University of Phoenix Study

Mothers Overcome More™ (M.O.M.™)

2023 Survey Report

Letter from President Chris Lynne

University of Phoenix is a higher education institution where many of our students are caregivers, forging their own learning journey late at night while their children sleep, in between the demands of family, home and work.

We wanted to enrich our understanding of their experience and further contribute to their successes through increasing our understanding, which is why commissioning the Mothers Overcome More™ (M.O.M.™) report and partnering with Motherly was so important to us.

This report resonates with me personally. My own mother did not have a college degree and I saw the challenges she faced throughout her life because she had not attained the education that she desired. When she and my father divorced, she had to start over after not working for 16 years. She was a single mother taking care of me, and where we lived, in a low-income neighborhood, faced a lot of challenges – poverty, broken families, crime – challenges our neighbors had been dealing with for generations. That experience gave me a unique understanding and empathy for how difficult it is to raise yourself out of those types of circumstances. I always knew that education would be my answer, and my mom did everything possible to ensure I had the opportunity to pursue it.

My mom was a single mother with few skills trying to get by, responsible for raising her child. She couldn't advance in her job or gain access to promotions, and she wanted a college education to help her in this pursuit. When she signed up for local college courses, she experienced frustrating barriers of time and transportation. She did not have a University of Phoenix with online instruction and deeply empathetic practitioner faculty or academic counselors to help her through rough times. Or a career mentorship to help her think about a better blueprint for her career.

The M.O.M.™ report study provides a comprehensive look at the barriers facing American mothers in their day-to-day lives, and the impact these barriers have on career development and advancement opportunities. It also provides us with an understanding of how we can eliminate some of those barriers and create support systems and processes that can open new career and education pathways for mothers.

I am proud that University of Phoenix can support this effort, in partnership with Motherly, and reflect the very personal commitment that I and so many of our community share toward the success of the working mother.

Sincerely,

Chris Lynne
President
University of Phoenix

A Note from Ruth Viloria

As a busy professional and mother of four, I know how hard it is to be a working mom. These women possess incredible fortitude: They must wear two hats, one professionally and the other at home, sometimes without the help of another parent.

For the subset facing socioeconomic barriers, the hats are threadbare—a persistent calculus of smaller paychecks pressed to intercept housing costs, groceries, car repairs, school supplies and so much more. For that group, the fortitude goes beyond admirable. It's downright heroic.

Spurred by the latest findings on working mothers uncovered in our 2023 Career Optimism Index®, we set out to conduct a deeper study on this portion of the workforce. With our inaugural Mothers Overcome More™ (M.O.M.™) report, we've detailed the barriers, opportunities and potential pathways to career progression for this important group. Most importantly, our M.O.M.™ report uncovers remarkable findings—in differences and similarities—for the group's lowest socioeconomic tier.

Motherhood presents unique, significant challenges to the career journey. The moment a mother leaves the workplace, her "second shift" begins—a shift whose pandemic-fueled overlap with the professional workday remains, for many, still a fresh trauma. Economic barriers compound such challenges by adding external pressures, like finances and childcare costs. That's only going to worsen as expiring pandemic-era subsidies form a "looming childcare cliff" of facility closures, as The Century Foundation put it in a report last June.

In many cases, those barriers are enough to derail career progression entirely. As someone who supports professional career development through education and workforce training, this hits a deep nerve. These barriers are squandering talent from some of the most heroic individuals in our workforce. I'd argue that lower-income mothers have some of the strongest tenacity among any employees—and if we can address their disproportionate barriers with innovative new solutions, partnerships and support, that tenacity can form a hard-won asset for lasting career growth.

The M.O.M.™ report galvanizes me to roll up my sleeves and pursue these solutions. I hope it does the same for you.

Happy Reading,

Ruth Veloria
Chief Strategy and Customer Officer
University of Phoenix

MOTHERLY

At Motherly, we've always celebrated the grit of working mothers, especially those navigating financial challenges. Their resilience, shaped by motherhood, is an untapped asset for leadership and innovation in the workplace.

The M.O.M.™ report by the University of Phoenix amplifies what Motherly has championed since our inception in 2015: giving voice to the modern experience of motherhood and using data to inform decisions. Mothers confronting economic barriers deserve mentors, career pathways aligned with their passions, and vital education. Their collective promise is vast.

As the M.O.M.™ report spotlights today's challenges, it equally emphasizes tomorrow's promise. Given the right opportunities, these moms are building a radiant future.

Jill P. Koziol

Jill Koziol
Co-founder & CEO
Motherly

Executive Summary

In its inaugural year, the University of Phoenix (UOPX) Mothers Overcome More™ (M.O.M.™) report chronicles the unique skills that mothers bring to the job market, as well as the disproportionate barriers faced by those at the lower end of the income spectrum.

While it stands to reason that motherhood is inherently harder for those facing socioeconomic barriers, the UOPX study illuminates the facets of these circumstances. It calls attention, for example, to the fact that lower-income mothers are 15 percentage points more likely to say they do not have a lot of role models with careers.

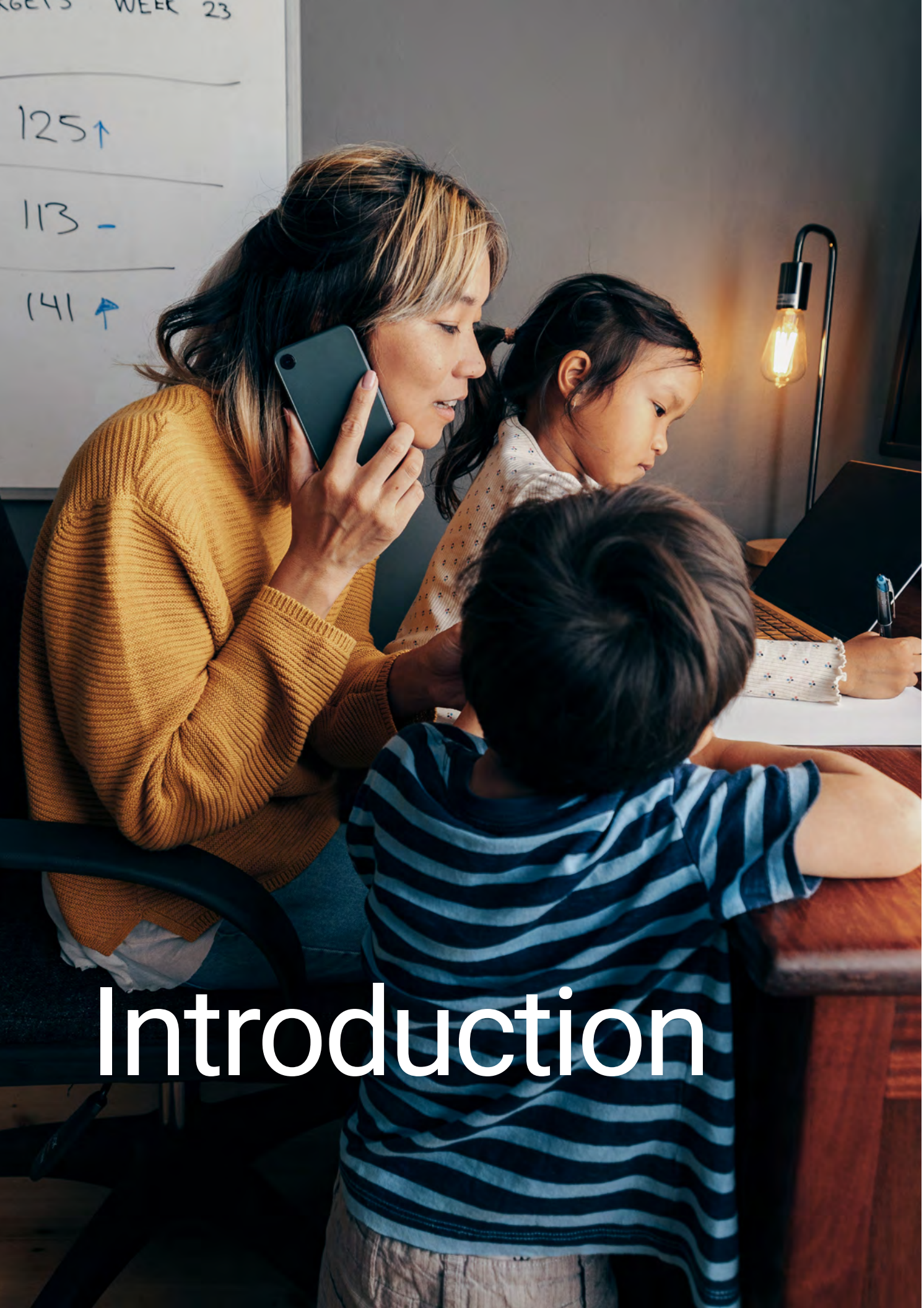
Indeed, while lower-income mothers exhibit similar desire for career growth as middle- and higher-income tiers, they often face significant hurdles that stymie career progression. Those hurdles include a raft of external pressures, like daily financial burdens, that middle- and higher-income tiers don't experience as acutely. At the same time, the study reveals that lower-income moms lack important supports, such as role models to emulate or seek out for mentoring. They also lack relative job stability, and they have professions less likely to form a career or vocational calling.

