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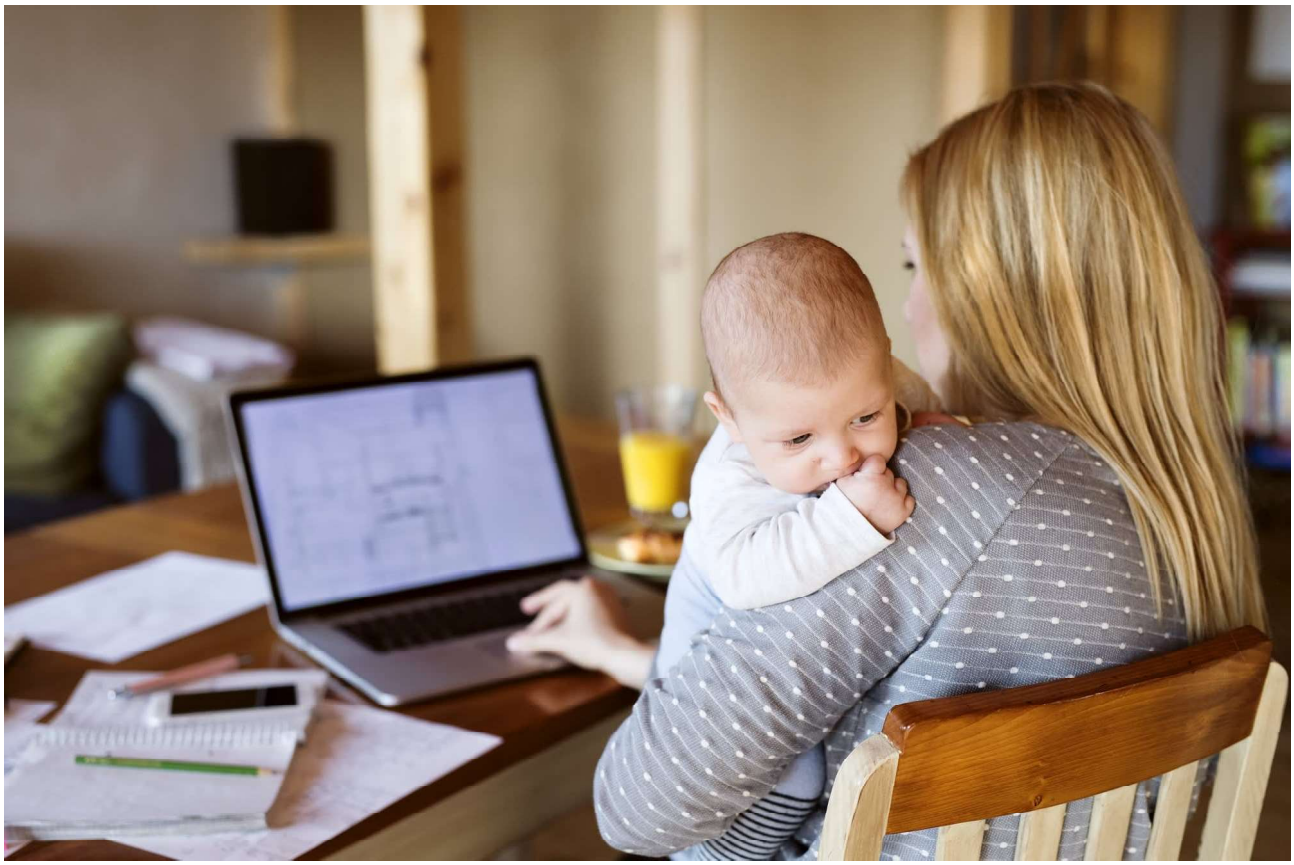
# Beyond the Bump: Understanding How Women Experience and Navigate Pregnancy and Early Motherhood in the Financial Service Sector

Single Honours Geography (BA)



*Photograph from Fuller, G.*, (2020). *'There's a stigma associated with caring for your own children': why are mothers leaving the tech industry?* [Online] Available at: https://www.theguardian.com/careers/2020/jan/14/theres-a-stigma-associated-with-caring-for-your-own-children-why-are-mothers-leaving-the-tech-industry [Accessed 24 April 2025].

## Abstract

Although pregnancy and motherhood have become commonplace within the contemporary workplace, their embodied and affective realities remain in dissonance with, and persistently marginalised by, the hegemonic masculinist agendas of both human geography and organisational studies (Gatrell, 2013). This dissertation, grounded in matricentric feminism, documents how women employed in the UK financial services sector experience and negotiate pregnancy and early motherhood. Oral histories from twelve mothers reveal how maternal subjectivities are lived, endured, resisted, and often rendered invisible within an industry structured by hyper-masculine norms and the ideal of the disembodied, ever-available worker. This research traces the forms of stigma and discrimination experienced by mothers, as well as the ongoing and often fraught negotiations professional women undertake to navigate their maternal identities in the financial services sector. Attending to these maternal voices responds to a call for greater engagement with maternal embodiment within feminist geographical scholarship and aligns with O'Reilly's (2019:13) demand to re-centre motherhood as the "unfinished business of feminism".

**Acknowledgements**

I would like to begin by extending my deepest thanks to my dissertation supervisor for your guidance and encouragement throughout this process. Your support has been invaluable.

To my family, thank you for your constant support and for being there to give me that pick me up when I've needed it. To my mum and dad, especially, I cannot thank you enough for everything you've sacrificed for me, and for us.

But above all, I dedicate this to my late grandfather. It's because of your belief and your endless support that I'm able to sit here today. I am eternally grateful for all you have done for me.

Lastly, to the twelve mothers who so generously shared their stories with me. It was a privilege to speak with each of you.

## Contents

## Chapter 1: Introduction

*"Once a woman has a baby, the egalitarian office party is over" Crittenden (2002: 88).*

In 2024, it was reported that women represented 47% of the UK's financial services industry (Clark, 2025). This increase in female employment has been synonymous with an upsurge in the number of working mothers entering the labour market (Gamiet, 2017). Arguably, one of the most formidable intersections in many women's employment experiences emerges when work and motherhood converge, a period that demands a balance between the physiological and emotional aspects of mothering and the practical demands of their profession (King and Botsford, 2009). Nowhere is this more overt than in the financial services industry, a sector often celebrated in recent years for equal opportunities-related practices, yet still tightly wedded to the traditional 'good worker' model: committed, unencumbered, always available (King and Botsford, 2009; Woodward and Özbilgin, 1999). The financial services sector, as defined by Maverick (2024) and referenced in this research, involves a wide spectrum of services, including retail and investment banking, insurance, real estate, and accounting. Centred within matricentric theory (O'Reilly, 2019), a mother-centred mode of feminism, this dissertation draws on oral histories to critically explore the embodied experiences and negotiations of pregnancy and early motherhood, here defined as up to five years postpartum (Hannon and Higgins, 2022), within the UK financial services sector (Greenberg et al., 2009). Through the voices of twelve professionals, this research draws a deeper understanding of the social organisation of financial services and its interaction with maternal transitions. These insights concurrently offer a critical feminist orientation around how women negotiate the competing ideologies of the *good worker* and *good mother* within a system historically "designed by men, for men" (Sangster, 2019).

### 1.1 Justification for Project

The experiences of professional motherhood remain marginalised within feminist geographies, particularly in geographies of care, where they are often subsumed under broader analyses of socially reproductive labour and unwaged care within kinship networks (Bryan, 2019). In organisational studies, pragmatic concerns such as maternity leave, the motherhood wage gap, and career progression are too readily rehearsed, with limited insight into the maternal-professional tensions that characterise women's "earthy" everyday realities (Huopalainen and Satama, 2019: 101). Similarly, while the gendered

nature of financial services has been debated, the subjective experiences of female professionals, not least of mothers, remain under-theorised. Thus, while we may know something of what it means to *be* a mother or *be* an employee in financial services, how these dual identities are experienced in *practice* is largely silenced. In response, this research extends understanding of women's "earthy" experiences at the intersection of paid work and caregiving in financial services, resisting traditional modes of organisational and feminist geographical thought. In doing so, it answers Hausman's (2004: 276) call to centre professional motherhood within feminist inquiry, particularly in male-dominated sectors where "pregnancy and childbirth are accommodated, if badly, by norms of male embodiment at work."

### 1.2 Research Questions

1. How do women employed in the financial services sector experience pregnancy and the transition to motherhood?
2. How do new mothers in the financial services sector experience the return-to-work after maternity leave?
3. Following Turner and Norwood's (2013) analysis of working mothers as negotiating the conflicting paradigm of the '*good worker*' and '*good mother*', how do women in financial services navigate the often competing demands of pregnancy, early motherhood, and professional responsibilities?

