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**REBECCA WOODWARD**

**WRITING SAMPLES**—

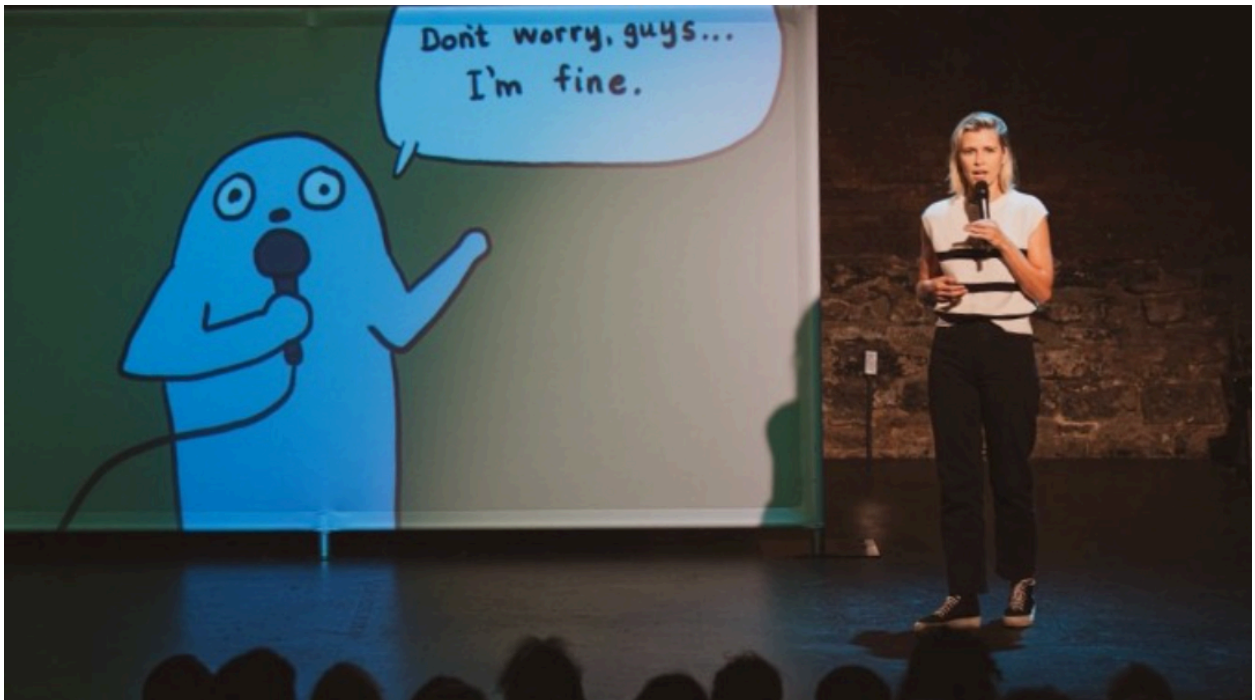
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## EDITORIAL

# Paste

### FEATURE

Entertainment



## Why Female Comics Are Turning to the Theater with One-Woman Shows

By [Rebecca Woodward](#) | September 14, 2022 | 12:43pm

*Photo by Arin Sang-urai*

Entering the Connelly Theater for Kate Berlant's one-woman show KATE, it's clear you're not in for an ordinary night of comedy. The outfit Berlant wears on stage is displayed on a mannequin next to a well-worn notebook protected by glass, and the comedian herself sits in the lobby

wearing a sign that reads: “IGNORE ME.” Once inside, the multimedia show uses film projection, sound, and characters of Berlant’s creation to tell the self-aggrandizing story of a woman destined to be an actress, but held back by one fatal flaw.

KATE’s self-conscious personal myth-making is a prime example of how female comics have been innovating the stand-up form with one-woman shows. Like her podcast co-host Jacqueline Novak, who staged her own critically-acclaimed performance *Get On Your Knees* at the Cherry Lane Theatre in 2019 and has been touring the show in the UK and Brooklyn this summer, Berlant is just one of many female comedians bringing comedy out of the club and into the theater—and finding their greatest creative success there.

