerincome moms on the path to self-sufficiency
- Use insights to create programs that support lower-income moms

Mothers Overcome More



SURVEY METHODOLOGY + SAMPLE DEFINITIONS

- 20-minute, online survey of:
 - Lower-income moms: n=1000 lower-income moms in the US aged 18+ with children in their households, who are employed or want to be employed. Income thresholds were determined using the Self-Sufficiency Standard*, varying by household size and geography
 - Mid/high-income moms: n=500 mid/high-income moms in the US
 aged 18+ with children in their households, who are employed or
 want to be employed. Income thresholds were determined using the
 Self-Sufficiency Standard*, varying by household size and
 geography
- Fieldwork was conducted between July 19, 2023 August 3, 2023

Mothers Overcome More

Recognizing that cost of living varies depending on where you live, we needed a way to control for income when categorizing respondents as lower- or mid/high-income. Rather than looking at national poverty thresholds, we leveraged the University of Washington School of Social Work's Self-Sufficiency Standard, which determines the amount of income required for working families to meet basic needs (e.g., housing, childcare, food, transportation, clothing, etc.).



USING THE SELF-SUFFICIENCY STANDARD

- The Self-Sufficiency Standard data is currently publicly available for 41 states and D.C. Where Self-Sufficiency Standard data was not available or up-to-date, national U.S. census data on was used as a proxy.
 - The Standard is currently calculated for 719 different family types for each county or area in a state. While the granularity of this data set is impressive, it needed to be consolidated for use in a survey. We approached this through two steps:
 - Rather than looking at each county/area separately, we divided each state into
 outlier counties/areas and non-outlier counties/areas using z-scores, allowing us
 to have an average income for more affluent outlier counties as well as non-outlier
 counties.
 - 2. Then we consolidated the extensive family type data (number of adults in household vs. infants vs. teenagers, etc.) into an average income for each household size.
 - This approach allowed us to set more accurate income thresholds according to the
 average income needed to be self-sufficient in each state, while controlling for those
 living in areas with a higher cost of living, as well as the number of individuals within
 each mom's household.

KEY FINDINGS

Financial struggles are top-of-mind for American moms

Motherhood presents unique and significant challenges for all moms' career journeys, regardless of income. But, lower-income moms face disproportionate external barriers, such as money and childcare needs that compound these challenges – often derailing their career progression.

- While both lower-income and mid/high-income moms rank money/personal finances as their top stressor, lower-income moms are more stressed about it than those with higher incomes (74% LI vs. 57% MHI) and are particularly concerned about not having money saved for emergencies (68% LI vs. 61% MHI), paying bills like car payments or health insurance (67% LI vs. 46% MHI), and affording essentials like groceries or gas (57% LI vs. 37% MHI).
- Additionally, lower-income moms are more stressed about housing affordability (41% LI vs. 24% MHI) and many lower-income moms report that they need support paying bills like their rent or mortgage (56% LI vs. 33% MHI).
- Half of moms cite their child / children among the factors they are currently most stressed about (50% LI and MHI), but lower-income moms face unique challenges 47% say they can't afford the things their children want like toys and entertainment (vs. 21% MHI).

These external pressures and barriers make it more difficult for lower-income moms to find time to seek out mentors, continue learning, and apply for better-paying jobs, making self-sufficiency less attainable.

- Many moms, regardless of income, feel that being a working mother has held them back in their career (59% LI vs. 56% MHI) and family or caregiving responsibilities are cited as the top reason moms have missed out on potential employment opportunities (43% LI vs. 35% MHI).
- Over half of lower-income moms say they don't have a lot of roles models with careers (53% vs. 38% MHI).
- Without being exposed to role models, they think having a career sounds like a luxury (65%) and is something that is out of reach for them (64%).

Financial struggles are top-of-mind for American moms

Lower-income moms face a basic needs barrier where they are unable to get and retain a job that provides them with the financial means to relieve some of these external pressures, creating a vicious cycle.

- Most lower-income moms believe there is a job out there that is a better fit for them than their current job (72% vs. 65% MHI).
- 51% of employed, lower-income moms say the income they earn from their current job is not sufficient to meet their basic needs (30% MHI) and 16% of lower-income moms currently have more than one job to fill in gaps in their income (67%) and allow them further flexibility to care for their families (36%).
- However, working is not easy for lower-income moms 58% have difficulty finding someone to watch their children while at work and 25% typically take unpaid time off when they cannot find childcare support (vs. 15% MHI), which compounds the problem.

While moms gain a multitude of skills from motherhood, they don't see those skills as valued by potential employers. When combined with lack of time and money for acquiring new skills, this keep moms from further progressing.

- 89% of lower-income moms say being a mother gives them skills that are applicable in the workplace and 77% say that the skills they have as a mother are more transferrable/applicable to the workplace than the skills they acquired through their education.
- Yet, half (49%) say the skills they have as a mother are not valued in the workplace.

Financial struggles are top-of-mind for American moms

There is a desire for further education, but barriers remain

- Over half of lower-income moms believe further education/professional development would be helpful to enhance their job/career prospects (56% LI vs. 54% MHI), and 58% of workings moms are considering going back to school in the next 5 years. However, a lack of money (44%) and time (34%) are cited as top barriers to making the commitment.
- There is opportunity for employers and educational institutions to provide support nearly 3 in 10 lower-income moms
 report they need help seeking out education programs (29%) or training/skills building programs (28%), and 74% of
 working moms agree that if their company gave them the opportunity to further their education, they would be more
 satisfied at their current job. Yet, 29% of lower-income moms are dissatisfied with their employers tuition
 reimbursement program.

The disproportionate barriers faced by lower-income moms calls for disproportionate support - provide holistic wrap-around services through lower-income mom's entire career journey to ensure a path to true self-sufficiency.

- Most working moms agree resources offered to them by an employer are as important as wage/salary when considering a job (86% LI & MHI), and roughly half say that they would work at a lower salary if resources to assist working mothers (e.g., on-site childcare, paid parental leave, etc.) were offered (LI 55% vs. MHI 45%).
- Despite satisfaction with these benefits, increased schedule flexibility (LI 53% vs. MHI 55%) and paid time off (LI 46% vs. MHI 42%) would most help moms in balancing work and their responsibilities as a mother.
- Financial and childcare support round out the full needs package with the most needed areas for personal support surrounding paying bills (LI 56% vs. MHI 33%), childcare expenses (LI 42% vs. MHI 29%), and household responsibilities (LI 38% vs. MHI 41%).



OVERVIEW OF 2023 FINDINGS

These external pressures make it more difficult for lower-income moms to find time to seek out mentors, continue learning, and apply for better-paying jobs, making self-sufficiency less attainable.

Lower-income moms face a "basic needs barrier" where they are unable to get and retain a job that provides them with the financial means to relieve some of these external pressures, creating a vicious cycle.

While moms gain a multitude of skills from motherhood, they don't see those skills as valued by potential employers. When combined with lack of time and money for acquiring new skills, this keep lower-income moms from further progressing.

While motherhood presents unique and significant challenges for all moms' career journeys; lower-income mothers face external pressures (e.g., finances, childcare) that compound these challenges – often derailing career progression entirely.

MOTHERS OVERCOME MORE The disproportionate barriers faced by lower-income moms calls for disproportionate support provide holistic wrap-around services through lower-income mom's entire career journey to ensure a path to true self-sufficiency.