In revealing how pregnant professionals are often unwelcome and unaccommodated due to the stigmatisation of pregnant identities, this study exposes how mothers negotiate the embodied maternal self in response to such stigma. In turn, it traces their narratives through the fraught and marginalised experience of a more muted maternal identity upon returning to work, revealing how early motherhood remains an ongoing site of negotiation. Fundamentally, these accounts expose that both the experiences and negotiations of pregnancy and early motherhood are underpinned by the *ideal worker* norm, one that privileges the male body as the normative "worker embodiment" within financial services (Ollilainen, 2020: 962).

This dissertation acknowledges the reduction of women to the realm of motherhood and reproduction as profoundly problematic (Huopalainen and Satama, 2019). It recognises that not all women desire or should be expected to desire motherhood, and that not all can become mothers (ibid). In seeking to move beyond "the constraining stereotypical

assumption about women 'needing' motherhood to complete them" this research aims to remain ethically conscious (Huopalainen and Satama, 2019: 103). Concurrently, it recognises the epistemological limitations inherent in focusing on cisgender women, recognising that gender-diverse individuals assigned female or intersex at birth may experience pregnancy (Rouix et al., 2021). However, given the study's scope and resource parameters, the focus remains on cisgender women, defined by Aultman (2014: 61) as "individuals who possess, from birth and into adulthood, … female reproductive organs typical of the social category of … women" and who identify as women.

## Chapter 2: Review of Existing Literature

### 2.1 Motherhood in Feminist Thought:

#### 2.1.1 A Contested and Transformative Concept:

Motherhood is a politically contested site of identity. In her seminal work *The Second Sex,* Simon de Beauvoir identified motherhood as the main feature upon which women are cast as "others" (Neyer and Bernardi, 2011; de Beauvoir, 1953: 484). She described it as "enforced maternity", not a free choice, but a role women are conditioned to see as the essence of life (de Beauvoir, 1953: 724). Though her views of biology as inherently oppressive to all women face critiques as ahistorical and essentialist, the notion of motherhood as a means of upholding women's socio-economic subordination aligns with broader feminist thought (Neyer and Bernardi, 2011). This devaluation of motherhood within patriarchal structures is well-documented in feminist literature, where women are relegated to 'nature' and child-rearing is framed as an unquestioned form of femininity (Pateman, 1989; Fineman, 1995; Poonacha, 1997).

Second-wave feminism deconstructed essentialist and biologically deterministic assumptions surrounding women's position within the family, particularly as mothers (Haynes, 2008). Rich's (1986) astute distinction between the patriarchal institution of *motherhood* and the lived experience of *mothering* spearheaded contemporary understandings of maternal roles in feminist geography (O'Reilly, 2004). For Rich, the former is a male-defined, institutional ideal often experienced as oppressive, while the latter, defined by women themselves, holds the potential to be empowering (O'Reilly, 2019). O'Reilly (2008) builds on Rich's distinction arguing that motherhood is neither inherently nor inevitably oppressive but, freed from institutional shackles, can become a site of empowerment (ibid). She emphasises maternal authority, values motherwork and

reframes empowerment as a rejection of biological determinism (ibid). Her redefinition moves beyond the middle-class, married, stay-at-home ideal to include non-custodial, young, old, and employed women (ibid). Crucially, O'Reilly argues that "empowered mothering enables mothers to more effectively balance motherhood with paid employment" (O'Reilly, 2019: 195), a position to which this research directly responds.

Recent scholarship has further challenged essentialist framings of mothers as apolitical, differentiating between forms of mothering and the varied ways empowerment manifests across groups (Takseva, 2018). Luxton and Bezanson (2006:4) argue that the practice and experience of motherhood differ not only across cultural and historical contexts but also according to asymmetries "of gender, class, and race/ethnic power relations'". Thus, motherhood and its adjoining labours, both paid and unpaid, are performed and experienced within frameworks of inequality and hierarchy (Bryan, 2019). Yet, as Byran (2019) observes, persistent consistencies and tensions remain in women's positioning and experiences within waged labour markets; it is to these tensions that this research turns.

2.1.2 The Case for Matricentric Feminism:

Emphasising the distinct category of 'mother' from 'woman', O'Reilly (2019: 14) calls for a mother-centred feminism that "positions mothers' needs and concerns as the starting point for feminist theory and politics". In this repositioning, she argues that, despite forty years of feminism, mothers remain oppressed by patriarchal structures, subject to persistent social, economic, political, cultural and psychological barriers embedded in their maternal roles (ibid). As such, matricentric feminism acknowledges that a woman's identity and worldview remain incomplete without a consideration of how becoming and being a mother shapes her sense of self and place (O'Reilly, 2019). Haynes (2008), building from O'Reilly (2019), argues that all women, irrespective of whether they have children, are defined in relation to the maternal. Pregnancy and motherhood, both potential and actual, thus extend into all dimensions of women's lives. Indeed, Bokiniec (2016) argues that such maternal associations act as subject positions that shape women's labour market participation and career-oriented experiences. Centrally, O'Reilly does not suggest that motherhood solely defines the self or determines a 'real' woman, but rather that "motherhood matters" and is essential to understanding women's lives (O'Reilly, 2019: 986). Accordingly, this research invokes a matricentric feminist lens to explore the experiences of professional motherhood in financial services.

## 2.2 Geographies of Mothering:

### 2.2.1 Geographies of a Good Mother and a Good Worker:

Much research in the diverse field of geographies of care has documented women's roles, particularly mothers, in providing emotional support and nurturance for children (Datta and Lund, 2018). Hays' (1996) seminal work identifies the 'intensive mothering' ideology, which frames caregiving as a "gendered must", positioning women as primary, all-giving carers who are expected to prioritise the responsibilities of child-rearing over paid work (Ennis, 2014). Johnson (2019) argues that this ideology has become the dominant definition of mothering, one that "shapes womens very identities and activities" at work, at home, and beyond (Johnson, 2019: 88). This normative discourse, in effect, becomes oppressive, rendering alternative forms of contemporary mothering illegitimate and chastising those, particularly employed women, who cannot or do not conform (O'Reilly, 2004).

Women are further implicated by the *good worker* discourse which defines the *ideal worker* as wholly devoted, willing to work long hours, and prioritising organisational demands over personal life (Turner and Norwood, 2013). These metrics, rooted in "the lives and bodies of men" and tied to norms of masculinity, are reinforced by neoliberal ideals of individualism and the information economy's demand for hyper-availability (Turner and Norwood, 2013: 400). A mother-worker therefore exists outside the identity of the *good worker*, as they are "not someone who chooses pregnancy, exhibits feminine and sexual qualities…and who cannot be in the office 24/7/365" (Turner and Norwood, 2013; Buzzanell and Liu, 2005: 11). Although mothering is shaped by cultural specificity and not all women experience these pressures equally, the dual discourses nonetheless persist as ascendant ideologies within the UK (Turner and Norwood, 2013).

While Turner and Norwood (2013) explore the tensions working mothers experience around breastfeeding as they negotiate the competing ideals of the *good worke*r and the *good mother,* their focus does not extend to the broader negotiation of these ideals across the workplace. Accordingly, this research centres on how such normative expectations are navigated or contested through the embodied, everyday experiences of pregnancy and early motherhood in the workplace.

### 2.2.2 Embodied Motherhood at Work:

Embodiment can be understood as "the sensation of inhabiting a body that moves and feels" (Huopalainen and Satama, 2019: 102). The embodied experience of new

motherhood often brings a sense of disorientation or deterritorialisation from one's former sense of self, a process Boyer describes as an identity *becoming* (Boyer, 2018). According to Longhurst (2012), this shift occurs when women announce their maternal status in the workplace (Johnson, 2019). The previously disembodied worker identity fractures into a dual positioning, as professional and maternal selves coexist (Oliver, 2010). This duality prompts questioning of whether such a 'pregnant embodiment' can maintain its pre-pregnancy functionality within organisational norms of 'rational embodiment' (ibid). This tension can lead to "attribution bias" and both subtle and overt forms of discrimination, rooted in the belief that women cannot fully embody both the *good worker* and the *good mother* (Ollilainen, 2020: 964).

Yet despite motherhood being "an intense embodied experience that often renders a woman vulnerable, stigmatised or hypervisible in the workplace," it remains critically overlooked in existing scholarship (Huopalainen and Satama, 2019: 99). Responding to this paucity, this research centres women's voices', drawing on Adamson and Johansson's (2016: 2204) framing of embodiment as "key to understanding the lived experiences of professional work".

