

Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

Combo of
low wages
+ lack of
knowledge/
confidence

real life stories... especially ones about
the women and the family biz.

not taking salary → no contribution
to retirement (through social security), & financial
struggles later in life!

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

knowledge + confidence (lack of...)

2. Based on your experience, what would you need to bridge that wealth gap?

- access/info to trustworthy resources to
plan thoughtfully for a robust retirement

- investment coaching

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

The statistics are so accurate in comparison to my experience. I had to quit my job ~~when~~ to take care of my parent. Had to move closer to home. I lacked confidence in investment. I was very lucky to have a mentor who guided me to grow up a little early in my career. & strategies to save money.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- ~~care~~
- 3) less to care for children than to pay others.
 - 4) stressed about finances, lack confidence in investing. Women save less for retirement but live longer.

2. Based on your experience, what would you need to bridge that wealth gap?

Build confidence in investment

3. You heard a lot on this topic, what are we missing?

Various resources on financial literacy

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Reflection Writing What stood out to you?

"TRIPLE WHAMMY"
risk averse (finances)

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Caregiver Penalty / Knowledge & Confidence

2. Based on your experience, what would you need to bridge that wealth gap?

1

3. You heard a lot on this topic, what are we missing?

Bring daughters
mothers
aunties
together

Investment Conference
Buddy System
opportunities
to educate
generations
together

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

all ☺
① Caregiver penalty - top concern

2. Based on your experience, what would you need to bridge that wealth gap?

financial literacy & planning - early & often
middle school, high school, early career
mid-career

3. You heard a lot on this topic, what are we missing?

long term care
caregiver insurance

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- ① The Caregiver Penalty - it already plan of what work changes may be needed as parents age and as children need additional supports. As an only child, I feel the load of planning and giving enough time to everyone.
- ② Knowledge and Confidence.

2. Based on your experience, what would you need to bridge that wealth gap?

- ① Have resources to know options, how to be financially healthy
- ② Have time to learn and apply what I've learned.
- ③ Have jobs that pay living wages and provide additional supports and flexibility.
- ④ Cheaper / more affordable, caregiver insurance, long term care insurance.
- ⑤ medical retirement benefits. ⑥ early learning about financial health - push in schools in all communities

3. You heard a lot on this topic, what are we missing?

* personal Finance Management

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Reflection Writing What stood out to you?

Budget for retirement

- do it on your own, regardless of marital status

Fund your future!

A lot of ~~families~~ women spend 50% of their income on rent. This was true for me when I ~~first~~ worked as a teacher. ~~Now~~ For diff. reasons I am not a direct provider but now in a financial place that my income is no longer half of my income yet due to debt I feel like I don't make enough.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

CP: Women expected to care for children, other adults

price women pay to fulfill household expectations

women more likely to take time off due to family than men

RC: Women stressed about finances
2023 77% lost sleep over money related stressor

2. Based on your experience, what would you need to bridge that wealth gap?

get informed w/ diff. retirement plans

- choose a plan to begin investing in retirement

3. You heard a lot on this topic, what are we missing?

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Investment club

Let's Talk About the Financial Wealth Gap

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Reflection Writing What stood out to you?

long term care insurance
529 for children

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

> single mom of two
> master degree making less than male counterparts
> career path (education)

2. Based on your experience, what would you need to bridge that wealth gap?

financial education & planning - investment club
equitable wages
affordable housing - \$ travel expenses
cant work love when I work
work/life balance

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

\$15,364/m only for food - (1 year?)
Inflation/grocery bills
Building credit - by other things needed
Build financial confidence (+ talk w/ other women)

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Pod { Minimum wage: \$20 (only fast food workers)
Living wage/low wages
Caregiver penalty - \$1.5B in unpaid labor
Respectful funding
Fund a longer retirement / but still pay less

2. Based on your experience, what would you need to bridge that wealth gap?

Mount of states → not leveraging opt outs
Matching programs.

For daughter when she graduates from college -
Start or join - women's cycle. → middle school,
→ stakeholder high school

3. You heard a lot on this topic, what are we missing?

"Need to reach" communities
"City" or "school board": in it of county? Local
Biography of our county is tough.

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Reflection Writing What stood out to you?

The overall organization and clear communication of critical contextual content supported by SMC's data and interviews.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Gender wage discrepancies.

2. Based on your experience, what would you need to bridge that wealth gap?

Continued, growing, body of voices - all genders, races, ethnicities - to keep the "drivers" front & center in the workplace, @ city councils, Board of Sup's and Sacramento.

3. You heard a lot on this topic, what are we missing?

Reflection on if & how "drivers" impacted different generations in the workplace.

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Reflection Writing What stood out to you?

- Powerful individual stories, specifically around women who felt they were prepared for retirement but weren't due to a change in life circumstance)
- Surprised by the data around retirement and a lack of preparation for retirement.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

That low wages are an issue but the wealth gap is even more concerning.

2. Based on your experience, what would you need to bridge that wealth gap?

- Interested in the individual actions that people can take to take ownership of finance).

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

the many statistics mentioned as well as the challenges faced by the women who's personal experiences were shared.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

As a high schooler, I would say Caregiver penalty, ~~not so~~ I definitely have not experienced ~~it~~ it myself, but I see it impacting a lot of people around me and in my life.

2. Based on your experience, what would you need to bridge that wealth gap?

3. You heard a lot on this topic, what are we missing?

matters of maternity/sick leave

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Reflection Writing What stood out to you?

All too familiar. Really excited to see such focused topics in great need of highlighting and work towards change.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

All - Jim's AA card it's been a systemic problem my entire life.