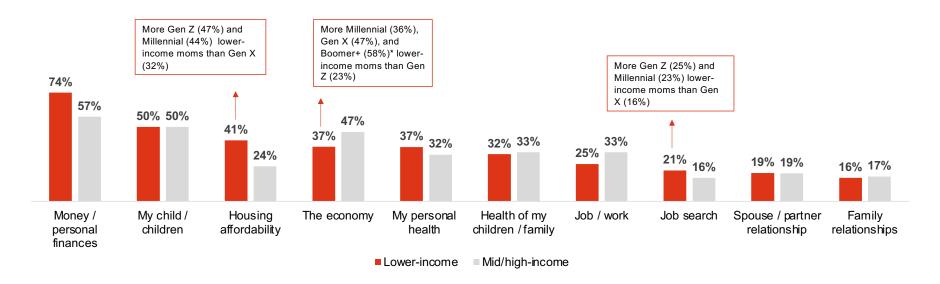
Section 1: Scene-Setting, Context of Her Life

MOMS ARE MOST STRESSED ABOUT THEIR PERSONAL FINANCES AND THEIR CHILDREN

Lower-income moms are more stressed about their finances and housing affordability, while mid/high-income moms are more likely to be concerned about the economy and their job / work.

TOP STRESSORS

(Shown % Selected; Showing Top 10 by Lower-income)



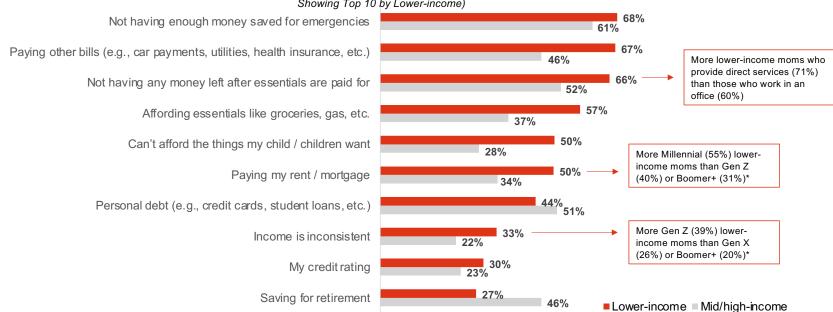
^{*}Small base size, findings should only be used directionally

Q1: Which of the following factors/responsibilities in your life are you currently most stressed about? Base: Total (Lower-income: Total n=1000, Gen Z n=194, Millennial n=522, Gen X n=234, Boomer+ n=50*; Mild/high income n=500); Among those who are employed: (Lower-income: n=748, Mild/high-income n=454); Among those who are actively looking or expecting to look for a job in the next year: (Lower-income: Total n=559, Gen Z n=144, Millennial n=364, Gen X n=135; Mild/high-income n=269).

IN REGARD TO THEIR FINANCES, LOWER-INCOME MOMS ARE STUGGLING MOST WITH SAVING FOR EMERGENCIES, PAYING BILLS, AND HAVING FUNDS LEFT OVER FOR NON-ESSENTIALS

TOP STRESSORS: MONEY / PERSONAL FINANCES

(Shown % Selected; Among those who are stressed about money; Showing Top 10 by Lower-income)

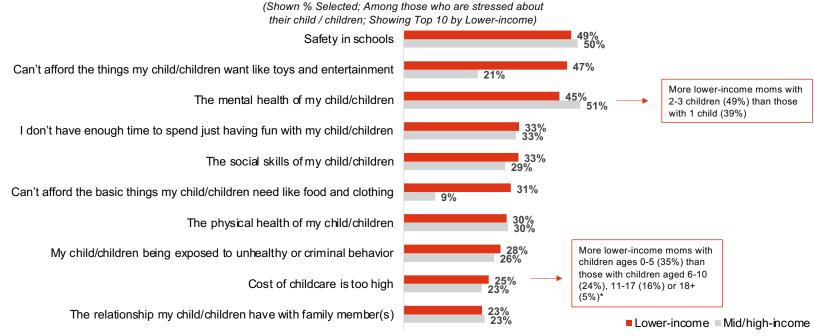


*Small base size, findings should only be used directionally

Q2: You indicated you are stressed about money. Which of the following are you most stressed about as it relates to money? Base: Total who are stressed about money (Lower-income: Total n=735, Gen Z n=131, Millennial n=394, Gen X n=175, Boomer+ n=35*, Direct service workers n=197, Office workers n=240; Mid/high income n=286).

IN REGARD TO THEIR CHILDREN, LOWER-INCOME MOMS ARE MOST WORRIED ABOUT SCHOOL SAFETY, AFFORDING THINGS THEIR CHILDREN WANT, AND THE MENTAL HEALTH OF THEIR **CHILDREN**

TOP STRESSORS: CHILD / CHILDREN



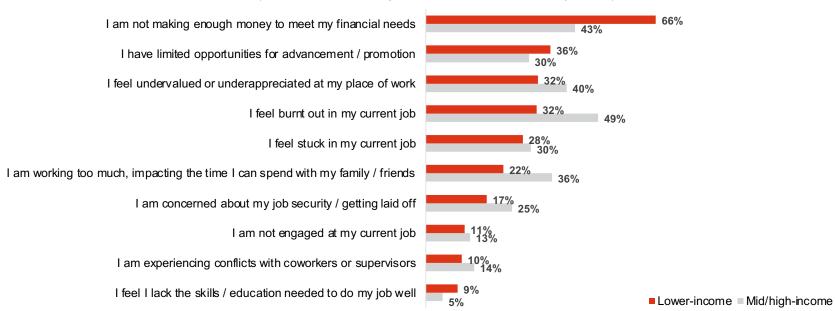
^{*}Small base size, findings should only be used directionally

Q3: You indicated you are stressed about your child/children. Which of the following are you most stressed about as it relates to your child/children? Base: Total who are stressed about their child / children (Lowerincome n=503, Mid/high income n=252). Total who are stressed about their child/children by number of children (1 child n=296, 2-3 children n=354, 4-5 children n=91*). Total who are stressed about their child/children by age of children (0-5 n=367, 6-10 n=324, 11-17 n=376, 18+ n=98*)

IN REGARD TO THEIR JOBS, LOWER-INCOME MOMS ARE STRUGGLING TO MAKE THE INCOME THEY NEED, WHILE MID/HIGH-INCOME MOMS ARE MOST STRESSED ABOUT BURNOUT

TOP STRESSORS: JOB / WORK

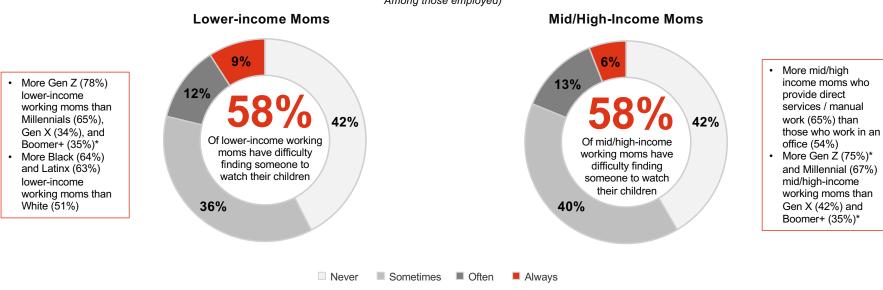
(Shown % Selected; Among those who are stressed about their job / work)