What’s so appealing about the theater for comics? For one thing, the technical capabilities of theater give them an opportunity to think outside the box of stand-up. Mo Welch, a comedian and cartoonist whose show *Mole* also ran at Cherry Lane this summer, saw a one-woman show as an opportunity to marry art and comedy, incorporating comics and animation into her material in a way that would be difficult to recreate in a club.

Theater also seemed like a better fit for the show because a theater audience is ready for material that might not play as well in a club.

“I have come up as a stand-up comedian, so I know how to tame the audience,” Welch says. “But I always had to do it at the very beginning of my set, because people can get super drunk at comedy clubs and what I was presenting to them was super vulnerable. Most people aren’t at a comedy club for that. They’re just there for the jokes and, you know, the cheese fries.”

When Alison Leiby performed some of the material that would become *Oh God, A Show About Abortion* in clubs outside of New York City, she found herself adjusting the material to hold onto crowds that were less comfortable laughing about a woman’s right to choose.

“People walk into a comedy show and either do or don’t know who the comics are, and they’re kind of there for just laughing,” says Leiby. “[My show] was titled very intentionally because I didn’t want anybody to get tricked into seeing a show about abortion, if that’s not something that they want to hear about.”

Leiby’s show was playing at Cherry Lane when the Supreme Court’s decision on abortion rights was announced, which added extra weight to the set. Performing the show in a theater made room for the moments where jokes written before the decision suddenly took on a new anger and sadness.

“I’m not telling joke, joke, joke, joke,” Leiby says of her show. “And I think because it was housed in a theater, people were ready for that. People understood and allowed that space.”

It’s not that surprising that theater audiences are more open to women using comedy to talk about serious issues. Comedy is still a “boys’ club” according to Welch, and club audiences still

aren't particularly good at recognizing and respecting female talent. Performing in a theater, female comics know the audience is more likely to be there for them, and they can expect the crowd to care about what they have to say. That's not always the case when touring clubs.

"I was doing a lot of comedy clubs, and I stopped doing as many because of the environment, which is not open to that sort of comedy," Welch says.

Comics also don't have to share the stage when performing a one-woman show. For Leiby, that gave her some space from an industry that's still grappling with how to handle male comedians accused of sexual misconduct, and largely choosing to let them back on stage.

"It's been a minute since I've really encountered these apologists for men who have committed sexual misconduct or other types of misconduct, and just are in general not open and allowing of women and marginalized people to share space with them," Leiby says. "It's been a luxury to be away from all of that."

For female comics who don't want to alter their material to cater to a male-dominated environment, theater offers a chance to take their work to the next level. And for women earlier in their careers, it offers a way around industry gatekeeping, and opportunity to show off the full range of their talent.

How might the popularity of one-woman shows affect mainstream comedy? Welch thinks back to Hannah Gadsby's *Nanette* and the negative backlash it received from male comics, only for them to turn around and adopt a similar style of confessional comedy themselves.

"I will say from the front lines that the guys in comedy are doing Hannah Gadsby in the club, whether they like to say it or not," Welch says. "The stand-up specials that come out [where] a guy's being vulnerable and stuff—I can't help but think, 'You're doing Hannah Gadsby, and you probably talked shit about it when it came out.'"

It remains to be seen whether the one-woman show style will trickle down to comedy clubs, making club shows more like theater, or if the theater will endure as the place to go for comedy that offers more than just jokes.

# BROOKLYN

## REPORTING

Food & Drink



## FOR SOME RESTAURANTS, THE PANDEMIC PIVOT MAY BECOME PERMANENT

Red Hook's Fort Defiance and Guevara's in Clinton Hill are among a wave of innovative spots that may hint at a post-Covid trend

By [Rebecca Woodward](#)

The front window of Guevara's in Clinton Hill advertises “café, plantas y más”—coffee, plants and more, in Spanish. It's a promise of vegan Cuban dishes inside, and a nod to the hybrid cafe, grocery, home goods and plant store model the location has embraced since opening in September 2020.

It is also, perhaps, a preview of more things to come as the borough begins to open up in earnest: Just Thursday morning Mayor Bill de Blasio announced that the city will be ready to get back to pre-pandemic business—allowing restaurants and stadiums and businesses to operate at full capacity by July. The plan, he said, is to “fully reopen New York City on July 1.”

Guevara's and other local businesses like it may offer a few clues as to what a newer New York might look like.

