

A GENDER AND GENERATIONAL DIVIDE:

How Well-Being Programs Are Failing Women and Millennials

The 2020 WebMD Health Services
employee well-being report.



WebMD[®]
health services

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HIGHLIGHTS OF OUR STUDY

In recent years, we've seen a shift away from the term "wellness" in favor of the more holistic term "well-being." It's an acknowledgement that being healthy encompasses more than just our physical health and includes caring for our mental and emotional well-being, too.

With increasingly blurred boundaries between work and life, employers are beginning to understand that in order to maintain a productive, engaged workforce, their well-being programs must also go beyond helping with physical health needs (e.g., addressing problems like smoking, poor diet, and lack of physical activity).

With this as a backdrop, we set out to explore "the state of employee well-being." We asked survey participants questions about sources of stress, being a caregiver, loneliness, how they view their well-being, and what they'd like to see in a well-being program. Here's what we found.

When it comes to stress and loneliness, women and millennials feel it most.

- More women and millennials reported higher stress levels and feelings of loneliness than men and members of other generations. Not surprisingly, millennials and women who are also caregivers indicate even higher levels of stress and loneliness.
- Our findings support larger studies and research showing that millennials are a stressed-out, anxious generation that doesn't feel particularly in touch with the other human beings in their lives, despite constant connection through tech and social media. Millennials are also stressed out financially due to student loan debt and housing costs.
- Women, who report that emotional well-being is the most important aspect of their *overall* well-being, may not be getting the support they need from their partners or employers, especially as it relates to raising a family.

The divvying up of caregiving responsibilities hasn't changed all that much.

Women in our study identified as the “primary caregiver” more often than men, indicating that caregiver duties are not shared equally in most households surveyed. While men do take on more direct childcare responsibilities than ever before—especially everyday tasks like feeding, dressing, bathing and playing with children—women still tend to nearly every other aspect of raising children. Popularly termed the “mental load,” it refers to an endless list of tasks like making sure kids get their well visits, scheduling extracurriculars, and replacing outgrown clothes.

Causes of stress among women and millennials.



Caregiving



Feeling out of touch



Student loans and housing costs



Emotional well-being and support

The lack of universal parental leave in the U.S. has ripple effects for women's overall well-being.

- The United States is the only major industrialized country without a national paid leave policy for women, and this has a serious impact on women's emotional, financial, and physical well-being.
- When a child is born or adopted, it's still most often the woman who takes leave from work. These early days of caregiving can be incredibly lonely and, perhaps more importantly, cement women in the role of primary caregiver.
- Women caregivers in our study also noted caregiving's negative impact on their finances. Taking unpaid leave to stay home with a newborn, scaling back work to care for children, exiting the workforce altogether, or passing up promotions all place a downward trend on women's earning power.
- Balancing a family and a career takes its toll physically. Women with children in our study report feeling more dissatisfied with their physical well-being than men.

Tackling loneliness goes beyond just providing more opportunities to socialize.

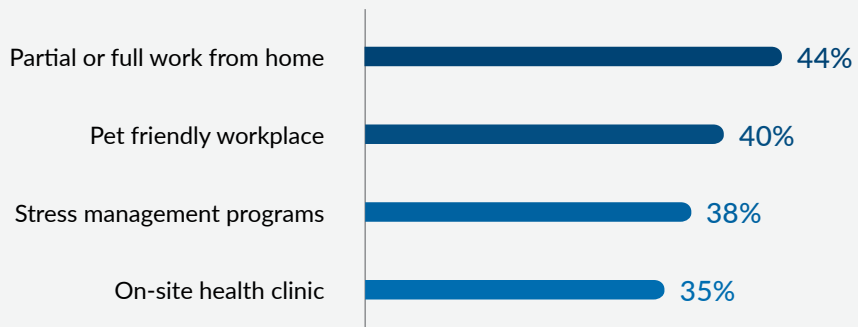
- Our study found that in general most employees are happy with workplace opportunities to socialize. Those who work from home feel fairly connected to the workplace and not as lonely as one might think.
- Surprisingly, when asked what might help participants feel less lonely, all generations and genders felt that an increase in their self-confidence/social skills would have the biggest positive impact. This led us to think that perhaps employers should take a closer look at mental health benefits and how accessible they are to employees.
- Mental health benefits notwithstanding, there are still opportunities for employers to create meaningful interactions at work to combat loneliness—like volunteer activities and a concerted effort by managers to be interested in their employees' lives outside of work.

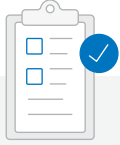
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Women and millennials will benefit most from workplace stress reduction benefits—if they use them.

- Millennials are the most eager of any generation to take advantage of workplace benefits to reduce stress. They want to have access to stress-reduction techniques like meditation sessions, groups, or classes and report the greatest desire to work from home.
- Women also want these benefits, but whether they will have the time to use them is a different story. Women report feeling less satisfied with the amount of leisure time they have during the work week, so stress reduction offerings will be more effective if they can be incorporated into the workday versus adding yet another item to the “to do” list outside of work.
- On a positive note, women and millennials are also the most likely to participate in well-being challenges—so given the connection between emotional and physical health, there are opportunities to reduce stress here.
- Perhaps the most effective stress reduction technique might just be more time off. While we didn’t explore this in our study, our research overwhelmingly indicated that employees just need more time off to manage their increasingly complex lives.

Percentage of millennials who wish their workplace offered the following benefits:





TAKEAWAYS

- Support efforts to institute universal parental leave benefits in the U.S. In the meantime, ensure policies provide adequate parental leave for new parents.
- Create a work culture that normalizes and values caregiving as a necessary part of life, and not something that needs to be “balanced” with work.¹ Support this through flexible work hours, child care benefits, transition time for new parents returning to work, and caregiver leave.
- Remove any obstacles to receiving mental health benefits. The more hoops employees have to jump through to get care, the less likely they are to attend to emotional needs.
- Continue to offer well-being challenges—they are a great way to bring the organization together and counteract loneliness, while at the same time reducing stress and upping physical activity.
- Offer programs to help with areas that stress employees out the most—their finances and caregiving.
- Listen and meet employees where they are today. If they can't fit in well-being activities after work, see if there is a way to incorporate them into the workday.

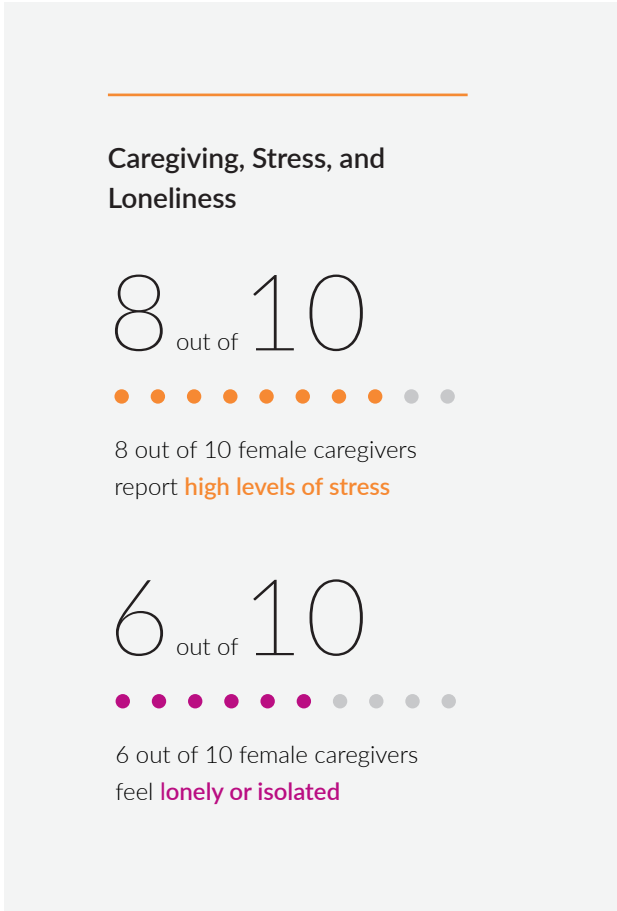
1. Collins, Caitlyn. (2019) Making Motherhood Work: How Women Manage Careers and Caregiving. Princeton, NJ: Princeton University Press.