2. Based on your experience, what would you need to bridge that wealth gap?

Keep fighting for equity.

3. You heard a lot on this topic, what are we missing?

I feel it has been well covered.

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Reflection Writing What stood out to you?

- I'm not surprised.
- How do we organize to have men be ally's & not keep feeding the narrative that women must do more?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

I am making more money than ever before & my son is old enough to be independent so knowledge & confidence feels most relevant @ this stage. How can we shift the narrative to focus on systems & opportunity & practice

2. Based on your experience, what would you need to bridge that wealth gap?

knowledge & confidence

men sharing their resources

Mentorship & guidance from men & women. Opportunities to practice ^{gain} confidence & asking for more

3. You heard a lot on this topic, what are we missing?

How can we shift these norms?

Key drivers shift @ dif. life stages.

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Reflection Writing What stood out to you?

The connection between free/reduced lunch and reading levels in 3rd grade being connected to graduation rates.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

I feel that I could resonate with all three drivers. However, the one that I resonate with the most at this point in my life is the caregiver penalty.

2. Based on your experience, what would you need to bridge that wealth gap?

Things that would help are more affordable child care, and higher wages.

3. You heard a lot on this topic, what are we missing?

Boundaries that immigrants might face for example, can they receive retirement funds saved if they aren't kept?

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Reflection Writing What stood out to you?

All information was good - Thank you
Having a name of a driver of
challenges is useful to have.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

At this point there is two drivers
As a manager & the support I provide
Often the Caregiver Penalty comes up.
Of a personal level the driver knowledge &
confidence.
Finding a balance could be difficult
Finding the right resources are also a challenge.

2. Based on your experience, what would you need to bridge that wealth gap?

Education and resources, workshops → financial literacy
Child care - needed to
(Affordable) help w/ work. → a balance

3. You heard a lot on this topic, what are we missing?

Bring men into the conversation
shared ~~resources~~ resources (community/companies)

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

They are all very strongly speaking to me! However, the caregiver penalty is HUGE! Not only for mothers, but for someone like me who cares for their mother.

2. Based on your experience, what would you need to bridge that wealth gap?

More programs are needed to support and sustain women so they can be successful in the workplace. We need to educate children and parents regarding not being threatened by anyone, just embracing everyone!

3. You heard a lot on this topic, what are we missing?

I'm hoping for support from all these voices, let us raise our voices and become agents of change! We spoke, now we must act!

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Reflection Writing What stood out to you?

Reminder to be a little more independent when it comes to my financial future - in that I depend a bit on my partner for our finances.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge and Confidence

2. Based on your experience, what would you need to bridge that wealth gap?

3. You heard a lot on this topic, what are we missing?

A lot of small companies or non-profits don't have the funding or budget to provide retirement or 401k matching benefits. How do we support them as they are employing a large part of our workforce

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Reflection Writing What stood out to you?

A lot! The caregiver issue as well as the financial literacy issue.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge + Confidence --
It's so sad to see that women don't have the confidence to invest. I loved the stat that when they do invest they outperform men!

2. Based on your experience, what would you need to bridge that wealth gap?

I loved the idea of having investment resources on the CSW site. Would be great to reach out to women financial professionals to put on workshops for women. Also mentorship

3. You heard a lot on this topic, what are we missing?

Why do we think there's a disparity in pay between ~~men~~ men and women when they are just starting out? This is before there are childcare issues -- is it a systematic gap? Can it be fixed?

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Reflection Writing What stood out to you?

MENTORSHIP!

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

→ CONFIDENCE

NOT JUST DURING PREGNANCY, BUT ALL THE YEARS AFTER. THEN AS IN THE BODY KEEPS SORE, ALL THE YEARS OF CARING FOR OTHERS WEIGHS IN YOU & YOUR CONFIDENCE

2. Based on your experience, what would you need to bridge that wealth gap?

APPROXIMATE CHILD CARE FOR ALL, WHILE MAKING SURE EARLY CHILDHOOD EDUCATORS ARE FAIRLY COMPENSATED, GIVEN PTO & A RETIREMENT SAVING OPTION!!

3. You heard a lot on this topic, what are we missing?

- TIES TO LABOR UNIONS!!

- SHARING OF OPPORTUNITIES, A PERSON ON THE COMMISSION IS AN CHIEF MANAGER BUT SHE DID NOT INVITE OR SHARE THIS WITH ANY STAFF. I FOUND OUT THROUGH ANOTHER CHANNEL AND INVITED OTHERS

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FORMALIZED
- MENTORSHIP
VS.
SPONSORSHIP



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Reflection Writing What stood out to you?

*The statistics of all of the drivers.
It's been very informative.*

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

*The ^{caregiver} penalty that was a shocker
to me!*

2. Based on your experience, what would you need to bridge that wealth gap?

*Education, more community outreach.
Providing these opportunities on a continual
basis.*

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Caregiver penalty, as an expecting mother, one 2 yr old son at home. Unable to get childcare for him, 2 years later. Paying family member cash to watch him. Unsure what future holds. Constantly worrying about childcare to make it through work schedule.

2. Based on your experience, what would you need to bridge that wealth gap?

More childcare support easily accessible. Currently located at rank 41 to see if I qualify for child care. AS a community worker for my local county clinic, serving my community where I live, I feel I should have some assistance to reach my equity level so I too can succeed in my career journey at the county of San Mateo.

3. You heard a lot on this topic, what are we missing?

Support Groups that are easily accessible, at each work location with information on how to access these resources. Like how to apply for benefits when needed for disability like maternity leave, family leave.