OVER HALF OF WORKING MOMS REGULARLY HAVE DIFFICULTY FINDING SOMEONE TO WATCH THEIR CHILDREN

DIFFICULTY FINDING CHILDCARE

(Shown % Selected, Top 3 Sometimes/Often/Always; Among those employed)



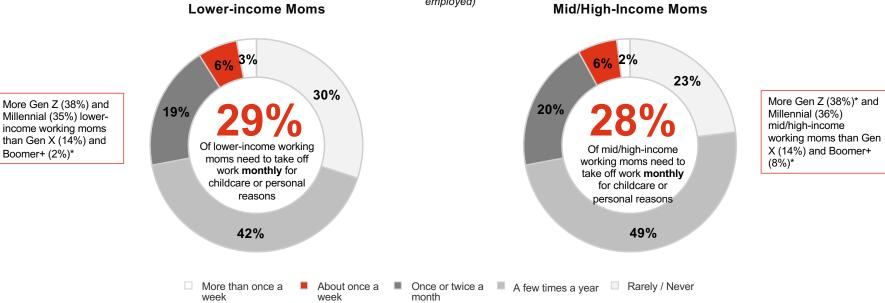
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Q7: How often do you have difficulty finding someone to watch your child/children so that you can go to work? Base: Total who are employed (Lower-income: Total n=748, Gen Z n=134, Millennial n=387, Gen X n=184, Boomer+ n=43*, White n=348, Black n=148, Latinx n=177; Mid/high income: Total n=454, Gen Z n=53*, Millennial n=223, Gen X n=152, Boomer+ n=26*, Direct service / Manual workers n=153, Office workers n=301)

OVER A QUARTER OF WORKING MOMS HAVE TO TAKE TIME OFF FROM WORK AT LEAST ONCE A MONTH FOR CHILDCARE OR PERSONAL NEEDS

TAKING TIME OFF WORK FOR CHILDCARE

(Shown % Selected, Top 3 Monthly; Among those employed)

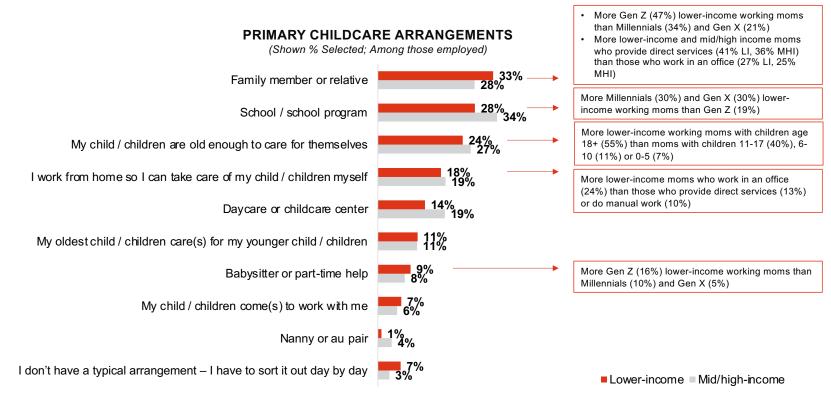


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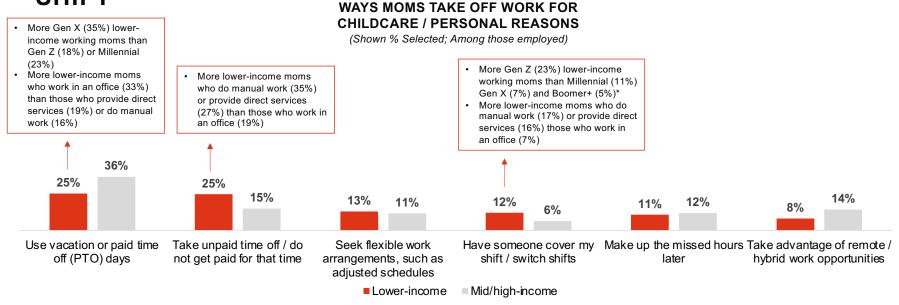
Q8: Which of the following best describes how frequently you need to take time off from work due to unexpected childcare or personal reasons (e.g., family emergencies, taking care of a sick child/family member, etc.)? Base: Total who are employed (Lower-income: Total n=748, Gen Z n=134, Millennial n=387, Gen X n=184, Boomer+ n=26*)

Boomer+ n=26*)

MOMS ARE LEANING MOST ON FAMILY MEMBERS AND SCHOOL PROGRAMS TO CARE FOR THEIR CHILDREN WHILE WORKING



WHILE HIGHER-INCOME MOMS ARE LARGELY USING PTO FOR CHILDCARE REASONS, LOWER-INCOME MOMS ARE MORE LIKELY TO TAKE UNPAID LEAVE OR FIND SOMEONE TO COVER THEIR SHIFT



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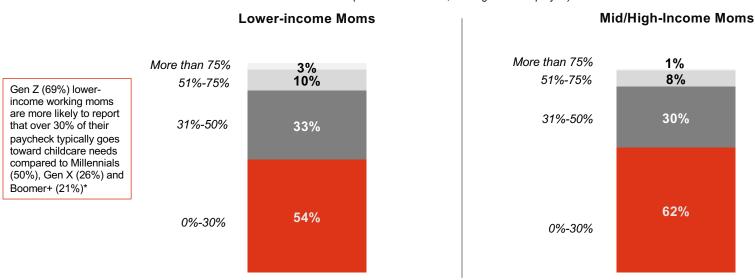
Q9: Which of the following best describes how you typically handle situations when you need to take time off from work for unexpected childcare or personal reasons (e.g., family emergencies, taking care of a sick child/family member, etc.)? Base: Total who are employed (Lower-income: Total n=748, Gen Z n=134, Millennial n=387, Gen X n=184, Boomer+ n=43*, Manual workers n=116, Direct service workers n=276, Office workers n=36: Mid/high income n=454)

NEARLY HALF OF LOWER-INCOME WORKING MOMS ARE SPENDING MORE THAN 30% OF THEIR PAYCHECK ON CHILDCARE

59% of lower-income working moms with children between 0-5 years old are spending more than 30% of their paycheck on childcare needs, compared to only 48% of lower-income working moms with children 6-10 years old, 38% with children 11-17 years old, and 24% with children 18+ years old.

PERCENTAGE OF PAYCHECK THAT GOES TOWARDS CHILDCARE

(Shown % Selected; Among those employed)



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Q10: To the best of your knowledge, what percentage of your paycheck typically goes toward your childcare needs, on average? Base: Total who are employed (Total: Lower-income n=748, Gen Z n=134, Millennial n=387, Gen X n=184, Boomer+ n=43*; Mid/high income n=454). Total who are employed by age of children (0-5 n=496, 6-10 n=523, 11-17 n=682, 18+ n=177)

Section 2: Work Experience

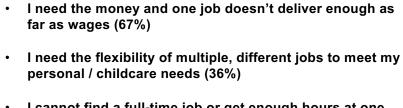
NEARLY 1 IN 5 MOMS HAVE MULTIPLE JOBS, CITING INSUFFICIENT INCOME FROM A SINGLE JOB AS THEIR MAIN DRIVER FOR TAKING ON MORE

MULTIPLE JOBS

(Shown % Selected; Among those employed)

LOWER-INCOME MOMS HAVE MORE THAN ONE JOB BECAUSE...