2.2.3 On Being Pregnant and Early Motherhood in the Workplace:

"It is difficult to know what to expect when you are expecting, particularly in the workplace," as Shinall (2018: 750) aptly observes, capturing complexities emphasised throughout much of the extant feminist literature. King and Botsford (2009) note that the experiences of professional mothers and their encounters with supportive environments are determined by both formal organisational policies and informal workplace norms (King and Botsford, 2009). Pregnancy is frequently treated as an "abnormal event", contributing to what Fox and Quinn (2014:227) term "stigma-related experience [s]" (Lord and Joel, 2019:13). This stigma aligns with the broader "motherhood bias", identified by Benard and Correll (2010) as a pervasive societal phenomenon characterised by negative judgments, stereotypes, and assumptions that arise upon becoming a mother. Perrewe et al., (2019) extend this by emphasising how such bias manifests in systemic discrimination, including denial of promotions, refusal to accommodate pregnancy-related needs, and rejection of flexible work requests. Although under-theorised in scholarship, Lyness et al., (1999) point to more subtle forms of bias grounded in assumptions about competence and professional capability, while Greenberg et al., (2009) emphasise doubts over women's commitment to performance and career advancement. This manifests in practices such as excluding

pregnant employees from meetings or, as Linden (2015) discusses in the context of maternity leave 'penalties', reassigning their roles (Lyness et al., 1999). Together, the literature has primarily addressed forms of workplace discrimination, with relative neglect of the "earthy" (Huopalainen and Satama, 2019: 101), embodied, and affective experiences of motherhood at work.

2.2.4 Navigating Pregnancy and Early Motherhood in the Workplace:

Drago et al., (2008) write that professional mothers, aware of potential discrimination, may engage in "bias avoidance" behaviours to conceal or minimise maternal identities. Similarly, Jones et al., (2016) argue that decisions around concealment and disclosure, such as when, how and to whom to reveal one's maternal status, are shaped by the extent to which discrimination is anticipated (Gulbrandsen, 2022). Luhr (2020) notes that mothers, unlike fathers, are less likely to signal parenthood, employing image-maintenance strategies such as constant availability, exceeding pre-pregnancy performance, and avoiding support (ibid). Perrewe et al., (2019) further recognise how decategorisation behaviors may be adopted to avoid stigma, involving the de-emphasis of one's 'visible' maternal identity through minimising physical symptoms and dressing to pass as non-pregnant. These strategies are complicated by the transitional nature of pregnancy, a period during which women must navigate whether and how to adjust their work roles (Greenberg et al., 2009). While Gulbrandsen (2022) suggests that flexible-work arrangements are often relied upon, Blair-Loy and Wharton (2004) argue that many remain hesitant to use such policies due to fears of career penalties. Cabrera (2009) even describes a "leaky pipeline" of women who, as Stone (2007) argues, may voluntarily "opt out" of paid work to prioritise caregiving. Others, as Lim and Mohd Rasdi (2019) observe, are "pushed out" by corporate cultures that fail to accommodate maternal needs. While this literature advances understanding of the behavioural strategies mothers employ to navigate work and motherhood, empirical accounts of their embodied, lived negotiations remain markedly scarce.

**2.3 Women in the Financial Services: The UK Context**

Historically, women's inclusion in the UK financial services industry has been fraught with barriers (Haynes, 2008). Until the late twentieth century, the profession remained a male preserve, with women experiencing socio-economic, legal, and cultural opposition to membership (McDowell and Court, 1994). Those who entered were confined to low-status clerical and secretarial roles (ibid). By the end of the decade, however, women accounted

for 52% of financial services employees, having surmounted barriers to entry (Haynes, 2008). Nonetheless, a wealth of literature suggests that the sector remains dominated by men in its upper echelons, sustained by outdated gender norms and institutionalised masculinity (McDowell and Court, 1994). Gamiet (2017) describes this as a "masculine culture of aggression", one that privileges male bodies and reproduces gendered organisational structures. Consequently, the industry continues to be behind others in its support for working mothers, offering limited regard for maternity leave, part-time work, or career breaks (Gamiet, 2017). While Shaw and Perrons (1995) observe that the industry has become more progressive in equal opportunities-related practices, Woodward and Özbilgin (1999) argue these measures often mask ongoing sex discrimination. Although no figures ascertain the number of mothers employed in the sector, the growing presence of women has, according to Ollilainen (2020), brought reproduction and motherhood into sharper visibility. Thus, while scholars have written on gendered paradigms within the industry, limited empirical research explores how these institutional conditions intersect with women's lived experiences, particularly those of mothers. Marriage's (2014) article in the *Financial Times* gestures toward the stakes of this paucity, suggesting that motherhood acts as a "career killer" in finance, with maternity leave framed as an "acute cultural crisis".

## Chapter 3: Methodology

This dissertation adopts a feminist epistemology and qualitative approach to explore the diverse, individualised realities of pregnancy and early motherhood. Feminist research challenges academic orthodoxies of disembodied knowledge, privileging qualitative methods that legitimise the nuances of subjective experience (Code, 2014; Raghuram et al., 1998). As the study explores embodied experiences that often defy hegemonic discourse, oral history was selected as a qualitative feminist method (Sangster, 1994). This method was chosen given that the intimate, affective nature of the research resists representation through quantitative approaches that reduce women to a coherent, homogenous group (Heilmann, 2021).

### 3.1 Participant Selection

Given that the greatest proportion of Facebook users are women aged 18 to 49, an apt demographic for maternal research (Adam et al., 2016), and that online forums often attract individuals personally or emotionally invested in specific circumstances (Weslowski, 2014), participants were recruited through five UK-based Facebook forums, such as

‘Mums in Business’ with over 34,000 members. A recruitment message detailing the research was posted, with inclusion criteria based on self-identification as pregnant and/or as a mother during current or recent (within the last five years) employment in the financial services sector. Participants were thus recruited on a voluntary basis, an approach that, while subject to self-selection bias (Nuzzo, 2021), is critical for ethical practice given the sensitive nature of the research. To mitigate self-selection bias, ‘snowball sampling’ was used, whereby agreeable participants were asked to share the post within their networks (Naderifar et al., 2017). Owing to the geographically unbounded nature of online forums, this approach obtained a sample of 12 mothers who were working or had worked in the UK financial services sector, from Scotland to Cornwall (Weslowski, 2014).

### 3.2 Oral History Methodology

Feminist oral histories are credited with the potential to “expos[e] the voices of those marginalised or excluded from organisational archives,” proving the most valuable source of data (Haynes, 2010: 224). While oral histories encompass personal narratives, life history interviews, and biographical accounts, in this research the term refers specifically to in-depth personal narratives. Acknowledging a core concern in feminist theory, the subjective nature of the inquiry necessitated a highly flexible, participant-guided approach to constructing and representing lived experiences as communicated by participants (Haynes, 2008). Accordingly, oral history emerged as the most effective method for ensuring that “the voices of those marginalised [could] be heard by capturing their lived experience” (Haynes, 2010: 223).

Twelve oral histories were conducted over the telephone with each one lasting between 30-45 minutes. The absence of physical appearance between the interviewer and interviewee set a comfortable and focused communicative exchange, allowing participants to speak more freely from the privacy of their own space (Smith, 2005). To maximise descriptions, questions were framed as open invitations, such as “Talk me through your pregnancy story” (ibid). These open-ended prompts afforded the participants the autonomy to disclose their experience to the extent they felt comfortable, avoiding the imposition of an overly extractive and impersonal one-way ‘interrogation’ often associated with structured or semi-structured questioning (Valentine, 2005: 111). While the use of oral history risked the loss of thematic depth characteristic of semi-structured interviews, this was a considered trade-off in favour of acquiring more ‘raw’, unmediated data which brought to the fore deeply situated evocations of emotion, memory and identity (Leahy,

2019; Haynes, 2010). Some participants narrated their experiences in an almost “stream of consciousness” approach, with extended accounts of events in quick succession, while others adopted a more dialogic telling, with questions and pauses that invited researcher participation (Haynes, 2010: 225). While concerns regarding the reliability of memory and retrospective interpretations in oral histories must be raised, experiences of pregnancy and motherhood, owing to their emotional salience, are often encoded with heightened cognitive clarity (Gluck, 1977). To mitigate recall bias, all participants had experienced pregnancy or early motherhood within the sector in the past five years, consistent with Takehara et al. (2014), who cite that maternal memory remains distinct for up to five years postpartum.

### 3.3 Transcription and Coding

The oral histories were audio-recorded with participants’ consent and transcribed verbatim (Haynes, 2008). To retain a natural character and remain focused on the dialogue, an audio recorder was used (Nordstrom, 2015). The resulting transcripts were then coded and thematically analysed. While any approach to oral histories inevitably shifts narrative control toward the researcher, an emic approach was adopted to allow “the data to speak” for itself (Gould, 1981: 174; Haynes, 2010). This approach held each participant's life history as an individual account, maintaining some sense of the whole person, while concurrently being “understood in relation to a larger whole” (Hollway and Jefferson, 2000: 68; Haynes, 2010). Once the codes were extracted, the data was categorised to identify connections, patterns and differences across the transcripts, from which sub-themes and themes were formulated (Riger and Sigurvinsdottir, 2016). Emergent themes were then reviewed in relation to relevant theoretical and conceptual frameworks identified in the literature, forming the basis of the analysis presented.