These hurdles combine to leave many lower-income mothers with a sense of disenchantment around their career paths. Bearing their collective burdens with too little professional or personal support, they see work as simply a job. In contrast, middle- and higher-income mothers report burnout and overwork from their roles, factors that are a luxury for their lower-income peers. These moms instead face a plethora of challenges in their day-to-day life that can make the idea of building for the future seem out of reach.

Absent the resources to alleviate these burdens, lower-income mothers find themselves stuck in a cycle of workaday jobs with little career attachment. Their roles often lack flexibility to help manage childcare, let alone develop skills or explore other ways to grow their career. 16% of lower-income moms have multiple jobs, according to the study, largely citing the need for additional income.

This paradigm squanders a vast array of untapped assets that all mothers bring to the job market. Motherhood, regardless of income level, gives these moms a great deal of quantifiable skills —with lower-income moms having greater confidence than their mid- to higher-income peers in some areas, like multitasking, problem-solving, and communications. Unfortunately, many mothers feel that these skills are not valued in the workplace and it is harder for lower-income mothers to find ways to showcase that skillset.

Armed with similar—and in some cases, higher—desire for additional training as their middle- to higher-income peers, lower-income moms need the pathway cleared. They need additional, concerted support to relieve the unique external pressures that hinder and/or derail career progression. They need innovative solutions to break the cycle of inflexible, low-paying jobs. Finally, they need employers to see the legitimate assets that motherhood helps them bring to their careers. Given the right services and support, lower-income mothers can thrive as job candidates and career role models —for their families, colleagues and fellow parents.



Introduction

In its most recent edition, University of Phoenix's Career Optimism Index®—an annual study of American workers' career perceptions—chronicled one of the most tumultuous periods for American workers in recent history.

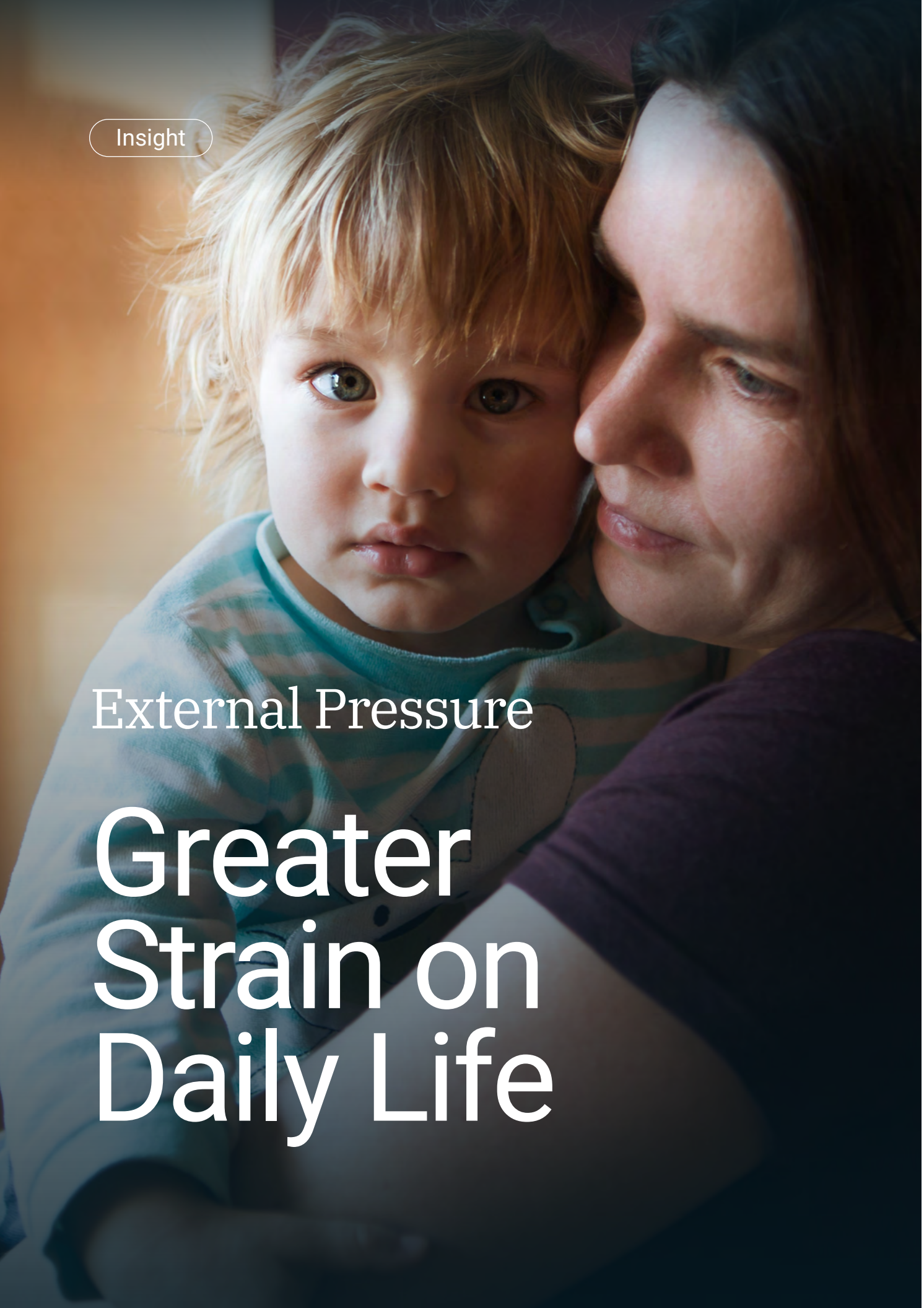
As the post-pandemic reality took hold, workers found themselves facing many barriers to career progression, and working moms were no exception. The latest Career Optimism Index® illuminates how working mothers struggle more financially than the average worker – a struggle that left many feeling overwhelmed and, in some cases, working multiple jobs. Like other working parents, moms experience burnout at higher rates than the workforce average, but their need for stability make them less likely to quit without having another job lined up. Still, the majority **(82%)** remain hopeful about the future of their careers.

These findings spurred UOPX to commission another study. The University wanted to learn more about the barriers that mothers face in building their careers, to examine the skills endowed by motherhood and the resources needed for self-sufficiency. The Mothers Overcome More™ (M.O.M.™) report, developed and published in 2023, is the culmination of this initiative.

In this year's inaugural report, UOPX examines detailed survey data from **1,500** mothers who hold, or are seeking to hold, employment outside the home. Researchers organized the data by two income levels—lower-income mothers and middle- or higher-income mothers – to illuminate the unique challenges and opportunities for the subset facing socioeconomic barriers. The findings paint a compelling portrait of external pressures, avenues for growth, systemic challenges and job-related assets for this group.

Respondents comprised **1,000** lower-income mothers and **500** middle- or higher-income mothers, all age 18 and up and living in the U.S., with fieldwork conducted in July and August 2023. Researchers assigned income thresholds using the University of Washington's Self-Sufficiency Standard, a more granular metric that assesses cost of living by geography.

For a full methodology, please see the appendix.



Insight

External Pressure

Greater Strain on Daily Life

Insight

All mothers feel pressured by money and finances, but lower-income mothers experience it more acutely.