Of Moms currently have more than one job



(17%)

I cannot find a full-time job or get enough hours at one

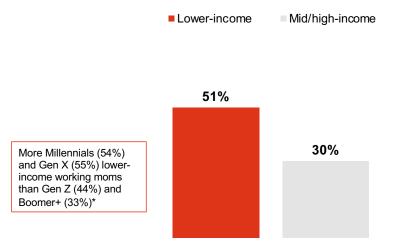
job, so I take on multiple jobs to compensate (22%)

To pursue a passion or interest outside of my primary job

LOWER-INCOME MOMS ARE SIGNIFICANTLY MORE LIKELY TO SAY THEIR CURRENT JOB'S INCOME IS NOT ENOUGH TO MEET BASIC NEEDS

INSUFFICIENT INCOME

(Shown % Bottom 2 Disagree; Among those employed)

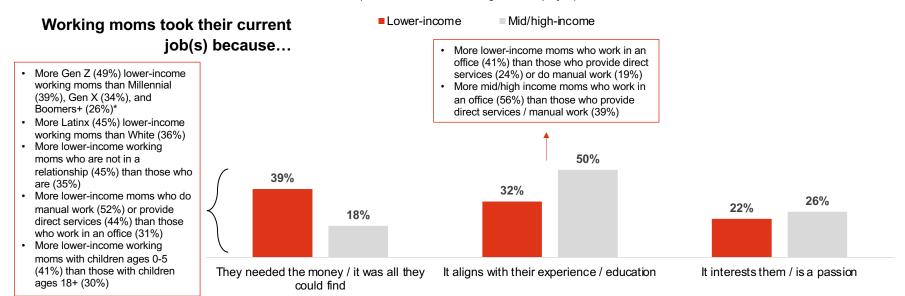


The income they earn from their current job is **not sufficient to meet their basic needs**

LOWER-INCOME MOMS ARE MORE LIKELY TO TAKE JOBS OUT OF NECESSITY WHILE MID/HIGH INCOME MOMS SEEK JOBS THAT MATCH THEIR EXPERIENCE AND EDUCATION

REASONS FOR TAKING CURRENT JOB(S)

(Shown % Selected; Among those employed)



^{*}Small base size, findings should only be used directionally

Q17: Which of the following statements most accurately describes your current job situation? Base: Total who are employed (Lower-income: Total n=748, Gen Z n=134, Millennial n=387, Gen X n=184, Boomer+ n=43*, White n=348, Latinx n=177, In a relationship n=443, Not in a relationship n=305, Manual workers n=161, Direct service workers n=276, Office workers n=356; Mid/high income: Total n=454, Manual / Direct service workers n=153. Office workers n=301) Total who are employed by age of children (Lower-income: 0-5 n=338, 6-10 n=334, 11-17 n=408, 18+ n=115)

FOR MOST LOWER-INCOME MOMS, THEIR CURRENT JOB MAY NOT BE THE BEST FIT

JOB FIT AND SATISFACTION

(Shown % Top 2 Agree, Bottom 2 Disagree; Among those employed)

72%

Of Lower-income Working Moms believe there is a **job out there that is a better fit** for them than their current job (vs. 65% of Mid/high-income Working Moms)

- More Latinx (82%) lower-income working moms than Black (72%) and White (66%)
- More Gen Z (79%) lower-income working moms than Gen X (67%), and Boomer+ (42%)*

28%

Of Lower-income Working Moms are not satisfied in their current job (vs. 21% of Mid/high-income Working Moms)

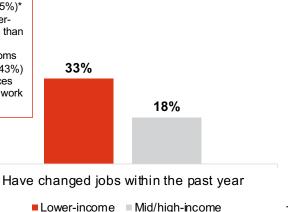
A THIRD OF LOWER-INCOME MOMS HAVE SWITCHED JOBS IN THE PAST YEAR, CITING THE NEED FOR MORE FLEXIBILITY, DISSATISFACTION WITH MANAGEMENT, AND INADEQUATE PAY

CHANGING JOBS IN THE PAST YEAR

(Shown % Selected 'Yes'; Among those employed)

More Gen Z (58%) lowerincome working moms than Millennial (32%), Gen X (23%), and Boomer+ (5%)*

- More Black (43%) lowerincome working moms than White (27%)
- More lower-income moms who do manual work (43%) or provide direct services (36%) than those who work in an office (27%)



REASONS FOR CHANGING JOBS

(Shown % Selected; Showing Top 10 by Lower-income; Among those employed who have changed jobs in the past vear)



Q20: Have you changed jobs within the past year? Base: Total who are employed (lower-income: Total n=748, Gen Z n=134, Millennial n=387, Gen X n=184, Boomer+ n=43*, White n=348, Black n=148, Manual workers n=116, Direct service workers n=276, Office workers n=356, Mid/high income n=454). Q21: You mentioned you changed jobs at least once over the past year. For which of the following reasons did you change jobs? Base: Total who are employed and changed jobs within the past year (lower-income n=246, Mid/high income n=83*).

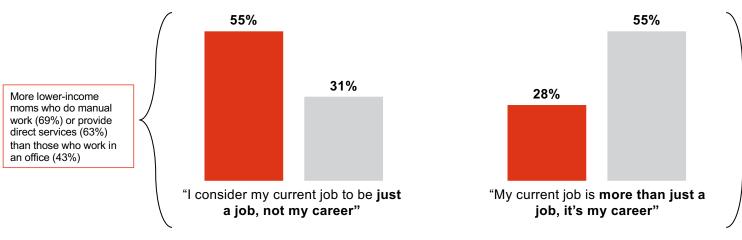
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LOWER-INCOME MOMS ARE LESS LIKELY TO VIEW THEIR JOB AS A CAREER, AND MORE THAN HALF SEE THEIR JOB AS NOTHING MORE THAN JUST A JOB

PERCEPTIONS OF CURRENT JOB

(Shown % Selected; Among those employed)

■ Lower-income ■ Mid/high-income



- More Millennial (27%), Gen X (33%), and Boomer+ (40%)* lower-income working moms than Gen Z (18%)
- More White (33%) lowerincome working moms than Black (24%) and Latinx (23%)
- More lower-income working moms who are married (36%) than those who are single (24%)
- More lower-income moms who work in an office (35%) than those who provide direct services (23%) or do manual work (17%)

Q19: Which of the following statements best applies to your current job? If you have multiple jobs, please consider the one where you spend the most time. Base: Total who are employed (Lower-income: Total n=748, Gen Z n=134, Millennial n=387, Gen X n=184, Boomer+ n=43*, White n=348, Latinx n=177, Black n=148, Married n=256, Single n=200, Manual workers n=116, Direct service workers n=276, Office workers n=356; Mid/high income n=454)

^{*}Small base size, findings should only be used directionally

HAVING A CAREER SEEMS LIKE AN OUT OF REACH LUXURY FOR MOST LOWER-INCOME MOMS

CAREER PERCEPTIONS

(Shown % Top 2 Agree)

65%

Of Lower-income Moms say having a career sounds like a luxury

(vs. 51% of Mid/high-income Moms)