Co-owner Alicia Guevara had long been disappointed by the lack of vegan Cuban food in the city. When the space became available last year, Guevara filled the gap herself by opening a new cafe where she could create vegan versions of her grandmother's recipes. Even though that meant taking the risk of opening a new business during a pandemic.

“Opening during the pandemic gave people a new thing that they could do in their daily lives during a time when nothing new was happening,” says cafe manager (and Guevara confidante) Theresa Lehnen. But starting a new business in such an unstable time was also frightening: “Not knowing what could happen or how people will receive it. Or even, what would our company look like? Would we do just delivery? Would we do no food at all, and just sell plants?”

Guevara and her husband Daniel Mekelburg were already successful restaurateurs when they opened Guevara’s. The pair own neighborhood favorite Mekelburg’s, a grocery and cafe with locations in Williamsburg and across the street from Guevara’s in Clinton Hill. Already experienced in a now-familiar hybrid business model many restaurants have adopted in response to pandemic restrictions, Guevara was well prepared to make the new cafe a success.

Opening with a flexible business model meant they could fail—and change course—quickly, but so far, that hasn’t happened, Lehnen says.

Guevara’s sunny corner location is one part of its success. “It can be a Hunger Games situation getting a table on nice days,” says Christina Casillo, a BedStuy resident who visits Guevara’s at least once a week.

The menu at Guevara’s has steadily expanded. By fall, Guevara and Lehnen hope to offer a dinner menu and cocktails or Cuban beer, but Lehnen expects to continue selling plants and other items, even after Guevara’s becomes a full-fledged restaurant, because “people are spending so much time indoors and in their spaces that maybe they didn’t take as much care of before. And now they are seeing such a need to have some reminder of the outdoors in their indoor space.”

### **Defiance**

Guevara’s is indicative of a broader trend. Nearby vegan bakery Clementine also offers some provisions and has kept shelves of potted plants for sale during the pandemic. The owner’s newest business venture, Le Petit Monstre, has filled a space near the Brooklyn Navy Yard with a menu of vegan baked goods, as well as grocery items and houseplants. Restaurants across the borough have begun selling branded provisions, dry goods and offering up their spaces for pop-up kitchens by other chefs.

Even more traditional restaurants have used the pandemic to experiment with Guevara and Mekelburg’s hybrid business model. In early 2020 Fort Defiance, a favorite local bar and restaurant in Red Hook, made the impromptu pivot from restaurant to grocery store.

“It started off as us getting the basics for our neighbors who were either unwilling or unable to go into grocery stores back at the beginning of the pandemic,” says owner St. John Frizell. “And then it grew from there.”

Fort Defiance started offering CSA farm boxes and kitchen staples, and eventually added more and more specialty items. “And then it got fun,” says Frizell. “We were adding things that we really liked, but had been unable to find locally. It grew into a little gourmet grocery, the kind of place that I always wished the neighborhood had.”

The Fort Defiance General Store has been such a popular addition to the neighborhood that Frizell is expanding to a new, larger space to allow room for a permanent grocery alongside a bakery, bar and dining area. He’s also funding the expansion with a crowdfunding campaign, which met its \$100,000 goal within 72 hours.

Fort Defiance is promising a 125 percent return on the investment community members made through funding platform Wefunder, with 2.5 percent of revenue from future sales going toward servicing this group loan. Frizell had a hunch he could rely on community support because it was community funding that helped Fort Defiance recover from Hurricane Sandy in 2012.

“The community was our biggest source of funds after Hurricane Sandy,” Frizell said. “Bigger than any government loan, bigger than any relief fund.”

Fort Defiance was unable to obtain a bank loan for its new expansion because banks wanted to see better cash flow than a restaurant was likely to enjoy during an unprecedented threat to its business. The PPP loan for which Frizell applied took months to process.

“The support that we have from the community is the best,” Frizell said.

# THOUGHT LEADERSHIP



## THOUGHT LEADERSHIP

Financial Services

### Benefit Trends: PTO policies

In 2020, many employers were forced to take stock of their PTO policies in order to adjust to a new way of working brought on by the Coronavirus pandemic. As a result, 47% of employers plan to make changes to their PTO policies and offer increased flexibility to employees, according to Aflac's 2020-2021 Workforces Report. While these changes were spurred on by the pandemic, employees were already looking for greater flexibility in PTO policies before Covid-19 upended their lives.