### 3.4 Ethics and Positionality

Sensitive research, often experienced as personal, painful, stigmatising, or intrusive requires continuous ethical reflection to avoid negatively impacting participants (Wallner, 2022). Given the intimate sensitivities of the accounts shared, the oral histories were participant-led, allowing individuals to narrate their experiences on their own terms, while I, as the researcher, refrained from directing the conversation (Marsh et al., 2017). Following Marsh et al., (2017), who emphasise informed consent as a means of minimising harm, all participants signed a consent form and were informed of their right to withdraw (Appendix

1). To safeguard anonymity, pseudonyms were further used and identifiable characteristics were avoided throughout.

Aware that my positionality, as a young woman who is neither a mother nor experienced in the financial services sector, might be viewed as a limitation, particularly through idioms such as 'it takes a mother to understand', I recognised the epistemological importance of reflexivity in "representing others" lives (Ajebon et al., 2021; Traustadóttir, 2001:19). I navigated the limits of my empathetic understanding through sustained critical introspection, adopting a stance of respectful curiosity and emotional 'empathy', understood by Gair (2012: 135) as the capacity to "feel with someone… even though the experience is not our own". While I occasionally found myself attempting to 'imagine' their experiences, I consciously avoided assuming a full understanding of the embodied realities of motherhood or being "in their shoes", remaining mindful of the distance between myself and the narratives shared (England, 1994:82).

The findings reported below are not intended to represent the voice of every participant, nor all employed mothers in financial services (Gatrell, 2013). Rather, selected narratives illustrate overarching themes that pervaded mothers' experiences and negotiations within this sample (Gatrell, 2011).

## Chapter 4: Experience of Pregnancy

Seeking to address research question one, this chapter explores the disjuncture between formal organisational policy and lived maternal experience, exposing how informal norms and corporate cultural attitudes toward maternity, positioning pregnancy as a deviation from the culturally embedded *ideal worker,* structured women's experiences of pregnancy.

### 4.1 The Stigma of Support

Confirming Shaw and Perrons' (1995) analysis, mothers primarily spoke of the extensive formal family-supportive policies they had access to, including "paternity and maternity leave", "adoption leave", "sick leave", "keeping-in-touch days" and "phased returns", with Danielle even voicing that she had access to "unlimited time off". Surprisingly, the extent to which the mothers availed of these arrangements was low. Many mothers, following Blair-Loy and Wharton's (2004) findings, emphasised concern about the stigma associated with utilising family-friendly workplace policies.

*"There were support options but you weren't encouraged to use them. I was put on the spot by my manager and agreed to six months' leave … I guess I wanted to look just as dedicated, in a way" - Amber*

*"At least from a policy point of view they were covered, but they weren't promoted. I hardly used any… at that point I was battling for a promotion so stayed in the office for as long as possible" - Julia*

Contrary to King and Botsford (2009), participants' experiences were shaped not by the availability of formal policy provisions, but by an organisational culture widely perceived as unsupportive and dismissive of family responsibilities. This culture seemingly reinforced the belief that professional commitment was demonstrated through physical presence, positioning the use of family-supportive programs as indicative of a lack of commitment and marking individuals as not "serious" (Grady and McCarthy, 2008; Lyness et al., 1999). Indeed, Julia, Amber and Claire in reference to this culture, cited "it was a high-pressured environment" with "an expectation to continue as normal" and "no empathy". As such, despite citing affective emotions of being "constantly stressed", "exhausted" and "overwhelmed", they hesitated to avail themselves of available support. Engaging in "bias avoidance" behaviours, Julia refrained from policy use out of concern that it would deny her promotion (Drago et al., 2008). Bornstein's (2013) notion of "stigmata (the mark of stigma)" aptly captures mothers fear that drawing on such policies would signal a departure from the *ideal worker* norm, which they themselves defined as being 'dedicated' and 'in the office', and, in doing so, expose them to bias (Bornstein, 2013: 392). As such, family-supportive policies did not offer the security or reassurance they might suggest at first blush; rather, they heightened maternal anxieties through the cultural stigma attached to their use as a contradiction to the professional ideal (King and Botsford, 2009).

### 4.2 The Manager Effect

Invoking King and Botsford's (2009) analysis, mother's experiences of pregnancy in financial services were largely determined by informal managerial behaviour. When reflecting on the support offered by their managers, eight of the twelve mothers considered them as "unaccommodating" and "unempathetic", perceived as inconsistent and largely subject to managerial discretion (Gamiet, 2017). When Victoria disclosed her pregnancy to her manager, she felt the onus was on her to access organisational support:

*"I was left to deal with it. I had to find out what line management responsibilities were for a pregnant employee. It wasn't the cuddly line management you think"* - Victoria

Likewise, Erin recounted a similar experience of managerial detachment:

*“I felt the responsibility was put onto me, she told me what I needed to do. She completely avoided it”*. - Erin

Garcia-Lorenzo et al. (2023) describe pregnancy disclosure in the workplace as a critical moment of ‘othering’ for professional women. Indeed, Victoria and Erin’s narratives illustrate a dual process of othering: first, through the emotional distance and ambivalence of managerial responses, and second, through the absence of proactive, micro-level organisational support. By contrast, Amber and Claire’s experiences reveal more overt forms of discriminatory managerial behaviour, marked by explicit antagonisms:

*"I had placenta previa and was advised not to walk, so I asked if I could park closer to the office. They refused because I didn’t have a disabled badge … I mentioned I might be late as a result, but they simply responded, ‘Well, you can’t be late.’"* - Claire

Amber further reflected:

*“I had a very bad experience one day where I was bleeding from IVF but my manager wouldn’t let me go home. It was to the extent that there was blood in the hallway. They were like you are managing the branch so you must stay… I felt almost punished”* - Amber

The motherhood bias, consistent with Perrewe et al., (2019), is explicitly evident in both managers’ refusal to accommodate pregnancy-related needs and their dismissal of flexible work requests. Claire’s experience, and Amber’s more visceral account, expose how managerialism undermined maternal subjectivities and dismissed the physical and medical demands of pregnancy to uphold *ideal worker* expectations. Feeding into Lord and Joel’s (2019) analysis, these managerial responses framed the women's pregnancies as “abnormal events”, contributing to a lack of accommodation and resulting in what Fox and Quinn (2014) term “stigma-related experience[s]”. In Erin and Victoria’s experience, this took the form of avoidance, while for Amber and Claire, it led to a profound sense of exclusion and dehumanisation that subordinated their maternal identities to the *ideal worker* norm.

Yet the support afforded to women was often contingent on the personal characteristics of their managers, with some mothers, like Julia, feeling at the "mercy of male line managers". Reflecting on her experience, Julia shared:

*"He was unmarried, without children, he didn't understand. He used to say things like 'when are you making time back for that appointment', appointments I knew I was entitled to" - Julia*

By contrast, Lucia, Danielle, and Leah, who all reported to female managers, described them as "welcoming" and "accommodating" in response to their maternity disclosures. Lucia reflected:

*"She was a working mum, I think this made a huge difference … I felt understood"* - Lucia

Here, managers' gendered characteristics emerged as a critical determinant of both the quality of support extended to mothers and their perceptions of managerial responsiveness to maternal identities (Little et al., 2017). Although Lucia, Danielle, and Leah acknowledged that having female managers contributed to feeling "understood" and "heard" upon disclosure, they did not dwell on this initial "welcoming" support in their accounts of maternal experience, and instead emphasised interpersonal interactions with colleagues, as discussed in Chapter 4.3.

**4.3 Contested Legitimacy**

***"****Becoming a mother I think is definitely associated with a lessening of your ability"* - Leah

Despite the visibility of pregnancy, many women, as voiced by Leah, experienced a sense of invisibility as valued employees in financial services (Millward, 2006; Greenberg et al., 2009). All participants upon announcement of their pregnancy in the workplace cited experiencing covert and overt biases that questioned the capacity of their maternal identity to maintain its pre-pregnancy functionality, playing into Oliver's (2010) maternal 'identity fracturing' from the *ideal worker*. During their pregnancies, Amber, Victoria and Naomi experienced increasing marginalisation, progressively being excluded from key "projects", "client meetings" and relegated to the margins of activity (Greenberg et al., 2009). Isabella, described with frustration that her pregnancy invoked assumptions about her professional

ability. While acknowledging that she was "looked after well, maybe too well," this manifested in a loss of autonomy:

*"Decisions were taken out of my hands and made for me. 'Oh, Issy is VERY pregnant therefore she can't take on the taxing project or travel to that event in London'"* - Isabella

This over-protection, she felt, stemmed from a change in how she was professionally perceived:

*"I was the same person, I was totally at work and was trying to show my commitment, but that was not how I felt I was seen. I felt as though I was seen as pregnant and a bit useless."* - Isabella

