

The Price Women Pay for Going on Leave

Supporting women at work includes being there when they take a leave of absence.

When women take a leave of absence, they suffer worse impacts than men. This can leave them and their families with a lower standard of living, strained finances and emotional distress. And if women do return, those without enough assistance report lower productivity. Supporting women on leave, including helping them come back to work and stay in their jobs, isn't just good for employees. It's good for company culture, engagement and productivity.



A Positive Leave Experience Can Boost Women's Loyalty and Productivity

Women take more leaves of absence than men and suffer worse impacts. It doesn't have to be this way. This research shows that employers who support women on leave by addressing their financial and mental health through programs, communication and culture will position their organization for greater loyalty and productivity among female employees.

Women in This Study:

- Are looking for employers to provide support that addresses their specific health issues — beyond maternity leave
- Report greater financial and emotional impacts than men due to taking leave
- Try to soften negative economic effects of leave by cutting expenses that enhance quality of life
- Say mental health challenges are a significant reason for leave and list them as the top reason they don't return to work
- Experience fewer negative impacts to their productivity from taking leave when they also receive workplace accommodations



The takeaway?

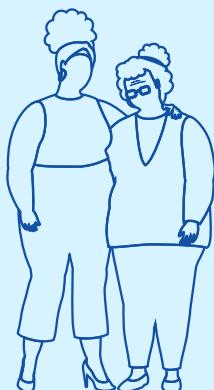
Leaves of absence are meant to help workers, but they can cost everyone. Women and their families disproportionately pay financially and emotionally, while employers lose out on the productivity and talent needed to grow their businesses. How can employers reduce those losses and boost their growth objectives and bottom lines? They should ensure support for leave is woven into company culture and communicate how their workplace benefits support the health and caregiving challenges women face. It's also critical to provide an empathetic claims process and return-to-work and stay-at-work programs that are robust enough and flexible enough to meet women's needs.

For Most Women, There's No Getting Away From Leave

Whether it's to recover from an illness or care for a loved one, an absence from work lasting a month or more is something most women experience. While the majority of women who take leave do so to care for themselves, nearly a third take leave to care for a loved one.

When women take a leave of absence lasting one month or more:

66%
do so to care
for themselves



31%
do so to care
for someone else

Women Take More Leave Than Men

An absence from work may be harder on women in part because women are more likely to take leave than men. Fifty-three percent of women report taking a leave of one month or more compared with 47% of men.

Making Women Workers Feel Seen

The growth of paid leave programs offered by employers and states is a positive development. But when it comes to women's leave, employers should also focus on ensuring female employees feel cared for and valued while away from their jobs. Having return-to-work resources that provide holistic, coordinated support can help accomplish that goal.

Employers may also want to look at whether they have an open and respectful culture around discussing women's health, leave and accommodations. Doing so can make women feel seen and help employers boost loyalty and retention with this workplace population.

Top Leave Drivers for Women

When we dig into why women go on leave to care for their own health needs, the top three reasons are pregnancy, injury and mental health.

Top 3 Reasons Women Take Leave

(leaves of 1 month or more)



32%
Pregnancy



26%
Injury



24%
Mental Health

Pregnancy and injury — issues with physical health — are common reasons women take leave. But the large number of women with leaves of absence for mental health suggests companies should be sure they're offering the mental health resources their female employees need and that they know how to access them.



Nearly a quarter

of women go on leave for mental health reasons.
Learn more about our findings on this aspect of women's leave on [page 10](#).

Are Women Feeling Supported at Every Stage of Their Working Lives?

Pregnancy is the top reason women take leave, and 61% of women agree that their employer makes specific accommodations, including leaves of absence, for pregnancy. But when asked if their employer provides support designed for women's health issues, that number drops 17 percentage points.

How Women View Employer Support for Their Health Issues

"My employer makes specific accommodations for pregnancy."



61%

"My employer makes specific accommodations for women's health."



44%

Beyond Childbirth

Women feel less supported by their employers when it comes to female health outside of pregnancy. This means companies should consider looking into workplace benefits that can address other aspects of women's health, such as endometriosis and menopause. Employers may find their existing programs provide what's needed. If not, they should connect with their benefits provider for ideas.

And if support — including leave — is there? Then it's time to address why female employees don't know about it.

“

My employer has fertility and adoption coverage and several resources and support programs. However, they don't address non-childbearing issues, like for those that have PCOS [polycystic ovary syndrome], endometriosis, etc., but are done child-rearing.”

