

## Menopause and work: creating an inclusive environment



Menopause, though still considered a taboo topic by many, marks a significant new phase in a woman's life—often accompanied by physical, psychological, and emotional changes. While some women face this transition with apprehension, others navigate it with calm and composure.

Menopause-related changes can have a tangible impact on both personal and professional spheres: over one-third of women report career disruptions, and one in ten may even leave their job.<sup>1</sup>

This presents clear challenges, which is why it is in every organization's best interest to take a close look at the issue.

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# What exactly is menopause?

## A natural transition often overlooked or downplayed

Menopause is the period in a woman's life when menstruation, ovulation and fertility end. It is accompanied by many hormonal changes that women often experience gradually, starting as early as their 40s. The transition phase, perimenopause, can last several years.

Hot flashes, fatigue, trouble focusing, irritability... There are more than thirty symptoms linked to menopause, with women typically experiencing up to seven on average.<sup>2</sup>

While symptoms are common, their duration and intensity will vary from one woman to another. They can affect wellbeing, self-esteem and, in many cases, day-to-day working life.

"A woman may spend up  
**to one-third to  
one-half of her life**  
in perimenopause, menopause  
and postmenopause."<sup>3</sup>



## Impacts on health

In Canada, nine out of ten women experience symptoms of menopause.<sup>5</sup> Studies show that this is also the case for women around the world, and that these symptoms can affect their working lives.

In a UK study, for example, two-thirds (67%) of employed women aged 40 to 60 reported that menopausal symptoms had a mostly negative effect on them at work, including difficulty completing tasks, trouble concentrating, etc. Furthermore, over half of respondents (53%) had to take at least one day off work because of their symptoms.<sup>6</sup>

**9 out of 10**

The number of women who experience menopause symptoms.<sup>4</sup>

### Face

- Changes in eye and mouth health

### Heart

- Palpitations

### Womb

- Irregular menstrual cycles
- Bladder control issues
- Vaginal dryness
- Sexual problems

### Head

- Mood swings
- Irritability
- Anxiety
- Difficulty concentrating and memory loss
- Depression
- Decreased libido
- Insomnia
- Headaches, migraines, dizziness
- Lack of energy and motivation

### Whole body

- Hot flashes and night sweats
- Weight gain
- Skin dryness
- Joint and muscle aches and pain



## A three-stage continuum

Menopause is a natural process caused by a drop in reproductive hormones, generally between the ages of 45 and 55, and typically lasts several years.

The experience of menopause is unique to each woman. Menopause isn't something that happens overnight; it's a gradual transition that unfolds in three stages of varying length.

### Perimenopause – Around ages 40 to 50 years

- Period of transition into menopause
- Generally begins in one's forties
- Falling and irregular estrogen and progesterone levels
- Symptoms associated with hormonal changes may begin to appear
- Variable menstrual cycle length
- Pregnancy still possible
- Average duration four years, but can last up to 8 years

### Menopause – Around ages 45 to 55

- Cessation of menstruation for at least 12 consecutive months
- Begins after perimenopause, generally between ages 45 and 55
- End of fertility: ovaries stop releasing eggs and hormones
- May experience symptoms associated with hormonal changes

### Postmenopause – Around ages 55 and older

- Period following menopause
- Generally begins in one's fifties and lasts until the end of life
- Beginning of a menstruation-free period of life
- Estrogen levels stabilize
- Menopause symptoms begin to alleviate or gradually disappear

## Menopause: a time of freedom?

It's important to recognize that menopause also brings positive changes. For many women, the end of fertility marks the beginning of a phase where they are finally free from menstruation, premenstrual syndrome, menstrual products, and contraception and its often unwanted side effects.

**70% to 80%**

of women in Western countries experience only minor issues due to hormonal fluctuations. [...] 20% of women experience no discomfort at all.<sup>7</sup>



# Impacts on careers and organizations

## Impact on women's careers

The stakes are high: in Canada, a third of women in the workforce over 40 feel that their work performance is affected by menopause symptoms.<sup>8</sup>

**This can even impact career progression, as one in ten women is likely to leave their job because of symptoms.<sup>9</sup>**

A 2023 study for the UK government<sup>10</sup> shows that 44% of women aged 40 to 60 feel that menopause affects their ability to work, to various degrees. Among them, 28% cut back their hours or moved to part-time roles, and 8% decided not to apply for higher-level positions.