Women Are Still Shouldering The Majority of Caregiving Work

According to the Bureau of Labor Statistics, 64% of married-couple families with children had two working parents in 2018. More than half of Gen X workers are caregivers and 13%—more than any other generation—are serving as a caregiver for a senior (the oft-termed “sandwich generation”).² We’ve been hearing a lot lately about the effects of modern-day caregiving on caregivers’ mental, physical, and financial health. As such, we felt it was an important issue to investigate, especially as it relates to how caregiving roles differ by gender. Our study confirmed that while we’ve made great strides in spreading the caregiving role more equitably between the genders, the burden of caregiving continues to sit more squarely on women’s shoulders.

Women are much more likely to say they are the primary caregiver.

Men and women reported being caregivers at similar rates (43% of men, 44% of women), but women still say they take on more of the caregiving responsibility. Moreover, one in five women caregivers deemed herself a “primary caregiver” with all or nearly all of the responsibility—only 13% of men felt this way. Interestingly, 16% of men were more likely to characterize their caregiving role as one shared equally with another person; just 10% of women felt that they had an equal partner.



2. Employee Benefit News. The Case for Caregiving Policies for Gen X Workers. May 21, 2019

Caregiving takes a toll on women.

Our study pointed to several areas where caregiving affects women more profoundly than men: **stress, mental health, financial wellness, and physical well-being.**

Stress:

Not surprisingly, men *and* women with children report higher stress levels than people without children. It comes with the territory. But, women feel disproportionately stressed as compared to the men in their lives: 80% of women with children reported high stress levels versus just 65% of men with children.

Over the last several decades as the female labor participation rate has soared, we've seen a huge increase in men's participation in household chores and child-rearing. A 2015 Pew Research survey found that most parents in dual-career households share tasks about equally when it comes to household chores and responsibilities (59%), disciplining (61%), and playing or doing activities with the kids (64%).³ **Yet this same study found that about half of those moms do more when it comes to taking care of children when they're sick or managing their schedules and activities.**

A recent *New York Times* article discussed this issue, which has been termed the "mental load"—a "constant, thrumming, low-level anxiety over the health and well-being of your children...

It's an endless list of organizational tasks that runs through your head like ticker tape."⁴ True, women are natural multitaskers—able to make grocery lists in their head while reading a bedtime story or participate in a conference call while changing a load of laundry—so there is certainly a predisposition for the mental load. Many dads say that mothers are perfectionists who sweat the small stuff when it comes to their kids, while they would be OK with "good enough." Whatever the root cause, this inability to turn off parenting has real ramifications for women's stress levels today.

Though we didn't explore this in our study, it's worth mentioning that gender differences also affect caring for older family members. A *Caregiving in the U.S. 2015* report by the National Alliance for Caregiving (NAC) and the AARP Public Policy Institute shows that the majority of caregivers for children and older adults are still female (60%).⁵ Another study found that the "amount of care daughters provide their aging parents is primarily affected by the constraints they face (e.g. jobs or childcare), but the amount of caregiving sons contribute is associated only with the presence or absence of other care team members, such as sisters or a parent's spouse."⁵

3. Pew Research Center. Raising Kids and Running a Household: How Working Parents Share the Load. November 4, 2015.

4. New York Times. A Modest Proposal for Equalizing the Mental Load. June 11, 2019.

5. Agingcare.com. Sons vs. Daughters: The Role of Gender in Caring for Aging Parents. November 22, 2019.

Mental well-being:

Of women with children, 62% say they feel lonely or isolated, compared to 47% of men with children. These feelings of loneliness in women likely start when a child is born. Between 10 and 20% of women will suffer from serious post-partum depression, and many new moms suffer from depressive symptoms known as the “baby blues.”

In the U.S., because we don’t have universal paid parental leave that would allow both men and women to stay home with a child, women, who typically have maternity leave benefits, end up being the default primary caregiver. When a woman has primary responsibility for the care of a newborn from the outset, it sets up lifelong patterns of who is the “go-to” parent.

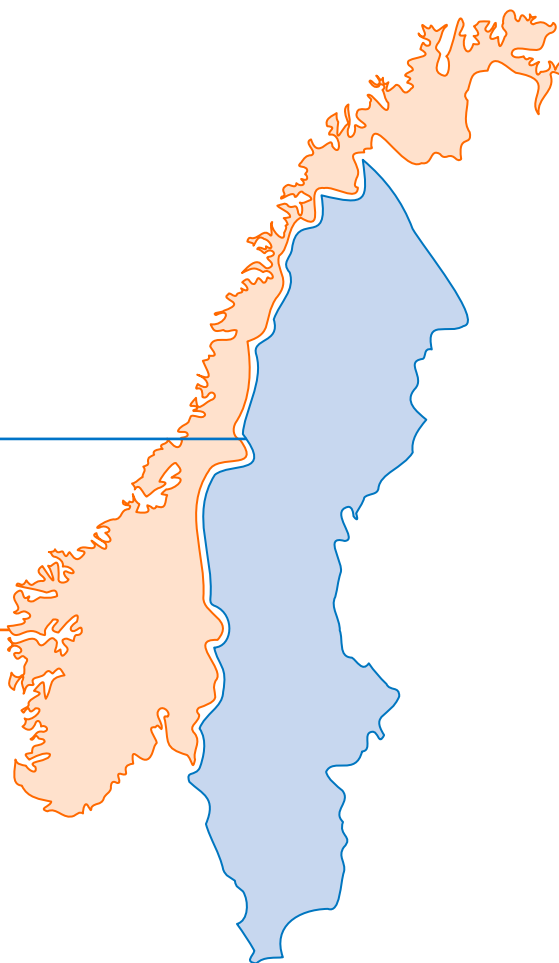
A professor of social work, Jane Waldfogel, puts it this way: “Part of the rationale for paternity leave is if men are able to be very involved early on in the care of their children, they’re going to be more involved ever after, and it will translate to more equal sharing and equal roles.” And, we might presume, this will lead to fewer feelings of loneliness and isolation for women.

A Comparison: Parental Leave Benefits in Scandinavia

Sweden: Parents are entitled to 16 months of parental leave; the first year is paid at 80% of their salary.

Norway: Parental leave is paid at full pay for the first 44 weeks or at 80% if parents opt to take 54 weeks. To encourage both parents to play their part, fathers must take at least six weeks parental leave or risk the family losing payments for the same period.

Source: World Economic Forum. Why Nordic Nations are the Best Places to Have Children. March 15, 2019.



Financial wellness:

Forty-five percent of women and 31% of men say their status as caregivers has a negative impact on their financial wellness. While we didn't ask specifically which aspect of caregiving caused the negative financial impact on women, there are a few likely suspects:

1. Lack of universal parental leave:

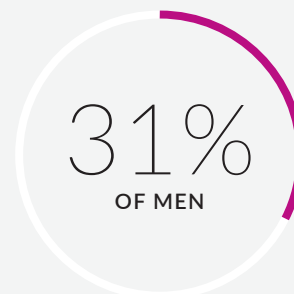
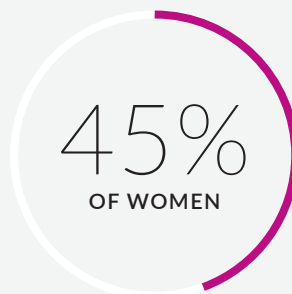
The U.S. is the only major industrialized country without a national paid leave policy for mothers, and less than 20% of fathers are entitled to paid paternity leave. This means that even if an employer offers some paid leave, working moms (and dads) often take unpaid leave to extend the time they can stay home with a newborn or newly adopted child.