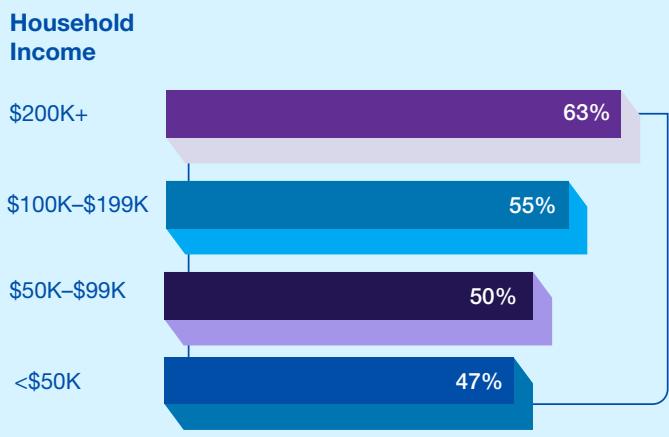
37-year-old female earning \$100K – \$199K

Higher Income Makes Leave an Easier Choice

As household income grows, so does the percentage of women who take leave. This makes sense. Taking time off with no pay, or a lower portion, would be more doable as families accumulate savings and various forms of income protection.

Women at Higher Incomes Are More Likely to Take Leave

(leaves of 1 month or more)



Beyond a single income group, the research points to opportunities for employers to support women at all salary levels. That includes communications that make it clear an organization embraces employee leave for women when they need it. Hearing company leaders voice support for leaves of absence is one way to help female workers feel they can access these programs without fear of negative impacts to their budgets and careers.

Putting Leave Within Reach

Women with fewer economic resources are less likely to take leave of absence. Economic constraints are a clear reason women might avoid leave, but employers should explore causes within their own workplace populations. Not doing so means female employees who need this benefit could choose to avoid a leave of absence altogether.

“
My employer has services available [for women], but I feel sometimes that taking the time off is looked at as negative.”

53-year-old female earning
\$100K – \$199K

Women and the Cost of Leave

Leaves of absence are crucial for helping workers recover from health conditions or take care of loved ones. While a leave can provide a lifeline, many employees find it a challenge to live on less income. Women are more likely than men to take a leave of absence — and to suffer negative impacts because of it.

Adverse Impact of Any Leave for Women vs. Men

(leaves of 1 month or more)

Finances

59%

47%

“Leave had a negative impact on my financial health.”

Mental Health

36%

30%

“Leave had a negative impact on my emotional health.”

Productivity

20%

15%

“Leave had a negative impact on my productivity at work after returning.”

■ Women ■ Men

Who Should Prepare Women for the Impacts of Leave?

Women are a key population at most companies, and more women than men will take leave over their working lives. Targeting messages connected to leave programs, financial literacy resources and mental health support is a way employers can help women better prepare for the challenges that often come with a leave of absence.

“After taking a leave of absence, I focused on cutting nonessential expenses and finding freelance or part-time work to bridge the income gap.”

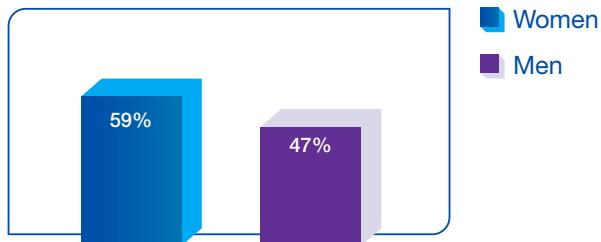
48-year-old female earning
\$100K – \$199K

Leave Hits Women's Finances Harder

Women are more likely than men to need a leave of absence during their working years. This may in part account for the finding that a larger percentage of women report experiencing negative economic effects as a result of their absences.

"Leave had a negative impact on my financial health."

(leaves of 1 month or more)

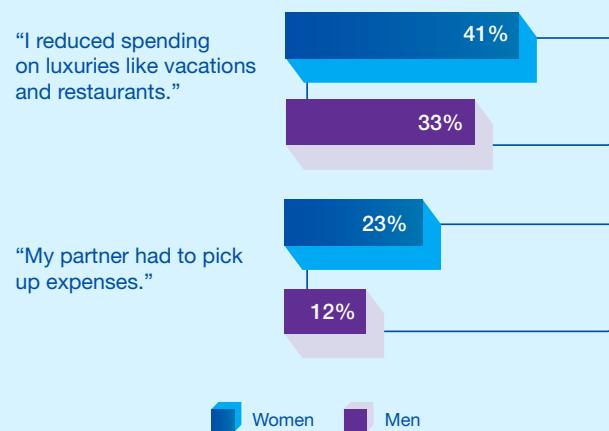


How Women Try to Soften the Economic Impact of Leave

When employees go on leave, it's not unusual for them to reduce costs as they try to recover financially. On average, over a third of both women and men stop saving or save less and reduce necessary expenses.

