

How to Connect With Working Women at Enrollment

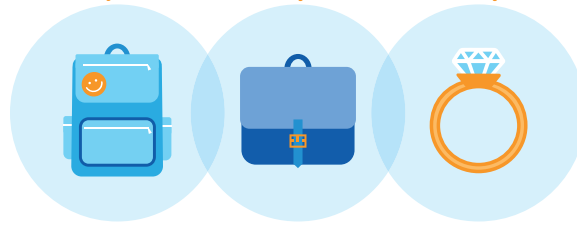
A growing number of families depend on the incomes of working women. However, industry research shows that women have inadequate amounts of insurance coverage compared with their male counterparts. During enrollment season, position Disability and/or Life insurance as a way for women to fill their existing insurance gaps.



Women are the **SOLE OR PRIMARY BREADWINNERS**

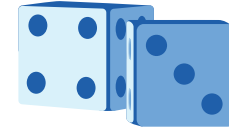
in 40% of U.S. households with children under age 18.¹

74 percent of **SINGLE MOTHERS** with children under age 18 are working.²



67 percent of **MARRIED MOTHERS** with children under age 18 are working.²

A woman, age 35, faces a **24 PERCENT** chance of becoming disabled for three months or longer during her working career.³



43 percent of women have **NO LIFE INSURANCE** coverage at all.⁴

Position the Importance of Insurance for Working Women

- ✓ Analyze current medical plans to identify coverage gaps and how to close those gaps.
- ✓ Consider the costs employees incur and how long they could cover bills without a paycheck.
- ✓ Offer examples of how insurance can cover costs associated with child care, college tuition or care for aging parents.

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¹ Pew Research Center Analysis and Social Trends, "Breadwinner Moms." <http://www.pewsocialtrends.org/2013/05/29/breadwinner-moms/2013>.

² Bureau of Labor Statistics, U.S. Department of Labor, <http://www.bls.gov/news.release/famee.toc.htm> (Table 5), 2013 annual averages.

³ Council for Disability Awareness, Personal Disability Quotient (PDQ) calculator.

⁴ Insurance Information Institute, "Women Underestimate Their Family Contributions and Often Lack Sufficient Life Insurance, Says I.I.I." March 13, 2013.



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