- More Gen Z (77%) lower-income moms than Millennial (66%), Gen X (57%), and Boomer+ (48%)*
- More mid/high income moms who provide direct services / manual work (57%) than those who work in an office (46%)

64%

Of Lower-income Moms say they would like to pursue a career, but

it feels out of reach

(vs. 44% of Mid/high-income Moms)

- More Gen Z (75%) lower-income moms than Millennial (67%), Gen X (53%), and Boomer+ (46%)*
- More Latinx (71%) lower-income moms than White (62%) and Black (58%)
- More lower-income moms who do manual work (66%) or provide direct services (62%) than those who work in an office (52%)
- More lower-income moms with children ages 0-5 (69%) than those with children ages 6-10 (62%), 11-17 (60%) or 18+ (49%)

53%

Of Lower-income Moms say they don't have a lot of role models who have careers

(vs. 38% of Mid/high-income Moms)

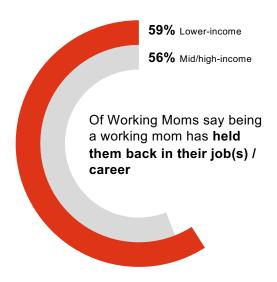
More lower-income moms who are single (56%) than those who are married (48%)

^{*}Small base size, findings should only be used directionally

AND MANY MOMS, REGARDLESS OF INCOME, FEEL THAT BEING A WORKING MOTHER HAS HELD THEM BACK IN THEIR CAREER

JOB / CAREER BARRIERS

(Shown % Top 2 Agree; Among those employed)



- More Gen Z (63%) and Millennial (63%) lower-income working moms than Gen X (51%), and Boomer+ (42%)*
- More mid/high income moms who provide direct services / manual work (62%) than those who work in an office (52%)
- More lower-income working moms with children ages 0-5 (64%) than those with children ages 11-17 (54%) or 18+ (51%)

^{*}Small base size, findings should only be used directionally

THE MAJORITY OF LOWER-INCOME WORKING MOMS ARE CONCERNED ABOUT JOB SECURITY

JOB SECURITY CONCERNS

(Shown % Top 2 Agree; Among those employed)

61%

Of Lower-income Working Moms say they worry about not being able to find a job if they lose their current one(s) (vs. 53% of Mid/high-income Working Moms)

Section 3: Skills

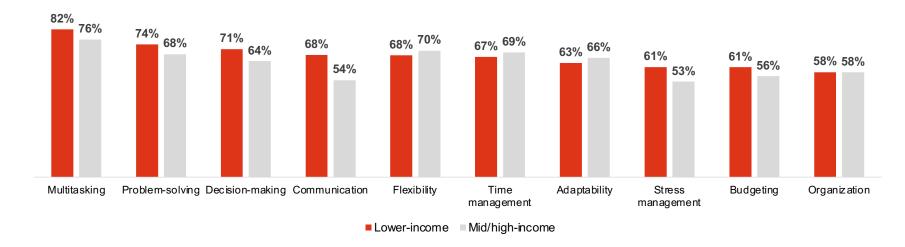
BOTH AUDIENCES CITE SEVERAL TOP SKILLS THEY HAVE GAINED FROM BEING A MOTHER, INCLUDING MULTI-TASKING, PROBLEM-SOLVING, AND DECISION-MAKING

Lower-income moms have more positive perceptions of their leadership / managerial skills than mid/high-income moms – specifically when it comes to multitasking, problem-solving, decision-making, and communication

TOP SKILLS ACQUIRED THROUGH EXPERIENCE AS A MOM

(Shown % Selected; Showing Top 10 Skills by Lower-income)

Education could be making moms less confident. Across audiences, those who are unemployed or do not have a 4-year degree are more likely than other moms to say they have acquired skills like multitasking, communication, and budgeting



^{*}Small base size, findings should only be used directionally

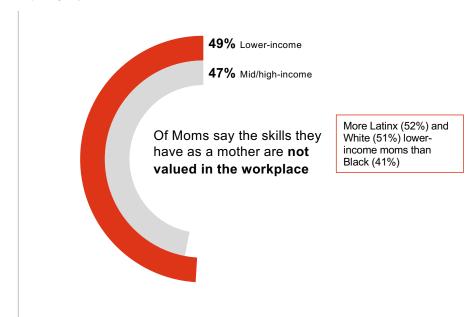
DESPITE MOST MOMS AGREEING THAT THE SKILLS THEY HAVE DEVELOPED AS A MOTHER ARE HIGHLY TRANSFERRABLE, MANY FEEL THESE SKILLS ARE NOT VALUED IN THE WORKPLACE

PERCEPTIONS OF SKILLS AS A MOTHER

(Shown % Top 2 Agree)

More lowerincome moms who work in an office (90%) than those who do manual work (83%) 89% Of Lower-income Moms and 93% Of Mid/high-income Moms say being a mother gives them skills that are applicable to the workplace

77% Of Lower-income Moms and 76% Of Mid/high-income Moms say the skills that they have as a mother are more transferrable / applicable to the workplace than the skills they acquired through their education

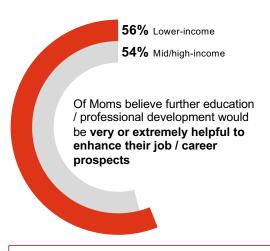


Section 4: Education

WHILE MANY MOMS BELIEVE FURTHER EDUCATION WOULD ENHANCE THEIR JOB / CAREER PROSPECTS, COST OF EDUCATION IS A KEY BARRIER

BENEFITS OF FURTHER EDUCATION

(Shown % Top 2 Very / Extremely Helpful)



- More Black (67%) and Latinx (63%) lowerincome moms than White (47%)
- More lower-income moms who are single (60%) than those who are in a relationship (54%)

BARRIERS TO PURSUING FURTHER EDUCATION

(Shown % Selected; Top 10 Barriers by Lower-income)

	Lower-income	Mid/high- income
It is too expensive	44%	40%
Lack of time	34%	39%
Do not want to go into debt / accumulate more debt	30%	29%
Need to prioritize family / caregiving responsibilities	28%	27%
Need to work / cannot take time off of work	20%	17%
Too stressful	18%	17%
Worried I will not succeed / finish	17%	8%
I'm not sure about the type of education / training I need	9%	6%
Uncertainty about the benefits / value	7%	8%
Do not want to give up my free time	7%	13%

Lower-income moms with 2 or more children are more likely than those with only one child to cite lack of time and a need to work as barriers to pursuing further education

Q25: How helpful do you believe further education or professional development would be to enhance your career prospects? Base: Total (lower-income: Total n=1000, White n=459, Latinx n=255, Black n=187, In a relationship n=600, Not in a relationship n=400, 2+ children n=635, 1 child n=365; Mid/high income n=500); Q26. What are the primary factors, if any, that keep you from pursuing additional education or professional training? Base: Total (lower-income n=1000, Mid/high income n=500)

MOST LOWER-INCOME MOMS WANT TO PURSUE MORE EDUCATION BUT THEY DON'T HAVE THE MONEY TO DO SO; MANY ARE INTERESTED IN DISCOUNTED / FREE LEARNING PROGRAMS

EDUCATION

(Shown % Selected, Top 2 Agree)

80%

Of Lower-income Moms wish they could pursue their education / training further but they don't have the money

(vs. 67% of Mid/high-income Moms)