I feel all women are only 1 paycheck away from falling into debt, because if we take time off ~~work~~ work to care for your child or parent you no longer have income.

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Financial literacy at High School Graduation, would have been life changing. Would have saved me personally from credit card debt. Integrate this to schools, offer after school/lunch programs for women to learn to invest & BUDGET.



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Reflection Writing What stood out to you?

The great work that the commission is doing to solicit input from SMC women about challenges and solutions.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Low wages - livable wages.

income is so important in a very high cost of living community.

2. Based on your experience, what would you need to bridge that wealth gap?

livable wages, accessible child care

3. You heard a lot on this topic, what are we missing?

specific actions for advocating for policy changes regarding livable wage requirements and access affordable child care.

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Reflection Writing What stood out to you?

The presentation was powerful with the multiple speakers and sharing individual stories. The low wages and wages compared to people in similar roles. The caregiver penalty resonated. The Financial Education Data

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- caregiver + Knowledge

younger age - financial literacy for early childhood.

2. Based on your experience, what would you need to bridge that wealth gap?

- more education @ a younger age.
- elderly plan

3. You heard a lot on this topic, what are we missing?

- financial literacy for ECE.
- where are you sharing the resources? ^{hairdressers} ^{landlords} are they being shared to all women in SMC.
- elder care
- funeral planning.

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Reflection Writing What stood out to you?

Financial Education at an early age is key to help our future generations thrive. The fear of not knowing what to do or what opportunities are available to gain financial freedom and a good credit score hinder advancement. It affects people of color and those with less financial knowledge.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge + Confidence

Knowledge is power. Knowing who to trust and what websites are legit.

- Caregiver Penalty: Even though I made more, I still took a lot of work because I had better benefits and time off available.
2. Based on your experience, what would you need to bridge that wealth gap?

In many instances, opportunities are lost because of the courage to ask for a raise or promotion.

It would be great to have mentors or workshops that help you acknowledge your talents and how to promote it in a way that translates in multiple industries.

3. You heard a lot on this topic, what are we missing?

Educational workshops or programs for families on wealth and financial literacy.

It starts at home.

We also discussed Elder Care was also a topic affecting the household. Often the daughters are held responsible for our aging parents.

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Reflection Writing What stood out to you?

*- There's ~~something~~ w/ racial gap combined w/ gender gap is a magnified problem.
We're combating social norms and habits.*

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- Schools/Families always go to women first

2. Based on your experience, what would you need to bridge that wealth gap?

*- Women representation in leadership (elected)
- financial education at early age
- call adults for immigrants
→ free healthcare for all*

immigrant families don't know how things work here

3. You heard a lot on this topic, what are we missing?

need more focus on eldercare, there are more resources for childcare than eldercare but eldercare is really what stressed me out and took all my time,

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Reflection Writing What stood out to you?

I know about the wage gap but it is still jarring to hear the data. Also that it does not take much effort to get into a ~~new~~ economic hole but a ton to get out. The need for additional support.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

The caregiver penalty resonates with me the most because it is one of the things that is affected me the most.

2. Based on your experience, what would you need to bridge that wealth gap?

Healthcare is a huge financial burden and having the State or Federal govt provide healthcare for all would free up funds to pay higher wages.

3. You heard a lot on this topic, what are we missing?

This is a lot of policy level work and we know that women are more likely to vote and create ~~the~~ these types of policies. Yet in SNC all our state legislators are men except for one. Both are federal legislators are about to be men

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endorsed by the women whose roles they are taking. The board was almost all male AND women vote at higher rates. We have to vote for us.



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Reflection Writing What stood out to you?

How important savings/retirement is going to impact the future, especially with being a family of 5!

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

I am in between low wages and caregiver penalty because I ~~feel~~ feel that go hand in hand but also because the area we live in

2. Based on your experience, what would you need to bridge that wealth gap?

Be able to get another sort of living situation that is affordable and be a homeowner still but also love my job and be able to afford 1 job.

3. You heard a lot on this topic, what are we missing?

Advocate for living expense, helping for families that have income in the Bay area and not out of state

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- Pass
- Movement
- Community Equity
- Collaboration

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Reflection Writing What stood out to you?

We have states, yet salaries at county, cities, school, and companies still do not pay the wages needed to be able to comfortably live in San Mateo County. Regardless of status, all women should have retirement account. Advocate 4 husbands to set up retirement accounts, Building Credit 2015

- Special Needs. Dealing with unhouse. Domestic violence - Who are the successful women.
- 1. Which driver particularly resonates with you? Why?
 - (Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence) - Little girls = Summer made
 - Day to day survival.
 - Teach = (K-5)

All three, I been impacted by all three

- Table: Knowledge & Confidence = Financial stability, Immigrant children language

- Care = not able to work (Life moves) - companies = auto savings.

- 2. Based on your experience, what would you need to bridge that wealth gap? - higher WAGES to be able to pay of it all - care taking, cleaning, Disposable income

- Employer Perspective:] School hrs.

- 3. You heard a lot on this topic, what are we missing? : What we are doing to fix all of these. Mentoring young women.

- Healthcare - When needed
- care 4 Adult parents
- Mentoring - embedded in workplace.

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Board of Supervisor.



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Reflection Writing What stood out to you?

stats were not surprising but also wonder if there was a confirmation bias happening → need to dig in to also see women who are achieving financial wealth and what indicators exist for them.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Resonate with knowledge & confidence → empowering women with information will be really good.

2. Based on your experience, what would you need to bridge that wealth gap?

I think accessibility to financial resources for all statuses of women → single, married etc.

3. You heard a lot on this topic, what are we missing?

can we get some employer perspectives? Business owners and other employers may be part of the solution but often are left out of the conversation.
+ elected officials.

