

**EPISODE 1376**

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**FT:** So Money is brought to you by CNET, the site that shows how to navigate change all around us. So many episode 1376, the cost of motherhood burnout, with Dr. Jacqueline Kerr.

*“**JK:** Forget about Roe v. Wade and focus on the fact that we need women's reproductive rights as part of the Constitution.”*

[INTRO]

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**FT:** Welcome to So Money, everybody. I'm Farnoosh Torabi. You just heard from our guest today, Dr. Jacqueline Kerr, describing her take on the recent overturning of Roe v. Wade. We get into it today and taking a bigger look at the landscape, focusing on the systems that lead to female financial challenges and motherhood burnout.

Jacqueline herself is a burnout survivor. In 2018, she left her 20-year career in academia, and now she is helping prevent burnout in other moms through her expertise as a behavior change scientist, speaker, and researcher have hundreds of books and articles related to burnout. In our conversation, Jacqueline highlights how to identify burnout in your life. It can be a sneaky thing. She touches on the motherhood penalty and fatherhood bonus. Did you know for every child a woman has, her income drops by 4%? The average mother makes between 5 and 10 percent less than she would have otherwise.

Men's income, when they become dads, by the way, goes up 6%. This is a real issue with a real cost, with real systemic changes needed. I'll let my guests get into it. Here's Jacqueline Kerr.

[INTERVIEW]

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**FT:** Dr. Jacqueline Kerr, welcome to So Money. It's an honor to have you on the show.

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**JK:** Thank you so much for having me here today.

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**FT:** We're going to be diving into the motherhood burnout epidemic, something that you have written extensively about. You've given a TED talk on this. You have an upcoming book, I believe, on this. We want to talk about what are the forces that are causing current motherhood burnout, the financial cost to this burnout. But first, just thank you for being here and for deciding to have this be your movement.

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**JK:** No, thank you so much. It has become, to me, a mission because, essentially, I experienced burnout. At my lowest point, I experienced suicide ideation, which I share in my TEDx talk. Once I actually recognized that it was burnout, and that there were some things I could do to help myself but part of it was the system, I just started to feel I don't want other working moms to go through anything like this.

That's such an important message about burnout. You're not burnt out once you're at the state of like exhausted and not being able to go out of bed, wanting to escape. There are so many other parts of like the burnout cycle that you could catch much earlier. In fact, if we can just admit it's a systems problem, let's catch it there before it even starts. So that's so important for moms to hear.

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**FT:** And so important to really recognize the responsibility of the systems, of companies, of laws to essentially protect and foster families in a much better way because currently, it's not working.

So much of the thought leadership around burnout, particularly female and motherhood burnout, is around self-care and what the household unit can do. That certainly helps to an extent. But as you say, it's just a band aid.

Take us back to the moment when you recognize this extreme burnout in yourself. Ironically, someone who worked in public health, and yet it happens to the best of us. It happens to those of us who are very educated on stress and the importance of taking care of ourselves. Yet you found yourself at this very difficult chapter in your life. Take us through that moment.

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**JK:** Self-care is definitely not the answer. To be honest, I didn't understand what I was going through. I didn't understand it was burnout till later. Once I actually started to sit down and say, "I want to write about this. And can I explain what happened to myself?" Then I started to see the research on burnout and go, "Okay, exhaustion, cynicism, lack of efficiency. That was me." Then once I started to actually learn about parental burnout and the shame you have when you're a parent and that you don't enjoy your parenting, I went, "Oh, that was me too."

I think a lot of moms don't recognize in the moment what they're going through. They can be having these very strong physical symptoms. I mean, they can present it as an illness entirely that might not even be thought to be related to your burnout. But you basic experience illness, start to experience panic attacks. I think resentment and rumination are fantastic symptoms to look out for because I'm getting frustrated at the smallest thing.