[A 2019 study by MetLife](#) found that 27% of American workers would stay in their current jobs if their employers offered them a flexible schedule, and another 27% would stay if they were offered flexibility to work from a location of their choice, proving that the pandemic has only accelerated an existing trend toward more flexible work.

Some employees, especially working parents, may be primarily looking to reduce hours or work a flexible schedule. At the same time, widespread illness reminds us how important sick leave is to helping employees recover from illnesses and avoid exposing their colleagues to even common bugs like the cold or flu.

To meet employee demand for flexibility, consider structuring your PTO policy in a way that allows all employees to accommodate what's most important to them.

#### Creating the right PTO policy for your workplace

The first thing to consider when creating or revising your PTO policy are the [state and local requirements for paid sick leave](#). Make sure to review the laws in your area to ensure your policy is up to date with legal requirements. Next, you'll want to consider whether to use a traditional PTO structure—which offers a set number of days allocated for vacation, sick leave and designated holidays—or whether to embrace an all-in-one bucket of PTO time that can be used by employees whenever they need it.



An all-in-one PTO policy gives employees flexibility to use their time for the purposes that best fit their life. An employee who isn't often sick may prefer to have more time off to relax at home or take a vacation, while an employee who experiences a serious illness may need more than the allotted time sick days to recover.

More and more employers now offer unlimited PTO, which is the most popular "emerging benefit" among American workers according to [Metlife's 2019 study](#) which found that 72% of workers are interested in unlimited PTO. Unlimited PTO policies offer maximum flexibility, and unlike accrued PTO policies, do not require employers to pay out unused vacation days. However, the Society for Human Resource Management (SHRM) [points out](#) that underuse is a common problem with unlimited PTO policies, so employers that adopt such a policy should be sure to encourage employees to take adequate time off to avoid burnout.

### **Promoting diversity and inclusion in your PTO policy**

Many PTO policies in the United States favor employees who celebrate Christmas by giving all employees the day off, while forcing employees from other religious backgrounds to use vacation days to commemorate the holidays important to them. Employers can promote diversity and inclusion by offering a number of "floating holidays" each year that employees may use to make time for such celebrations. Floating holidays can be included in both traditional and all-in-one PTO policies.

### **Work from home and flexible work schedule policies**

Now may also be a good time to update work from home policies and define flexible schedules. Based on the experience of adapting to remote work during the pandemic, many companies may find that they can offer similar flexibility on a permanent basis, even once it's safe to return to the workplace. Combined with a flexible PTO policy, the ability to work where and when is best for each employee can also help attract top talent who look for these benefits when considering job offers.

Considering the increased demands on today's employees, empathetic employers will want to offer as much flexibility as they can, while ensuring that goals can be met and that arrangements are fair for all employees. Putting flexibility on paper helps current employees and prospective employees see that yours is a workplace that values them and the commitments they have in and out of the office. And, as the numbers show, offering flexibility can go a long way in attracting and retaining employees.



## THOUGHT LEADERSHIP

Financial Services

# Equality vs. Equity: How to help employees thrive

If there's one thing we learned in 2020, it's that racial inequality can prove deadly. [Statistics released by the Centers for Disease Control \(CDC\)](#) in November of 2020 showed that Black and Latino Americans, and American Indians were more likely to contract Covid-19 than the average American, more likely to be hospitalized with the disease, and nearly 3 times more likely to die as a result of their infection.

At the same time, people of color disproportionately bore the economic consequences of the pandemic. [Unemployment rates for Black and Latino workers](#) skyrocketed past those for white Americans. And when job loss often means losing access to health insurance, the cost of losing a job is especially high.

In response to the Black Lives Matter protests in the summer of 2020, many employers are asking themselves what they can do to ensure equality for their employees, and employers have considerable power to affect change. But it's important to remember that equality is only the first step. To really level the playing field for people of color, equity is required.

What's the difference, and how can you ensure both?

### Equality vs. equity

Equality means treating people equally regardless of need, so everyone is given the same opportunities and resources regardless race, gender identity, sexuality or socioeconomic background. Achieving equality requires that both individuals and institutions examine their biases to ensure they're not discriminating against any group of people based on preconceived notions they may hold about that group.