Her account emphasises the dissonance between her self-perception and how she believed others viewed her, aligning with Greenberg et al.,'s (2009) observation that pregnant employees are often assumed as weakened, less competent, and less able (ibid). Isabella, Naomi, Julia, and Amber attributed their sense of professional illegitimacy largely to the culture of financial services, which they described as "egotistical," "male-dominated," and akin to a "gentlemen's club". They voiced feeling stigmatised at times by male colleagues who assumed that they, as mothers, lacked the capacity to uphold a strong work ethic or conform to dominant masculine norms (Glass and Fodor, 2017). Some of the ambivalence surrounding their professional identities often manifested through derogatory remarks:

*"An older male colleague made a comment when I had to reschedule a meeting for an appointment. He said, 'Have we all got to change because you've decided to have kids?'. I'll never forget it … I felt my professionalism was being questioned just because I was becoming a mother."* - Julia

Lucia echoed Julia's frustrations, sharing insight into the gender prejudices she observed within her firm:

"*It was also always the case that if a man needed to leave a meeting to pick up his children he was a brilliant dad but if I or any woman needed to leave, eyes rolled with the attitude 'there she goes again'".* - Lucia

Contrary to Lyness et al., (1999) findings of covert dismissal, the overt questioning of Julia's and Lucia's professionalism reflects 'attribution biases' held by male colleagues. In

their view, Julia and Lucia, as mother-workers, deviated from the *ideal worker,* understood as someone who is always available to employers and prioritises organisational demands over personal life, leading to 'stigma-related experiences' (Glass and Fodor, 2017; Fox and Quinn, 2014). Subsequently, the mothers voiced compounded pressure to embody this ideal, driven by an anxiety of appearing less professional. Some mothers spoke of this affective burden through expressions of being "on edge", "anxious", "vulnerable" and "on the defence the whole time". For many mothers, pregnancy was thus experienced as a site of stigmatisation, as their professional legitimacy was continually contested by assumptions that their 'pregnant embodiment' lacked the commitment and capability associated with organisational norms of 'rational embodiment' (Oliver, 2010).

This chapter explores the pervasive "stigma-related experiences" (Fox and Quinn, 2014) of pregnancy in the financial services sector, structured by formal policy, managerial practice, and cultural attitudes that cast maternity as fundamentally incompatible with the *ideal worker* norm. In tension with Shaw and Perrons' (1995) analysis of progressive practices in the sector, corporate attitudes toward family-responsive programmes often heightened maternal anxieties through the stigma attached to their use. These anxieties were frequently compounded by a lack of informal managerial support, which with the exception of Danielle, Leah and Julia, rendered women's experiences marginalised and unwelcome. Across all narratives, women described an interpersonal questioning of their professional legitimacy, grounded in attribution biases held by their colleagues. This affective experience, marked by dissonance, vulnerability and heightened anxiety led women to actively redefine their behaviour in response to such biases, to which Chapter 5 turns.

## Chapter 5: Navigating Pregnancy

Seeking to address research question three, this chapter explores the "bias avoidance" strategies (Drago et al., 2008) of decategorisation and image maintenance employed by mothers to navigate their maternal identity in the workplace. Rather than drawing on formal policy as a resource, mothers adopted these behaviours to assimilate, as far as possible, with the culturally embedded *ideal worker* norm within financial services, so as to avoid discrimination and stigmatisation.

### 5.1 Secrecy and Stoicism

Framed by King and Botsford (2009) as a "concealable stigma", pregnancy was managed by six mothers through decategorisation behaviours of 'passing', aimed at concealing their

maternal identity (Perrewe et al., 2019). As theorised by Jones et al., (2016) the decision to disclose their pregnancy functioned to the degree to which they anticipated bias, with the mothers delaying disclosure due to anxieties regarding its receipt, citing they "put it off", "kept quiet" and remained "hush-hush" (ibid). Claire, for instance, withheld disclosure "until after appraisals" fearing her promotion would be "jeopardised" by her new maternity (Gatrell, 2013). Meanwhile, Amber, Leah, Naomi and Lucia engaged in 'downplaying' their pregnancy, not to pass as non-pregnant, but to minimise the attention drawn to their maternal status. Defined by Gatrell (2013: 634) as "pregnant presenteeism", these efforts to avoid marginalisation led mothers to "work through" fatigue and ill health (ibid). Lucia, suffering from morning sickness for over three months, continued to work stoically as 'normal', managing her symptoms discreetly:

*"I was constantly unwell, but I never told anyone and pushed through it because I wanted to be seen in the same way. I felt a pressure to perform … I think what made it difficult was that my team was male and I was worried they would think, I was, I guess, a bit weak"* - Lucia

Similarly, Amber concealed the physical effects of IVF to maintain her professional image:

*"IVF really affects your body… I was covered in bruises from the aspirin. One day, a senior manager caught my leg with her heel and a bruise bled immediately. She apologised, but I didn't want to tell her so I just said 'don't worry it's fine' and tried to act normal."* - Amber

Reflecting on their stoic approach, both Amber and Lucia sought to maintain an image of immutability, actively 'downplaying' their embodied experiences to preserve a professional identity (Aranda and Glick, 2014). This was an effort, as Amber put it, to "remain the same me that wouldn't cause a fuss". Likewise, Leah, Claire, and Lucia attributed their stoicism to working in male-dominated environments. Claire described feeling pressured to appear "unaffected" rather than emotional, pursuing masculine behaviours that suppressed her maternal needs and aligned with the "gentleman's club" culture of her firm. Lucia similarly reflected that, in her all-male team, expressing a maternal identity risked being seen as "feminine and, I guess, a bit vulnerable", potentially inviting discrimination and antagonism (Gamiet, 2017).

Nonetheless, Isabella and Julia adopted a competing approach and openly negotiated their pregnancy-related needs (Greenberg et al., 2021). Contrary to Drago et al., (2008), who found that women often conceal their maternal status, this competitive stance focused

on securing desired accommodations, showing less concern for their professional image (ibid).

*"I was extremely comfortable making my pregnancy known. I said if I needed to stand up in a meeting when I felt uncomfortable. I would also adjust the office temperature if I was dizzy … I had no hesitation using the accommodations. - Julia*

Isabella echoed this stance, embracing the visibility of her pregnancy, contrary to Perrewe et al.'s (2019) finding that women often dress to pass as non-pregnant:

*"I was comfortable ballooning around. Working in a bank and wearing flip-flops obviously isn't normal but they let me do it. I also wore light dresses so I was really comfortable" -* Isabella

Affirming King and Botsford's (2009) argument that disclosure enables a coherent sense of self and access to accommodations, Julia and Isabella chose to visibly display their pregnancies and maintain an authentic self-presentation to gain workplace support (Little et al., 2015). By prioritising the personal over the professional selves, they explicitly balanced tensions between embodied maternal needs and organisational expectations (Turner and Norwood, 2013). Even so, Julia and Isabella stand as exceptions, as the remaining ten mothers adopted 'bias avoidance' strategies of delayed disclosure or decategorisation to mitigate marginalisation and conform to the *ideal worker* norm in financial services (Gatrell, 2013).

**5.2 Supra-Performance and Macho-Maternity**

Luhr (2020) observed that mothers engage in image maintenance behaviours to preserve a professional image. Indeed, ten mothers strove for what Gatrell (2011) terms "supra-performance", characterised by efforts to exceed normative expectations through strategies such as accelerating their pre-pregnancy work pace, avoiding accommodation requests, and taking shortened maternity leave. While all mothers acknowledged the expectation to conform to financial services' cultural norms of working "long hours", being in the office "Monday to Friday" and remaining "on demand 24/7", eight mothers described striving to exceed these standards to prove their reliability in spite of their pregnant bodies. Among them, Claire aimed to surpass her pre-pregnancy performance:

*"There was this unspoken rule of pregnancy as 'not an illness', so I definitely found myself working harder to prove that I didn't think it was one" -* Claire

Similarly, Erin reflected:

*“I consciously tried to keep up, even though I was exhausted. Honestly, it was the hardest I’ve ever worked. I didn’t want to seem like I was slacking or unreliable … I guess I just felt like I had to prove myself.”* - Erin

Here, Claire, Erin and six other mothers, one of whom described going “the extra mile” sought to demonstrate exceptional performance and commitment; an attempt to align themselves with the perceived immutability and professionalism of the *ideal worker* norm (Gatrell, 2013). This pressure to exceed normative expectations was largely self-imposed, perhaps due to their simultaneous fear of and resistance to the notion of the “unreliable” pregnant body, as described by Erin and theorised by Martin (1989). Further, many mothers described a deliberate effort to avoid requesting special accommodations, a behaviour consistent with broader image-maintenance strategies identified by Luhr (2020). Six mothers proactively minimised time away from work by scheduling antenatal appointments early or late in the day to avoid drawing attention to their absence, despite such leave being a statutory right (GOV.UK, 2012; Greenberg et al., 2021).