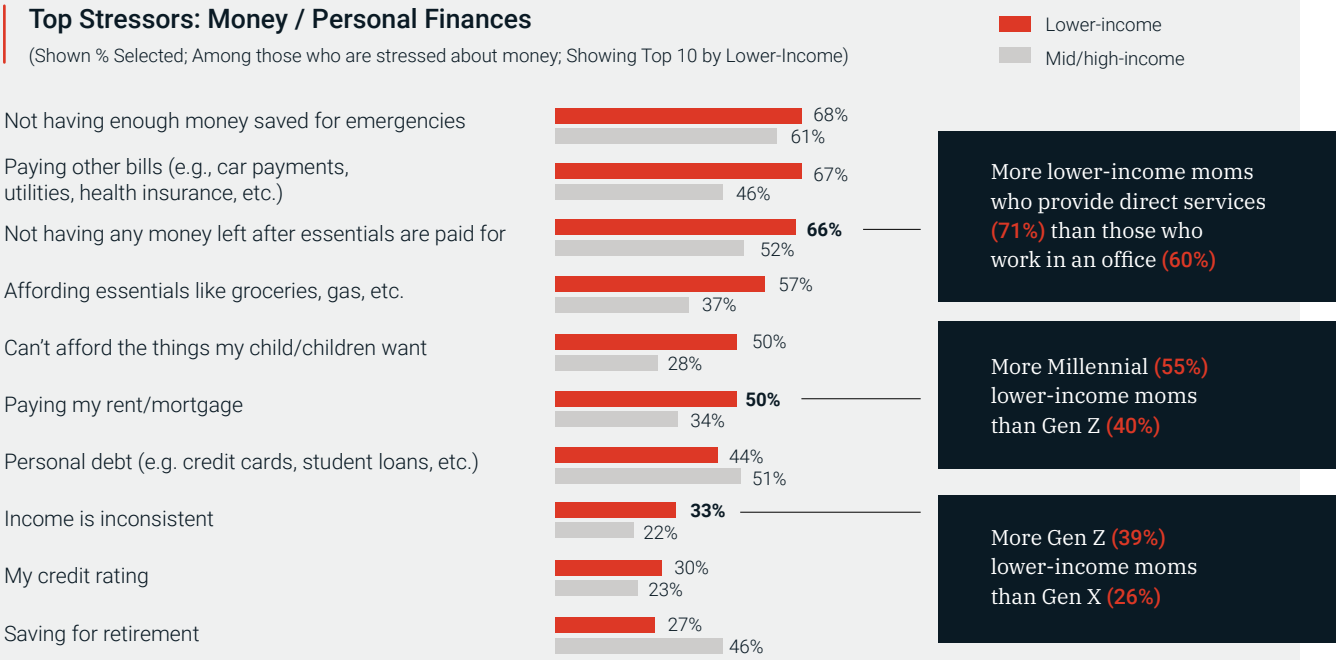
Although both income tiers broadly rate finances as their top stress factor, the severity differs. Nearly 3 in 5 **(57%)** middle- and higher-income moms rank money and personal finance as their top stressor, but that share jumps 17 points, to **74%**, for lower-income moms.

However, financial concerns play out differently. Although both groups express similar concern over having an insufficient emergency fund (**68%** of lower-income mothers versus **61%** of middle- and higher-income mothers), day-to-day expenses present a more acute burden. Roughly two-thirds of lower-income mothers who are stressed about money say they're stressed about bills like car payments and health insurance (**21 points higher** than other income tiers), while nearly 3 in 5 **(57%)** express concerns about essentials like groceries or gas **(20 points higher)**. 4 in 10 lower-income moms say they're stressed about housing affordability **(17 points higher)**, and among those who are stressed about money, a third lament the inconsistency of their income **(11 points higher)**.

In regard to their finances, lower income moms are struggling 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)



These concerns uniquely impact the ways lower-income mothers can support the holistic development of their children. Nearly half (47%) of lower-income moms who are stressed about their child/children say they can't afford toys or entertainment. That's more than double the ratio of middle- and higher-income mothers who say the same thing. At the same time, the data underlines that lower-income moms care just as much about their families as other income tiers. Their struggles are much the same, with similar ratios across income tiers citing stress about children, family health, and relationships with loved ones.

Moms are most stressed about their personal finances and their children

Top Stressors

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

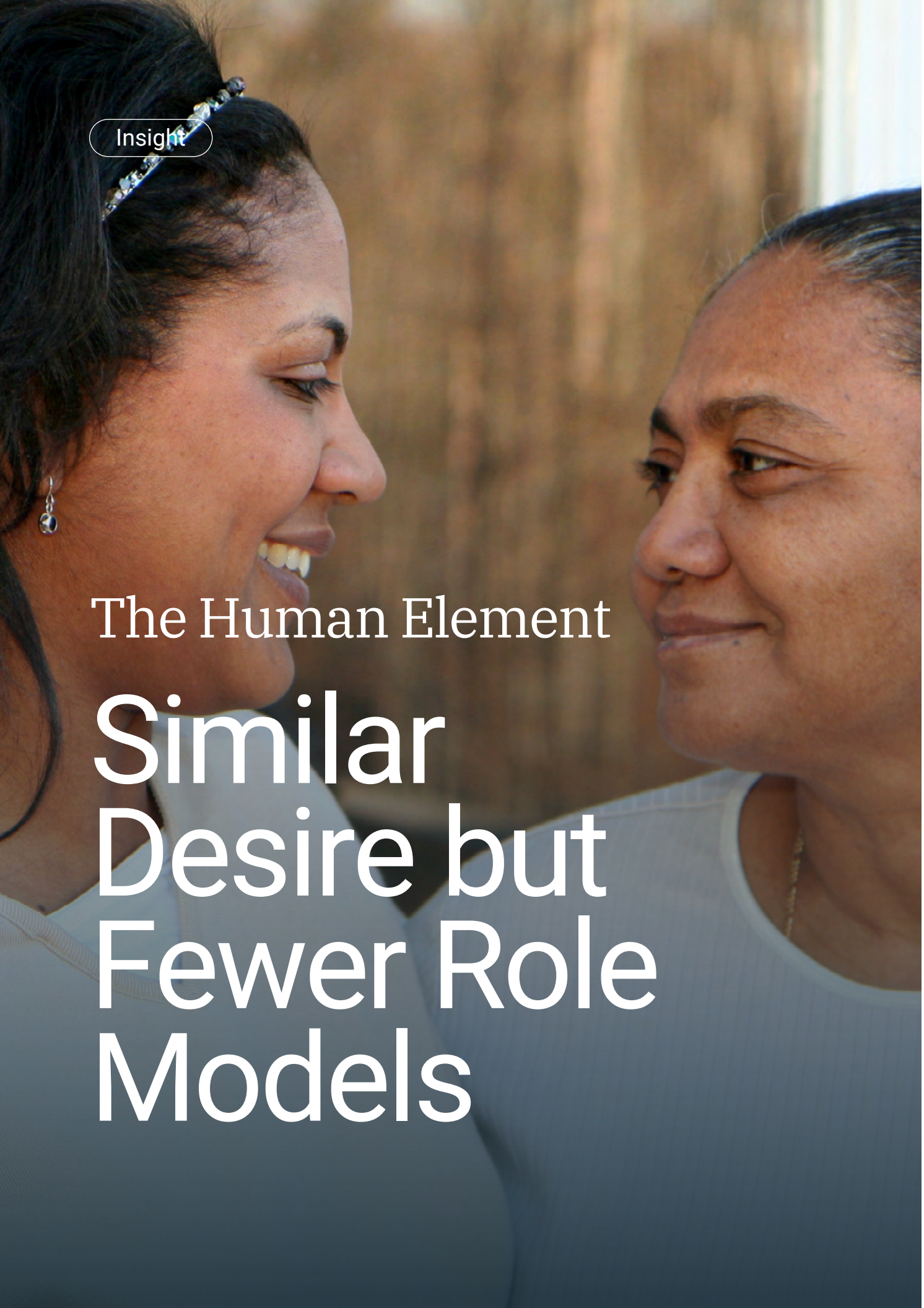
	Lower-income	Mid/high-income
Money/personal finances	74%	57%
Health of my children / family	32%	33%
My child / children	50%	50%
Job / work	25%	33%
Family relationships	16%	17%
Job search	21%	16%
Spouse / partner relationship	19%	19%
Housing affordability	41%	24%
My personal health	37%	32%
The economy	37%	47%

More Gen Z (25%) and Millennial (23%) lower-income moms than Gen X (16%)

More Gen Z (47%) and Millennial (44%) lower-income moms than Gen X

More Millennial (36%) and Gen X (47%) lower-income moms than Gen Z (23%)

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; Mid/high income n=500); Among those who are employed: (Lower-income: n=748, Mid/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=659, Gen Z n=144, Millennial n=364, Gen X n=135; Mid/high-income n=269)



Insight

The Human Element

Similar Desire but Fewer Role Models

Insight

Lower-income mothers exhibit a similar desire to excel as their middle- and higher-income peers.

Over half of lower-income moms believe further education and professional development would help enhance career prospects, and roughly **7 in 10** lower-income working moms believe a better fit in the job market exists over their current role. About **3 in 5** say that being a working mom has held them back in their job(s)/careers. All three sentiments register similarly to the percentages of middle- and higher-income mothers who answer the same way.

Regardless of socioeconomic status, moms exhibit similar desire for career prospects. But for lower-income moms, the pathway is missing key steps. While just over half of lower-income mothers **(53%)** say they don't have a lot of role models with careers, less than 2 in 5 middle- and higher-income mothers **(38%)** say they same. Their jobs are also more volatile: A third of employed lower-income mothers have switched jobs in the past year, versus just **18%** of middle- and higher-income moms.

Even among those who have switched jobs, lower-income mothers report doing so for more logistical reasons – such as the need for more flexibility, or for health or personal reasons, while middle- and higher-income mothers more often change roles because of frustration with management, lack of growth opportunities, poor compensation or an unsatisfactory work environment.