- More Latinx (85%) lower-income moms than White (78%)
- More lower-income moms who are single (84%) than those who are married (77%)

60%

Of Lower-income Moms would be interested in discounted / free learning programs

(vs. 51% of Mid/high-income Moms)

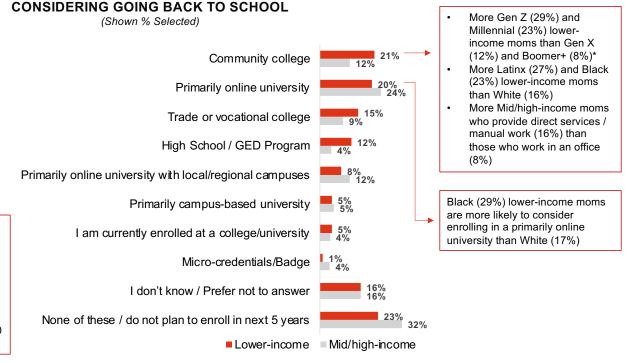
MORE THAN HALF OF LOWER-INCOME MOMS ARE CONSIDERING GOING BACK TO SCHOOL IN THE NEXT FIVE YEARS



Of Lower-income Moms are considering enrolling in school in

the next five years (vs. 48% of Mid/high-income Working Moms)

- More Gen Z (73%) lower-income moms than Millennial (64%), Gen X (42%), and Boomer+ (24%)*
- More Black (69%) and Latinx (66%) lowerincome moms than White (49%)
- More lower-income moms who are single (66%) than those who are married (52%)
- More lower-income moms with children ages 0-5 (65%) than moms with children ages 6-10 (58%), 11-17 (53%), or 18+ (40%)



*Small base size, findings should only be used directionally

D4: Are you considering enrolling in any of the following types of educational institutions or programs in the next five years? Base: Total (Lower-income: Total n=1000, Gen Z n=194, Millennial n=522, Gen X n=234, Boomer+ n=50*, White n=459, Latinx n=255, Black n=187, Married n=339, Single n=274; Mid/high income: Total n=500, Manual / Direct service workers n=153, Office workers n=301). Total lower-income moms by age of children (0-5 n=438, 6-10 n=430, 11-17 n=522, 184 n=149)

AND MANY ARE EXPECTING TO GO BACK TO SCHOOL WITHIN THE NEXT YEAR

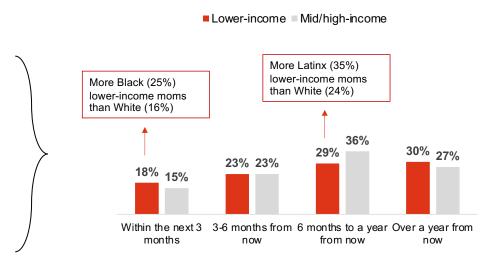
WHEN THEY EXPECT TO GO BACK TO SCHOOL

(Shown % Selected; Among those who are considering going back to school)

Among those who are considering enrolling in school within the next 5 years...

70% Of Lower-income Moms and 73% Of Mid/high-income Moms are expecting to start within the next year

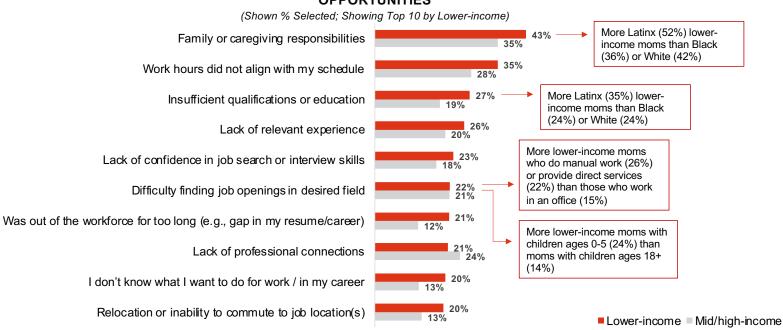
- More Black (81%) lower-income moms than Latinx (71%) and White (64%)
- More lower-income moms who are single (77%) than those who are married (67%)



Section 5: Barriers

CAREGIVING RESPONSIBILITIES, A LACK OF FLEXIBILITY, AND INSUFFICIENT EXPERIENCE / EDUCATION ARE HOLDING MOTHERS BACK IN THEIR CAREERS – ESPECIALLY LOWER-INCOME MOMS

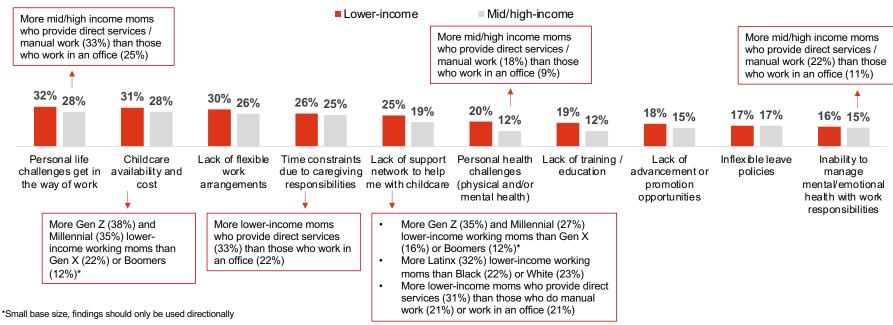
TOP REASONS FOR MISSING OUT ON POTENTIAL EMPLOYMENT OPPORTUNITIES



EMPLOYED MOMS ARE STRUGGLING TO BALANCE THEIR WORK LIVES DUE TO PERSONAL CHALLENGES, CHILDCARE NEEDS, AND INFLEXIBILITY AT THEIR JOB

TOP BARRIERS IN BALANCING WORK AND RESPONSIBILITIES AS A MOTHER

(Shown % Selected; Showing Top 10 by Lower-income; Among those employed)



Q30: Which of the following, if any, are reasons why you might feel like you are held back in balancing work and your responsibilities as a mother? Base: Total who are employed (Lower-income: Total n=748, Gen Z

Q30: Which of the following, if any, are reasons why you might feel like you are held back in balancing work and your responsibilities as a mother? Base: Total who are employed (Lower-income: Total n=748, Gen 2 n=134, Millennial n=387, Gen X n=184, Boomer+ n=43*, White n=348, Latinx n=177, Black n=148, Manual workers n=116, Direct service workers n=276, Office workers n=356; Mid/high income: Total n=454, Manual / Direct service workers n=153, Office workers n=301)

Section 6: Support Services

MOMS CONSIDER EMPLOYER RESOURCES AS IMPORTANT AS SALARY – AND ROUGHLY HALF WOULD ACCEPT LOWER PAY IF BETTER RESOURCES FOR MOMS WERE OFFERED

PERCEPTIONS OF CAREER / EMPLOYER

(Shown % Top 2 Agree)