The workers we surveyed are fortunate to work for major corporations with over 5,000 employees, so most report satisfaction with the amount of parental leave offered by their employer. However, nationally, just 5% of low-wage workers have access to paid leave.

2. The effect on women's careers:

It's no secret that women's careers often suffer once they become mothers. A Pew Research Center study of women with children under 18 found that 41% feel being a parent has made it harder for them to advance in their career; about half that share of working fathers say the same.⁶ Many women choose to scale back work after having children or pass up promotions, which place a downward trend on their earnings. And, as parents age, it's often the woman who must shoulder the caregiving, which might mean taking unpaid leave or exiting the workforce altogether. In fact, economists have noted a drop in the participation of prime-age women in the workforce—likely owing to the absence of support for elder care.⁷

Percentage of people who say their status as caregivers has a negative impact on their financial wellness.



6. Pew Research Center. Raising Kids and Running a Household: How Working Parents Share the Load. November 4, 2015.

7. New York Times. Why Aren't More Women Working? They're Caring for Parents. August 29, 2019.

3. *The cost of childcare:*

According to Economic Policy Institute data, the cost of childcare in the U.S. ranges from \$4,800 to over \$22,000 per year, depending on the state.⁸ Once the high cost of childcare is factored into the equation many women decide to leave the workforce or work part-time—setting themselves up for a

lifetime of reduced earnings, less Social Security at retirement, and the inability to contribute to a 401(k). Contrast this with policies in Scandinavian countries which, in addition to generous parental leave, also offer subsidized or free child care, eliminating the need for parents, especially moms, to make that difficult choice.



All health care providers who care for women and families should advocate for increased paid parental leave as a universal right that benefits child development, families, and society.

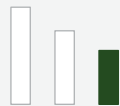
– *The American College of Obstetricians and Gynecologists*

8. Economic Policy Institute. The cost of childcare in the U.S. July, 2019.

Physical well-being:

Twenty-three percent of women reported their caregiving status had a somewhat or very negative impact on their physical well-being versus 13% of men. Our study found that women in general are less satisfied with their physical well-being than men (29% women dissatisfied; 18% of men dissatisfied), so it's possible women may just be more critical of their health status. However, given the data on women's stress levels, especially mothers, it's not surprising that with precious little time for themselves, women's physical health suffers.

An Embracing Careers survey found:



55%

of caregivers say their own physical health has diminished.



54%

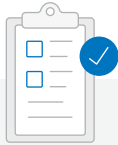
say they don't have time to tend to their own medical needs.



47%

report feeling depressed.

Source: Embracing Carers. Global Carer Survey. August, 2017.



TAKEAWAYS

- Provide adequate parental leave. Until the U.S. institutes universal paid parental leave, this is the number one thing employers can do to help caregivers.
- Create a work culture that normalizes and values caregiving as a necessary part of life and not something that needs to be “balanced” with work.⁹
- Ensure that the work culture supports and encourages the taking of leave—especially for dads.
- Offer family-friendly policies like subsidized or onsite child care and back-up child care.
- Institute transition time and flexible working schedules to incentivize more moms to return to work.
- Ensure well-being programs include easy ways for caregivers to engage in self-care, e.g., mindfulness and meditation.
- Offer caregiver leave to take a parent to the doctor or spend time with an ailing relative.

9. Collins, Caitlyn. (2019) Making Motherhood Work: How Women Manage Careers and Caregiving. Princeton, NJ: Princeton University Press.

Paid Parental Leave in the U.S.—A Privilege, Not a Right

As Caitlin Collins writes in *Making Motherhood Work: How Women Manage Careers and Caregiving*, “the U.S. is an outlier among Western industrialized countries for its lack of support for working mothers.” Because there is no federal mandate that employers provide family-friendly benefits, we have what she terms “a set of patchwork policies from employers that are weakly institutionalized and subject to employers’ discretion.”¹⁰ And these policies tend to benefit highly educated, salaried employees.

Mona L. Siegel, a professor of history at California State University, Sacramento, writes, “In the United States, unlike much of the world, paid maternity benefits evolved as a privilege rather than a right.”¹¹ She says, “Today, an ocean of difference separates the Fortune 500 company professionals who enjoy generous maternity leave packages from the mass of blue-collar and service workers, who are reduced to taking unpaid leave under the Family Medical Leave Act.” (Just 5% of low-wage workers have access to paid leave and subsidized care.)

There may be some hope on the horizon: recently the U.S. government passed the Federal Employee Paid Leave Act which gives 2.1 million federal workers 12 weeks of paid parental leave for the birth, adoption, or fostering of a child. It’s a start!



10. Collins, Caitlyn. (2019) *Making Motherhood Work: How Women Manage Careers and Caregiving*. Princeton, NJ: Princeton University Press.

11. New York Times. *The Forgotten Origins of Paid Family Leave*. November 29, 2019.

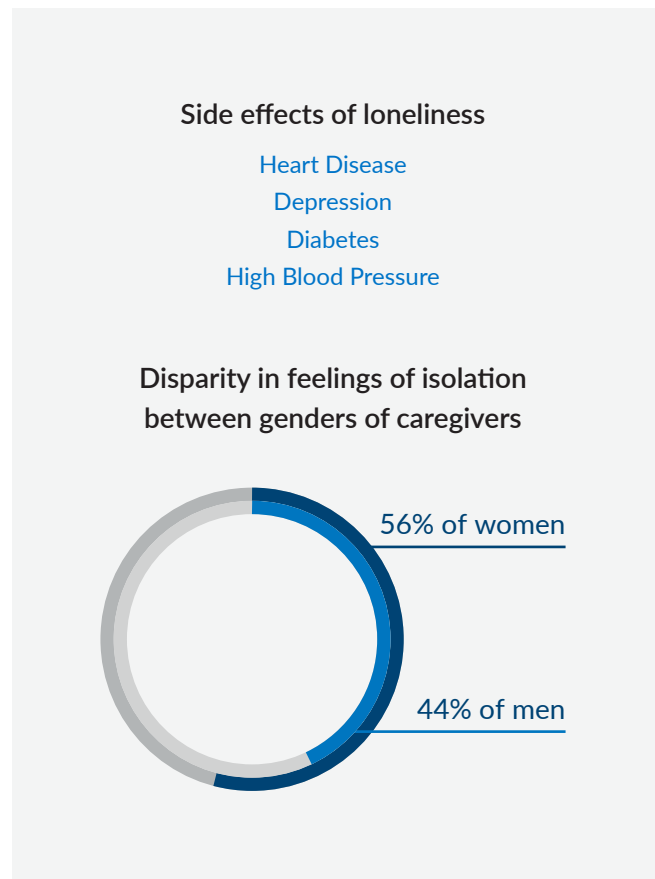
Being Female, a Millennial, and a Caregiver Is a Recipe for Loneliness

Former U.S. Surgeon General Dr. Vivek H. Murthy characterizes loneliness as an epidemic and claims “the reduction in life span is similar to that caused by smoking 15 cigarettes a day.”¹² A 2018 Ipsos research study found that nearly half of Americans ages 18 years and older reported always or sometimes feeling lonely, even in an age where we are more digitally connected than ever.¹³ But loneliness isn’t just about being sad or feeling left out: left unchecked it can lead to heart disease, depression, diabetes, high blood pressure, and more. As such, we felt it was important to investigate this issue in our study. We also wanted to explore gender and generational differences as they relate to loneliness. What we found was not surprising: women and millennials report greater feelings of loneliness than men and baby boomers/Gen X.

Being a woman and a caregiver can be isolating.

Fifty-six percent of women say they “sometimes or always feel lonely or isolated” versus 44% of men who feel that way. Those who are caregivers report higher feelings of loneliness (54% versus 48% for non-caregivers). As we’ve discussed earlier, since more women than men identify as the primary caregiver, these two findings make perfect sense.