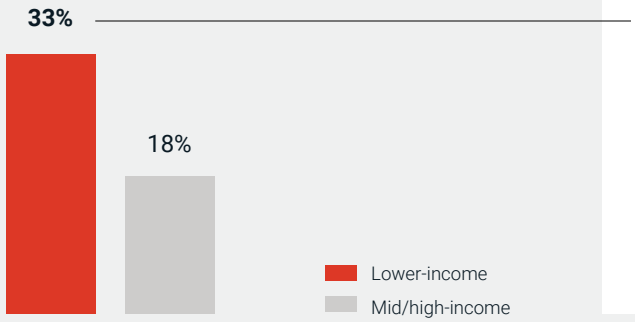
> In other words, middle- or higher-income moms often change jobs due to *want*. That's a luxury reported by fewer of their lower-income peers, a group that more often switches roles out of *need*.

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)

Have changed jobs within the past year



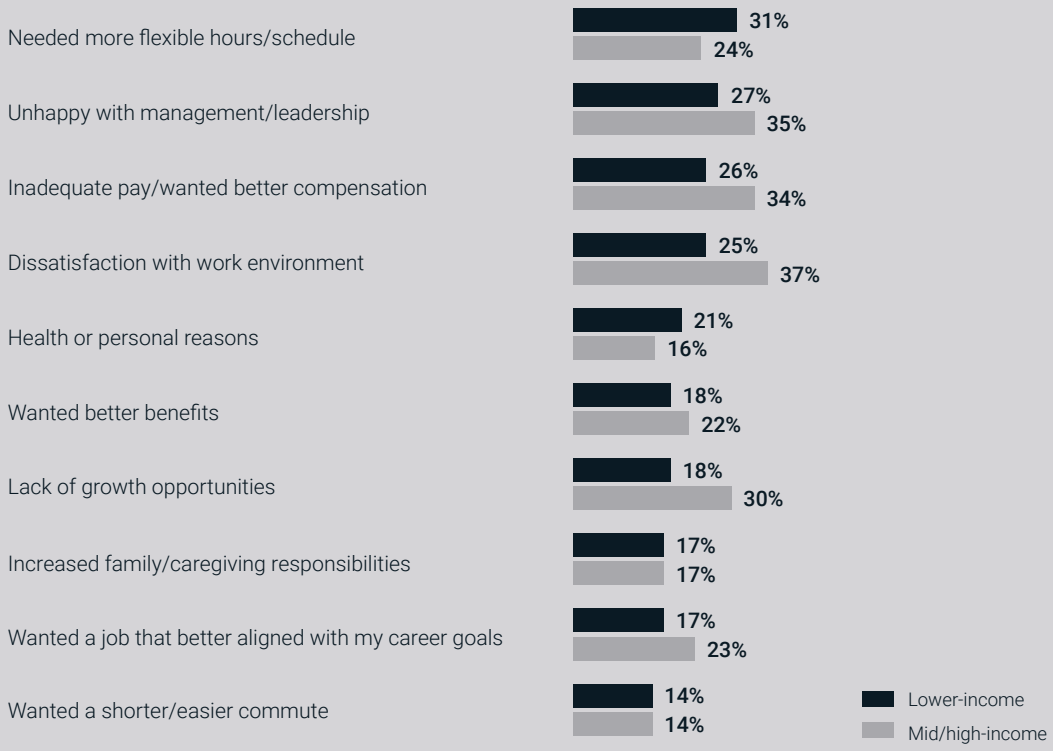
More Gen Z (58%) lower-income working moms than Millennial (32%), and Gen X (23%)

More Black (43%) lower-income 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 year)



All of this contributes to a sense of career disenchantment among lower-income moms. Some two-thirds of the group say having a career sounds like a luxury (**14 points higher** than middle- or higher-income moms). And **64% percent** say they would like to pursue a career, but it feels out of reach (**20 points** higher).

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**

More Gen Z (77%) lower-income moms than Millennial (66%), and Gen X (57%)

64%

of lower-income moms say they would like to pursue a career, but it **feels out of reach**

More Gen Z (75%) lower-income moms than Millennial (67%), and Gen X (53%)

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**

More lower-income moms who are single (57%) than those who are married (48%)

Q22: How much do you agree or disagree with the following statements? Base: Total (Lower-income: Total n=1000, Gen Z n=194, Millennial n=522, Gen X n=235, White n=459, Latinx n=255, Black n=187, Married n=339, Single n=274, Mid/high income n=500) Total lower-income moms by age of children (0-5 n=488, 6-10 n=430, 11-17 n=522, 18+ n=149).

Accordingly, far more lower-income moms see their work as just a job, and far fewer see it as a true career. Assessed by income tier, swings of **20-plus points** exist between those two sentiments. If many middle- and higher-income mothers are working to thrive, their lower-income peers are trying to survive.

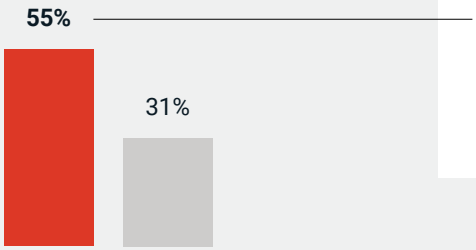
Lower-income moms are less likely to view their job as a career, and more than half see their job as nothing more than just a job.

Perceptions of Current Job

(Shown % Selected; Among those employed)

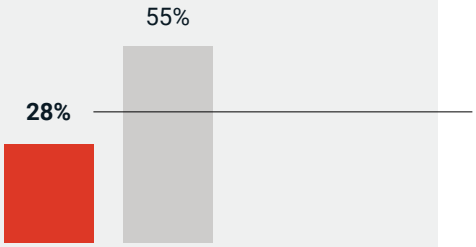
Lower-income
Mid/high-income

"I consider my current job to be **just a job, not my career**"



More lower-income moms who do manual work (69%) or provide direct services (63%) than those who work in an office (43%)

"My current job is **more than just a job, it's my career**"



More Millennial (27%), and Gen X (33%) lower-income working moms than Gen Z (18%)

More White (33%) lower-income 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%)

Along with the territory comes an attitudinal shift about the work itself. Lower-income working mothers appear to feel less acute job-related stress than their peers: Markedly higher percentages of middle- and higher-income mothers report overwork and burnout as top stressors on the job. We'd hesitate to call this a silver lining for their lower-income peers, as the latter group experiences an arguably broader life stress: not making enough money to meet their financial needs. For many in this group, the long hours and mental burnout of a busy, well-paying job are luxuries that are out of reach.

Lower-income moms are struggling to make the income they need, while mid/high-income moms are most stressed about burnout in their current job; For lower-income moms, even feeling burnout is a luxury

Top Stressors: Job/Work

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

Q4: You indicated you are stressed about your job/work. Which of the following are you most stresed about as it relates to your job/work? Base: Total who are stressed about their job/work (Lower-income n=252, Mid/high-income n=166).

In many ways, that difference materialized back when these moms took their current roles. Lower-income mothers with outside employment are more than twice as likely to have taken their current jobs because they needed the money or because it was the only job they could find. They're also **18 points less likely** than middle- or higher-income mothers to have a role that aligns with their experience or education.

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

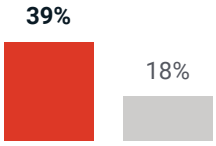
Reasons for Taking Current Job(s)

(Shown % Selected; Among those employed)

Lower-income
Mid/high-income

Working moms took their current job(s) because...

They needed the money / it was all they could find



More Gen Z (49%) lower-income working moms than Millennial (39%), and Gen X (34%)

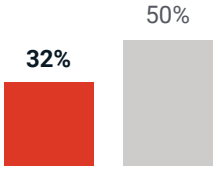
More Latinx (45%) lower-income working moms than White (36%)

More lower-income working moms who are not in a relationship (45%) than those who are (35%)

More lower-income moms who do manual work (52%) or provide direct services (44%) than those who work in an office (31%)

More lower-income working moms with children ages 0-5 (41%) than those with children ages 18+ (30%)

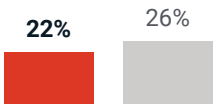
It aligns with their experience / education



More lower-income moms who work in an office (41%) than those who provide direct services (24%) or do manual work (19%)

More mid/high income moms who work in an office (56%) than those who provide direct services/manual work (39%)

It interests them / is a passion



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, White n=348, Latinx n=177, In a relationship n=443, Not in a relationship n=305, 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); Total who are employed by age of children (Lower-income: 0-5 n=338, 18+ n=115)

Insight

A Vicious Cycle of External Burdens Impeding Career Growth

Insight

Despite less apparent stress on the job itself, lower-income mothers more than make up for it with external burdens, from childcare to housing costs to gas.

A better financial picture might provide relief for some of those, but many lower-income moms are unable to get or retain a job that would provide such relief. A vicious cycle perpetuates, with about half of employed lower-income moms **(51%)** saying their paycheck is insufficient to meet their basic needs. That's **21 points** higher than the share of middle- or higher-income moms who said the same thing.