		(Snown % Top 2 Agree)		
LOWER-INCOME	MID/HIGH-INCOME			
86%	85%	Resources offered for working mothers by an employer are as important as wage / salary when considering a job (e.g., on-site childcare, paid parental leave, etc.)		More lower-income moms with children ages 0-5 (61%) and 6-10 (60%)
74%	74%	If my company gave me the opportunity to further my education, I would be more satisfied at my current job Shown only to those employed full-time or part-time		than moms with children 11-17 (51%), and 18+ (39%)
55%	50%	I have turned down a job because the majority of my pay would have gone to childcare expenses	•	More Gen Z (73%) and Millennial (57%) lower- income moms than Gen X (38%) or Boomer+
55%	45%	I would work at a lower salary if resources to assist working mothers were offered (e.g., on-site childcare, paid parental leave, etc.)	•	(36%)* More Latinx (63%) lower-income moms than Black (53%) or
49%	58%	My employer offers plenty of training/career development opportunities Shown only to those employed full-time or part-time	•	White (51%) moms More lower-income moms with children ages 0-5 (66%) than
46%	52%	My employer helps me manage my workload so I can take advantage of training/career development opportunities Shown only to those employed full-time or part-time		moms with children ages 6-10 (55%), 11-17 (47%), or 18+ (36%)

^{*}Small base size, findings should only be used directionally

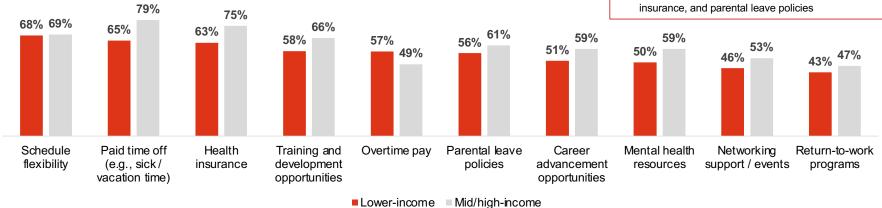
Q33. How much do you agree or disagree with the following statements? Base: Total (Lower-income: Total n=1,000, Gen Z n=194, Millennial n=522, Gen X n=234, Boomer+ n=50*, White n=459, Latinx n=255, Black n=187; Mid/high income n=500); Total who are employed full-time or part-time (Lower-income n=638, Mid/high income n=419) Total lower-income moms by age of children (0-5 n=488, 6-10 n=430, 11-17 n=522, 184 n=149)

WORKING MOMS ARE SATISFIED WITH THE FLEXIBILITY, PTO, AND INSURANCE OFFERINGS PROVIDED BY THEIR EMPLOYERS

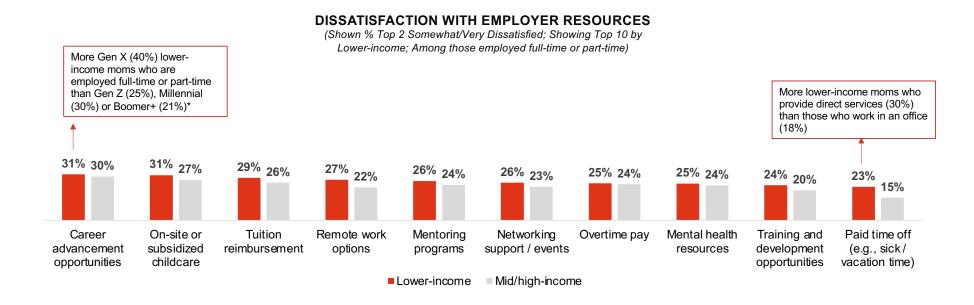
SATISFACTION WITH EMPLOYER RESOURCES

(Shown % Top 2 Somewhat/Very Satisfied; Showing Top 10 by Lower-income; Among those employed full-time or part-time)

- Gen Z lower-income moms are more likely than other generations to be satisfied with resources like networking support / events and career advancement opportunities
- Black lower-income moms more likely than others to be satisfied with resources like training / development opportunities and networking support / events
- Lower-income moms who work in an office are more likely than those who provide direct services to be satisfied with resources like paid time off, health insurance, and parental leave policies



ON THE OTHER HAND, WORKING MOMS ARE MOST DISSATISFIED WITH A LACK OF ADVANCEMENT OPPORTUNITIES, CHILDCARE RESOURCES AND TUITION REIMBURSEMENT

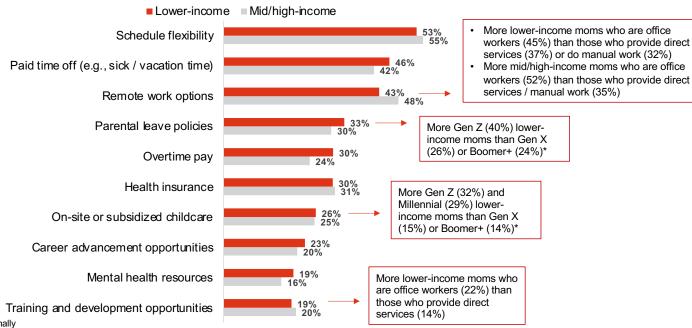


^{*}Small base size, findings should only be used directionally

DESPITE SATISFACTION WITH THESE RESOURCES, WORKING MOMS ARE LOOKING FOR MORE FLEXIBILITY AND PAID TIME OFF FROM THEIR EMPLOYERS

SUPPORT NEEDED - EMPLOYER

(Shown % Selected; Showing Top 10 by Lower-income)



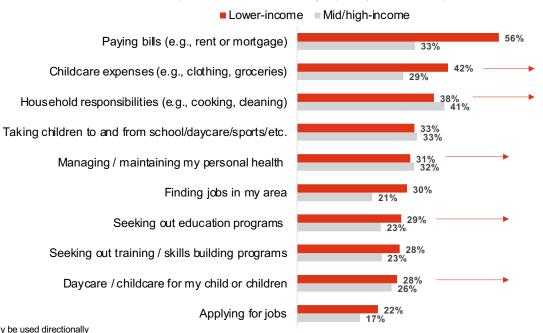
*Small base size, findings should only be used directionally

Q32: When thinking about balancing work and your responsibilities as a mother, which of the following resources offered by an employer do you think would best support you in achieving this balance? Base: Total (Lower-income: Total n=1,000, Gen Z n=194, Millennial n=522, Gen X n=234, Boomer+ n=50*, Manual workers n=116 Direct service workers n=276, Office workers n=356; Mid/high income: Total n=500, Manual / Direct service workers n=153. Office workers n=301)

IN ADDITION TO EDUCATION AND CAREER SUPPORT, MOMS NEED WRAPAROUND SERVICES TO SUPPORT THEM AT HOME AND WITH THEIR FINANCIAL NEEDS

SUPPORT NEEDED - PERSONAL





- More Gen Z (49%) and Millennial (46%) lower-income moms than Gen X (31%) or Boomer+ (22%)*
- More lower-income moms who provide direct services (46%) than those who work in an office (35%)

More Millennial (43%) lowerincome moms than Gen Z (31%) or Boomer+ (20%)*

More Midwest (39%) lower-income moms than other regions

More Black (38%) lower-income moms than White (25%)

- More Gen Z (38%) and Millennial (32%) lower-income moms than Gen X (12%) or Boomer+ (12%)*
- More lower-income moms who provide direct services (32%) than those who work in an office (22%) and do manual work (21%)

^{*}Small base size, findings should only be used directionally

DEMOGRAPHICS

LOWER-INCOME MOMS BY COMPENSATION TYPE

Hourly lower-income moms are more likely than salaried lower-income moms to feel stressed about money, with over half saying the income they earn from their job is not sufficient to meet basic needs. Hourly moms are also more likely to believe there is a job out there that is a better fit for them, and while they would like to pursue a career, many feel that it is out of reach. Hourly moms are twice as likely as salaried moms to have missed out on employment opportunities due to family / caregiving responsibilities and are more likely to say support from their employer with schedule flexibility would help them balance their work and responsibilities as a mother.