**Reduced working hours or workload, difficulty taking on new responsibilities, absenteeism, early retirement... the financial loss, which directly affects women's income, is estimated at \$3.3 billion in Canada.<sup>11</sup>**

Workplace stigma further compounds the issue. One in four women hide their symptoms out of fear of judgment at work,<sup>12</sup> and two-thirds say they are not comfortable discussing these issues with management.

## Multiple workplace challenges

- Menopause is often a taboo topic, which prevents women from seeking the support they need.
- Stigma and ageism make women hesitant to speak about their experiences.
- Conversations with managers can be misunderstood or misinterpreted, potentially harming career prospects.
- When women feel they can't perform at their best, they often overcompensate for shortcomings, which can be harmful if they don't have the opportunity to speak openly.
- Women may downplay their symptoms, attributing them to stress rather than the impact of hormonal changes.

Source: Menopause Foundation of Canada:  
[A Playbook for Employers](#), 2023.

**4 out of 5**



Proportion of women who are not comfortable discussing their symptoms with their company's human resources department.<sup>13</sup>

## A challenge for employers

With approximately **9.6 million women in the workforce**, women represent nearly half of Canada's labour market.<sup>14</sup> Organizations across all industries and sizes depend on their contributions to meet business objectives. According to the Menopause Foundation of Canada, roughly **25% of these women are aged 40 and older** and are navigating perimenopause, menopause, or postmenopause.

Currently, **two million women** aged 45 to 55—the typical age range for menopause—are active in the Canadian workforce. This figure is projected to jump by nearly a third by 2040, as this demographic is the fastest-growing

Given women's vital role in the workforce and the high prevalence of menopause-related symptoms, there is a clear need for action.

## The costs for businesses

The World Economic Forum estimates that in the UK, for example, the cost of replacing a woman who stops working due to menopause is roughly £30,000,<sup>18</sup> or about **\$CA55,000**. In the U.S., the Mayo Clinic estimates productivity losses from menopause at \$US1.8 billion, or about **\$CA2.5 billion**. On top of that, the additional economic costs to U.S. businesses total nearly **\$CA36 billion** (\$US26 billion).<sup>19</sup>

The implications for group insurance plans are also significant: as our claims data illustrates, the use of hormone replacement therapy (HRT) increased by 37% between 2021 and 2024. As a result, the number of individuals using HRT, relative to all members of iA Financial Group's group insurance plans, is growing by 11 % per year on average.

These indicators all highlight the clear potential for organizations to turn these challenges into real opportunities to support women.

Menopause-related challenges can result in substantial economic consequences for both organizations and society at large—a fact supported by studies from multiple countries.

**\$237 million**

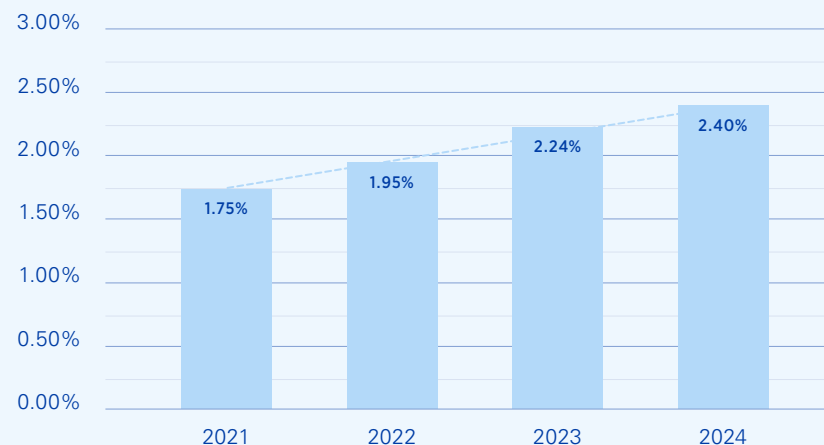
Estimated cost of lost productivity from untreated menopause symptoms in Canada<sup>17</sup>

**540,000**

The number of work days lost in Canada due to menopause<sup>16</sup>

### People using hormone replacement therapy as a proportion of the total number of people covered by a group insurance plan

#### iA Financial Group, 2021-2024



Source: iA Financial Group, 2025.

# The role of organizations

## Meeting the challenge

Organizational support has a positive impact on women going through menopause.<sup>20</sup> Employers therefore have a crucial role to play to help their employees deal with the challenges of this period.