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge & Confidence in savings & retirement
I've been divorced and know how important it is to be knowledgeable about your finances and prepare for the future.

2. Based on your experience, what would you need to bridge that wealth gap?

Start young - HS in educating girls about money!

3. You heard a lot on this topic, what are we missing?

I think the idea of educating the next generation so that the cycle of ~~that~~ lack of fin'l literacy is broken.

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Reflection Writing What stood out to you?

It is a fact men make more money than women, even if they don't have a college degree. We need to close the learning gap.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Low wages for women even with a degree (college)

2. Based on your experience, what would you need to bridge that wealth gap?

Savings for retirement age, because we make less money, we need to supplement our Social Security pension.

3. You heard a lot on this topic, what are we missing?

The income we make now will reflect in Social Security income, the less money the less is your S.S. Pension.

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1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

low wages - why ~~are~~ do we push women into low wages jobs?

2. Based on your experience, what would you need to bridge that wealth gap?

Education - investment into more adults in the classroom

3. You heard a lot on this topic, what are we missing?

What kind of policies can we support to break systemic inequalities - i.e. paying into SS when you are a caretaker.
impact of paid ~~to~~ unpaid maternity leave

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Reflection Writing What stood out to you?

Financial health

~~intimidated~~

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge & Confidence
intimidated to start +

2. Based on your experience, what would you need to bridge that wealth gap?

Coach / advisor

Peer experience

Double tips to start

Path to retirement/guide for different starting points

3. You heard a lot on this topic, what are we missing?

— more racial equity lens

— taking advantage of benefits like disability / one month before due

— Plan for lasting/systemic change

— Repeated exposure - high school, college, new date job orientation

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— minimum child care wage



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Reflection Writing What stood out to you?

© *important*

- saving and preparing for long term financial security vs immediate financial / basic needs.

important

- lack of confidence when making financial decisions and reaching out to advisors.

- lack of trust in this area
- retirement

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- low wages
- caregiver penalty
- knowledge / confidence

2. Based on your experience, what would you need to bridge that wealth gap?

trusting in a financial advisor, investments, saving

3. You heard a lot on this topic, what are we missing?

- why do i feel fearful regarding financial wealth?
- intimidation

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

How far we have yet to go...

Loved the data - very sobering information

Fortunate to find a man/husband who was a true partner & we built our wealth as a team. He was my #1 supporter. Both of us were in the financial business.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Pay Yourself First

Training + Education on Financial Literacy - perhaps not taking
create a class match ^{not taking} college ^{advantage} sponsors

2. Based on your experience, what would you need to bridge that wealth gap?

3. You heard a lot on this topic, what are we missing?

Increase minimum wage for child caregivers + other jobs that support women, families.

Why is being pregnant, + giving birth is considered being a disability for benefits

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Let's Talk About the Financial Wealth Gap

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Reflection Writing What stood out to you?

The Dream Gap Video -
I just saw a video abt w/ the same children
about what a girl can do and what a boy can
do.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge & Confidence resonates. I do think should be a class or two in high school for all seniors. As youth go off to college they should have the basic ideas of loans. Starting retirement early is a need to know. When I left a job someone I thought of as a friend encouraged me to cash out my retirement. Wow @ 43 that was the biggest mistake a 23 year could do.

* Education @ ALL levels. High school, College, work.

3. You heard a lot on this topic, what are we missing?

I would like to know is there going to be a min. wage for childcare: ECE & ASP

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

The lack of financial literacy that exists among woman in San Mateo county.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

knowledge & confidence, as a latina woman / first gen this ~~was~~ knowledge was something that was hard to navigate.

2. Based on your experience, what would you need to bridge that wealth gap?

i believe there needs to be more equity in organizations. woman dont orten get the same opportunities that a man would get.

3. You heard a lot on this topic, what are we missing?

Provide more education on rmanacal issues, including retirement plans, or just how to maximize plans.

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

- Equal pay with men and woman
- Equity vs equality
- low wage
 - Lack of living and liveable wages
- care giver

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

The driver that particularly resonated with me was low wages. Women are focused on low-paying jobs as they take more responsibility. Leads to lack of support with health care and insurance if not full-time

2. Based on your experience, what would you need to bridge that wealth gap?

To bridge the wealth gap I believe we need educators. Women with this experience can create a small group for others to ask questions. Offer support and collabs with insurance etc.

3. You heard a lot on this topic, what are we missing?

- Can we create particular programs or grants for women who are seeking support
- Financial health was talked about but more support for the community
- Undocumented female, where is the gap?

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Let's Talk About the Financial Wealth Gap

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Reflection Writing What stood out to you?

Caregiver Penalty & lacking knowledge & confidence stood out to me the most. Mostly the statistics of women leaving careers because they're the primary caregiver. I've also heard about low wages & the wage gap between men & women, but again, when stats were brought up, I was shocked.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge & Confidence resonates with me the most. As a young latina, ~~the~~ first gen. who is going to college & starting to get out into the world who only has a simple Roth, I can say I don't know anything else. I'm young & always told to start building credit but how do I work a credit card? What are steps I can do now that will help me own a home? What are loans & how do I work them?

2. Based on your experience, what would you need to bridge that wealth gap?

3. You heard a lot on this topic, what are we missing?

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

How important and valuable financial literacy means to us as women.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

↳ Low wages, as a woman of color I am not getting paid enough. I deserve more.

2. Based on your experience, what would you need to bridge that wealth gap?

To continue to fight for my rights and equality.