*“I purposefully went to my scans in the evenings and delayed them if they didn’t have availability, I just knew it wouldn’t fly leaving. It wasn’t a done thing”* - Naomi

Amber similarly explained:

*“I tried to manage my appointments as I knew I needed to be in [the office]. I also didn’t really want to have to ask”* - Amber

Both mothers deliberately avoided formal negotiations for antenatal time, reflecting an implicit pressure to maintain a visible presence in the workplace. In resisting what Longhurst (2012) describes as the fracturing of identity, from the *ideal worker* to a maternal subject, these women by not requesting accommodations sought to affirm to others that they remained unchanged: still the same competent and dedicated *ideal worker* (Little et al., 2015). This resistance manifested, for some, in the adoption of what Smithson and Stokoe (2005) term “macho-maternity,” whereby women maintained full professional responsibilities up to labour and reduced their maternity leave. One mother framed this approach as taking maternity leave “like a man”, with five others reporting working until delivery, driven by a fear of being perceived as less committed.

*"There was a culture you worked until delivery, and I worked until a week before. Looking back, I think I just wanted to show I was dedicated"* - Victoria

While some mothers took their company's standard leave, both Leah and Lucia expressed concern about extended time away:

*"I took 4 months, I knew I couldn't be away for long and had to be back in if I wanted to continue where I left"* - Leah

*"I had 3 months off. Obviously, I wanted to be home, but I needed to get back and show that I was still in it … the swing of my career that is"* - Lucia

For both mothers, the practice of macho-maternity was shaped by the hyper-masculine corporate cultures of financial services, which reinforced expectations of career paths as linear and uninterrupted. Within this framework, maternity leave was positioned as appropriate only for those unwilling to maintain "the swing" of their careers (Lyness et al., 1999). As such, pregnancy was understood as a career disruption, prompting mothers to minimise its impact by shortening their leave to more closely align with masculine norms of presenteeism (Smithson and Stokoe, 2005). Negotiating the tensions between the *ideal mother*, who takes extended leave, and the i*deal worker,* who remains visible and committed, the women, in performing "macho-maternity", sought to affirm continuity with their pre-pregnancy professional selves as visible and dedicated (ibid).

This chapter reveals that, with the exception of Julia and Isabella, all mothers largely forwent formal policy as a resource for negotiating pregnancy, instead adopting "bias avoidance" behaviours of image maintenance and decategorisation. While Luhr (2020) suggests women negotiate professional identity during pregnancy, the findings here reveal even more pervasive negotiations, as women in financial services began employing informal strategies to mitigate anticipated bias from the moment they privately confirmed their pregnancies (Greenberg et al., 2021). In attempting to resist Turner and Norwood's (2013) framing of the mother-worker as incompatible with the *ideal worker*, these strategies reveal the embodied labour mothers undertook to sustain the ideal and preserve legitimacy within a workplace culture that privileges presenteeism and disembodiment.

## Chapter 6: Experience of Early Motherhood on Return-to-Work

Seeking to address research question two, this chapter explores the fraught postpartum return-to-work experience of mothers in the financial service sector, characterised by an absence of organisational support, pressure to meet pre-maternal performance standards, unfavourable role revisions, and stalled career progression.

### 6.1 Silent Pressure and Absent Support

According to Lord and Joel (2019), the return-to-work experience is heavily dependent on the immediate organisational context and the support available to new mothers. Across all accounts, there was a striking organisational silence surrounding their physical and psychological well-being, with one mother likening the experience to being "struck by lightning". The absence of breastfeeding facilities emerged as a tangible unmet need among five mothers, with one recalling "I'd go to the toilet, eat my lunch and express". Eight mothers concurrently described being "thrown straight back into" the institutionalised long-hours culture characteristic of financial services, which offered little time or structural support for maternal re-entry (Berger et al., 2020). Some mothers reflected on this absence of support as symptomatic of a fundamentally "unwelcoming" and "conveniently oblivious" corporate culture indifferent to family life. Contrary to Huopalainen and Satama's (2019) framing of motherhood as hypervisible in the workplace, mothers recalled managerial responses marked by insensitivity and an expectation to simply "pick up where you left off," with little regard for their new maternal realities:

*"I went back after 12 weeks and the support was cut. There was a manly approach, should I say, of getting on … I also suffered from postnatal depression, it was awful, I felt so isolated"* - Julia

Lucia, too, reflected on the lack of support:

*"I found it hard returning at an emotional level. I expected a sort of pat on the back but instead, I was left alone and expected to get on"* - Lucia

Julia's and Lucia's accounts of feeling "alone" and "isolated" upon returning to work reveal a deep emotional dissonance, shaped by the marginalisation of maternal needs within a hegemonic masculine culture that valorises stoicism and self-sufficiency (Lord and Joel, 2019). Contrary to Millward's (2006: 327) finding that mothers often respond to "being let down by an organisation" by psychologically withdrawing and identifying as

'mothers-who-work,' the mothers in this study sought instead to re-establish themselves as 'working mothers'. In doing so, they placed excessive internal pressure on themselves to demonstrate continued commitment and value as *ideal workers* (Millward, 2006). Upon returning to work, eight mothers described pushing themselves to sustain pre-pregnancy levels of performance, with only two explicitly linking this effort to external organisational expectations:

*"I put pressure on myself. I was frustrated by how unsupportive they were… I found myself sort of proving I didn't need their help anyway"* - Isabella

*"I felt I had to prove why I was still there. I felt a weird sense of guilt so I actually ended up working evenings and weekends … I wanted to be taken seriously"* - Claire

The emotional strain expressed by Isabella and Claire reflects what Gregory and Milner (2009: 1) term 'mutually incompatible pressures' between work and family life, a tension acutely felt by all eight mothers. Guilt and pressure weighed heavily as they sought to re-establish themselves as committed employees and conform to the professional ideal, rather than being recognised as truly reconciled workers with openly acknowledged maternal responsibilities (Millward, 2006).

**6.2 Deskilled and Derailed**

Invoking Linden's (2015) observation of maternity leave 'penalties', mothers in this study experienced their organisational roles as being, to varying degrees, unfavourably revised during leave and upon re-entry. Seven mothers described diminished access to sites of influence and decision-making, with post-maternity roles shifting toward operational duties with reduced strategic content (Gatrell, 2013). For three mothers, this 'revision' was more implicit: upon return, they were channelled into positions that excluded them from previous responsibilities, evoking a sense of deskilling and signalling a symbolic decline in organisational status (ibid).

*"I was given the scraps no one wanted. After all the time I spent studying, being excluded from key tasks and decisions was really disappointing."* - Lucia

For others, the effects of this revision were more explicit, reflected in stalled career progression and lost promotional opportunities:

*"Before I left, I was training to be a manager and told the role would be kept open. When I returned it was given to a male colleague. I was handed a headset and put on phones … I felt like I was back at the bottom"* - Erin

*"I didn't realise how much motherhood would hinder my career… but because I couldn't do full-time and extra hours, I was basically told I couldn't be a manager."* - Claire

These accounts illustrate what Brown (2010) terms 'the advancement gap', sustained by structural barriers within organisational cultures that privilege masculinity and strong presentism as markers of success. Claire and Erin's absence on maternity leave positioned them outside the linear, competitive career trajectories sustained by these cultures, relegating them to the organisational margins and excluded from advancement (Maxwell et al., 2018). Four mothers acknowledged that their decisions to return part-time may have contributed to their marginalisation, given the challenge of winning recognition in the absence of equivalent "face time" (Brown, 2010). Nevertheless, as Guillaume and Pochic (2009) observe, those attempting to balance work-life responsibilities were channelled into feminised roles with limited opportunities, with two mothers describing perceived self-limitation as justifying their employers' decisions to withhold promotion (Brown, 2010). While some initially appeared resigned to these unfavourable reintegrations, Lucia, Erin, Claire and others expressed deep frustration, describing feelings of being "disempowered," "worthless," and "completely ignored".

This chapter explores the re-entry experiences of new mothers in financial services, characterised by emotional dissonance, pressure, expectation, and marginalisation. Post-maternity needs were organisationally ignored and actively unacknowledged, as mothers were expected to maintain pre-maternity performance standards aligned with the *ideal worker*. In seeking to re-establish themselves as 'working mothers' within corporate culture, many experienced heightened pressure and guilt. Simultaneously, some saw their organisational standing revised, facing deskilling, exclusion from strategic work, and stalled career progression, outcomes reflective of the so-called maternity leave 'penalties' (Linden, 2015; Perrewe et al., 2019). These experiences point to a deeply gendered reintegration process within a sector still governed by *ideal worker* norms and fundamentally misaligned with maternal subjectivities. Consequently, all mothers re-negotiated their maternal identity upon re-entry, to which chapter 7 now turns.

## Chapter 7: Navigating Early Motherhood on Return-to-Work

Seeking to address research question three, this chapter explores the 're-prioritisation' (Greenberg et al., 2009) strategies employed by mothers, including downshifting, flexible arrangements, and, for some, withdrawal from the financial service industry. Rather than masking their maternal identity to conform to *ideal worker* norms, mothers drew upon these strategies to better accommodate their caregiving commitments.