Even though caregiving involves other human beings, there is often a profound sense of being alone in this pursuit. The tasks of caregiving can also feel transactional, a “going through the motions” that lacks deeper meaning. Arguably, with less free time, caregivers frequently forego opportunities that *would* allow them to connect more deeply with others, like after work happy hours or a shared hobby. So, it’s not shocking that loneliness affects caregivers (and women, by default) at a disproportionate rate.



12. The Washington Post. This Former Surgeon General Says There's a 'Loneliness Epidemic' and Work is Partly to Blame. October 4, 2017.

13. Ipsos.com. Over Half of Americans Report Feeling Like No One Knows Them Well. May 1, 2018

Millennials are the loneliest generation.

The generation that makes up 50% of the workforce is also the loneliest. In our study, 58% of millennials say they feel lonely or isolated versus 48% of Gen X and 39% of baby boomer respondents. Images of millennials coming home each day to an empty apartment spring to mind—but is that really the issue?

Psychologist Lisa Firestone, Ph.D. writes in a *Psychology Today* article: “It’s important to note that loneliness is different from being alone. John Cacioppo, who studied loneliness for more than two decades, defined it as “perceived social isolation,¹⁴ or the discrepancy between what you want from your social relationships and your perception of those relationships.”

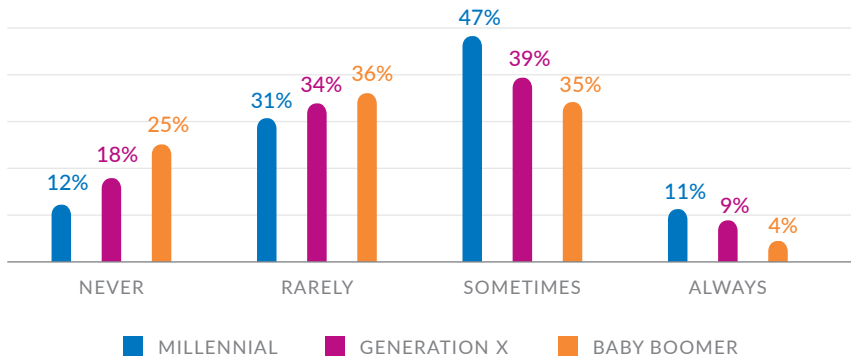
This is perhaps what is at the heart of why so many millennials feel lonely. This disconnect between “who I am” and “who I think I should be” is compounded by social media and the ability to compare oneself to others in real time. There is always someone with more friends, more likes, better weekend plans. As Dr. Firestone says, “I would argue that the mental processes that drive loneliness are not so different from what they’ve always been, but the rise of technology has created a hotbed for these destructive thought processes to flourish.”¹⁵

Loneliness and Isolation Across Generations

50% of the workforce are millennials



How often do you feel lonely or isolated?



14. <https://www.psychologytoday.com/us/basics/loneliness>
 15. Psychology Today. Why Millennials are So Lonely. September 28, 2019.

What might help us feel less lonely?

We asked respondents what they thought would have the biggest positive impact on alleviating loneliness. Forty-eight percent of millennials responded that “an increase in my personal self-confidence/social skills” would have the biggest impact on their loneliness—versus just 25% of baby boomers.

We might chalk that finding up to maturity and the confidence and satisfaction that often comes with age. However, when we looked at the overall data for *all generations and genders*, we found that this idea of improved self-confidence won out over choices like “spending more time with friends and family” or “joining a club or organization/volunteering.”

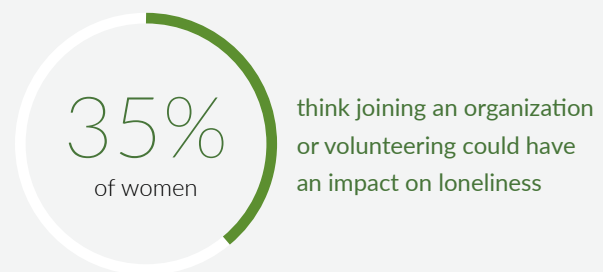
Something is definitely happening with our psyches as it relates to loneliness. Again, Dr. Firestone puts it best: “Because loneliness has so much to do with our own perception of ourselves and the world around us, challenging our inner critic can be one of the most powerful tools to feeling stronger in ourselves, more at home in our skin, and more empowered to pursue what we really want in life. There are steps we can all take to start to conquer this internal enemy, and these are steps that can lead us down a more social and connected path, where we can form closer, more fulfilling relationships with others.”¹⁶

Women Lack Time to Connect

It was interesting to note that 35% of women did feel that joining a club/organization or volunteering could have an impact on loneliness.

This makes sense as women also rated a “sense of belonging” as more important to their social well-being than men did.

And yet, the sad reality is that given their roles as caregivers, there is probably not much time for joining anything.



Women also think the following could have a positive impact on how lonely they feel:

- More social interaction with peers outside work.
- An increase in personal self confidence/social skills.
- More time in the day for socializing.
- Living closer to friends and family.

16. Psychology Today. Why Millennials are So Lonely. September 28, 2019.

Loneliness and the workplace.

Loneliness is mostly a personal happiness issue, but given that we spend most of our day at the workplace there is definitely a role for the employer to play in creating meaningful connections.

In our survey, men and women felt similarly about their opportunities to socialize at the workplace. Over half of men and women felt that their organization offered the right amount of socialization, collaboration, and meet-up opportunities with colleagues outside of work. So maybe it's not about more happy hours.

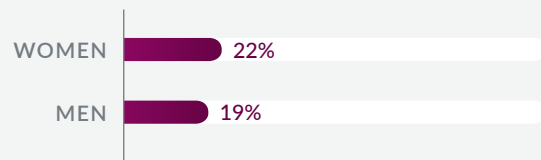
As Dr. Vivek H. Murthy says, "What we need to do is to create opportunities for colleagues to learn about each other at a deeper personal level. People want to be understood and appreciated as individuals who are more than a job. They are mothers and fathers. They are people with passions outside of work. They are community members." One idea, he suggests, is to take time up front in meetings to hear a story of a co-worker's personal passion, something that happened over the weekend, or a hope or dream.

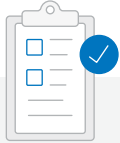
In an age where we have fewer meaningful interactions with those in our neighborhood or community, this may help fill some of the gap.

Another opportunity for employers is to create connections through volunteerism. Millennials and Gen Z workers, in particular, are looking for employers who offer them the ability to work for the greater good. As such, Volunteer Time Off, or VTO, is starting to crop up in some employee benefit packages. Whether employees work as a team in a corporate-sponsored volunteer event, or simply receive paid time off to pursue their own volunteer opportunities, the social connections that volunteering creates are real.

In our study, just 22% of women and 19% of men chose "seeking therapy/changing my mindset" as something that could help with loneliness. We wonder if the obstacles to seeking care are just too daunting. If employers offered easier access to mental health benefits, perhaps employees would be more likely to address feelings of loneliness and lack of self-confidence before they become a significant health issue.

Seeking therapy or changing my mindset could help with loneliness.





TAKEAWAYS

- Provide opportunities during the workday versus after work to connect with co-workers so that those with caregiving duties aren't left out.
- Allow more employees to work from home. Our study showed that remote workers tend to be happier and less lonely.
- Ensure that employees don't have to jump through hoops to get access to mental health benefits.
- Create meaningful interactions through volunteerism.
- Engage the organization in wellness activities, like step challenges. Women and millennials, who are lonelier, tend to join these challenges at a higher rate. So, in addition to improving health, organizations who offer these activities may also help to combat loneliness in their population.

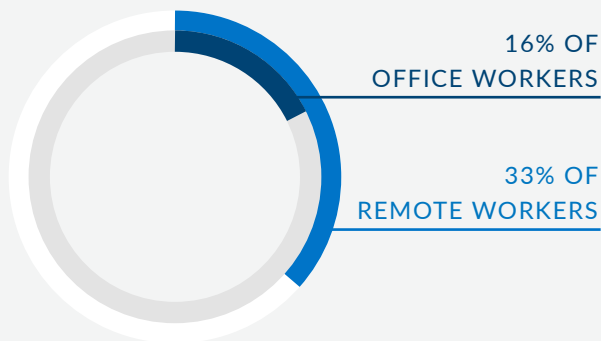
Remote workers report feeling less lonely

With all the talk of the loneliness epidemic, we wondered how those working exclusively from home were feeling. In a nutshell, respondents who work from home reported feeling slightly less lonely and definitely more satisfied with their well-being than their counterparts who work in traditional offices.