3. You heard a lot on this topic, what are we missing?

Building healthy communities and having access to all the resources.

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Let's Talk About the Financial Wealth Gap

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Reflection Writing What stood out to you?

- The Caregiver Penalty
- Wage Gap
- ~~the~~ greater disadvantages for minority females
- Living wages

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Caregiver Penalty - how it's ~~also~~ embedded culturally and in every society. I see this in the community I serve and in family.

2. Based on your experience, what would you need to bridge that wealth gap?

As mention in the presentation alternate career paths for the unpaid caregiver industry.

3. You heard a lot on this topic, what are we missing?

The barriers faced by undocumented females.

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Let's Talk About the Financial Wealth Gap

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Reflection Writing What stood out to you?

- Caregiving is not available for women of color than white woman. (wage gap, retirement) →
- Women are more vulnerable for financial insecurity

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence) -

I would have to say Knowledge & Confidence to know how to best make some of the financial decisions for myself & my household to be in a better financial situation.

→ ~~Being~~ Being at a better financial position, but yet not making it!

2. Based on your experience, what would you need to bridge that wealth gap?

Some financial advising, coaching/guide + to follow-up, because otherwise I might get derailed.

3. You heard a lot on this topic, what are we missing?

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

Caregivers part

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

2. Based on your experience, what would you need to bridge that wealth gap?

① More \$ less of a taboo topic
② Available / ~~accessible~~ accessible information on how to invest

3. You heard a lot on this topic, what are we missing?

- How about focusing on housing prices (rent/buy) advocating for rent control, better home buying loans or creating loans for women in the service sector. XBR-part, courts

Don't want to write? Use your smartphone and Scan this code to provide your feedback online:



- Undocumented women



Let's Talk About the Financial Wealth Gap

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Reflection Writing What stood out to you?

↳

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

↳ Low wages
↳ caregiver / childcare

↳ Mentors / coaches

2. Based on your experience, what would you need to bridge that wealth gap?

↑ not ~~qualified~~ ^{quality} for programs b/c income is high but cost of living (middle class)

→ childcare cost are so high but make too much to ~~qualify~~ ^{quality} for programs

3. You heard a lot on this topic, what are we missing?

Buy a house → loans for women who work in non-profit

Home → brings better mental health

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Lack of knowledge

2. Based on your experience, what would you need to bridge that wealth gap?

HR

Hands-on consultation

Allocated time - complicated topics get low priority
in my busy life.

3. You heard a lot on this topic, what are we missing?

Not sure where to start

Would appreciate tips on cutting costs
(subscriptions, employer match, lower interest rate
negotiation - credit cards)

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policy - employer
incentive
loan forgiveness



Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

knowledge and confidence

↳ women are comfortable talking to women

2. Based on your experience, what would you need to bridge that wealth gap?

- A focus on young people! Think about finit and having these conversations in schools

- ~~of~~ understanding → action → build bank acc/savings

- ensuring M/W get same opportunity to learn

- stocks is male dominated

- learn to build on your own -

3. You heard a lot on this topic, what are we missing?

social media trends + accessibility

↳ women on TIKTOK giving TIPS - who gives info?

normalize work-life balance

be conscious

physical body change - lactation

↳ menopause - talk to women!

"why didn't anyone tell me..."

medical disability

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

CARE GIVER PENALTY — I HEARD THAT MANY CAREGIVERS ARE IN LOW-PAID JOBS AND ARE NOT GETTING THE SUPPORT THEY NEED. THIS IS A MAJOR BARRIER TO FINANCIAL WEALTH. WE NEED TO ADDRESS THIS ISSUE AND PROVIDE BETTER SUPPORT FOR CAREGIVERS.

2. Based on your experience, what would you need to bridge that wealth gap?

EQUITABLE RATE OF PAY FOR CARE GIVERS, ALONG W/ UNDERSTANDING A SYSTEMIC OVERHAUL IS NECESSARY. RAISING MINIMUM WAGE DOESN'T EQUATE WHEN COL IS BEYOND MEASURABLE.

3. You heard a lot on this topic, what are we missing?

EDUCATION GEARED TOWARD FINANCIAL LITERACY. STOP TEACHING HOME ECONOMICS WHERE WOMEN ARE STIGMATIZED & STYMIED INTO "HOME-MAKER" ROLE. TRY TEACHING THE SAME CURRICULUM TO BOTH M/F.

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

We all need to engage in some form.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

As a financial advisor,
this is one of my focuses with all clients
and I've found that women need the support
the most.

2. Based on your experience, what would you need to bridge that wealth gap?

Aside from doing my part with adults,
I am adding education and financial literacy
efforts for the next generation — starting
with even elementary, middle, and high school.

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

The biggest thing would be how much of an emphasis there is on saving for retirement.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

I think if I had a child then the caregiver penalty may be more glaring although I am the eldest daughter.

2. Based on your experience, what would you need to bridge that wealth gap?

I feel like I would need a higher paying job or another stream of revenue. That way I could save more money for retirement.

3. You heard a lot on this topic, what are we missing?

*It could be cool to have online classes available that we could join.
Also social media and providing easier access.*

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Let's Talk About the Financial Wealth Gap

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Caregiver penalty feels the most difficult to overcome

2. Based on your experience, what would you need to bridge that wealth gap?

3. You heard a lot on this topic, what are we missing?

some connections + programs already in the community, like VITA tax & Samaritan House's financial empowerment

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Reflection Writing What stood out to you?