Equity, on the other hand, means treating people according to their needs. Equity goes a step further to compensate for the additional challenges some people face by offering them more resources and opportunities than their peers who have less need for support.

Picture three individuals trying to look over a fence, one a grown adult, one a ten-year-old child, and one a small toddler. If each of them has a wood crate to stand on, the adult can easily see over the fence, the 10-year-old can just see over the fence, and the toddler can't see over the

fence at all. But give two crates to the toddler, one to the ten-year-old, and none to the adult, and now all three can see over the fence. The resources—the wooden crates—are allocated to those who need them—the children—while the adult easily goes without, allowing all three to see over the fence.

To achieve equity, more resources and opportunities should be given to individuals who need them most, to produce the same outcome for everyone.

### **Equality vs. Equity in healthcare**

In healthcare, systemic inequality and inequity can be a matter of life and death. Where a person lives can seriously affect their access to medical care. Many people of color live in communities with fewer medical offices or hospitals and the medical care they do receive may be lower quality either because of lack of resources or because of bias on the part of healthcare providers.

Building more medical facilities and training healthcare providers to overcome their unconscious biases can help achieve equality. But health equity often requires more proactive measures, like screening for the nonmedical factors that could influence a patient's health and making sure people of all backgrounds are well represented in clinical trials.

Since employers are often selecting health insurance and supplementary insurance coverage for their employees, workplace benefits plans can contribute to health equity, too.

### **Equity in workplace benefits**

Since group benefits offer the same coverage for all group members for the same premium, employers can offer equal access to vital protections like health insurance, disability insurance and other voluntary benefits that some employees might not be able to access outside of a group plan.

But employers can go even further to provide equity for their employees. An employee wellness program, for instance, can offer additional health support for at-risk groups, including mental health resources and telehealth access. And providing support during the open enrollment process can help employees with less experience with financial tools make better decisions about their benefits.

An employee from a lower socioeconomic background may be less well versed in the financial protections voluntary benefits can offer. But with access to a financial professional through an employee program, however, such an employee could get the guidance they need to choose the right supplementary benefits for them. If they were to become seriously ill, they could then rely on the benefits they receive from disability or critical illness insurance to help cover medical costs they may be less able than their peers to afford.

Since many Americans, even some with health insurance, avoid seeking medical care because they can't afford their out-of-pocket costs, offering a benefits package that can help protect against unexpected medical costs could do much to support an employee's wellness.

Employers have many opportunities to advance the cause of racial equity, and an inclusive benefits package is just one way to help ensure physical and financial wellness for all workers.

# BLOG ARTICLES



## BLOG ARTICLE

Advertising

### Digital advertising for good at Kepler

*How [Kepler](#) is using its digital ad capabilities to do more than sell a product.*

For the people at Kepler, it's important to live their values by giving back. This manifests through the organization's own in-house education program, [Kepler Academy](#), and through partnerships with nonprofit organizations making real impact around the world.

#### **Solving for a lack of diversity in digital advertising**

Kepler Academy began as a response to the racial reckoning of 2020 in the United States. Looking for a way to improve diversity in the digital marketing talent pipeline and help close the opportunity gap for underrepresented groups, Kepler leadership decided to use the agency's strengths to solve an industry-wide problem. Kepler already had a strong employee training program — Kepler University — whose training modules they could repurpose to create a practical career education program for cohorts of students missing other pathways into the industry.

Kepler Academy offers an eight-week introduction to digital advertising led by Kepler employees who want to use their skills to develop new talent by serving as project leads, mentors and speakers. Students, including college seniors, recent grads and even career-switchers, learn the basics of digital advertising, then put their new knowledge to work on group projects through a Google Ads grant to provide zero-cost digital campaigns for nonprofits that wouldn't otherwise have the resources to advertise at that scale. Students also receive mentorship and education on career paths in the industry, so those who complete the program graduate prepared for entry-level positions in digital advertising.

Kepler's dedication to the program has made a measurable impact.

"We've had a great group of students," says Kierstin Anderson, the pro bono marketing manager who also leads Kepler Academy. "We've almost already doubled the number of graduates even in the last cohort ... and we anticipate by the end of this year graduating 250 people total, which is mind blowing."