LIFE STRESSORS				
Hourly Salaried* Other Total Iower- income				
Money / personal finances	72%	58%	71%	74%
My child / children	50%	43%	48%	50%
Job / work	35%	37%	28%	25%

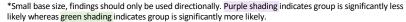
WORK EXPERIENCES				
	Hourly	Salaried*	* Other	Total lower- income
The income I earn from my current job is not sufficient to meet my basic needs	54%	36%	51%	51%
I believe there is a job out there that is a better fit for me than my current one	74%	55%	74%	72%
I consider my current job to be just a job, not my career	61%	22%	53%	55%
Being a working mom has held me back in my job(s) / career	58%	51%	64%	59%
I would like to pursue a career, but it feels out of reach	59%	41%	64%	64%

SKILLS					
Hourly Salaried* Other Total lower- income					
Being a mother gives me skills that are applicable to the workplace	92%	86%	83%	89%	
The skills I have as a mother are more transferrable / applicable to the workplace than the skills I acquired through my education	79%	69%	75%	77%	
The skills I have as a mother are not valued in the workplace	43%	42%	53%	49%	

EDUCATION				
	Hourly	Salaried*	Other	Total lower- income
Say further education or professional development would be very / extremely helpful to enhance my job / career prospects	56%	55%	51%	56%
I wish I could pursue my education / training further, but I don't have the money	79%	76%	79%	80%

BARRIERS				
	Hourly	Salaried*	Other	Total lower- income
Say they have missed out on employment opportunities due to family or caregiving responsibilities	40%	19%	46%	43%
Say they feel held back in balancing work and responsibilities as a mother due to personal life challenges getting in the way of work	33%	24%	33%	32%

SUPPORT SERVICES					
	Other	Total lower- income			
Say schedule flexibility from an employer would support them in balancing work and their responsibilities as a mother	52%	37%	47%	53%	
Say they need support paying bills (e.g., rent or mortgage)	57%	43%	52%	56%	





KEY DEMOGRAPHIC DIFFERENCES BETWEEN AUDIENCES

Lower-income moms skew younger and are more likely than mid/high income moms to be Hispanic or Black. Lower-income moms are significantly less educated, with only 24% having graduated from college or having a post-graduate degree (vs. 66% mid/high income), and are more likely to be unemployed. Those who are employed are less likely than mid/high income moms to be working in office settings. Lastly, lower-income moms are more likely to be single and the only contributor to their HHI.

GENERATION				
	Lower- income	Mid/high -income		
Gen Z	19%	14%		
Millennial	52%	49%		
Gen X	23%	32%		
Boomer	5%	5%		

ETHNICITY					
	Lower- income	Mid/high -income			
White	46%	63%			
Hispanic	26%	17%			
Black	19%	11%			
Other	8%	4%			
Asian	2%	5%			

EDUCATION					
Grade school or less (Grade 1-8)	Lower- income <1%	Mid/high -income 0%			
Some high school (Grade 9-11)	6%	1%			
Graduated high school (Grade 12)	29%	10%			
Vocational school/Technical school	9%	4%			
Some college	32%	19%			
Graduated college	20%	44%			
Post-graduate degree (e.g., MA, MBA, LLD, PhD)	4%	22%			

EMPLOYMENT						
	Mid/high -income					
Employed full-time	47%	73%				
Employed part-time	17%	10%				
Self-employed full-time	5%	5%				
Self-employed part-time	6%	2%				
Unemployed	25%	9%				

TYPE OF JOB			
	Lower- income	Mid/high -income	
Mainly do manual work/work with my hands	16%	9%	
Mainly providing direct services to others	37%	24%	
Mainly work in an office setting	48%	66%	
HHI - CONTRIBU	TORS		
	Lower- income	Mid/high -income	
Single-income household	68%	36%	
Dual-income household	27%	59%	
Multi-income household	5%	5%	
RELATIONSHIP STATUS			
	Lower- income	Mid/high -income	
Married	34%	67%	
Engaged	5%	3%	
Domestic partnership	9%	4%	
In a relationship	13%	6%	
Single	27%	11%	
Divorced or Separated	11%	8%	
Widowed, not living with partner	2%	1%	

^{*}Small base size, findings should only be used directionally. Purple shading indicates group is significantly less likely whereas green shading indicates group is significantly more likely.

DEMOGRAPHICS – LOWER-INCOME MOMS

Age	
Gen Z	19%
Millennial	52%
Gen X	23%
Boomer+	5%

Region	
Northeast	16%
Midwest	21%
South	43%
West	21%

Race/Ethnicity		
White	46%	
Black	19%	
Hispanic/Latinx	26%	
Asian	2%	
Other	8%	

Education	
Grade school or less (Grade 1-8)	<1%
Some high school (Grade 9-11)	6%
Graduated high school (Grade 12)	29%
Vocational school/Technical school	9%
Some college	32%
Graduated college	20%
Post-graduate degree (e.g., MA, MBA, LLD, PhD)	4%

Employment Status	
Employed full-time	47%
Employed part-time	17%
Self-employed full-time	5%
Self-employed part-time	6%
Unemployed	25%

Type of Job	
Mainly do manual work/work with my hands (e.g., electrical work, woodworking)	16%
Mainly providing direct services to others (e.g., Retail, waiting tables, hairstyling)	37%
Mainly work in an office setting (e.g., accounting, professional services/consulting)	48%

Relationship Status	
Married	34%
Engaged	5%
Domestic partnership	9%
In a relationship	13%
Single	27%
Divorced or Separated, not living with partner	11%
Widowed, not living with partner	2%

Household Income - Contributors		
Single-income household	68%	
Dual-income household	27%	
Multi-income household	5%	
None of the above	1%	

DEMOGRAPHICS – MID/HIGH-INCOME MOMS

Age	
Gen Z	14%
Millennial	49%
Gen X	32%
Boomer+	5%

Region	
Northeast	16%
Midwest	19%
South	39%
West	26%

Race/Ethnicity		
White	63%	
Black	11%	
Hispanic/Latinx	17%	
Asian	5%	
Other	4%	

Education	
Grade school or less (Grade 1-8)	0%
Some high school (Grade 9-11)	1%
Graduated high school (Grade 12)	10%
Vocational school/Technical school	4%
Some college	19%
Graduated college	44%
Post-graduate degree (e.g., MA, MBA, LLD, PhD)	22%

Employment Status	
Employed full-time	73%
Employed part-time	10%
Self-employed full-time	5%
Self-employed part-time	2%
Unemployed	9%

Type of Job		
Mainly do manual work/work with my hands (e.g., electrical work, woodworking)	9%	
Mainly providing direct services to others (e.g., Retail, waiting tables, hairstyling)	24%	
Mainly work in an office setting (e.g., accounting, professional services/consulting)	66%	

Delationahin Ctatus				
Relationship Status				
Married	67%			
Engaged	3%			
Domestic partnership	4%			
In a relationship	6%			
Single	11%			
Divorced or Separated, not living with partner	8%			
Widowed, not living with partner	1%			

Household Income - Contributors			
Single-income household	36%		
Dual-income household	59%		
Multi-income household	5%		
None of the above	<1%		

THANK YOU.