

# MassMutual COVID-19 Moms Omnibus Survey Topline Report

A poll of 1,500 American parents of children 18 or younger commissioned by MassMutual reveals child-related priorities amidst the COVID-19 pandemic. PSB Research conducted the online survey from April 22-24, 2020. The survey included 1,003 Americans and an over-sample of 500 adults in Massachusetts.



- **Spending during COVID-19:** A quarter of Americans say they are spending more during the current pandemic, and for mothers, the reason may be their children. In fact, one third (33%) say they are spending more now than they typically do on their children. However not everyone is upping their expenses – 34% of mothers are tightening their purse strings and spending less overall. One thing is for sure, mothers agree that there are a number of new expenses as a result of stay-at-home orders, including purchasing new educational or creative activities (53%) and home learning equipment (35%). Three in 10 (29%) also say they are continuing to pay for outside services for their children, such as extracurricular activities and childcare.
- **College Goals Remain in Tact:** Despite the pressures they are feeling, the majority (66%) of mothers say their children's college funds haven't been impacted because of the pandemic, but nearly 1 in 4 admit to lowering payments or tapping into a college fund to cover immediate costs.
- **New Financial Pressures Weighing on Mothers:** As a result of the COVID-19 pandemic pushing us indoors and changing our work lives, mothers admit to feeling new pressures, more so than fathers. More than half (51%) say they feel pressure to keep up with expenses (vs. 43% of fathers) and 38% say they are feeling pressure to find a new income (vs. 34% of fathers).
- **Family over Finances:** While 28% of mothers say their biggest stressor is making ends meet, nearly two-thirds (61%) say making sure their family stays healthy is the number one stressor. Additionally, fathers expressed greater stress from work-related factors, while mothers are more impacted by parenting-related stressors.
- **Impact of Homeschooling:** While 30% of moms say their children are self-sufficient with homeschooling, nearly half admit they are feeling the pressure of homeschooling – not surprising as 23% are balancing homeschooling with a full-time job. Homeschooling has also had a sizeable impact on moms' lives as they have less time to spend on daily household activities (34%), are doing less for themselves (34%) and they've had to change their work routine and hours (27%).
- **Work/Live Disparity** Unfortunately, we are also seeing a gender imbalance as 17% of mothers say they have created a new routine with their partners to trade off working and caring for the children (vs. 37% of fathers). This could be further driving stress as 27% of moms admit they are about to pull their hair out.
- **Looking Ahead, Balance Will be Needed:** If social distancing remains in effect during summer and activities, such as camps and vacations, are cancelled, 60% of mothers will need to continue balancing childcare with working, but nearly 1 in 5 (17%) will have to take time off. However, a quarter (24%) of moms are staying hopeful summer camps will be running as usual.

How has your spending changed during the COVID-19 pandemic in terms of your child(ren) (i.e. activities, educational materials, childcare)?

	National	Female	Male	Gen Z & Millennials	Gen X & Boomers
I'm spending more on my child(ren)	38%	33%	44%	47%	31%
I'm spending the same amount of money on my child(ren)	33%	33%	32%	32%	32%
I'm spending less on my child(ren)	29%	34%	24%	21%	37%

During this pandemic, what new expenses/purchases have you made for your child(ren)?

	National	Female	Male	Gen Z & Millennials	Gen X & Boomers
Virtual tutors	15%	8%	22%	16%	13%
Virtual babysitters/nannies	8%	3%	13%	11%	5%
Homeschool learning equipment (i.e., laptop, tablet, upgrading technology)	42%	35%	48%	45%	38%
Educational or creative activities (i.e., books, art supplies)	53%	53%	54%	62%	47%
Games or toys (i.e., puzzles, board games, computer games)	60%	56%	65%	71%	51%
Subscriptions (i.e., Netflix, Disney+)	47%	41%	52%	53%	41%
Other	10%	14%	6%	5%	14%

How has this pandemic impacted your savings for your child(ren)'s future education?