Lower-income moms are significantly more likely to say their current job's income is not enough to meet basic needs

Insufficient Income

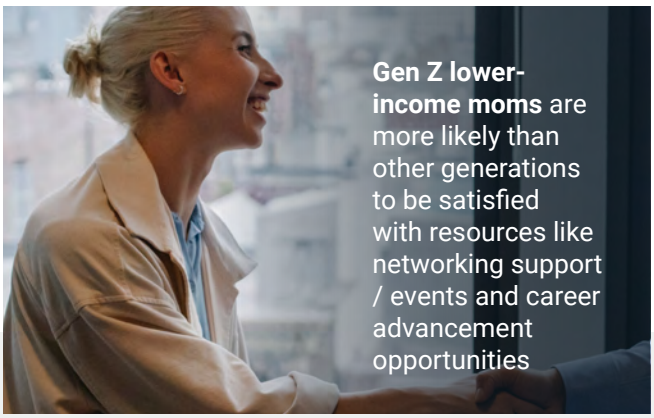
(Shown % Bottom 2 Disagree; Among those employed)

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

More Millennials **(54%)** and Gen X **(55%)** lower-income working moms than Gen Z **(44%)**

Q18: How much do you agree or disagree with the following statements? When answering these questions, please consider the job where you spend the most time if you have multiple jobs. Base: Total who are employed (Lower-income: Total n=748, Gen Z n=134, Millennials n=387, Gen X n=184, Mid/high income n=454)

About 1 in 6 lower-income working moms even hold multiple jobs—that's atop the additional shift of being a mother—with most of the subset (67%) citing the need for additional pay as the reason why.



With these kinds of demands on their time, it's hard to fathom the group finding the flexibility for career development, mentoring or networking.

On some level, all mothers want flexibility. Regardless of income tier, a similar share of moms say increased scheduling flexibility or more paid time off would help them balance work with family responsibilities. But for lower-income moms, that flexibility is in short supply. Amid a **14-point gap** in satisfaction between the two groups on employer benefits for sick or vacation time, **one-fourth** of all lower-income moms say they need to take unpaid time off to find childcare support. That's **10 points higher** than the share of middle- and higher-income moms who report needing to do the same.

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)

	Lower-income	Mid/high-income
Schedule flexibility	68%	69%
Overtime Pay	57%	49%
Networking support / events	46%	53%
Paid time off (e.g. sick / vacation time)	65%	79%
Parental leave policies	56%	61%
Return-to-work programs	43%	47%
Health insurance	63%	75%
Career advancement opportunities	51%	59%
Training & development opportunities	58%	66%
Mental health resources	50%	59%

Q31: When considering the resources offered by your current employer, how satisfied are you with the following? Base: Total who are employed full-time or part-time (Lower-income: Total n=638, Gen Z n=116, Black n=132, Direct service workers n=230, Office workers n=314, Mid/high income n=419)

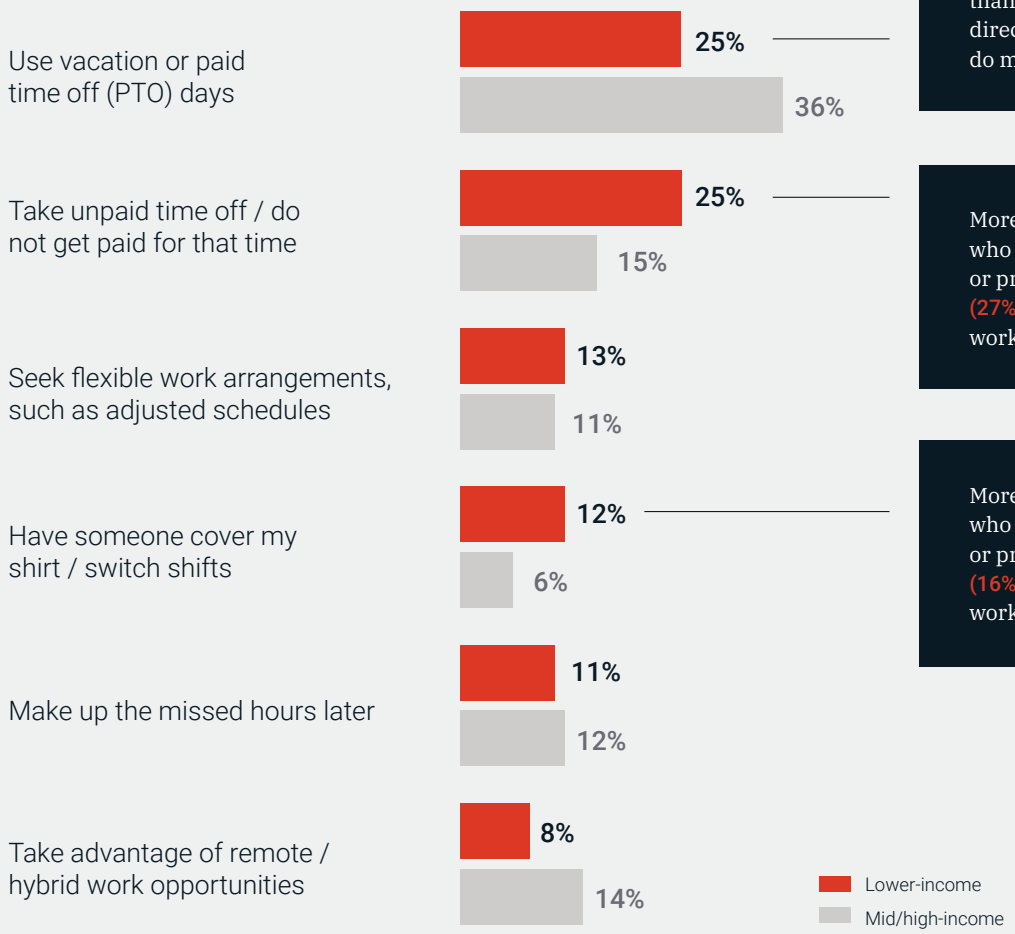
Black lower-income moms are more likely than others to be satisfied with resources like training / development opportunities and networking support / events

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

While middle- and higher-income working moms are largely using PTO for unexpected childcare or personal reasons, lower-income working moms are more likely to take unpaid leave or find someone to cover their shift

Ways Moms Take Off Work For Childcare / Personal Reasons

(Shown % Selected; Among those employed)



More Gen X (35%) lower-income working moms than Gen Z (18%) or Millennial (23%)

More lower-income moms who work in an office (33%) than those who provide direct services (19%) or do manual work (15%)

More lower-income moms who do manual work (35%) or provide direct services (27%) than those who work in an office (19%)

More lower-income moms who do manual work (17%) or provide direct services (16%) than those who work in an office (7%)

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, Manual workers n=116, Direct service workers n=276, Office workers n=356; Mid/high income n=454)

Indeed, more than half of lower-income working moms say they would work at a lower salary if their employer offered resources, like on-site childcare or paid parental leave, to assist working mothers.

That's **10 points higher** than the ratio of middle- and higher-income mothers—a group that may have more resources to hire in the help—who say the same. In fact, nearly half of lower-income moms are spending more than **30%** of their paycheck on childcare needs, such as food, clothing, doctors visits, daycare, etc. (**46%** lower-income moms, **38%** of mid/high-income moms).

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)

	Lower-income	Mid/high-income
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.)	86%	85%
If my company gave me the opportunity to futher my education, I would be more satisfied at my current job (Shown only to those employed full-time or part-time)	74%	74%
I have turned down a job because the majority of my pay would have gone to childcare expenses	55%	50%
I would work at a lower salary if resources to assist working mothers were offered (e.g., on-site childcare, paid parental leave, etc)	55%	45%
My employer offers plenty of training/career development opportunities (Shown only to those employed full-time or part-time)	49%	58%
My employer yhelps me manage my workload so I can take advantage of training/career development opportunities (Shown only to those employed full-time or part-time)	46%	52%