But women tend to cut back on spending that enhances quality of life. They also are more likely to have to depend on a partner to make ends meet.

Women Respond Differently Than Men to Leave's Financial Impacts



“Not having an income from my work for months impacted our budget. We had to cut costs as much as we could, and my husband had to work overtime to help cover bills.”

27-year-old female earning \$50K – \$99K

What would prepare women for the cost of leave before they're hit with a health issue? Employers should explore making financial wellness programs available, either on demand or on a regular cadence. They might also include a component covering the economic implications of leave to help women be ready to balance a lower income and the expenses associated with a leave of absence.

Accommodations: A Tool to Ease Women's Financial Stress

Women faced with an unforeseen situation that requires they take a leave from work may have little to no time to think about the financial impacts. And if they have time, they're likely facing a life event that monopolizes their focus and adds stress to their lives.

Employer Accommodations Make a Positive Impact on Women's Finances

Besides exploring ways to strengthen women's understanding of the economic repercussions of leave, this research shows that providing accommodations also makes a difference.

Specifically, when asked about pregnancy and women's health issues, women report fewer adverse effects from leave when employers provide accommodations.

Women Reporting a Negative Financial Impact of Leave for Women's Health Issues

(% agree)

"My employer does not make accommodations."

74%

"My employer makes accommodations."

44%

Women Reporting a Negative Financial Impact of Leave for Pregnancy

(% agree)

"My employer does not make accommodations."

70%

"My employer makes accommodations."

48%



The Gift of Time

Why would accommodations make a difference in the financial impacts women face in relation to taking a leave? It's likely that many of these accommodations relate to reduced schedules after they come back to work. Having the time to manage their lives — including their budgets — is a way companies can support women facing the effects of leave.

Mental Health Is on Women's Minds

Mental health is a significant driver of women's absences with almost a quarter reporting they've taken a leave for mental health reasons.

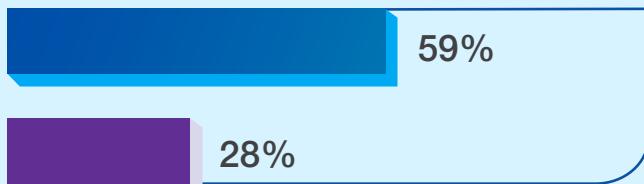
The percentage of women using leave for mental health prompts the question: Would access to mental health services make it possible for some women with mental health challenges to continue working while they receive support?

Valuing — But Not Always Having — Mental Health Resources

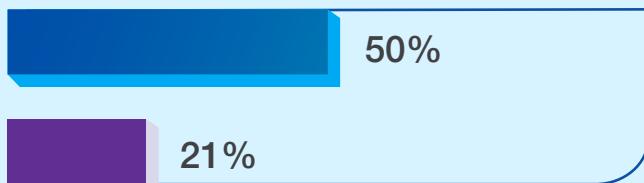
One challenge women face? A majority value mental health services such as counseling, but far fewer say they have them through their employer.

More Women Want Mental Health Support Than Have It

Mental Health Services



Paid Mental Health Days



 "This is an important benefit."

 "My employer provides this benefit."



Almost 1 in 4 women
have taken leave to care for their own mental health.

Treating Leave as Leave

An important way employers can support the mental health of all employees taking a leave of absence is to approach *leave as leave*. That means ensuring the employee knows their desk will be covered and instructing them to focus entirely on recovery — not work. Relief from worrying about job responsibilities goes a long way toward providing employees the mental space they need to take care of themselves.