### 7.1 Redirecting Career Paths

As Greenberg et al., (2009) observe, all mothers in the study reported a re-evaluation of their working schedules and responsibilities in response to re-entry pressures, organisational norms, and childcare demands. Motivated by the need to balance the work-family tract, some navigated a "career tree" as opposed to the traditional "career ladder" (Ciabattari, 1986: 84). Rather than 'downplaying' their maternal identities to pursue a linear career trajectory, eight mothers 'downshifted' as a form of self-limitation to sustain their careers while maintaining their caregiving responsibilities (Gulbrandsen, 2022). Several women framed this decision as a reflection of shifting priorities:

*"I haven't considered trying to move up, I want to be with my kids. I'd say it's made me realistic with my goals … I felt my role at the time was manageable."* - Amber

Isabella, further, restructured her work:

*"I was exhausted by the hours in a client-facing role. I realised I needed to move to something more flexible, so I shifted to working with internal third parties … although it was a regression, it gave me flexibility"* - Isabella

Contrary to prior findings that the maternity leave 'penalty' obstructs women's career trajectories, Amber and Isabella's re-entry decisions reflect conscious self-limitation. In maintaining or pursuing new roles that ultimately hindered their advancement, they sought to reconcile the competing identities of *good worker* and *good mother*. Mothers who adopted this approach described it as "easier," "realistic," and "more manageable" in reducing "tension" between professional and maternal responsibilities. As Gulbrandsen (2022) notes, women further sought to leverage formal flexi-options as a structural means of integrating work-life balance into their careers (Grady and McCarthy, 2008). Only Danielle and Claire were able to avail of flexible arrangements and spoke positively of the change, describing part-time schedules as "fantastic" and enabling them to "start balancing

life". However, irrespective of the legal right to request flexible working (Pearson, 2025), six mothers reported that their requests were "outright rejected," with firms showing little willingness to accommodate flexibility within corporate structures:

*"They were totally and utterly unsupportive when I requested flexible working. It wasn't normal where I worked"* - Julia

*"After six months of barely seeing my children, I realised this wasn't the life I wanted. I applied for flexible working, but was told it didn't fit the 'business model'."* - Isabella

These accounts reveal that the barrier to flexibility was not, as Blair-Loy and Wharton (2004) argue, employee reluctance to use available policies, but rather active organisational resistance. The rejection of flexible working emphasises entrenched corporate structures, where rigid "business models", as Julia described, continue to normalise long hours and uninterrupted availability as the standard demanded of the *ideal worker*. Within these models, flexi-options presented a fundamental challenge to these time-bound expectations (Bornstein, 2013). For these mothers, this marked a "turning point" that prompted a reevaluation of their careers. Confronted with workplace pressures and an absence of support, many ultimately made a "choice" to which Chapter 7.2 now turns.

**7.2 Opting Out and Forced Out**

Invoking Cabrera's (2009) "leaky pipe" metaphor, seven of the interviewed mothers withdrew from their career paths following their re-entry experience. Consistent with Stone's (2007) analysis, two framed their departure as a self-identified decision to 'opt out' in order to prioritise child-rearing. While five mothers, in keeping with Lim and Mohd Rasdi (2019), explicitly linked their 'choice' to withdraw to inhospitable organisational cultures defined by the *ideal worker* norm, including excessive workloads, long hours, limited support, and an absence of flexible working arrangements.

*"I asked to work from home because of the hours, and my manager said, 'Prove you can do the job with 100% accuracy.' I did, but he said, 'Keep it up for four months, then we'll consider it.' I came home crying … I had no choice but to hand in my resignation."* - Erin

Victoria further traced her departure to denied flexibility and workplace hostility:

*"From what I saw, I didn't have the skills to deal with the bullying. When they declined my flexible working request, that was the final nail in the coffin and I left"*- Victoria

Others pointed to the affective toll that led to their withdrawal, describing themselves as "tired of office politics" or characterising the experience as "no life" and marked by deep unhappiness. This calls into question the notion that women exercise a 'free-willed choice' in combining a career in financial services with motherhood, as the conflicting ideals of the *good worker* and *good mother* encountered by Victoria, Erin, and three others seemingly render this anything but (Lord and Joel, 2019). Expressions such as "I had to leave" and "I had no choice" emphasise the lack of genuine agency, suggesting that withdrawal was not a voluntary "opt-out" to return to 'traditional values' (Stone, 2007), but rather the result of being "pushed out" by structural and cultural conditions (Lim and Mohd Rasdi, 2019). Three mothers left the sector for industries that offered greater flexibility and autonomy, rather than returning to the 'traditional roles' of wife or mother (Gulbrandsen, 2022). For these women, withdrawal was framed as a necessary step to sustain their careers on more viable terms. As Victoria reflected: "I knew I wanted to continue to work, but I couldn't manage it in the industry".

This chapter explores the complex and often fraught negotiations through which mothers in the financial service sector attempt to navigate early motherhood with professional responsibilities. Rather than concealing their maternal status, as typified in pregnancy navigation strategies, the mothers adopted a range of 'reprioritisation' strategies, including downshifting and seeking flexible arrangements, to reconcile the tension between the *good worker* and *good mother*. While some voluntarily withdrew to prioritise caregiving, others, in the absence of institutional support and persistent gendered expectations, were "pushed out", as per Lim and Mohd Rasdi's (2019) analysis. Rather than returning to traditional roles, several women sought employment outside the sector to seek greater alignment with their maternal subjectivities.

## Chapter 8: Conclusion

This dissertation has explored the "earthy" (Huopalainen and Satama, 2019: 101) experiences and negotiations of pregnancy and early motherhood among twelve women employed in the UK financial services sector. In addressing the first research question, this dissertation concludes that pregnancy was largely a "stigmatised experience" (Fox and Quinn, 2013), unwelcome and unaccommodated within the organisational culture of

financial services. This was shaped by corporate attitudes toward family-responsive policies, inconsistent managerial support (with the exception of Danielle, Leah and Lucia), and interpersonal questioning of mothers' professional legitimacy, underpinned by the construction of maternity as incompatible with hegemonic *ideal worker* norms. Subsequently, in response to the third research question, some women, rather than drawing on formal policy, adopted 'bias avoidance' behaviours such as image maintenance or decategorisation. They undertook embodied labour, including 'passing' or 'downplaying' pregnancy and performed 'supra-performance' or 'macho-maternity' to sustain a professional image. Rather than reconciling the dual embodiment of *good worker* and *good mother*, all except Julia and Isabella suppressed their maternal identity to conform to the *ideal worker* norm and reaffirm legitimacy in a corporate culture that privileges constancy, presenteeism and disembodiment.

Regarding the second research question, mothers' re-entry experience was marked by heightened expectations, pressure, and structural marginalisation. Organisational support was largely absent, and mothers were expected to resume pre-pregnancy functionality as *ideal workers*. Some experienced further marginalisation through 'maternity leave penalties', including unfavourable role revisions and stalled career progression. In response, and in addressing the third research question, mothers adopted 're-prioritisation' strategies, including downshifting, seeking flexible arrangements, and, in some cases, withdrawing from the sector entirely. Surprisingly, unlike during pregnancy, these post-return negotiations marked a shift. Rather than continuing to suppress their maternal identity, mothers often sought recognition as truly reconciled employees with openly maternal responsibilities in an effort to align the conflicting ideals of the *good worker* and *good mother* (Millward, 2006).

This dissertation has consistently shown that, across both pregnancy and return, mothers' experiences and negotiations were mediated by entrenched hegemonic masculine norms of the *ideal worker* in financial services. Maternal bodies were rendered incompatible with these norms, often leading to the stigmatisation and marginalisation of women's embodied subjectivities across both stages of maternity. While mothers initially navigated pregnancy through efforts to assimilate into the *ideal worker* identity, their return marked a shift toward resisting these norms, negotiating instead a more integrated expression of their maternal and professional selves. Ultimately, these findings demonstrate that, for the women in this study, the financial service industry remains structurally and culturally misaligned with

maternal subjectivities: much as it has historically been, a system “designed by men, for men,” still tightly wedded to gendered norms, expectations and sanctioned forms of masculinity (Sangster, 2019; McDowell and Court, 1994).

Whilst acknowledging the study’s narrowed window onto experience, drawing primarily from a small pool of white, middle-class mothers, this dissertation, grounded in matricentric feminism (O’Reilly, 2019), honours the detailed accounts of twelve mothers’ in financial services. By attending to these often ambiguous, shifting and marginalised maternal narratives within a sector emblematic of neoliberal, masculine ideals, this research offers a critique of the patriarchal order and gives voice to silenced bodies (Huopalainen and Satama, 2019). In doing so, it challenges the “disembodiment, linearity, purity and order” embedded in scholarly discourse (Huopalainen and Satama, 2019: 114). Future research could broaden its epistemological scope by recruiting mothers across varying axes of difference to offer a more intersectional account. Drawing on a comment made by Lucia, further research might also investigate fatherhood in financial services to trace how the gendered organisation shapes differing parental experiences.