	National	Female	Male	Gen Z & Millennials	Gen X & Boomers
I've had to tap into a college fund to cover immediate costs	11%	10%	12%	13%	9%
I've lowered payments to a college fund	13%	13%	15%	15%	13%
I'm encouraging my child(ren) to pursue a different education route (i.e., change in college major, extra-curriculars, ideal college, decision to take gap year)	17%	10%	23%	19%	14%
The pandemic has not affected my child's education in terms of finances	58%	66%	51%	54%	64%

## How has homeschooling your children impacted your day-to-day life?

	National	Female	Male	Gen Z & Millennials	Gen X & Boomers
My child(ren) is self-sufficient with homeschooling and has had no impact	30%	27%	33%	21%	37%
I've had to change my work routine/hours to support homeschooling	28%	27%	30%	33%	24%
I've had to dip into savings or use my credit card to afford supplies to support homeschooling	17%	15%	19%	22%	13%
My partner and I have created a new routine to trade off working and taking care of our child(ren)	26%	17%	37%	31%	23%
I have less time to spend on daily/household activities	32%	34%	29%	37%	27%
I do less activities focused on self-improvement/enjoyment	32%	34%	30%	37%	28%
I spend less time alone with my partner	24%	24%	25%	27%	22%
I sleep considerably less	26%	28%	24%	30%	22%
I'm about to pull my hair out	25%	27%	23%	28%	22%
Other	4%	6%	2%	5%	4%

## Have you felt new pressures in any of the following areas?

	National	Female	Male	Gen Z & Millennials	Gen X & Boomers
Caring for children	39%	39%	41%	49%	32%
Homeschooling children	46%	47%	46%	49%	44%
Managing the household	48%	51%	46%	53%	44%
Checking in on parents and/or elderly neighbors	34%	34%	35%	33%	35%
Keeping up with expenses (i.e., bills, rent, groceries)	47%	51%	43%	46%	48%
Keeping up with work demands	31%	31%	33%	36%	28%
Needing to find new ways to earn an income	37%	38%	34%	40%	33%

**How, if at all, has your life balance shifted during COVID-19?**

	National	Female	Male	Gen Z & Millennials	Gen X & Boomers
I'm not working right now	22%	27%	17%	23%	21%
I'm homeschooling my child(ren)	43%	46%	40%	46%	41%
I'm working fulltime while homeschooling my child(ren)	29%	23%	35%	31%	26%
My workload increased	21%	19%	24%	27%	17%
My workload decreased	24%	18%	29%	24%	23%
I'm helping aging relatives	19%	18%	22%	18%	21%
I'm helping my community	15%	8%	21%	16%	13%
I'm completely distracted all the time and cannot focus	25%	29%	20%	31%	20%
Other	2%	3%	0%	1%	2%
My life balance hasn't shifted	10%	11%	9%	7%	13%

**What has been the biggest stress driver during the quarantine? (Showing % Ranking 1 or 2)**

	National	Female	Male	Gen Z & Millennials	Gen X & Boomers
Being able to effectively parent	25%	26%	23%	29%	21%
Ability to be effective and thrive at work	17%	13%	21%	19%	14%
Being unable to spend time in person with family and friends	20%	21%	21%	19%	22%
Uncertainty of my company's future and my job	18%	16%	20%	19%	17%
Making sure my family and I stay healthy	58%	61%	56%	53%	64%
Making ends meet	26%	28%	22%	26%	24%
Uncertainty of when things will go back to normal	37%	38%	37%	37%	37%

Are you continuing to pay for outside services for your children, such as extracurricular activities and childcare that are either being delivered in a virtual way or not at all currently?

	National	Female	Male	Gen Z & Millennials	Gen X & Boomers
Yes, because I am still receiving a service	25%	16%	33%	31%	18%
Yes, because I want to ensure they're there for me in the future	17%	13%	20%	19%	14%
No	45%	50%	39%	38%	51%
Does not apply to me	14%	20%	8%	12%	16%

Looking ahead to the summer, if social distancing remains in effect and activities such as camps and vacations are cancelled, what action(s) will you need to take?

	National	Female	Male	Gen Z & Millennials	Gen X & Boomers
Hire a full-time nanny or babysitter	11%	5%	16%	16%	6%
Take time off work	19%	17%	22%	23%	17%
Continue to balance watching my child(ren) and working	65%	60%	71%	69%	61%
I'm hoping summer camps are running as usual	28%	24%	34%	30%	27%
Other	10%	16%	4%	4%	16%