Support offered in the workplace helps reduce the negative impact of menopause on women's careers. Without it, women are twice as likely to face negative career outcomes: 44% of women without support report negative impacts, compared to 23% of those who receive support from management and coworkers.<sup>22</sup>

A 2024 global survey by Deloitte involving 5,000 women across 10 countries, including Canada, revealed that approximately 40% of women who experience significant pain or discomfort from menopause continue working regardless.<sup>23</sup> Yet nearly half believe employers should offer paid leave to manage menopause-related symptoms, though only about 20% work for companies that currently offer it.<sup>24, 25</sup>

Employers can take action on several fronts to better support women, including:<sup>26</sup>

- Embedding menopause-related concerns into organizational culture through equity, diversity, and inclusion policies.
- Providing training for staff and managers to address stigma, unconscious bias, etc.
- Offering menopause-specific services and resources, such as activities, designated resource persons, and free menstrual products.
- Establishing flexible policies for absences and medical appointments.
- Adapting physical workspaces to include access to cool or air-conditioned areas.
- Etc.

Beyond employee engagement, these initiatives may also need to be flexible to be effective, as the individual nature of menopause symptoms makes it difficult to apply policies that do not take specific circumstances into account.<sup>27</sup>

**75%**



Proportion of working women with menopause symptoms who would like their employer to adopt or provide menopause-supportive policies and programs.<sup>21</sup>





# Group insurance steps up to help

Organizations seeking to provide more comprehensive support during menopause can do so by leveraging their group insurance plans.

## Menopause: examples of needs

- Support for preventing weight gain, muscle loss and osteoporosis
- Access to specific treatments, such as hormone replacement therapy
- Mental health support

In fact, a variety of healthcare services and treatment options designed to support women through this stage of life may be eligible for coverage under group insurance plans.

Here is a look at some of the measures that support women's total wellbeing by promoting optimal health throughout this major life stage.

## Services for plan members

Regardless of women's specific health needs—such as personalized advice for mental health, nutrition, or muscle and joint issues—group insurance plans can cover a broad spectrum of care, services and resources, depending on the options the employer has selected.

- Health specialists (massage therapists, osteopaths, psychologists, nutritionists, etc.)
- Internet-based cognitive behavioural therapy (iCBT)\*
- Telemedicine (physical and mental health)
- Employee and family assistance program
- Fitness and wellness program
- And more

\*iCBT can help alleviate some symptoms of menopause, such as insomnia and hot flashes.



### Did you know?

Physiotherapists specializing in the pelvic floor offer services to relieve the discomfort associated with genitourinary syndrome of menopause.

## Health spending and wellness accounts

To better support women in the workplace, employers can also include health spending accounts (HSAs) and wellness accounts in their group insurance coverage.

The **health spending account (HSA)**, similar to a bank account, reimburses eligible medical and dental expenses. For more information about eligible expenses under an HSA, refer to the Canada Revenue Agency [page](#).

The **wellness account** can be used to reimburse activities that support women's total wellbeing. Eligible equipment and services generally include:

- Equipment and services for physical activity, outdoor activities and relaxation
- Education and personal development
- Ergonomics
- Computer and IT equipment
- Etc.

## Health navigation platform

Health navigation platforms or portals are go-to resources that give women trustworthy health information, including about menopause.

These platforms frequently offer a telephone support service, connecting users with health information and navigation specialists:

- Mental health support for managing menopause-related stress, anxiety and depression
- Personalized exercise advice to help relieve uncomfortable symptoms

## Health risk assessment questionnaire

This type of questionnaire helps women assess their level of risk in relation to a number of key health concerns. After answering the questions, they receive a personalized report on their overall health and suggestions to build healthier habits.

### Listen, learn, understand, act

Meeting the challenge of menopause is a powerful way to promote women's total wellbeing while optimizing productivity and the inclusiveness of the workplace. Group insurance plans play a key role in this effort by offering services, protections, resources and tools that provide meaningful support.