At the time, I assumed like I was having a midlife crisis, a mental health breakdown. I didn't really understand that it was burnout, and that burnout, essentially, is caused by the workplace environment. So as I blamed myself and as our messaging about self-care is very much you as an individual are at fault. The problem with that is when we don't share with other people, when we're shamed into that feeling of there's something wrong, I'm failing, and then we don't share our experience with other moms, then other moms can't see, "Oh, it's not just me."

Then once we understand, okay, this is happening, like you said, at an epidemic level, then we go, “Okay, this isn't an individual problem.” When something happens at an epidemic level, it is —

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**FT:** Right. When there's a pattern, right.

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**JK:** It's a systemic problem. So I did discover it later. But when I experienced suicide ideation, and I wrote a letter to my kids saying, “I can't do this anymore. I'm sorry that I'm not good enough. But please, in your life, spend more time outdoors. Ask for help, all these things.” Then when I was able to look at that letter and go, “Oh, that's what I need to do. I need to ask for help,” that's really when it started, and that was so hard for me to admit that I needed help.

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**FT:** I want to explore some more of the influences leading up to motherhood burnout, but you mentioned asking for help. What are the resources? What are the recommended resources? I mean, do you go and see a therapist at that point?

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**JK:** Right. So in my experience, yes, I did go see a therapist who really helped me reset my nervous system because I was in a complete state of flight or fright. Everything really felt like it was me being chased by a tiger or I was in such a high state of stress. So definitely, in that sort of situation, a therapist can help.

I think it's very much expressing what you're going through to your partner, if you have a partner or a good friend. Because often I think as mothers, we're not expressing our feelings or our needs. We're suppressing them in the service of other people. So when you ask moms, “Well, what do you want,” for example. If you said that, “Oh, take a week off and do nothing.” “What

would you do in that time?" So many moms can't even answer that question because they've forgotten what they want.

One, you have to start to understand what you're needing. So the first key to that is expressing your feelings. If you can actually admit you're having feelings and express them, they are such a key guide to knowing what you want. Because I used to ask my husband, I used to say, "I've got a busy period coming up. I'm going to need help." He's like, "What do you need me to do?" I was like, "Oh, just know what you need to do." Like, "Do I have to tell you all what to do?"

I mean, I can understand that that is difficult. But there are definitely systems like Eve Rodsky's *Fair Play*, where you can actually outline all the tasks and share it. I think what's so important about that type of system is like, as I say, my husband said, "Well, what do you need me to do?" I didn't have an answer, whereas that provides you with the answer. Now, it might not be the answer for you in your relationship. For me and my husband, it basically allowed us to start that conversation and for me to realize what I need is a break from parenting.

That's what I do. I take extended breaks, and I usually go focus on this mission that I'm working on. But you could take a total break entirely. But it's that time where you're not responsible for any of those 100 tasks. Help there is so important. But then I think a coach is so important to help you because they provide the perspective, and that's something you can invest in as part of your own personal and professional development. Or you can ask your employer to invest in.

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**FT:** You mentioned Eve Rodsky's book, *Fair Play*. Thank you. Also, I would recommend *The 80/80 Marriage: A New Model for Relationships*. We had the co-authors on this show, and Nate and Kaley Klemp. I'm talking about approaching your relationship with this baseline of extreme generosity to one another, towards one another, rather than trying to reach 50/50 parity in the relationship, which is like who can do that? Kind of thinking about like how can I over deliver all the time and take things off of my partner's plate without even him or her asking.

I think this is particularly hard, Jacqueline, when there is income disparity, particularly if she is making more than him. In hetero relationships, when the tradition of the husband making more,

when that equation is flipped and she's making more, I think that, as I've written and it continues to be a study and we know, it can create a lot of more a divide in the relationship, insecurity on both parties, from both parties, a feeling of like what is my contribution now. Women making more money actually do more of the housework than women who make the same or less than their husbands. So are you finding this to be true in your work as well?

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**JK:** That hasn't necessarily been a focus of my work. I think what's so important about that is 41% of moms are the breadwinner and the provider. So that's why I think it's so important that we address things like the maternal wall and the motherhood penalty. Because if moms are the primary breadwinner, and yet they're being penalized for being a mom, and the dads are receiving this fatherhood bonus, then it really is impacting families. So I think that that is super important.