As of June 2023, Kepler Academy has graduated 228 students, and 85 percent of Kepler Academy grads are employed within six months of graduation. Of those employed, 78 percent are placed in the industry. Students have gone on to roles at companies like VaynerMedia, L'oreal, and even at Kepler, where they have the opportunity to volunteer as project leads for the next cohort.

"I've learned more about digital media in 6 weeks than I did during the past 2 years," one recent Kepler Academy graduate said. "And I'm a marketing major."

### **Digital advertising for a purpose**

Kepler Academy isn't the only way Kepler is giving back. The agency has partnered with fellow kyu company IDEO.org to execute digital campaigns for organizations supporting early childhood development and HIV testing in Kenya, birth control education for teens in Texas, and COVID-19 contact tracing in Texas and Florida.

Kepler and IDEO.org also partnered on an awareness campaign that promoted COVID-19 safety practices, like hand washing and social distancing, to underserved communities in East Africa and South Asia at the start of the pandemic. This campaign for [Alight](#) marked the beginning of Kepler's ongoing work with the organization formerly known as the American Refugee Committee, which provides aid to displaced people.

Kepler began working directly with Alight in 2022, providing digital marketing services to help the organization support Ukrainian refugees. One campaign targeted fleeing Ukrainians to help Alight connect them with housing credits from Airbnb & Hotels.com, and with companies providing visas to live and work in the United States. Another initiative raised an estimated \$90,000 for on-the-ground Ukrainian refugee relief by advertising Ukrainian art for sale to benefit both refugees and artist families.

"What haven't we done?" recounts Anderson of Kepler's wide-ranging work with Alight. "Every time there's a big world event, we just email them: 'You need a campaign.' And we stand it up within 24 hours."

Joyce Kim, Marketing and Communications Director at Alight, says her team has been "impressed with Kepler's ability to quickly react in emergency situations but also develop thoughtful strategies for long term success."

"Kepler has played a pivotal role in facilitating Alight's digital outreach efforts, effectively establishing connections with the Ukrainian population by disseminating crucial information

regarding our comprehensive digital aid initiatives," adds Jilla Nadimi, Alight's digital and development impact lead.

Kepler has also worked directly with other organizations, like Campus PRIDE and Grassroots Grocery, to support good work addressing a range of social and economic issues.

### **Looking to the future**

The only thing that could slow Kepler Academy's growth is the agency's size. Each cohort requires more employee volunteers and eligible pro bono projects, and as interest in the program increases, it becomes more difficult to find enough people with time to dedicate to the program.

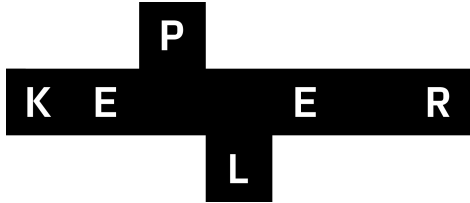
"We've hit our numerical student capacity," Anderson says.

Likewise, the only limit to Kepler's pro bono work is the number of volunteers available.

"In the last year our pro bono work has tripled in size, maybe even quadrupled," says Anderson. "People who want to volunteer their time usually either pick pro bono or they pick Kepler Academy. So as Kepler Academy grows, it has almost a reverse effect on the number of people I can find for projects."

Anderson hopes that the more pro bono work Kepler does, the more like-minded employees it will attract, boosting the number of potential volunteers.

"Usually when people think of digital marketing, they don't think it can have that profound of an impact," she says. "So I'm hoping we can attract good people with it and continue working on more projects."



## BLOG ARTICLE

Advertising

### How to Spend the Right Amount at the Right Time on Amazon Search



Timing is everything in retail, but retail media platforms offer few options to advertisers who want to control spend by time of day, week or month. To compensate for self-service retail ad-tech's limitations, we partnered with Pacvue, a single retail buying platform that enables buying across platforms, including Amazon.

Here's how we partnered with Pacvue to solve three common retail media bidding problems to make sure our clients are spending the right amount at the right time.

#### **The problem: Campaigns run out of budget before prime shopping hours**

Retail media platforms lack the functionality to optimize spend for time of day, or to spread spend throughout the day. Without this option, campaigns frequently run through the daily budget early in the day, meaning ads aren't being served in the evening when customers are most likely to buy.