Across Generations, Women Want Mental Health Support

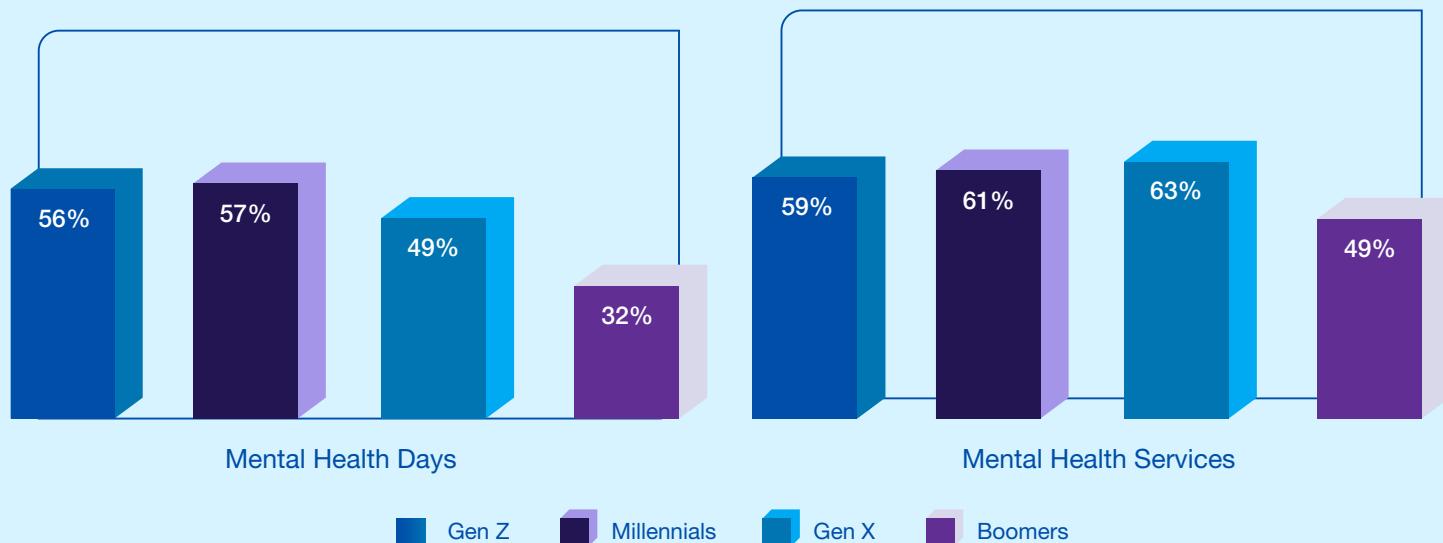
It's easy to think younger workers are more concerned with mental health benefits, but across generations, sizeable portions of women say employer support for mental health is important. This finding is understandable, given that conditions in women's lives, such as caregiving responsibilities and income disparities, can increase emotional distress. Research from the U.S. Centers for

Disease Control and Prevention shows that women experience depression at higher rates than men overall, and in every age group except adults ages 20 – 39, where the difference wasn't significant.¹

When broken out by generation, the largest groups of women who say they value mental health resources are Gen Xers and millennials.

Importance of Mental Health Benefits to Women Across Age Groups

(% agree or strongly agree)



Is the Forgotten Generation Carrying the Heaviest Load?

When it comes to valuing mental health support, more Gen X women find these benefits important than any other age group. With many of them having children still in high school and college along with aging parents, Gen X women are likely feeling the strain and looking for help from employers.

¹ [Depression Prevalence in Adolescents and Adults: United States, August 2021–August 2023](#), U.S. Centers for Disease Control, April 2025.

Mental Health Is a Back-to-Work Blocker

Women are more than twice as likely as men not to return to work after a leave of absence. Of women who didn't return to work after a leave of one month or more, over a third cited mental health as the cause.

Top 3 Reasons Women Leave Their Jobs Entirely

(to care for themselves)

39%
Mental Health



21%
Injury or COVID



16%
Pregnancy



There are clear costs for most women when they don't return to work after a leave. Challenges include loss of income and career. Employers who provide return-to-work programs with robust mental health support can help women forge an easier path back to their jobs. Facilitating women's return to work with mental health resources is a way to boost the loyalty of this key demographic and help employers avoid the cost of hiring new employees.



I have panic disorder and separation anxiety, and I left work because of that. I have been struggling with rent, light and water bills and it put my spouse in a spiral of worries about paying all of those necessities.”

27-year-old female earning \$50K – \$99K



Start with a global view of the workplace benefits and resources you offer so you can identify all the ways you're providing support to women. That allows you to assess any gaps and take action. Then determine if your communications and education programs are doing justice to your benefits when it comes to targeted groups like women. If not, you can adjust messaging accordingly.”

*Amy Malagamba, Vice President of Marketing
The Standard*



When Women Don't Return

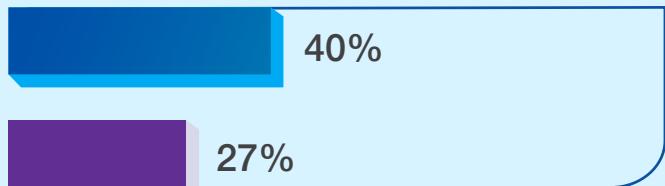
No matter the reason women don't come back to work after leave, the cost for them, their families and their organizations is high. Nine percent of women report not coming back to their jobs after a leave of one month or more compared with 4% of men. Clearly, not returning to work hits women harder.

Women who don't come back after a leave report feeling negative financial and mental health impacts significantly more than those who do return. Organizations will also likely feel the negative effect of losing a tenured employee.