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# Appendix

## Appendix 1: Consent Form

### Interview Consent Form

**Research project title:** Beyond the bump: Understanding How Women Experience and Navigate Pregnancy and Early Motherhood in the Financial Services Sector

**Research investigator:** Olivia Griffin-Roach

**Researcher Institution:** University of Durham

The research aims to understanding the instability intersecting with maternity, parenthood, parental leave and financial workplace culture and policy and how women experience and navigate pregnancy and early motherhood. The interview will be around thirty minutes. The interview will be largely based off these questions:

- *What was your experience of pregnancy like while in the workplace?*
- *How did you find your return-to-work experience after maternity leave?*
- *How did you manage/balance your pregnancy and professional responsibilities?*
- *How did you manage/balance early motherhood and professional responsibilities?*

Taking part in the interview is completely voluntary. You do not have to participate if you don't wish to. If you chose to participate, you do not have to answer any question if you do not wish to. You can stop the interview at any time and you may withdraw your consent at any point in the process.

The data will be audio recorded and will be anonymised by referring to each interviewee using pseudonyms. The information will be stored on a secure server (one drive) to which no external bodies have access to.

The final research product will be read by an assessor at Durham University.

Consent

- ☐ I agree to participate in an interview carried out by (name of researcher)of the Durham University, to aid with the research of (name research project).
- ☐ I have read the information sheet/summary related to the (name the research project) and understand the aims of the project.
- ☐ I am aware of the topics to be discussed in the interview.
- ☐ I am fully aware that my personal data will be kept confidential/ and that I have the right to leave the interview at any point.
- ☐ I am fully aware that data collected will be stored securely, safely and in accordance GDPR and Durham University standards.
- ☐ I am fully aware that I am not obliged to answer any question, but that I do so at my own free will.

Audio recording, Confidentiality & Anonymity

- ☐ I agree to have the interview recorded (audio), so it can be transcribed after the interview is held.
- ☐ I prefer to remain completely anonymous, and **DO NOT** consent to have the interview audio-recorded

Signature / Participants name Date /

If you have concerns about the research, or would like further information you can contact me at: [redacted]uk or my academic advisor at: [redacted]

## Appendix 2: Transcript Coding Extract

**Coding Key:**
**Yellow** - Professional Legitimacy
**Blue** - Organisational Support
**Pink** - Career Impact
**Green** - Bias Avoidance Behaviours
**Grey** - Pressure and Expectation
**Red** - Reprioritisation

**Interviewer:** Could you start by talking me through your pregnancy story at work and your experience?

**Participant:** Yeah, so I fell pregnant in 2022. I didn't really know what to expect going into it, as no one else in the firm while I was there had been pregnant… so that was sort of weird. I think there was definitely a sense that it wasn't something anyone really talked about much, or if they did, it was like... I don't know, unusual. But at first, being pregnant didn't feel like a big taboo, not outwardly anyway. Luckily, my manager, was…yeah sorry, she was a working mum, I think this made a huge difference. So yeah I think her reaction was sort of welcoming and I felt understood. But the first thing she did say to me was how long I'd be taking off. I said the full year, which is standard here in the UK, but I could tell she was taken aback, I think this was most likely because the company's American-based, and over there, maternity leave is much shorter. I guess that was why she had the reaction she did. It wasn't rude or anything, just... you could see she was a bit surprised.

**Interviewer**: That's really interesting

**Participant:** Yeah, ah, yes, also, actually I do very vividly remember, um, actually holding off telling her until after we had our appraisals. I wasn't willing to take the risk a few weeks prior and jeopardise my pay rise. I think it was because I didn't want to give them a reason to sort of not give it to me, so yeah, I held off until a couple of weeks after my appraisal and bonus chat until announcing it. This wasn't because anything was said, but I just thought that I didn't want to take the risk of losing the promotion or pay rise. It's strange, you know, because you start second-guessing what's in people's heads even when they're being supportive… it's like you're already on the back foot.

**Interviewer:** How would you say you were overall treated once pregnant?

**Participant:** Yeah … I mean, I think my manager was supportive but with other colleagues it definitely felt different. It's funny because, it was also always the case that if a man needed to leave a meeting to pick up his children he was a brilliant dad, but if I or any woman needed to leave for an appointment, eyes rolled with the attitude 'there she goes again'. That sort of thing. It was subtle, but it was definitely there. You could feel it in the air, even if nothing was said directly. I think sometimes this was definitely in my head as well, like I even doubted myself at times, and maybe I was imagining it a bit? But there were definitely moments where it felt obvious. You know when you can just tell from body language? That sort of awkward shifting or eye-rolling. This actually made me feel a bit of pressure to behave a certain way and sort of prove to my colleagues and even my manager actually that I was the same, that I wasn't... different or a burden or anything.

Oh my god yes, and honestly this I think I felt the most during my morning sickness. I was constantly unwell, but I never told anyone and pushed through it because I wanted to be seen in the same way. I

felt a pressure to perform and not let that get in the way, honestly it was actually horrible. I think what made it so difficult was that my whole team was male and I was worried they would think I was, I guess, a bit weak.I know that sounds a bit silly now, but at the time, that fear felt very real. I just didn't think they would understand, or even try to understand so I didn't want to ramble on about it or ask for leave or not turn up to that meeting because of it. So you kind of just get your head down and carry on.

**Interviewer:** Wow, that must have been so tough to just carry all that on your own.

**Participant:** Yeah, it really was.

**Interviewer:** Did they offer you support though, was that available to you?

**Participant:** Oh yeah, for sure, it was definitely there. I had sick leave and stuff, and I knew I could take it if I needed to, but honestly, I didn't want to, for all the reasons I just said, you know? I mean, on paper, they've got it all sorted, they have to legally, so they do tick that box. But I think everyone kind of knew that no one was really gonna use it, if that makes sense? It just didn't feel possible with the amount of work I had… I couldn't just disappear for a few days. If I did, I'd come back and just be drowning. So yeah, it was there... but not really, if you know what I mean.

**Interviewer:** And then could you tell me about your experience returning to work after maternity leave?

**Participant:** Yeah, so I went on maternity leave and honestly, I came back way sooner than I would've liked. Like, looking back, I definitely rushed it. I took 3 months off. Obviously I wanted to be home, but I needed to get back and show that I was still in it…the swing of my career that is. I wanted to continue, I didn't want to fade into the background, you know? And I thought the longer I'm out of it, the less likely I am to go back. It's a bit mad thinking about it now but that's genuinely how it felt at the time.

But looking back on it and the more I speak to you about it actually it really makes me realise a lot. It's quite odd talking about this because I haven't really spoken to many people about it. I just sort of got on with it all. But now, yeah, I can see that the real challenges didn't come with being pregnant, they came when I became a mother trying to fit in. Once I came back after maternity leave, it was a completely different story.

I found it very hard returning at an emotional level. I expected a sort of pat on the back but instead I was left alone and expected to get on. That's exactly how it felt. Like you were supposed to just slot back in as if nothing had changed. But everything had changed for me at least. Everything was different.

**Interviewer:** Yeah, that sounds really quite isolating.

**Participant:** Mm… like even though the company offered parental days for childcare emergencies, I barely used them. I mean, technically they were there, but using them felt like you were sort of... admitting you had other priorities. So instead, I used my annual leave days because I didn't feel like it would be well received if I took the days I was actually entitled to. There's this unspoken feeling that

if you need time off for your child, you're not as committed anymore. And the pressure to prove you still cared about your job was immense. Like, don't give them a reason to doubt you I guess.

**Interviewer:** Did you look for support during that time?

**Participant:** When I returned, balancing work and motherhood was exhausting. It's not even just about being tired, it's emotional exhaustion too. My husband picked up most of the childcare during the day, which helped massively, but I would still use my lunch breaks to feed and put our daughter down for naps. I'd even drive her around with my laptop open in the passenger seat just to get her to sleep while still working. Probably sounds mad but that's what I had to do. And if she was unwell, I'd make up the hours in the evenings. Anything, anything, honestly.

**Interviewer:** The lengths you had to go to…

**Participant:** Yeah honestly…. and I was still completely trapped in the full-time culture, the expectation of being permanently on, always switched on. You hear about part-time options in the industry, but in reality? No one really works part-time, so I didn't even attempt to go for that. I think I'm probably over rambling here…

**Interviewer:** No, no, not at all, this is really interesting.

**Participant:** But I think motherhood changed my whole outlook on work. Before, I might have chased promotions. I was ambitious, I really was. Now? I don't even think about trying to move up. My current role is manageable, I'm respected enough, and more importantly, it gives me a little flexibility. If I moved up, the demands for longer hours would come straight back, and I can't do that, not anymore.