#### **Our solution**

Using Pacvue, we're able to set client campaigns to bid less aggressively early in the day, when consumers are less likely to buy and traffic is down, saving more of the daily spend for prime shopping hours. For one apparel client, we implemented rules to decrease bidding early in the day to ensure budget was left to continue delivering ads between 4pm and midnight, when customers are more likely to make a purchase.



## **The result**

We were able to increase the hours ads were served each day by 95%, so customers were seeing ads for 16.5 hours, compared to 8.5 hours before. Return on ad spend (ROAS) also increased 95% and cost per click decreased 58% as more customers took action on ads that were reaching them when they were more ready to buy.

## **The Problem: Campaigns run out of budget before the end of the month**

Without control over when your budget is spent, you may not have enough left to serve ads on the days when they'll be most impactful, and the problem is made even worse if the fiscal month begins or ends on a weekend. Manual optimization with Amazon's budget rules is time-intensive and standard logic rules aren't able to adapt to real-time pacing. An automated solution would be much more cost effective and adaptable.

## **Our solution**

For our apparel client, we implemented budget scheduling across all search campaigns, which allowed us to map spend level by day for accurate pacing and to pre-set budget targets so budget optimizations could happen automatically, without needing manual optimizations to be made outside of typical business hours.

## **The results**

Pacing increased to 100% across our client's brands, and pacing remained steady from the end of one fiscal year and the beginning of the next, despite changes in budget.

## **The problem: Too much budget is going to underperforming ads**

For most campaigns, optimizations have to be made manually to ensure budget is reallocated towards the highest performing ads throughout the campaign, but manual optimizations can be slow and inconsistent, with only campaign volume and keywords to rely on for insight.

## **Our solution**

We enabled automated bid rules for our client to accurately optimize ad budget based on ROAS performance, and to allow for more consistent optimizations based on performance goals. The automated rules increased bids for top performing campaigns, where ROAS is greater than the campaign average, and decreased bids for poor performing campaigns, where ROAS was less than campaign average but still breaking even. And for campaigns where the ROAS was less than the average of the campaign or below goal and spending a considerable amount of budget, we automated a decrease.

## The results

With automated bid rules in place, average campaign ROAS increased by 10%, and the average ROAS for top performing campaigns increased by 54%.

"Pacvue has been an invaluable partner to us in providing a framework for advanced optimization of our retail media buys with Amazon," says Fred Seddon, Director of Marketing Analytics and Insights, and Optimization and Innovation at Kepler. "Their feature set is a significant improvement over what's available within Amazon Advertising platforms. It has helped us focus our time away from granular media management, and towards uncovering insights and seeking new pockets of performance and efficiency for our clients."

*Kepler is an [Advanced Amazon Sales Partner](#) and a certified Amazon Marketing Cloud partner servicing retail and non-retail clients and agencies globally. [Learn more about how we help brands succeed on Amazon.](#)*

# WEBSITE COPY



## WEBSITE COPY

Financial Services



No one thinks it will happen to them, but 1 in 4 20-year-olds will become disabled before they reach retirement age. Knowing the risk of becoming disabled and losing income while unable to work is one thing, but studies show that employees are also poorly informed about the benefits that could help cover their expenses if they're one of the 25% of employees who become disabled.

Disability insurance can help, and it's one of the most popular benefits out there. Disability sales outpaced industry growth in 2021, with a 20% increase in long-term disability sales and 14% increase in short-term disability sales.<sup>2</sup> But it's not the only type of coverage that can help people who become disabled. It's great that people have options, but those options can lead to confusion, when 53% of employees aren't confident they understand their insurance policies.

We've broken down the differences between four commonly confused types of coverage: short-term disability, long-term disability, critical illness and long-term care. Share this resource during your client conversations and as a leave-behind for their reference.

What's the difference between coverage for short-term disability, long-term disability, critical illness and long-term care?

### **Short-term disability insurance**

Short-term disability insurance pays benefits directly to the insured (unless otherwise assigned) if they are disabled because of an injury or serious illness and unable to work. Short-term disability insurance can help cover needs that result from a disabling incident in which the planholder is able to return to work in a relatively short period. For conditions that last longer than a few months, short-term disability coverage can also help fill the waiting period before long-term disability benefits are paid, adding crucial financial protection after a serious health event.