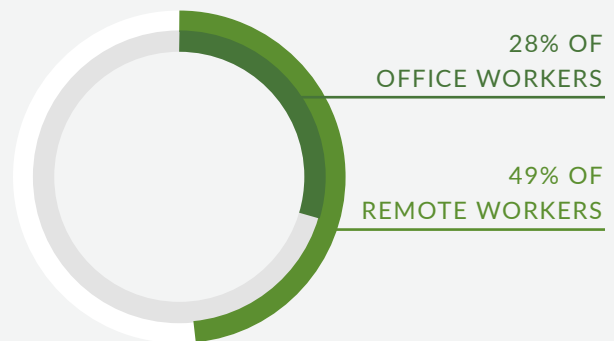
Remote workers:

- Report more satisfaction with the amount of leisure time they spend with friends and family on a typical work day (33% of remote workers were “very satisfied” vs. just 16% of office workers).
- Are almost twice as likely to attend company recreational events and connect with coworkers more often outside of their job duties than office workers.
- Participate in training, career development, and mentorship programs at a higher rate (49% remote vs. 28% non-remote).
- Use other corporate benefits at a slightly higher rate, including financial advising, programs to manage stress and quit smoking, and even on-site health clinics.
 - Interestingly, one-fifth of remote workers reported having used an on-site health clinic—62% more than non-remote employees who presumably work in the same location as the clinic!

High Satisfaction With Amount of Leisure Time



Participation in Career Development Programs





TAKEAWAYS

It's not rocket science—with no commuting time and fewer interruptions, remote workers simply get a few extra hours in the day to manage their lives. When the work day is done they have more time to spend with friends and loved ones, an antidote to loneliness. It might be said that their days are more easily compartmentalized—when they are working, they are working and when they are socializing, they are socializing—leading to more pure enjoyment in the moment.

The opportunities they do get to socialize with co-workers and come into the office for training are special—and perhaps supply those meaningful interactions that are lacking for so many people today.

Certainly, not all workplaces can accommodate a wholly remote workforce, but there is definitely something to be gained from allowing some work-from-home flexibility: happier, less lonely, healthier, and more engaged employees.

It's Hard Keeping Personal Stress Out of the Workplace

Stress is defined as “a condition or feeling experienced when a person perceives that demands exceed the personal and social resources the individual is able to mobilize.”¹⁷ Long ago stress came largely from physical threats, like the environment or ferocious animals. Now stress comes from a myriad of sources: work, relationships, finances, caregiving, current affairs...to name just a few. We were curious to see how our survey respondents were coping with stress. As in other areas of our study, we noted significant differences in the stress levels of men and women and members of different generations.

Women are more stressed than men.

Not surprisingly, women feel on the whole more stressed than men, and more stressed as it relates to their personal lives (see graphic).

Women feel just slightly more *work stress* than men, but the physical consequences of workplace stress seem to be much higher for women. They report significantly more headaches, anxiety, insomnia, irritability, illness, and other symptoms as a result of workplace stress.

As discussed previously, women have a bigger balancing act when it comes to work and home life, which clearly leads to increased feelings of stress and anxiety. Women also might not get the chance to release stress like men do: in our study women reported being less satisfied with the amount of leisure time they have to spend with family and friends before and after work (48% of women satisfied versus 56% of men).

Stress by Gender:

Those reporting somewhat or very high levels of stress:

Overall stress

68%	57%
OF WOMEN	OF MEN

Personal stress

54%	47%
OF WOMEN	OF MEN

17. The American Institute of Stress. www.stress.org. Retrieved January 21, 2020.

Millennials are the most stressed-out generation. Being a millennial caregiver doesn't help.

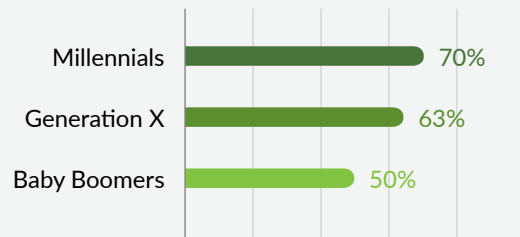
Millennials reported the highest levels of stress of any generation, both overall and in their personal life (see graphic), and slightly more work stress. They experience significantly more of every workplace stress symptom except insomnia. Nearly half of all millennials reported feeling anxiety, fatigue, irritability; 30% reported feeling frequent headaches, depression, or forgetfulness.

Responsibilities as a caregiver—more than half of millennials identified as such—understandably make things worse. Seventy-six percent of millennial caregivers are very to somewhat stressed compared to 63% of millennial non-caregivers. Compounding millennials' stress are financial concerns: 42% of millennials were dissatisfied with their financial wellness—likely owing to huge student loan debt, child-rearing costs, first home purchases, etc.

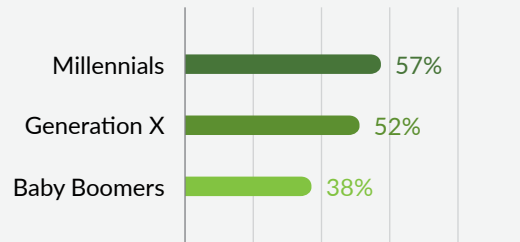
Stress by Generation:

Those reporting somewhat or very high levels of stress:

Overall stress



Personal stress



Do workers want and use stress management benefits?

For workplaces that have stress reduction benefits in place, our study found that men and women take advantage of them in equal measure. However, women are more likely to clamor for them if they aren't offered. They are interested in stress management programs; partial or full work-from-home options; meditation sessions, groups or classes; and a pet-friendly workplace.

Millennials are the most eager, of any generation, to take advantage of workplace benefits to reduce stress. Of those surveyed whose employers didn't provide access to fitness amenities or meditation sessions, millennials expressed the most interest. About 40% of millennials who don't currently have work-from-home opportunities wish they did. This cohort is also more interested than other generations in a pet-friendly workplace.

Lunch break?

In our survey, 33% of women reported eating lunch at their desks vs. 29% of men. An easy stress buster—taking a walk around the office first, then eating lunch at your desk if you must.

Do you regularly take breaks during the workday?



What would really reduce stress? More time off.

As we conducted our research and looked at other studies, we found that stress reduction benefits per se might not be the antidote employees really want and need. In our always-on world where the boundaries between work and life are increasingly blurred, it seems employees just want more time off and flexibility.

A survey of 1,500¹⁸ working adults by benefits provider Unum reported that the number one desired benefit was more paid time off, followed by flexible and remote working options, and then paid family leave.¹⁹ In this study, baby boomers, Gen X and millennials' top benefit was more paid time off. (Gen Z identified a different top perk: student loan repayment benefits.) A 2019 MetLife study²⁰ also found that more people are interested in having an unlimited vacation policy than any other "emerging" perk.

There's also the idea that shortening the workweek (while still receiving pay for a full week) might give workers the breather they need. Last summer, Microsoft Japan experimented with a four-day work week and saw productivity jump by 40%, as well as increased morale and a decrease in absenteeism.²¹

Workers seem to be saying to employers: it's great that I can use a meditation app, but what I really need is a few more days off to get things done or recharge.

