Side effects
COVID-19 spurs women to reconsider finances and careers

Key insights

**Financially more engaged** | Women are more engaged in finances, but actions lag behind intentions.

**More “home” work** | Women are shouldering a growing share of the household duties, including remote schooling.

**Careers take a hit** | COVID-19 is negatively impacting women’s careers and earnings.

### FINANCES

**Women are discussing finances more with the family**

- **68%** discussing money more with their partner
- **discussing inheritance** with their kids

**Yet, women fall short of their intention to act**

<table>
<thead>
<tr>
<th></th>
<th>Those who intended to act</th>
<th>Those who have taken action</th>
<th>Gap between intention and action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Review financial situation</td>
<td>40%</td>
<td>12%</td>
<td>28</td>
</tr>
<tr>
<td>Discuss portfolio impact with Advisor</td>
<td>34%</td>
<td>9%</td>
<td>25</td>
</tr>
<tr>
<td>Review will and estate plan</td>
<td>37%</td>
<td>11%</td>
<td>26</td>
</tr>
<tr>
<td>Update long-term care plan</td>
<td>36%</td>
<td>11%</td>
<td>25</td>
</tr>
</tbody>
</table>
HOME LIFE

Women shoulder more responsibility at home than men (% performing task more than partner)

<table>
<thead>
<tr>
<th>Difference since May 2020</th>
<th>Women January 2021</th>
<th>Remote schooling</th>
<th>Men January 2021</th>
<th>Difference since May 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>+4</td>
<td>67</td>
<td>46</td>
<td>-4</td>
<td></td>
</tr>
<tr>
<td>+7</td>
<td>67</td>
<td>40</td>
<td>-8</td>
<td></td>
</tr>
<tr>
<td>+4</td>
<td>64</td>
<td>38</td>
<td>+7</td>
<td></td>
</tr>
<tr>
<td>+10</td>
<td>70</td>
<td>43</td>
<td>+4</td>
<td></td>
</tr>
<tr>
<td>-2</td>
<td>30</td>
<td>64</td>
<td>+6</td>
<td></td>
</tr>
</tbody>
</table>

CAREERS

COVID-19 hinders women at work

61% COVID-19 is hurting my career.

How?

4 in 10

– Raises and promotions on hold
– Working less to help kids with school

1 in 4

– Delayed retirement plans
– Thought about leaving workforce

24% of women earned more during COVID-19 vs. 31% of men

But, working from home has its benefits

66% plan to work from home more often

75 Millennials
64 Gen X
45 Boomers

“I have better work-life balance.”

“I’m more productive.”

“It’s less stressful.”

Ready to own your worth? Learn more at ubs.com/women
About the survey: UBS surveyed 1,507 US investors (991 women and 516 men) between December 21, 2020 – January 4, 2021. They were made up of 25 – 30-year-olds with at least $250k in investable assets, 31 – 39-year-olds with at least $500k in investable assets and those 40 or above with at least $1 million in investable assets. Findings were compared to a similar study conducted in May of 2020 among 1,007 US investors.