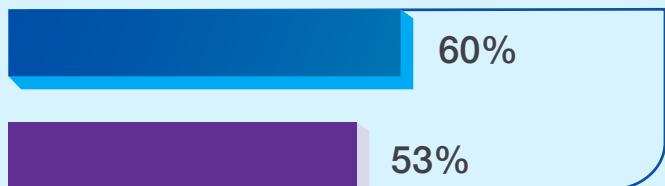
More Negative Impacts for Women Who Don't Return to Work

(from any amount of leave)

"Leave had a negative impact on my emotional health."



"Leave had a negative impact on my finances."



- Non-returners
- Returners

Minimizing Leave-Driven Turnover

Posting a job description, screening resumes, interviewing and onboarding — every employer knows the cost of replacing an employee. It's often unavoidable. But offering resources tailored to help women return to work after a leave of absence could cut down on the need to rehire. Besides supporting recovery, resources that address women's financial and emotional health before, during and after leave could make a dent in the numbers of women who don't return.

Accommodations Can Boost Productivity

Of women who return to work, one in five say leave has a negative impact on productivity. It's understandable that the reentry process of returning to a job after an absence might, at least temporarily, hamper an employee's performance. But does a lack of employer support for issues affecting women compound the situation?

More than a quarter of women taking leave for either pregnancy or other women's health issues say leave has had a harmful effect on productivity — when their employer makes no accommodations. For women who say their employers provide accommodations, only 15% of those taking leave for women's health issues and 17% of those taking leave for pregnancy report a drop in productivity. That means employers can reduce productivity losses in 75% of leaves simply by providing accommodations when women return.

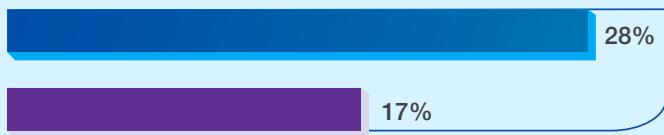
Similar to women's experience with leave and their financial health, employer support, like a graduated schedule, makes a difference in productivity after a woman comes back to work.

Like leaves of absence, accommodations are clearly more than benefits employers must provide. These are tools that empower companies to help their female employees and their profitability.

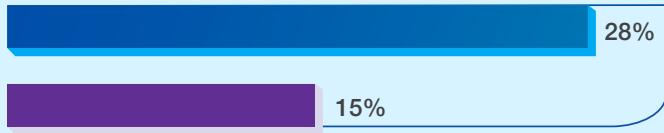
Negative Impact of Any Leave on Productivity Among Women

(% agree)

Women's Pregnancy



Women's Health Issues



■ "My employer does not make accommodations."

■ "My employer makes accommodations."

“

The question an organization should ask itself is, 'Are we viewing leave as more than an employee's time away from work?' Achieving the best outcomes for both employers and employees requires being open and compassionate. It also takes creating a company culture that's supportive of leave and accommodations for all employees — including women.”

*Amy Malagamba, Vice President of Marketing
The Standard*



Summary of Findings

Approaching women's leave with an eye toward targeted support, education and accommodations upon return to work can build engagement, loyalty and productivity while reducing the effects of turnover.

Data:

- More women than men contend with negative financial and emotional impacts when taking a leave of absence.
- Women are more than twice as likely as men to not return to their job after a leave.
- Mental health challenges are a significant reason for women's leave and are the top reason they don't return to work.
- Women experience fewer negative impacts to their productivity as a result of taking leave when they receive accommodations.

Why It Matters:

- **Leave often takes a significant toll on female employees.** To succeed with women workers, organizations will want to assess whether their offerings do enough to meet their needs. If not, a workplace benefits provider can identify options for helping female workers with women's health issues and the financial impacts of an absence from work. If resources are there, a good next step is to review messages for clear communication on how existing benefits support women specifically — and decide if these messages are targeted effectively for women.
- **Mental health blocks many women from returning to work.** If a company isn't providing mental health benefits, it's worth exploring other avenues of support. An employee resource group that connects employees to appropriate resources is one idea. Besides making women's return to work easier, providing some type of mental health assistance may also reduce their need for leave.
- **Providing accommodations can cut down on women not coming back to work — and foster their productivity when they do.** Helping female employees is clearly one result. But this type of support also boosts loyalty and productivity, benefiting employers who want to retain this important source of talent.

About the Research

On behalf of The Standard, a third-party research firm conducted a 15-minute online survey of 5,000 participants, most of whom currently receive some employee benefits.

- Fielded: ~70% women (N=3,468) and ~30% men (1,523)
- Ages: 18 – 70
- Field dates: March 10 – 27, 2025



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