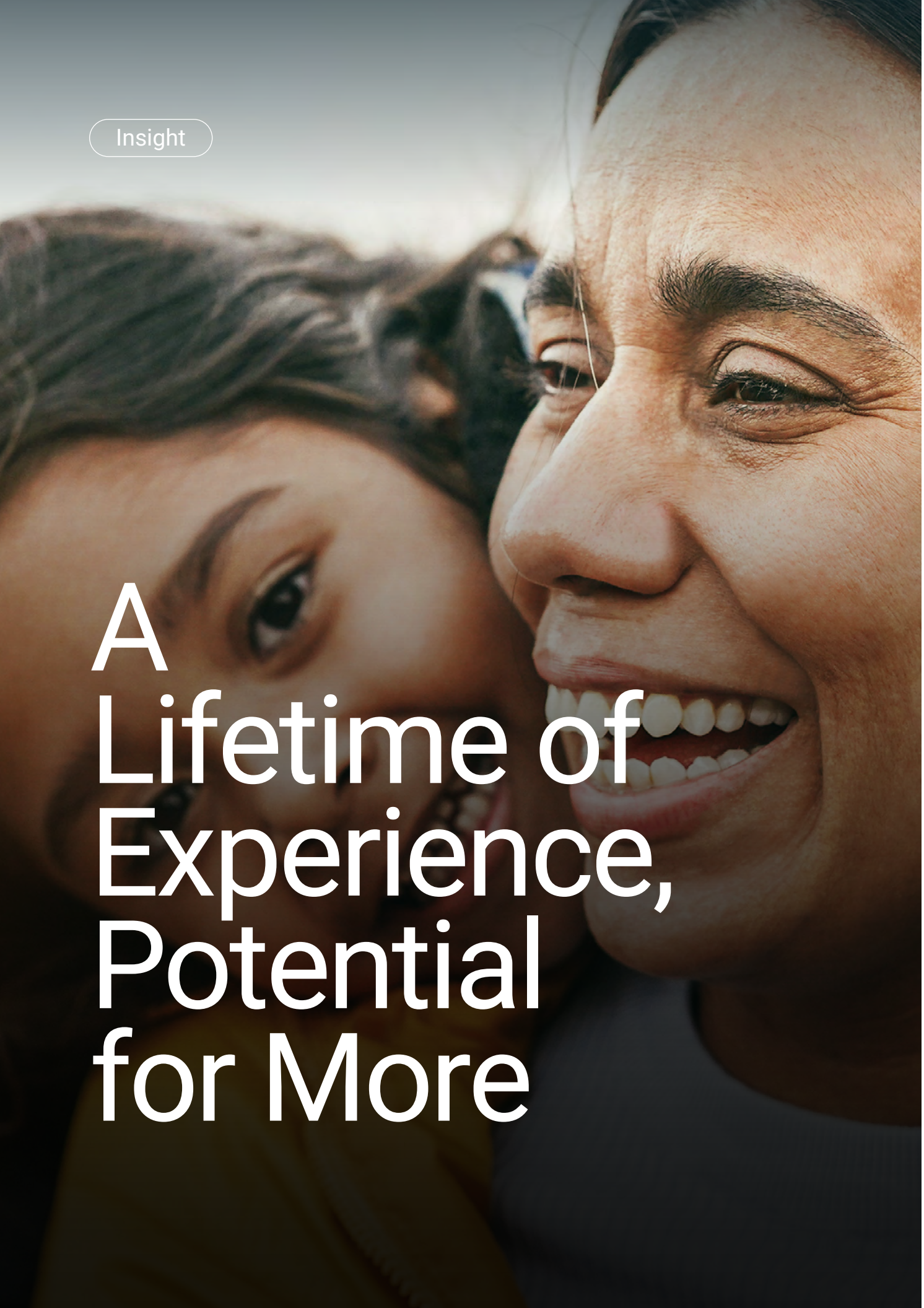
More lower-income moms with children ages 0-5 (61%) and 6-10 (60%) than moms with children 11-17 (51%) and 18+ (39%)

More Gen Z (73%) and Millennial (57%) lower-income moms than Gen X (38%)

More Latinx (63%) lower-income moms than black (53%) or White (51%) moms

More lower-income moms with children ages 0-5 (66%) than moms with children ages 6-10 (55%), 11-17 (47%), or 18+ (36%)

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, 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, 18+ n=149)



Insight

A Lifetime of Experience, Potential for More

Insight

Like middle- and higher-income tiers, lower-income mothers believe their parental experience carries relevance in the workplace.

Roughly **9 in 10 moms** from both groups say motherhood grants skills that carry over to their employer, and roughly **three-fourths** of moms—again, regardless of income tier—say the skills they learned as a mother are even more relevant than the skills they acquired through education. Sadly, around **half of both groups** say those skills aren't valued at work.

Despite most agreeing that the skills they have developed as a mother are highly transferable, many feel these skills are not valued in the workplace

Perceptions of Career / Skills as a Mother

(Shown % Top 2 Agree)

89% of lower-income moms

&

93% of mid/high-income moms

say being a mother gives them **skills that are applicable to the workplace**

More lower-income moms who work in an office (90%) than those who do manual work (83%)

77% of lower-income moms

&

76% of mid/high-income moms

say the skills that they have as a mother are **more transferable / applicable to the workplace** than the skills they acquired through their education

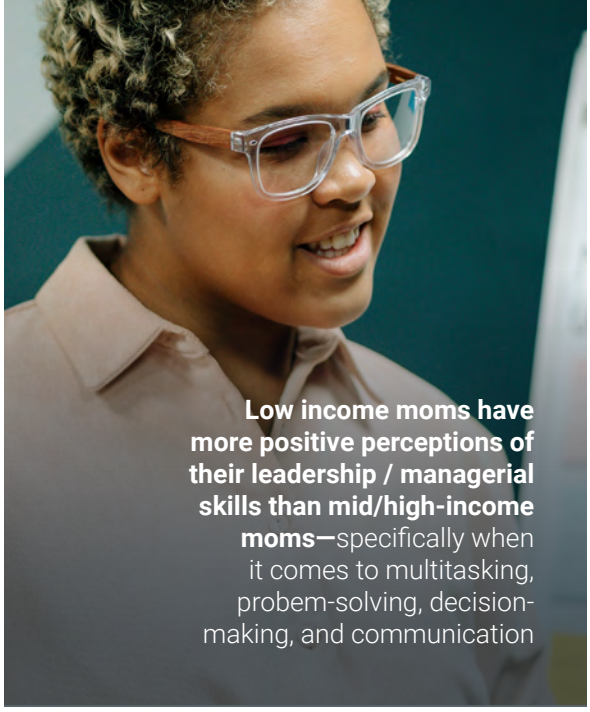
More Latinx (52%) and White (51%) lower-income moms than Black (41%)

of moms say the skills they have as a mother are **not valued in the workplace**

Lower-income

Mid/high-income

Q24: How much do you agree or disagree with the following statements? Base: Total (Lower-income: total n=1000, White n=459, Latinx n=255, Black n=187, Manual workers n=116, Office workers n=356, Mid/high income n=500)



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

Many of these talents represent so-called "soft" skills, such as communications or problem solving. Moms across all income tiers cite such competencies—including multitasking, flexibility, time management and adaptability—as skills they honed through motherhood. Lower-income moms have a notably positive perception of the communication skills they've gained, with **68%** citing it among the top 10 skills. That's **14 points** above middle- and higher-income tiers for a widely recognized soft skill, a much-needed capability that could give the group a competitive advantage in the job market.

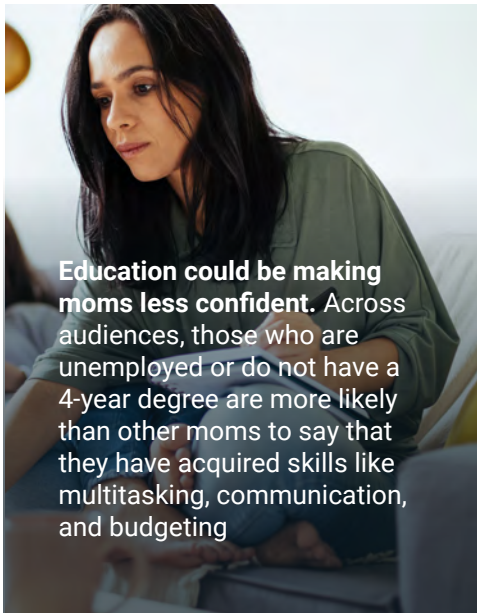
Both audiences cite several top skills they have gained from being a mother, including multi-tasking, problem-solving, and decision-making