But in terms of that generosity and where you can get to that comfortable state in your relationship, I think that's so important, and that's something my husband and I ended up really being able to do from when I talked to my TED talk. The night that I really was at my lowest point was because I couldn't say thank you to my husband for taking my daughter to the pediatrician. By the end now, I mean, we constantly thank each other the whole time. There's such gratitude and generosity in what we do. So it was acknowledging lots of things.

For example, I find it really hard to support my kids with their mental health. Of the two of us, I'm probably the one that's best place to do that because I've, obviously, read a lot and done training in those sorts of things. But it drains me. So when I actually admitted that to my husband and said, "When I talk to the kids and about their challenges, I feel really, really exhausted by that experience." So I had to admit that to myself. I had to recognize it myself, admit it to myself, admit it to my husband.

Then him sort of now saying – Because we recognize that my love language is positive affirmations, and I need that support. I'll now come out of the kid's bedroom, I'll go back into our bedroom, and he'll say, "I know this is hard on you. Thank you for doing it." That's such a totally different framework that we work by, and I learned to appreciate him so much more. Actually,

when he had a really bad broken leg, and he basically was immobile for months, and I suddenly went, “Oh, my god. He does the dishes every single day.” Now, me and the kids are doing them. All the things that I just didn't recognize that he did, I was able to see because suddenly they were gone. So I started to really, really appreciate him and stop thinking that it was me doing everything.

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**FT:** Jacqueline, you're so right. Taking care of your kid's mental health is – Depending on the kid, it can be around the clock job. We have a case like that in our house, and it is draining. As much as I like to help and talk, and I feel like I love to read all the books, it's a lot different when your target audience is a small child, right?

I have actually reached out to a therapist for my son, in particular because I think there are limits to what I can do. I think the relationship between parent and child, when you're trying to relay these sorts of behavioral pieces of advice, it doesn't resonate the same way, as opposed to like your child having sort of this very more organized, and like there's a meeting, and he knows he has to show up and listen. I think he retains more of it, and he doesn't push back when a therapist is – He's more polite with the therapist. He's not as – You're nodding your head like you know.

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**JK:** Yes. No, no. Absolutely. So, yes, my 13-year-old and my adolescent son is currently working with a therapist because he's been really struggling with his mental health, and so many teens have during COVID. But one of the things I remember, so I'm a really late mom. I had my first kid at 36, second one at –

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**FT:** That's not late. That's like average in New York City.

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**JK:** Now, it is, right? Yeah. 41 with the second one. That was pushing it. But I remember coming to the point before I had children, and I had just moved here to the US. So I was in my mid-30s, just thinking, “Okay, this is okay. I’m not going to get married and have kids.” But I remember learning this really important thing, which was children need a lot of adults in their lives. So I joined the YMCA and did a reading program with kids because I love to read. So I was like, “Okay, this is my way to be an adult around children.”

I’ve always remembered that, and recently I was able to reach out to a friend of mine, who is – He’s a married man but without children, who just himself got diagnosed with ADHD, which my son struggles with too, and who loves to – He’s a screenwriter now. He used to be an academic colleague of mine, but he transitioned, and he’s basically mentoring my son because my son loves writing. So the two of them are connecting around this, and my son is receiving affirmation for how he sees the world as well because he really needs color. My friend recognizes color, and they talk about color palettes. It’s like –

My friend even said to me, he said, “Just keep out of this relationship. Don’t talk to him about it.” I trust him, obviously, and you got to have that trust. But he’s like, “Let this be between your son and me so that I can mentor him, and it’s not something that mom’s been involved with.” I am so grateful for that friend, Simon, for doing that.

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**FT:** That is amazing. That is absolutely wonderful, so precious. I have to also applaud you, mom, for fighting against that resistance. Because my son goes to therapy, and I’m like, “What did you guys talk about? Is she going to call me?” I turn to my husband and I’m like, “Am I going to get an email? What’s going on in there?”