18. https://mms.businesswire.com/media/20191218005046/en/763615/5/2019_WorkPerks_Infographic.jpg?download=1

19. Employee Benefit Advisor. Paid Time Off is the Most Desired Workplace Benefit. December 20, 2019.

20. <https://www.metlife.com/content/dam/metlifecom/us/ebs/pdf/MetLife-Employee-Benefit-Trends-Study-2019.pdf>

21. Employee Benefit News. Three Reasons Benefits Managers Should Consider a Four-Day Workweek. January 24, 2020.



TAKEAWAYS

- When evaluating benefits packages, consider upping paid time off and maybe even classify some of it as mental health days. Less stressed, more engaged employees could more than offset the cost.
- Consider a shortened workweek to give employees some extra time to attend to personal matters.
- Engage with a well-being program. Our experience shows that reducing modifiable physical health risks like smoking, poor diet, and lack of exercise can have positive effects on mental health, too.
- If you already offer a well-being program, target communication about available stress-busting tools to those most in need—millennials and women.
- Offer financial wellness programs that can help with budgeting and paying off debt (especially student loan debt).
- Don't stress employees out even more by forcing them to squeeze stress reduction activities into their limited free time. Increase engagement by offering time during the workday for exercise, yoga, and meditation.
- Know your population and ask them what they want. It's important to roll out stress reduction solutions and services that will appeal to your employees.

Employers are stepping in to help with financial stress

Although the U.S. economy is good and unemployment is down, employees are still feeling stressed when it comes to finances. A 2019 PwC study on financial wellness found that employees cite financial matters as more stressful than any other life stressor combined. Our survey corroborates this finding with over 40% of women feeling dissatisfied with their financial wellness and 31% of men. Millennials in our study were the most likely to cite financial dissatisfaction as compared to Gen X and baby boomers (42% versus 38% and 26%, respectively).

The good news is that employers are starting to realize that a financially stressed employee is not a productive one. And, that left unchecked, this kind of stress can literally make people sick and lead to increased health care costs down the road.

Bank of America's 2019 Workplace Benefits Report found that more than twice as many companies are now offering workplace financial wellness programs to employees today compared to four years ago (53% today versus 24% in 2015).

When it comes to finances, what are employees most concerned about?*

Living within your means:



Paying off debt:

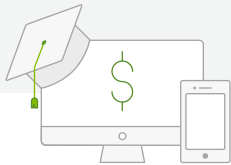
(student loans, credit cards, etc.)



Having savings for emergencies:



* Respondents in our survey were asked to pick their top 2 financial concerns.



Popular financial wellness benefits include:

- Student loan debt assistance
- Tuition reimbursement
- Financial-planning education
- Employee assistance programs that include access to financial advice
- Basic money management tools

Financial wellness is still a relatively new space for employers and it will take some time to get the mix of assistance just right. Likewise, employees will need to play a role in learning to utilize these new offerings and be disciplined about doing financial wellness check-ups just as they would for their physical health.

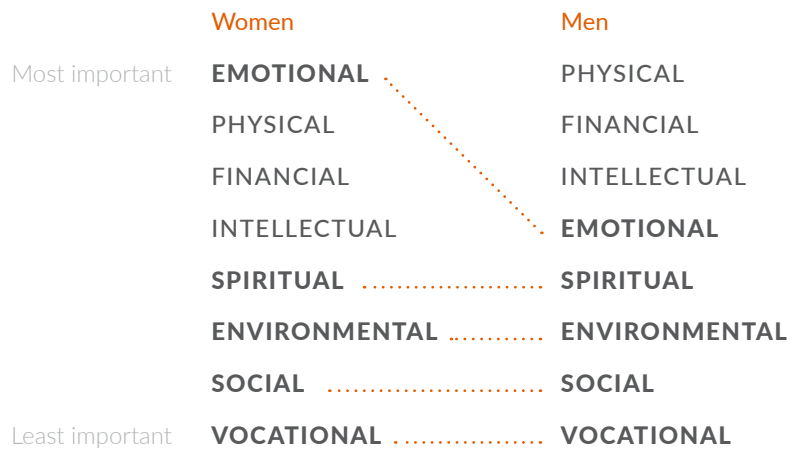
What Well-Being Means to Me

Well-being efforts are just not as successful if they employ a one-size-fits-all approach. WebMD programs provide a person-first well-being experience that lets employees choose what's important and engage in ways most meaningful to them—at work, at home, and everywhere in between. But are there commonalities in how different genders and generations view their well-being? We explored this topic in our research, with a particular focus on emotional and physical well-being.

What areas of well-being hold the most value for you?

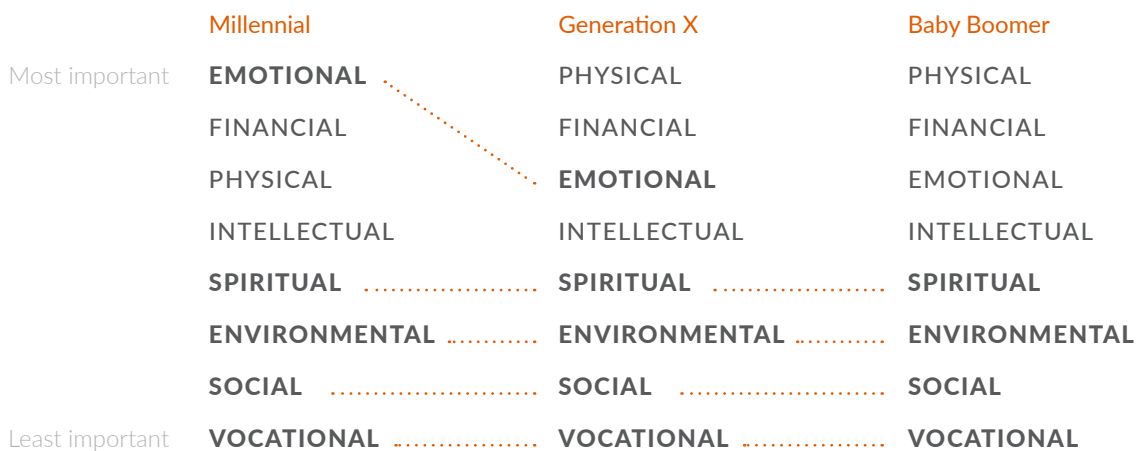
Men vs. women

Men and women align on their bottom four, but differ greatly on the importance of emotional well-being.



Generation vs. generation

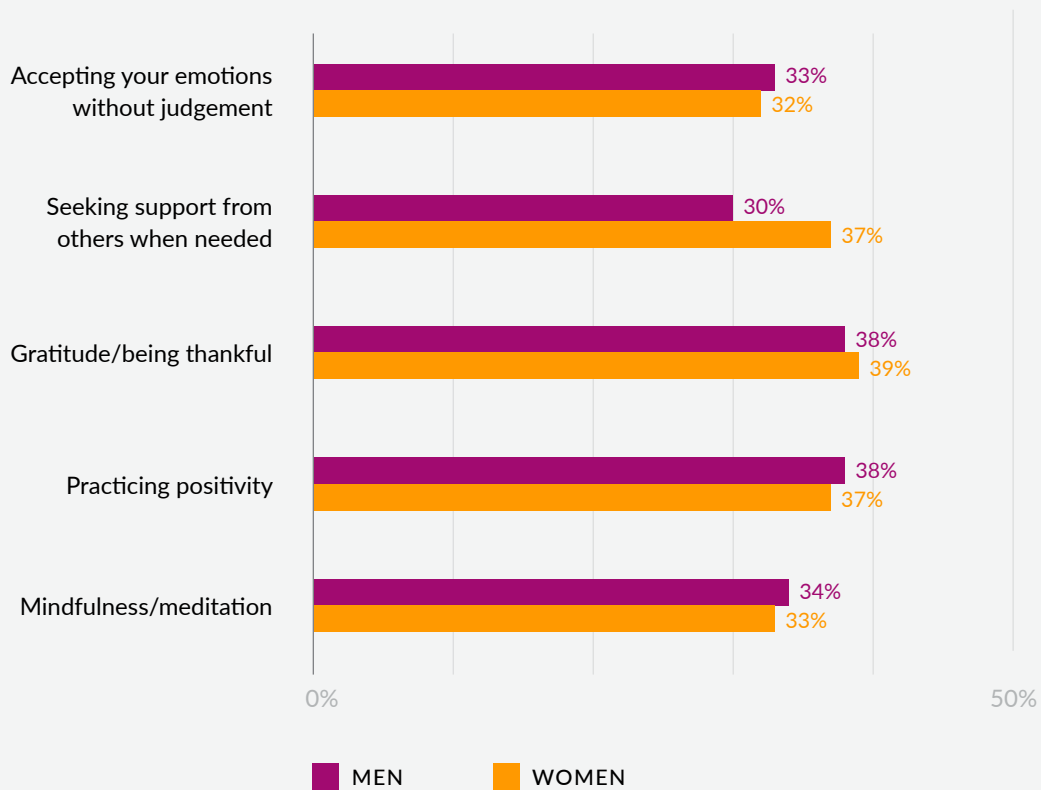
When it comes to well-being, all three generations generally agree about what's important—except for emotional well-being. Like women, emotional well-being is tops for millennials.