Aging Parents

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

1 Provided

2. Based on your experience, what would you need to bridge that wealth gap?

Providing education & coaching early
on - To High School Women/Girls
importance of starting younger

3. You heard a lot on this topic, what are we missing?

getting to HS age →
(high school)

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RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- low wages: impacts of "constantly playing catchup"
- caregiver penalty: intersectionality of low wages & being a caregiver
 - losing job potentials due to responsibility

2. Based on your experience, what would you need to bridge that wealth gap?

- more economic access
- increased financial wealth

3. You heard a lot on this topic, what are we missing?

- first generation families & access
- language barriers
- medical disability impacting financial health options

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

1. low wages
2. lacking knowledge & confidence

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

1. That we continue to earn differently as women because women are doing amazing work. Sad this is not valued.

2. importance of ↑ financial literacy - deftly of doing this while working
2. Based on your experience, what would you need to bridge that wealth gap? F/T being single mom; caring for 2 elder parents.

1. ↑ financial literacy
2. ↑ pay → that ↑ inflation
3. Increased power sharing & value from higher-ups

3. You heard a lot on this topic, what are we missing?

1. Women being comfortable = power
2. single moms
3. not being able to stay in SMC if not living in multigenerational home
4. young girls & empowerment - i.e. mentoring
5. Cultural considerations of being a woman & responsible

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6. wk policy / support for women during menopause
7. caring for adult children
8. elder care



Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

We are preaching to the choir
and need to get allies from the
successful men / women

the makeup of the audience - education professionals
appointed officials
non-profits, small
business owners
Where are the other women in the
country? I feel like there is a gap between
the policy folks those making changes for women & women
in the corp world - I feel there could be a partnership
here - all women should be
involved in this cause

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Low wages } It's the whole financial sphere
caregiver penalty } these all compound on each
knowledge & confidence } ~~other~~ other
there is a gap in the middle -
those who don't make enough vs who
don't make enough

2. Based on your experience, what would you need to bridge that wealth gap?

more education at an earlier age for ~~girls~~
and girls - financial literacy
how are the wealthy families sharing this info
with their kids?

3. You heard a lot on this topic, what are we missing?

Partnership w/ the corporate world?
How are the successful ~~things~~ doing this and
how can they help those of us in the
room? Employers

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also
AAP
representation
for the
older community
adult



Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

low wages for childcare workers.
Lack, Representation across ^{more} industries here at RISE (tech?)
Amount of women who are not contributing to their retirement fund.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

"sandwich generation" to care for both aging parents + family/kids.
Income eligibility; ^{penalized} over qualify for federal/local programs.

2. Based on your experience, what would you need to bridge that wealth gap?

opportunities to educate our childcare worker staff on retirement fund.
More general education on the wealth gap. Financial empowerment
women empowerment to diverse roles, social support

3. You heard a lot on this topic, what are we missing?

Hearing from successful and wealthy... families.
Where are the men in the conversation? We are preaching to the choir.
Community allies!

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

- Wage Gap.
- Ed. County officials, Nonprofits, where is everybody else? like tech.
- The amount of women that are not contributing to their retirement.
- The importance of knowing what to do in early age.
- Education is key.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

→ Caregiver penalty
→ Sandwich generation:

- caring for parents
- caring for children

 } including financial support for parents.

2. Based on your experience, what would you need to bridge that wealth gap?

- Opportunities to Educate others - Education
- Having resources handy
- Society needs to switch to more talk on Financial health
- ~~There~~ there is no taboo talk ~~about~~ about Money.
- Different/better/more equity/fair policies at the top. (Gov.)

3. You heard a lot on this topic, what are we missing?

→ Income.

If you get a good job, you are not qualified to government support. Sometimes when women work, all the money goes to pay lunch, health, childcare, there is no more subsidy. Sometimes wonders if it is better to stop working and get financial Aid.

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→ The ~~middle~~ middle income families are overlooked and pay the price.

→ Different policies at the Gov. level



↑ where are the men in the room? where are the allies?
we are preaching to the choir

Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

Women must know that they will be cared for as they care for others / family / community but often we are let down. We must take matters into our own hands.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge & Confidence.

W/o confidence to make changes we can never actually bring change.

2. Based on your experience, what would you need to bridge that wealth gap?

- Resources / \$ for my education.
- I'm older so this may not be the best investment.

3. You heard a lot on this topic, what are we missing?

- Elder care.
- What about disabled folks? Access to education and work... we can still contribute to our communities w/ support.

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

Lack of Education & Confidence
So many obstacles & barriers in the way!

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

that as a woman of color, the system is still the same as 1840's

2. Based on your experience, what would you need to bridge that wealth gap?

OWNERSHIP & support in it!

3. You heard a lot on this topic, what are we missing?

Funding / Grant writers / Land ownership
etc.

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

In my youth low wages & caregiver penalties were an issue for me. College educated yet not the salary promised. Children/parent caregiving changed my trajectory. But all thru my life I've been fearful & not confident about \$. Now in my 60's I find it serendipitous that I am at this conference forced to face my fears but given tools to deal.

2. Based on your experience, what would you need to bridge that wealth gap?

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Lack of knowledge & Confidence - I, as a woman feel that consistency is needed after we are directed to resources in gaining the knowledge & Confidence to bridge the gap in financial stability and maintaining it. Consistency and maintenance is necessary.

2. Based on your experience, what would you need to bridge that wealth gap?

Based from my experience it would be through education and/or skill(s) to bridge that wealth gap.

3. You heard a lot on this topic, what are we missing?

Being more specific with how to get the basic understanding to start where retirement is concern. Say for example, what is a 401k? ... How does it work? which includes other financial matters.

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What about scholarships to attend today
 Felt they were excluded -
 want to know more about how people ~~be~~ obtained wealth

Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference
 Reflection Writing What stood out to you?