Top Skills Acquired Through Experience as a Mom

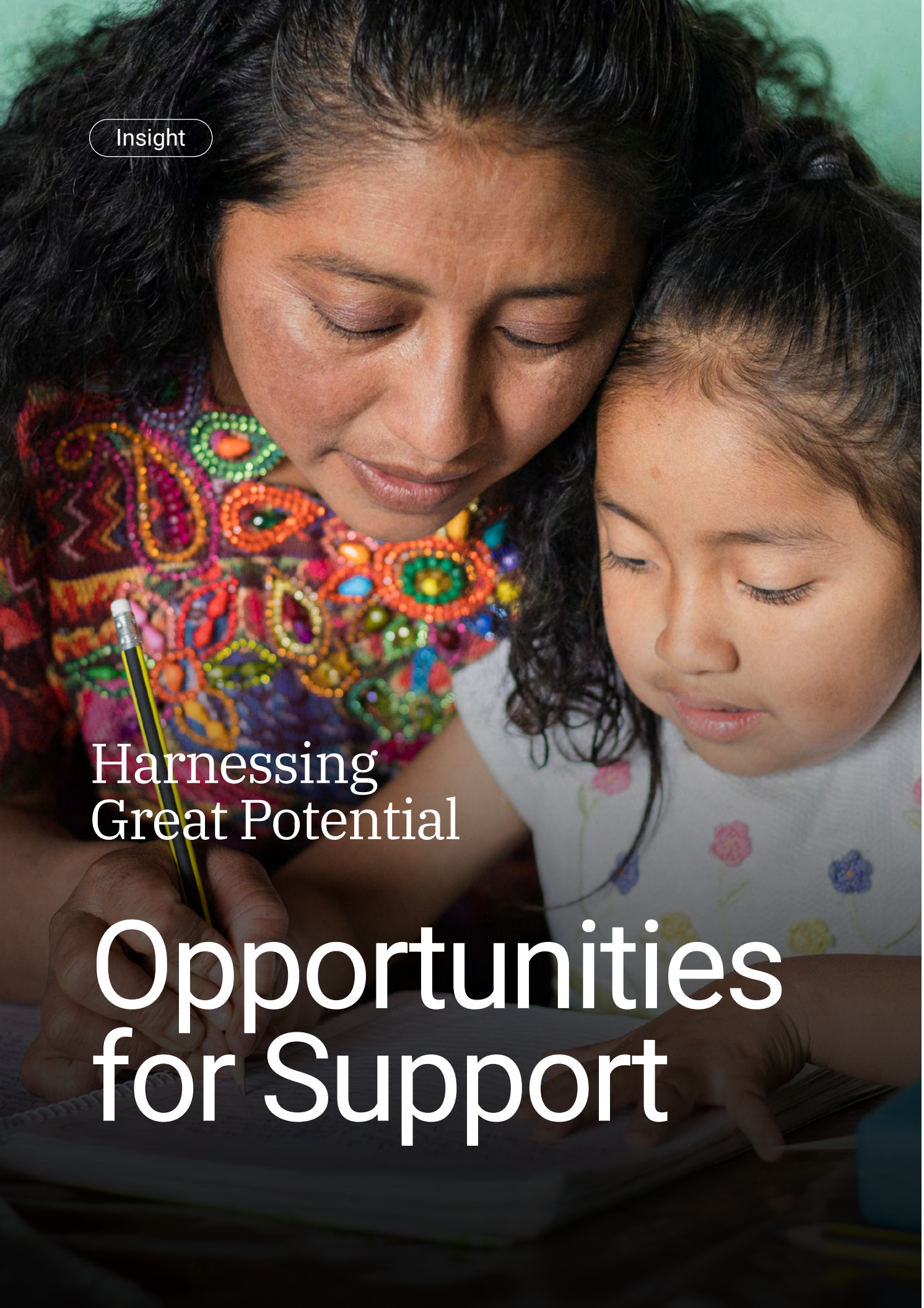
(Shown % Selected; Showing Top 10 Skills by Lower-income)

	Lower-income	Mid/high-income
Multitasking	82%	76%
Flexibility	68%	70%
Budgeting	61%	56%
Problem-solving	74%	68%
Time management	67%	69%
Organization	58%	58%
Decision-making	71%	64%
Adaptability	63%	66%
Communication	68%	54%
Stress management	61%	53%

Q23: Which of the following skills would you say you acquired through your experience as a mom? Base: Total (Lower-income: Total n=1000; Mid/high-income n=500); Total unemployed n=298; Total without a 4-year degree n=931



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 that they have acquired skills like multitasking, communication, and budgeting



Insight

Harnessing Great Potential

Opportunities for Support

Insight

Clear opportunities exist to support lower-income moms.

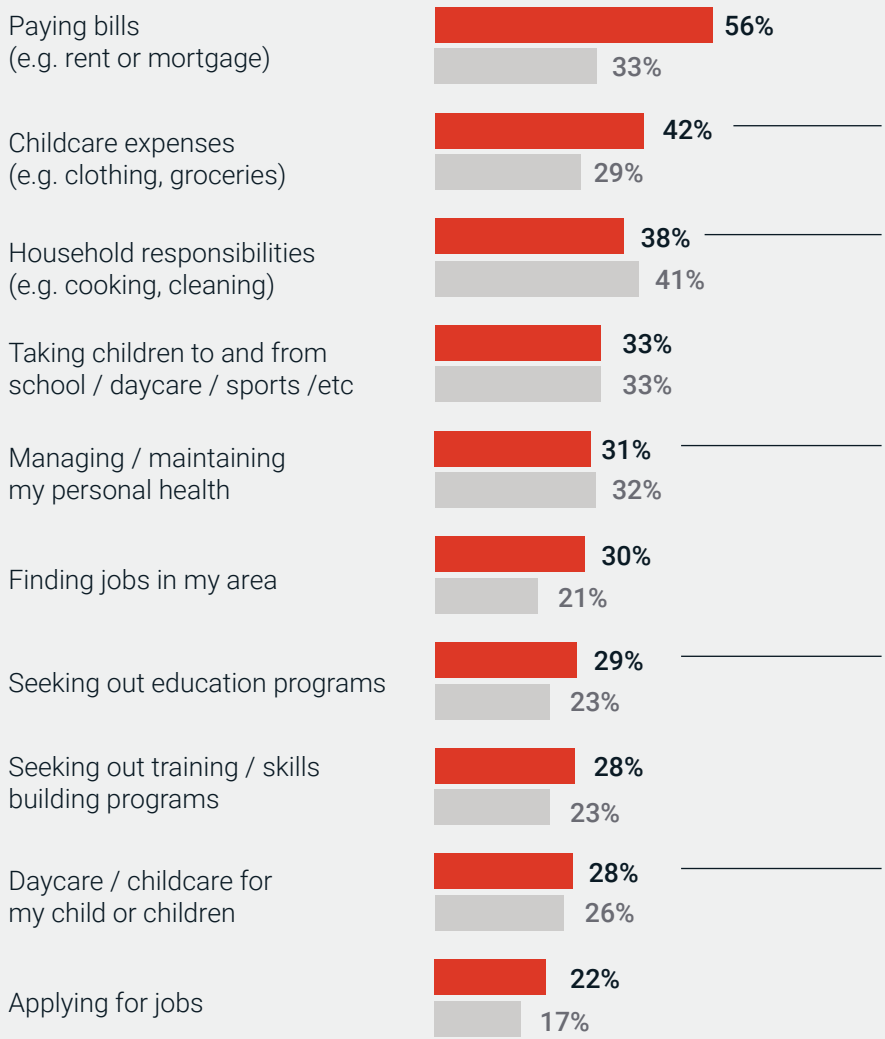
These women indicate similar desire for additional training as their middle- and higher-income peers, with **56%** saying further education or professional development could enhance career prospects a great deal. That's just **2 points** off middle- and higher-income moms. Meanwhile, **nearly 3 in 5** lower-income moms are considering enrolling in additional school sometime in the next five years – **10 points** higher than middle- or higher-income moms.

Across the income spectrum, moms indicate similar insufficiencies to achieve these goals, whether it's a lack of time **(34% lower income**; **39% middle- and higher-income)** or money **(40% lower income**; **44% middle- and higher-income)** for ongoing education, or dissatisfaction over employers' tuition-reimbursement programs **(26% lower income**; **29% middle- and higher-income)**. For lower-income moms, however, disproportionate externalities compound those insufficiencies. While all income levels cite the same difficulty to find childcare (**58%** for working moms from both sets), lower-income moms cite the need for support on childcare expenses, not to mention other bills, at substantially higher rates.

In addition to education and career support, moms need wraparound services to support them at home and with their financial needs

Support Needed—Personal

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



More Gen Z (49%) and Millennial (46%) lower-income moms than Gen X (31%)

More lower-income moms who provide direct seervices (46%) than those who work in an office (35%)

More Millennial (43%) lower-income moms than Gen Z (31%)

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%)

More lower-income moms who provide direct service (32%) than those who work in an office (22%) and do manual work (21%)

Q34: With which of the following activites do you peronsally need support, whether that is financial support, training, counseling, physiucal support, etc.?
Base: Total (Lower-income: Total n=1,000, Gen Z n=194, Millennial n=522, Gen X n=234, White n=459, Black n=187, Manual workers n=116, Direct service workers n=276, Office workers n=356, Midwest n=206; Mid/high income n=500)

Insight

Reaching Self-Sufficiency

Insight

If the opportunity to help this group starts with immediate financial burdens, it doesn't end there.

Disproportionate barriers faced by lower-income mothers call for disproportionate—and innovative—support, and not just monetary. For the lower-income mom, holistic wraparound services are necessary to ensure a path through the entire career journey toward self-sufficiency. These women have immense potential, with a multitude of skills from motherhood that are largely undervalued by potential employers.