What does emotional well-being mean to you?

Men vs. women

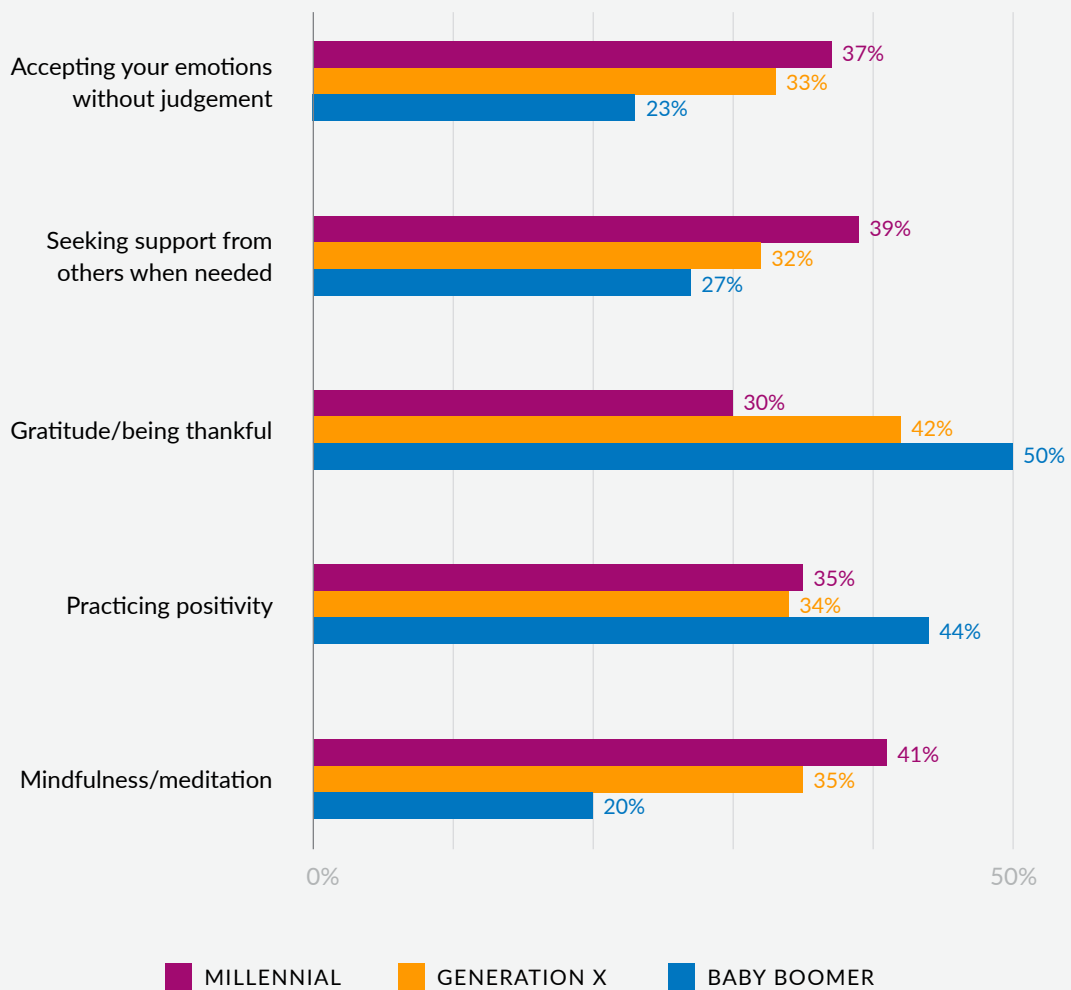
Men and women feel similarly about emotional well-being, but women are more likely than men to identify “seeking support from others when needed” as an important aspect of emotional well-being.



What does emotional well-being mean to you?

Generation vs. generation

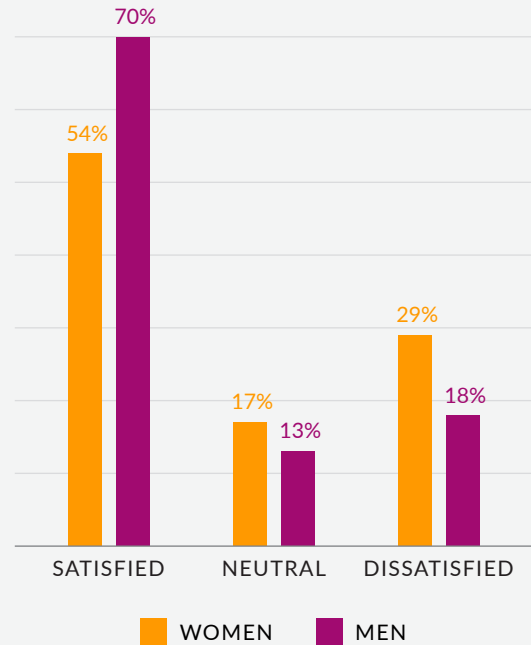
Overwhelmingly, baby boomers hold a more traditional view of emotional well-being, indicating “practicing positivity” and “gratitude/being thankful” as their two most important aspects. By contrast, millennials’ top two choices were “mindfulness/meditation” and “seeking support from others when needed.”



How satisfied are you with your physical well-being?

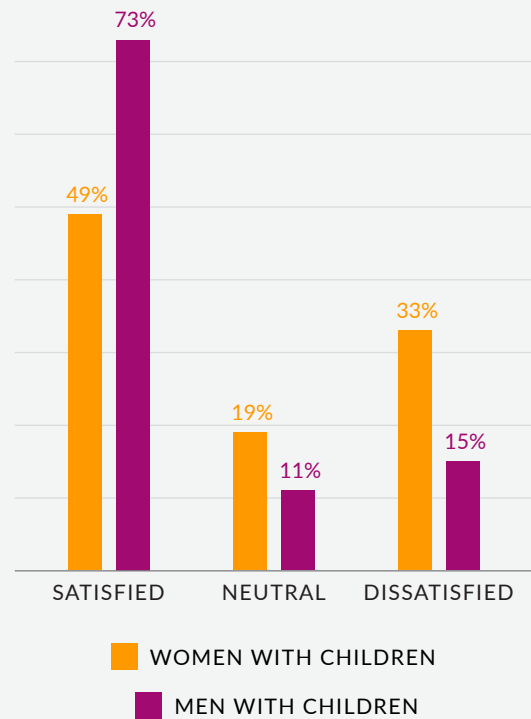
Men vs. women

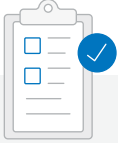
As expected, men are more satisfied with their physical well-being than women, in keeping with societal norms.



Men with children vs. women with children

A striking, but not altogether unsurprising, difference emerged between men and women with children. Men with children reported nearly 75% greater satisfaction with physical well-being than women with children. Women are over 30% more dissatisfied with their physical well-being.