GROUP SUMMARY

Great resources -
 We can start anytime to
 start saving - want more
 resources

- No real change in history or resources for women
- Students - not just young children → adults - non-traditional
- does not address what happens when life or health changes
- women & domestic violence not addressed
- having men as allies & advocates

1. Which driver particularly resonates with you? Why?
 (Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)
 Change from up to down & back
 • Seniors

Coregiver Penalty & how it relates to cultural issue
 * Lack of knowledge - carries other drivers
 Need knowledge to be confident
 Pandemic changed everything

Need change to systemic issues that have been around forever

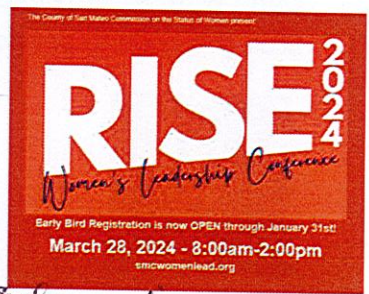
Based on your experience, what would you need to bridge that wealth gap?
 Allgship - being treated respectfully and on equal footing
 forming a women's group to talk about cultural issues - cannot do what needs to be done
 lack of resources support - elder care & - no \$ resources - need more
 Need for emergency assistance

3. You heard a lot on this topic, what are we missing?
 Not just starting retirement/money - discipline & maintenance of saving
 How to deal w/ ups & downs Stereotyping of asian women needs to stop
 Students not represented - especially non-traditional students (abilities, age, color, etc)
 How to sustain - Guaranteed income - More research to prove methods work - capturing data
 Economic studies -

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Best ways to give to create impact
 Women need to support all women - not just friends/personal
 Non-traditional families/structures
 Too much theory not tactical - feels excluded



- woman's smgs
 - Emergency assistance
 - allyship + compassion
 - research + data publishing → solving work → smgs.
 - celebratory issues around caregiving.
- equity. → pregnancy. → smgs.

Let's Talk About the Financial Wealth Gap

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Reflection Writing What stood out to you?

Caregiving programs

(great to have smgs - but if no compassion, what's the point)

glad they are ~~open~~ open to hearing from. make it affordable for students.

Seed money for smgs.

Shyline stem center.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- Caregiver Penalty
- intersection of K+C w. mental health.

WMA/IA professional power

Proving

→ stability, ability, prosperity. → more research on intersection of low ability & prosperity

2. Based on your experience, what would you need to bridge that wealth gap?

- Resources, groups, peers.
- Employers prioritizing caregiving / making accommodations / funding it.

(women allyship)

3. You heard a lot on this topic, what are we missing?

→ addressing domestic violence issues. → men advocating / taking

ACCESS

on leadership roles to address these issues. - being address.

How do you disaggregate asian americans
Don't want to write? Use your smartphone and Scan this code to provide your feedback online:



like PI → students not started out → diversity of asian american women → conference → emergency assistance → possible communities → race → what is sisterhood culture smgs

what is sisterhood culture smgs

broken change

family structure units impact wealth (diff the norm) no succession plan

widowhood us

Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

- No financial literacy
- No economic security.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

knowledge & confidence.

2. Based on your experience, what would you need to bridge that wealth gap?

- financial coaching.
- Emergency assistance.

3. You heard a lot on this topic, what are we missing?

- Non-traditional family.
 - Non-traditional students.
 - Students of age!
 - Recognising of students!
- ⇒ family structure

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

- women needing to find our own futures, not depending on partner/spouse
- financial ed doesn't come up in the table.
- we plan short term not long term
- programs that we can create for single moms, need mentorship, coaching,

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

① correlation between 3rd grade reading & free/reduced lunch.

① does it include family who doesn't have children i.e. aunts

① Anxiety + worries of making right financial decision.

2. Based on your experience, what would you need to bridge that wealth gap?

- Financial ed should start with young ones
- advocating for policies, how can we?
- identify programs/orgs that are doing this work and expand. + ensure they are culturally relevant.
- Savings / retirement is not as possible for low income women living pay check to pay checks.

3. You heard a lot on this topic, what are we missing?

- Newcomer community (immigrants).
 - Have we connected with regional groups doing this process?
 - The way information is presented - make sure it's digestible.
- might be different for them based on lived experience (Financial literacy levels?)

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Let's Talk About the Financial Wealth Gap

RISE 2024 Women's Leadership Conference

Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Support programs that create liveable wage
Caregiver penalty
DREAM GAP VIDEO

2. Based on your experience, what would you need to bridge that wealth gap?

- Mentorship •
- Transparency •

Community as opposed to competition = True Sisterhood

3. You heard a lot on this topic, what are we missing?

- Community As opposed to competition
- EGO - WEGO

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Reflection Writing What stood out to you?

- WOMEN NEED TO FUND THEIR OWN FUTURE!!
- women tend to think short term vs. long term for financial planning

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- low wages
 - ↳ we need salary transparency
 - ↳ exposure to climbing up the ladder in diff. careers

2. Based on your experience, what would you need to bridge that wealth gap?

- more education on financial literacy
 - ↳ groups of women supporting each other
 - ↳ generational wealth etc...

3. You heard a lot on this topic, what are we missing?

- we need to think of women (undocumented) who work blue collar jobs and educating them on financial literacy

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Reflection Writing What stood out to you?

Particularly the childcare/caregiver penalty. My mom took me to her work everyday and as a kid, I did not appreciate the difficulty + fear in that. I think childcare is such a complicated + huge problem, making it hard to find solutions.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Low wages; I work at a non-profit that advocates for economic success for people of color, women, and immigrants. I'm all 3 and I don't make a living wage there!