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**JK:** Yeah.

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**FT:** So we just have to sort of trust the process. I'm sure if there's something that she needs to tell me, she will. But I want to be able to, in some ways, measure his growth. Anyway, let's move on. That was an unexpected turn of our conversation, which I so appreciated.

You talk about in your TED talk this metaphor of the baked Alaska to sort of illustrate the layers of baked Alaska for the – I did look it up. I was like, “What is it baked Alaska?” I thought it was like fish at first. Then I looked and I was like, “Oh, it's that layered cake.” You talk about it in your speech as representative of the many layers of pressure that women, and particularly mothers, face. Can you walk us through that? Because we did talk about like sort of work pressures, but there's more than just work pressure.

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**JK:** Right, certainly. This comes from my public health background. So I was a public health professor for two decades, and we have this model, which is called the ecological model of behavior change. So if you think about going on a diet, you have to have willpower. But then if you're trying to provide food for your family, and they don't necessarily want the salads that you're eating, for example, then you've got to have other foods in the home, and that can be hard. Then if you go to workplaces, and there's candy out on the desk all the time or only vending machines. Then if you can't have access to healthy foods at a grocery store, then it really is not down to your willpower that all these other things are making it more difficult.

Then particularly from that public health perspective, we really care about disparities. Because if you point at the individual and say, “This is your fault,” but yet they're living in a neighborhood and working environments that are extremely unhealthy, then these disparities have to be resolved by systemic solutions. So in the same way for moms and mom burnout, there's things you can do yourself. Over proving and over giving and over pleasing, these are things that you bring to the table. So that's like the bottom layer of the baked Alaska. That's like your cake.

Then the next layer, for example, could be the fruit. Now, that – All the sort of sweet things, your family relationships. So the relationship with your husband and the relationship with your family members all influences your stress levels. Then at the next level, which would be the ice cream,

that's like our workplace institutions, our educational institutions, our healthcare institutions. They all influence the level of stress that we're experiencing or the level of support that they could provide.

Then the meringue on the outside of a baked Alaska is like society. So that can be our policies, whether we have childcare, whether we have paid leave. It's also the economic forces because, for example, when you say to a mom, "We'll go get a better offer somewhere else," well, that's not possible for a mom because the market rates have our salaries fixed in some ways. So those are limitations that the social system puts on our ability to negotiate higher pay. Then all the things like Instagram posts, where we posting our perfect lives, instead of the reality of the messy mom, and those even advertising that there's all these advertising campaigns around superhero working moms. It's just – Also, stigmatizing dads as potential caregivers.

All those things influence us. A lot of people can sort of go, "Well, I don't want to be a victim of all those things." I understand that that's why getting control over the things you can control is so important. But at the same time, as you change, and as your families change, and as you change in the workforce and take your boundaries back into the workforce and role model new expectations, like not doing office housework, then you influence all the layers back up. So that's what's the great thing.[inaudible 00:21:09]. But the hope comes from the fact that you can also influence them back.

Even as an individual, you can have ripples that go out into society. That's so important, and that's why I see that the interventions have to come at those different levels. So we talked already about what is the individual intervention. What can you do to get help? You can reduce the stressors in your life. That's really important to say, "I'm going to let go of all these expectations. But I'm also going to ask for help either through a village of support or paying for help," and in particular, coaching. At that next level, what is it in your relationships that you can improve in terms of your communication, but also in the expectations for others in the household or in society? Then at the work level, what are the things you can do?

Yesterday, it just came out and was advertised in your New York Times, all these companies pledging for mental health to do with Arianna Huffington's Thrive organization. I think that a pledge is important. But that's what it seems at the moment with kind of the band aids or even

just companies offering mental health benefits or mental health perks. One, people don't take those up because, one, they don't necessarily always want their workplace to know what of those mental health benefits they're taking, because they don't have trust of their employers. There's not psychological safety in the workplace anyway for you to be comfortable leveraging those things.