Given the right opportunities to build connections with role models and mentors, take on further career development and leverage the skills that motherhood has already endowed them with, these women can see their potential unleashed. The M.O.M.™ report shows a group with clear yearning to move up—a powerful repudiation of the notion that lower-income mothers are somehow less inclined to advance their careers—but face a collection of external stressors that compound the challenges all mothers face. Those externalities often derail career progression entirely, making it difficult for lower-income mothers to find time to seek out mentors, embark on continuing education, apply for better-paying jobs and ultimately attain self-sufficiency.

If these basic barriers are addressed and career progression can begin, however, lower-income moms have an arsenal of job-relevant experience—in communications, multitasking, flexibility, time management, adaptability and much more. Unleashed on the job market, this experience can form a powerful asset for employers who recognize it.

Methodology

The M.O.M.™ report comprised a **20-minute online survey** of **lower-income moms (n=1,000)** and **middle- and higher-income moms (n=500)**. All participants were U.S. adults (age 18 and up) who were employed or seeking employment at the time of research. Researchers conducted fieldwork between **July 19 and Aug. 3, 2023**.

Recognizing that cost of living varies depending on where an individual lives, researchers controlled for income when categorizing respondents as lower or middle/middle- and higher-income. Rather than looking at national poverty thresholds, researchers leveraged the University of Washington School of Social Work's Self-Sufficiency Standard ("the Standard"), which determines the amount of income required for working families to afford basic needs like housing, childcare, food and transportation.

As of this writing, data from the Standard is publicly available for 41 states and the District of Columbia. Where data for the Standard was unavailable or outdated, researchers used national U.S. Census data 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 usage in a survey. Researchers approached this through two steps:

01 Rather than looking at each county/area separately, researchers divided each state into outlier counties/areas and non-outlier counties/areas using Z-scores, allowing the Study to employ an average income for more affluent outlier counties as well as non-outlier counties.

02 Next, researchers consolidated the extensive family type data (e.g., the number of adults, infants and adolescents in a household) into average incomes for each household size.

This approach allowed researchers to set more accurate income thresholds, according to the average income needed for self-sufficiency in each geography, while controlling for those living in higher-cost areas as well as the number of individuals within each mother's household.

Household size	2	3	4	5	6	7	More than 7
Alaska - Income avg (No outliers)	$51,503	$64,778	$78,053	$91,328	$104,603	$117,878	$170,978
Arizona - Income avg (No outliers)	$45,990	$56,525	$71,108	$83,710	$97,526	$109,146	$131,010
Arkansas - Income avg (Non-outliers)	$36,239	$42,656	$52,245	$59,866	$68,486	$75,054	$92,788
Arkansas - Income avg (Outliers)	$41,889	$49,944	$61,690	$71,187	$82,829	$91,750	$111,326
California - Income avg (Non-outliers)	$56,255	$70,729	$92,699	$111,736	$134,241	$152,906	$176,976
California - Income avg (Outliers)	$109,763	$136,610	$178,976	$215,288	$253,817	$286,315	$322,179
Colorado - Income avg (No outliers)	$54,597	$68,905	$87,941	$104,873	$124,928	$141,746	$165,860
Conneticut - Income avg (Non-outliers)	$46,959	$59,957	$77,291	$92,877	$110,999	$126,467	$145,876
Conneticut - Income avg (Outliers)	$64,921	$83,626	$108,166	$130,672	$157,282	$180,078	$203,359
Washington D.C - Income avg (No outliers)	$68,842	$86,072	$110,182	$131,721	$159,878	$182,348	$218,354
Florida - Income avg (Non-outliers)	$41,515	$49,461	$60,866	$70,160	$81,540	$90,198	$107,995
Florida - Income avg (Outliers)	$61,704	$72,345	$88,221	$100,279	$120,657	$134,436	$160,856
Hawaii - Income avg (No outliers)	$55,364	$67,234	$87,867	$103,750	$123,703	$138,956	$162,273
Illinois - Income avg (Non-outliers)	$37,693	$48,194	$61,425	$73,743	$87,243	$98,940	$116,218
Illinois - Income avg (Outliers)	$52,857	$68,844	$89,873	$109,494	$132,535	$152,783	$175,684
Indiana - Income avg (Non-outliers)	$30,869	$38,196	$48,770	$57,762	$67,616	$75,622	$90,470
Indiana - Income avg (Outliers)	$40,590	$50,527	$64,607	$77,006	$90,842	$102,478	$119,758
Kansas - Income avg (Non-outliers)	$34,128	$42,218	$53,370	$62,665	$73,206	$81,607	$98,660
Kansas - Income avg (Outliers)	$40,682	$49,519	$62,330	$72,939	$85,712	$95,582	$115,313
Maryland - Income avg (No outliers)	$62,998	$78,093	$98,954	$117,292	$139,421	$157,863	$187,614
Michigan - Income avg (Non-outliers)	$42,073	$52,904	$66,694	$78,694	$91,985	$102,954	$124,246
Michigan - Income avg (Outliers)	$52,325	$67,306	$86,295	$103,148	$121,503	$137,599	$162,278
Minnesota - Income avg (Non-outliers)	$37,731	$46,308	$59,393	$70,691	$83,034	$93,049	$111,577
Minnesota - Income avg (Outliers)	$49,882	$63,215	$83,658	$100,859	$120,992	$137,846	$161,240
Missouri - Income avg (Non-outliers)	$34,523	$41,658	$51,741	$59,933	$69,007	$76,127	$92,731
Missouri - Income avg (Outliers)	$43,187	$53,263	$66,910	$78,723	$92,424	$103,693	$123,145

Household size	2	3	4	5	6	7	More than 7
Nevada - Income avg (No outliers)	$40,169	$48,871	$61,374	$71,845	$83,821	$93,310	$110,881
New Jersey - Income avg (No outliers)	$60,301	$75,129	$95,152	$113,077	$134,539	$152,583	$180,327
New York - Income avg (Non-outliers)	$51,618	$66,731	$85,599	$103,376	$123,481	$141,445	$167,509
New York - Income avg (Outliers)	$88,381	$110,101	$141,109	$168,593	$198,665	$224,429	$263,219
North Carolina - Income avg (Non-outliers)	$47,949	$57,737	$70,632	$81,638	$95,301	$106,017	$127,870
North Carolina - Income avg (Outliers)	$61,392	$75,319	$94,224	$110,766	$134,330	$152,582	$179,923
Ohio - Income avg (Non-outliers)	$39,305	$49,630	$62,685	$74,488	$87,409	$98,554	$118,061
Ohio - Income avg (Outliers)	$48,207	$61,299	$77,977	$93,341	$110,612	$125,804	$148,759
Oregon - Income avg (Non-outliers)	$44,476	$54,131	$70,296	$83,106	$98,833	$110,984	$126,857
Oregon - Income avg (Outliers)	$57,270	$71,552	$94,960	$114,026	$137,850	$156,796	$183,122
Pennsylvania - Income avg (Non-outliers)	$38,343	$47,785	$59,987	$70,789	$82,717	$92,688	$110,826
Pennsylvania - Income avg (Outliers)	$52,450	$66,276	$84,032	$100,199	$119,449	$135,822	$159,809
South Carolina - Income avg (Non-outliers)	$32,674	$39,194	$49,429	$57,778	$67,354	$74,558	$90,014
South Carolina - Income avg (Outliers)	$44,224	$52,149	$64,344	$74,185	$89,448	$99,914	$119,978
Tennessee - Income avg (Non-outliers)	$33,405	$40,888	$51,268	$59,907	$69,617	$77,305	$93,400
Tennessee - Income avg (Outliers)	$44,169	$53,791	$66,950	$78,427	$93,789	$105,597	$124,454
Texas - Income avg (Non-outliers)	$37,304	$45,491	$56,501	$66,016	$76,818	$85,609	$102,251
Texas - Income avg (Outliers)	$47,142	$57,186	$71,169	$83,317	$99,775	$112,546	$133,250
Virginia - Income avg (Non-outliers)	$40,890	$49,582	$62,280	$73,012	$85,911	$96,095	$114,383
Virginia - Income avg (Outliers)	$68,355	$87,782	$114,127	$138,524	$169,643	$195,505	$224,748
Washington - Income avg (No outliers)	$56,234	$71,143	$91,840	$109,979	$131,224	$149,079	$174,163
Wisconsin - Income avg (Non-outliers)	$44,334	$56,237	$71,147	$84,996	$100,203	$113,302	$134,886
Wisconsin - Income avg (Outliers)	$53,221	$67,490	$86,905	$104,112	$123,794	$140,518	$165,944
Wyoming - Income avg (Non-outliers)	$34,098	$42,366	$53,485	$62,970	$75,191	$84,481	$100,554
Wyoming - Income avg (Outliers)	$53,241	$71,409	$96,232	$119,130	$146,849	$170,730	$194,747
ALL OTHER STATES (No outliers)	$41,198	$51,818	$62,438	$73,058	$83,678	$94,298	$136,778