### **Long-term disability insurance**

Long-term disability insurance offers similar benefits but is usually defined as longer than a few months, and can pay out benefits for a number of years after a disabling incident, as stipulated in the plan. For this reason, many people choose both short-term and long-term disability to make sure they are protected whether they recover quickly or require extended support. Long-term disability benefits can help cover medical copays and deductibles, and can help replace lost income while the insured is unable to work. Most long-term disability plans include a waiting period, usually three to six months, before benefits are paid.

### **Critical illness insurance**

While disability insurance pays benefits to insureds unable to work because of serious illnesses or injuries, critical illness insurance pays benefits when an insured is diagnosed with a covered critical illness such as a heart attack, stroke or cancer. These diagnoses often require extensive treatment and can result in especially high medical bills. The lump sum benefits paid on a critical illness plan can be used to help cover unexpected costs related to a critical illness, including medical bills, or even everyday expenses such as groceries. Like disability insurance, critical illness insurance pays benefits directly to the insured unless otherwise assigned.

### **Long-term care insurance**

A severe illness or injury that leaves an employee unable to work might also require long-term care, such as physical therapy, rehabilitation, in-home care or moving into an assisted living facility—all of which come at a cost. Long-term care insurance helps to cover the expenses associated with that care. Many seniors require some form of long-term care as they age, and long-term care insurance can help relieve the financial burden on themselves and their family members when that time comes.

Because long-term care plans can be expensive or difficult to obtain, some insurers may offer optional riders on life insurance plans, such as accelerated death benefits and benefits restoration. These riders advance insureds a portion of the death benefit upon diagnosis of a

terminal illness and can restore the death benefit when the insured passes away. While different than long-term care insurance, these creative life insurance options are typically more accessible at the worksite and can provide more affordable coverage and financial peace of mind for when an insured is faced with decisions regarding end-of-life care.



**WEBSITE COPY**  
Financial Services

## Why women should close the life insurance gender gap

🕒 2 minute read



The pay gap isn't the only gender gap affecting the financial welfare of women and their families. The life insurance gender gap could cause additional financial hardship for families grieving the loss of a loved one.

According to a 2020 study by Life Insurance and Market Research Association, only 47% of women have life insurance, compared to 58% of men. And when women are covered by life insurance, the average level of coverage is significantly lower. But there's reason to believe women may need more life insurance than men, not less.

Here are three reasons more women should consider purchasing a life insurance policy:

### **Women are earning more than ever before**

The more your family depends on your income, the more important it is to help protect them with a life insurance policy. Women may still be earning less than their male peers on average, but 2020 data showed that 70% of US households rely on women's salary for financial stability. Overall, 42% of mothers are the sole or primary breadwinners for their families.

Even if you aren't the primary breadwinner, any woman who works should consider protecting her income in the case of death or disability, since the loss of even a supplementary income can cause considerable financial strain for a family.

Disability Insurance can provide partial income so you can pay your bills if you get too sick or injured to work. Disability happens to more people, more often than you may think. In fact, more than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.

### **Women who stay at home provide valuable economic support**

When a woman chooses to care for children full-time rather than pursue a career, her labor still has economic value. If a stay-at-home mom were to pass away unexpectedly, how would her spouse pay for childcare or other services that a single working parent might rely on to help keep the household running?

Many women who choose to care for children at home also return to work when their children are older, and since insurance policies are less expensive to purchase when you're younger, buying a policy now may be the most affordable way to protect your family from the loss of future income.

### **Women live longer**

According to the U.S. Census Bureau, women live longer than men. Their life expectancy is projected to reach 87.3 years by 2060, compared with 83.9 years for men, yet they typically buy less life insurance coverage and save less for retirement than their male counterparts. A permanent life insurance policy like whole life insurance could offer valuable protection for women, with the added benefit of its cash value, which could be used to offset the cost of college education, or used in retirement.

Alternatively, term life insurance offers an affordable solution for protection over a set term of 10, 20 or 30 years, and can even be converted later to whole life, should you desire. You can generate a quote to see what term or coverage fits your budget.

If you don't currently have a life insurance policy, or you're considering buying more coverage, learn more about the types of life insurance you can choose from and how to buy life insurance so you can help make sure you and your loved ones are protected.