# Resources

## Menopause Foundation of Canada

[A Playbook for Employers](#)

[Making Workplaces Better Checklist](#)

[Menopause at Work Tool](#)

[Menopause Basics Backgrounder](#)

[Menopause Inclusive Resources](#)

[Tips for Managers and Supervisors](#)

## Canadian Centre for Occupational Health and Safety

[Menopause in the Workplace](#)

## Institute of Directors (IoD)

[Menopause in the workplace- the benefits of an inclusive approach](#)

## Harvard Business Review

[How Companies Can Support Employees Experiencing Menopause](#)

## MedBroadcast

[Menopause- Causes, Symptoms, Treatment, Diagnosis- MedBroadcast.com](#)

## Canadian Menopause Society

<https://www.canadianmenopausesociety.org/>

## The Menopause Society

<http://www.menopause.org>

## International Menopause Society

[Home- International Menopause Society \(imsociety.org\)](#)

## Practical tools to assess and track symptoms

[The MenoPause symptom tracker](#)

[Menopause diagnostic quiz](#)

[Menopause Quick 6](#)

# References

- <sup>1</sup> Menopause Foundation of Canada: [A Playbook for Employers](#), 2023.
- <sup>2</sup> Menopause Foundation of Canada: [The Silence and the Stigma: Menopause in Canada](#), 2023
- <sup>3</sup> Menopause Foundation of Canada: [A Playbook for Employers](#), 2023.
- <sup>4</sup> *Ibid.*
- <sup>5</sup> *Ibid.*
- <sup>6</sup> Chartered Institute of Personnel and Development (CIPD), UK: [Menopause in the workplace](#), 2023.
- <sup>7</sup> Réseau québécois d'action pour la santé des femmes. « Les perceptions et les mythes sur la ménopause », Publications (Ménopause), Comprendre les besoins des femmes (En ligne), 2004. [AD615-Cailloux-1-1](#). . (In French only)
- <sup>8</sup> Menopause Foundation of Canada: [A Playbook for Employers](#), 2023.
- <sup>9</sup> *Ibid.*
- <sup>10</sup> Fawcett Society: [Landmark Study: Menopausal Women Let Down by Employers and Healthcare Providers](#), 2023.
- <sup>11</sup> Menopause Foundation of Canada: [A Playbook for Employers](#), 2023.
- <sup>12</sup> *Ibid.*
- <sup>13</sup> *Ibid.*
- <sup>14</sup> [Statistics Canada](#), 2023.
- <sup>15</sup> Menopause Foundation of Canada: [The Silence and the Stigma: Menopause in Canada](#), 2023.
- <sup>16</sup> *Ibid.*
- <sup>17</sup> *Ibid.*
- <sup>18</sup> World Economic Forum: [Supporting women in the workplace going through menopause](#), 2023.
- <sup>19</sup> Harvard Business Review: [How Companies Can Support Employees Experiencing Menopause](#), 2024.
- <sup>20</sup> Chartered Institute of Personnel and Development (CIPD), UK: [Menopause in the workplace](#), 2023.
- <sup>21</sup> Menopause Foundation of Canada: [A Playbook for Employers](#), 2023.
- <sup>22</sup> Chartered Institute of Personnel and Development (CIPD), UK: [Menopause in the workplace](#), 2023.
- <sup>23</sup> Deloitte: [Women @Work 2024: A Global Outlook](#).
- <sup>24</sup> *Ibid.*
- <sup>25</sup> Fertifa, UK: [The future of workplace wellbeing: How we can better support menopause](#), 2024.
- <sup>26</sup> Canadian Centre for Occupational Health and Safety: [Menopause in the Workplace](#).
- <sup>27</sup> Vanessa Beck, Rosa Targett: [Menopause as a well-being strategy: Organizational effectiveness, gendered ageism and racism](#), 2022.



# Workplace assessment checklist

To assess how inclusive a workplace is for women with menopause symptoms, organizations can focus on several key areas.

The measures opposite are intended to support the specific needs of women going through menopause and provide a more comfortable and inclusive workplace.

## 1. Physical environment

- Provide individual temperature control and good ventilation.
- Provide easy access to washrooms with large garbage containers and free period products.
- Identify areas in the workplace that are cooler.

## 2. General environment

- Allow lighting control and provide window coverings such as blinds shades or curtains to control brightness.
- Provide easy access to cold drinking water and quiet and cool rest areas.

## 3. Hours and shifts

- Allow flexible working hours and working from home where possible.
- Reduce travel requirements and adjust work schedules if needed.

## 4. Duties, responsibilities and workload

- Discuss possible adjustments to reduce the workload.
- Offer flexible break and additional breaks and allow for time outside.
- Support work-life balance.

## 5. Uniforms and equipment

- If a uniform is required, choose breathable, natural fibres.
- Create options to change uniforms during a shift for greater comfort.

Source: Adapted from the Menopause Foundation of Canada: [Making Workplaces Better Checklist](#), 2023.



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