But, again, they're the band aid. So when I've been sort of responding to that pledge and saying, "Well, what does this mean? Are you actually going to make well-being a key performance indicator in your organization?" If you do that, then the investment gets prioritized. You actually say, "Well, are we having an impact when it's basically prioritized and evaluated." The whole organization and the value system changes around that. So that's what I think is one of the keys is actually putting it at that board level accountability and saying, "We really care about our team well-being."

Each organization is potentially going to have to have a slightly different solution for works. But there are really clear guidelines, for example, from the National Academy of Medicine about what you do, what policies support you, and how you can improve well-being. Of course, one of those is providing support, but it's also changing these systems because, basically, overwork is one of the conditions for burnout. But lack of autonomy, lack of reward, injustice, value conflicts, these are all the conditions that the workplace creates that cause burnout. So we need to change those conditions.

If you think of the lack of autonomy, the lack of reward and the injustice, the maternal wall and the motherhood penalty are just absolute epitomes of that type of environment. Those are the things we need to change, as well as helping with childcare and paid leave.

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**FT:** You mentioned companies supporting their employees while being – We're about to wrap, but I did want to touch a little bit on Roe v. Wade being overturned. In light of that, we are seeing, on the corporate end, companies like Apple, Citigroup, Salesforce, Yelp providing health benefit changes in the wakes of these strict state level abortion laws. Whether that's helping you

go across state borders to get what you need, to give you the money for it, what do you think this is going to do in terms of motherhood burnout?

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**JK:** Right. I think it's so important that, one, we have control because when you don't have control, when you don't have autonomy, that very word we just used, that is what leads to burnout. So that's part of it. But also, there was recently a paper that came out showing that the more kids you have, potentially the more parental burnout you can have. You just have to acknowledge that the child tax credit that was available during COVID, stopped being available.

If you're expecting people to have kids and not have a choice in whether they have those children, then you need to be providing Child Tax Code credit. There has to be affordable childcare. That just seems – I mean, those should things should be there anyway. But if you're giving moms no choice and you're not providing those things, I mean, it's insanity.

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**FT:** Yeah. It's – There's no logic to it.

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**JK:** I know. As coming from Europe, I must say, when I interview other people from the rest of the world, they really see even just the lack of paid leave in the US as a human rights disaster. So now, put it on that no ability to have a choice, whether you have a child or not. Honestly, the rest of the world is looking at this and does not understand. Yeah, yeah. I really –

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**FT:** I'm living here and I don't understand.

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**JK:** Right. I think one of the things that we have to remember about this, and I learned from this from a speaker at the TED Women's Conference in 2021, and she had been a lawyer who had been involved in the original Roe v. Wade. Back in December, she predicted this was going to happen. So she said, "Forget about Roe v. Wade and focus on the fact that we need women's reproductive rights as part of the Constitution." So that's where we need to be focusing our efforts now.

But I am glad that companies are stepping up. I think they've got to understand their power. They are seeing it, but they also have a power to advocate for subsidized childcare, caregiver leave, all these other things. They have so much power, and we really need to give them the ammunition to advocate for us. So that's why moms need to speak up in the workplace and say, "I'm expecting this. As parents, we expect this, and we expect you to advocate for us."

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**FT:** Dr. Jacqueline Kerr, thank you so much. We will, hopefully, have you back. As your work continues and the impact that you make expands, we look forward to following you. Thank you so much for coming on the show.

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**JK:** Thank you very much for having me.

[END OF INTERVIEW]

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**FT:** Thanks so much to Jacqueline for joining us. Visit [drjacquelinekerr.com](http://drjacquelinekerr.com). I'll put that link in our show notes, and we'll see you back here on Friday for our Ask Farnoosh episode. Not too late to send in your questions. You can direct message me on Instagram. Or you can email me, [farnoosh@somoneypodcast.com](mailto:farnoosh@somoneypodcast.com). Thanks for tuning in, and I hope your day is So Money.

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