TAKEAWAYS

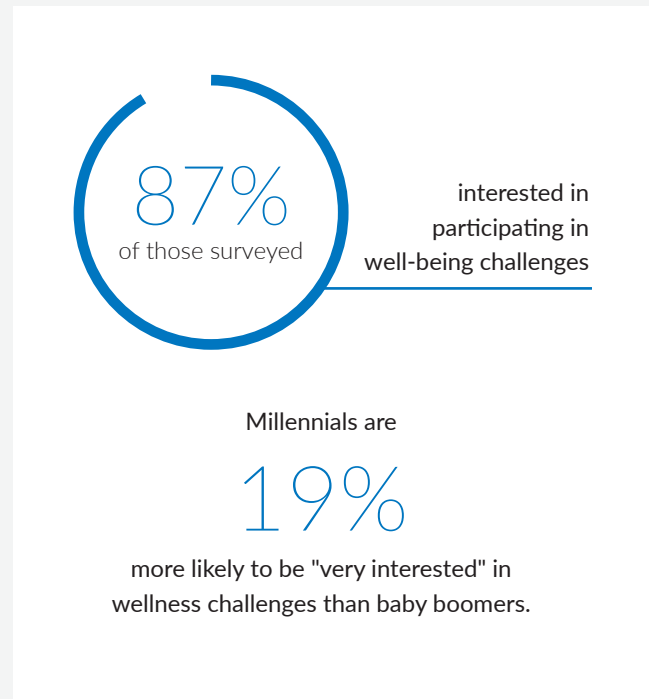
- Millennials and women place more value on emotional health. They will appreciate well-being programs that address their mental health needs, like mindfulness, meditation, and stress reduction techniques.
- Generation Z and baby boomers will benefit from well-being messaging that emphasizes gratitude for things in life and ways they can *individually* take control of their emotional well-being.
- Women and millennials are less apt to go it alone and may prefer the support of a group to help with emotional well-being.
- Having children does a number on women's health—both physically and emotionally. Employers can shore up support for modern day caregiving by offering more parental leave and greater flexibility, and giving women the time and tools to practice self-care.
- Ensure that a corporate well-being program focuses on multiple dimensions of health and well-being. In this way, you can support employees no matter what is most important to them.
- Don't forget the interplay of physical and emotional health. Employees who are managing one or more health risks likely need support on the emotional side, too.

The Lowdown on Well-Being Challenges

Well-being challenges are a great way to bring the organization together around a common healthy goal. But what do employees think about them and which challenges are they most likely to participate in? Like many aspects of well-being explored in our study, it varied according to gender and generation.

Women and millennials are joiners.

- Overall, enthusiasm for workplace well-being challenges was high: 87% of those surveyed were very or somewhat interested in participating.
- Millennials were 19% more likely to say they were “very interested” in wellness challenges than baby boomers.
- Both women and millennials are more likely to participate in almost every type of challenge: walking, drinking more water, team wellness, weight loss, nutrition, sleep, daily meditation, and 5K runs.



Online or app-based well-being programs are preferred by all—but especially women.

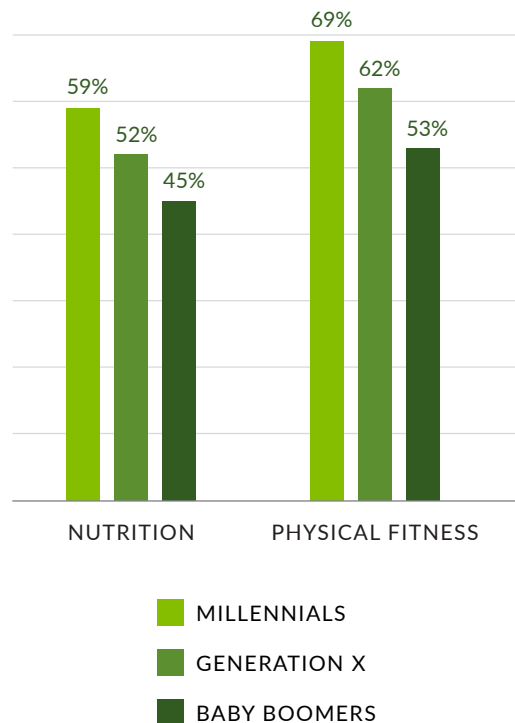
Both genders and all generations prefer an online or app-based well-being program rather than in-person or phone call-based programs. Women, in particular, expressed a 20% greater desire to use online or app-based well-being programs. This tracks with women’s overall higher activity on social media.

In addition, there is the convenience factor: as we’ve discussed elsewhere, time is precious for women, especially those who are caregivers working full time. The ability to use an app on their own time and schedule is critical. Our study also showed that 54% of women are satisfied with their physical well-being versus 70% of men, so a less positive self-image may also lead women to prefer the anonymity and privacy of an online program.

Are health assessments/biometric screenings a thing of the past?

Not if you're a millennial. Our survey showed that **millennials were the only group truly interested in health assessments or biometric screenings**. Our well-being platform experience supports this finding: in 2018, users age 30 and under (20% of our user population) were the most likely to complete a Health Assessment. Millennials want to understand their health risks and receive personalized recommendations on how they can improve their overall health and well-being. Given that millennials now make up 50% of the workforce, there is significant opportunity to engage this segment and see real benefits.

Which of the following come to mind first when you think about physical wellbeing?





CONCLUSION

If there's anything our research reinforced, it's that no matter one's life stage, gender, or age, we are all pretty stressed out. Whether the stress originates from caregiving responsibilities or financial woes, it is taking a toll on our emotional and mental health. In particular, our workplace and national policies are not as supportive of raising a family as they need to be, especially when compared to other industrialized nations.

Compounding stress are acute feelings of loneliness, which can lead to more severe mental and physical health issues. Given that we spend most of our days at the workplace, there is a clear role for employers to play in combating these serious health issues. Well-being programs and enhanced employee benefits to target particular pain points are a must to create a workforce that is happy, healthy, productive, and engaged.

About This Report

To understand the state of employee well-being and learn what individuals are looking for in an employer well-being program, we surveyed 2,000 U.S.-based employees of companies with 5,000 or more employees. We asked them 38 questions related to well-being, ranging from how they view their well-being to stress levels to how being a caregiver impacts their lives.

Participant Demographics

- **Gender***
 - Female: 51.5%
 - Male: 47.5%
 - Participants who identify as other than female or male: 1%
- **Generation**
 - Generation Z: 3.0%
 - Millennial: 39.1%
 - Generation X: 34.4%
 - Baby Boomer: 23.6%
- **Highest education level**
 - Less than high school: 0.6%
 - High school degree or equivalent: 10.8%
 - Some college but no degree: 23.0%
 - Associate degree: 13%
 - Bachelor degree: 35.1%
 - Graduate degree 17.7%

Definitions

A guide to terminology used in the study and its findings.

Well-Being

The following definitions were shown to respondents prior to asking them questions about each aspect of well-being.

- **Physical:** caring for your body
- **Intellectual:** growing knowledge and skills, valuing lifelong learning
- **Emotional:** understanding, respecting, and managing your emotions
- **Social:** maintaining healthy relationships, giving back to your community
- **Spiritual:** finding purpose, value, and meaning in life (with or without organized religion)
- **Vocational:** participating in satisfying work that is consistent with your values
- **Financial:** managing your resources to live within your means, being prepared for short-term and long-term needs
- **Environmental:** showing commitment to a healthy planet, understanding how your surroundings and environment impact your well-being

* Since gender identities other than female or male represent only 1% of the sample population, comparative analysis of this group has not been done, and comparisons are stated as men versus women.

Definitions cont.

Generations

- **Baby boomer:** Born 1946-1964
- **Generation X:** Born 1965-1980
- **Millennial:** Born 1981-1996

Caregiver

A caregiver is someone who regularly looks after a child or a sick, disabled, or elderly person.

Gender Identity

- Female
- Male
- Transgender female
- Transgender male
- Non-binary/genderqueer
- Other
- Prefer to self-describe (write-in)

*Generation Z represents only 3% of the sample population. Comparative analysis of this group has not been done due to the small sample size.



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