2. Based on your experience, what would you need to bridge that wealth gap?

Knowledge + confidence for bargaining income and understanding what a living wage is. I took my job without negotiating or even asking about the possibility of a raise because I didn't know

3. You heard a lot on this topic, what are we missing? It was an option!

That starting income: a conversation!

Lauren Babo mentioned multiple income streams, that's something I'd like to hear more about. ~~★~~ ~~★~~ ALSO I think it's important to think about how useful conversations

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investing are to women in poverty. My mom lived paycheck to paycheck, relying on the tando to buy food. What money was she going to invest? What could she afford to save?



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Reflection Writing What stood out to you?

- Fund your future
- need support + education for women
- more support needed for small business esp Family Childcare

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

All 3 - low wages - prior job was promoted to find as I was earning \$18/hr less than person I replaced. (white woman)
Caregiver penalty - single mom 3 kids.

2. Based on your experience, what would you need to bridge that wealth gap?

Support for my Family Childcare Program to help sustain + recognize the inequities for people of color + lack

3. You heard a lot on this topic, what are we missing?

• Funding!

of leadership roles
access to \$\$\$

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Low wages. If you're working full time, you should be able to support your family without public assistance.

2. Based on your experience, what would you need to bridge that wealth gap?

Continue to raise minimum wage. Offer benefits - sick time, PTO, retirement plans, subsidized childcare

3. You heard a lot on this topic, what are we missing?

women's health & how their roles as caregivers can lead to decline in their wellbeing - physically & mentally

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"invisible
essential workers"

"housing - knowing -
renting -"

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Reflection Writing What stood out to you?

* Immigrants important
- to stay in community
- workers
language

Child care workers -
- state policies impacting local small businesses

Not all programs available
to child care providers

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

2. Based on your experience, what would you need to bridge that wealth gap?

County Monday offerings - access -
- county on boarding - not under standing benefits
no access -

3. You heard a lot on this topic, what are we missing?

Connections to women's health - mental + physical
- sandwich generation
- menopause -
- mental health results from pandemic

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Undocumented workers
Mentorship programs



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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Caregiver penalty stands out because this results in a lot of stress and responsibility on women. It holds women back from pursuing their goals, wants, and needs because they have to shift that energy to being a caregiver.

2. Based on your experience, what would you need to bridge that wealth gap?

More ^{financial} support for women to compensate for mandatory caregiver duties.

3. You heard a lot on this topic, what are we missing?

How it affects women's well-being.

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Judy Rank

community funding ←

philanthropic ventures

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Reflection Writing What stood out to you?

the statistics - drivers/issues w/ information
cultural lens.

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Misinformation ↓

2. Based on your experience, what would you need to bridge that wealth gap?

getting into communities.
spreading information & empowerment programs.

3. You heard a lot on this topic, what are we missing?

financial literacy @ school
for children

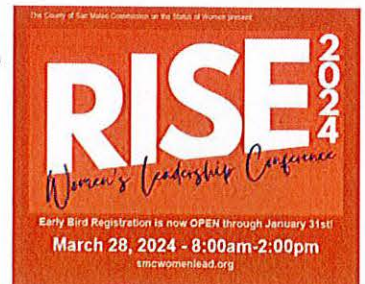
disproportionate who is better feeling

- not everyone have time to go to presentation

- connection trust is critical.

- mothers mentorship programs

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shery

Childcare

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Reflection Writing What stood out to you?

- ① How basic income disparity was addressed
- ② The need to support, fund & raise awareness
- ③ How caregiver ~~penalty~~ penalty was addressed

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- Low wages → STEM career, unequal opportunities
- sandwich effect
- worker's childcare

2. Based on your experience, what would you need to bridge that wealth gap?

- Equal pay

3. You heard a lot on this topic, what are we missing?

- policy change

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Reflection Writing What stood out to you?

All of it
V. well presented - Flawless
assessment/personal -
later stories powerful.

No support for
caregiving
③ Confidence + knowledge

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

all are related. ② - Caregiver penalty *
③ Knowledge + confidence

2. Based on your experience, what would you need to bridge that wealth gap?

Wanted support for career dev /
women

① Institutional childcare
② Educational involvement of
MSW + companies.
③ Women supporting women
[respite care]

3. You heard a lot on this topic, what are we missing?

Role MSW - Post
basic needs

→ unpaid family responsibilities ← pay
→ Vocational training for women.

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

2. Based on your experience, what would you need to bridge that wealth gap?

It would be beneficial to invite speakers from the Department of Labor to highlight what the Fed's are proposing as initiatives for women &

3. You heard a lot on this topic, what are we missing?

wages or wage gap.

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

2. Based on your experience, what would you need to bridge that wealth gap?

Subsidized/more available daycare
True Work Life Balance / 32 hour work week

3. You heard a lot on this topic, what are we missing?

Many young men today face similar Challenges

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- day care costs
- elderly parents (only child)
- single parent 1/2 of the week

2. Based on your experience, what would you need to bridge that wealth gap?

- higher income, affordable child care, lower property taxes,

3. You heard a lot on this topic, what are we missing?

- Resources?
- financial literacy / education

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Reflection Writing What stood out to you?

Day care
✓ caregiver penalty

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

I have relied on my husband to manage our finances. Do not have confidence in my abilities & knowledge of financial resource management.
I love the idea of joining a circle of women to share, learn & grow

2. Based on your experience, what would you need to bridge that wealth gap?

affordable care
bonus
4 day work week

3. You heard a lot on this topic, what are we missing?

invisible labor
education -
day care

vocational training
education of men

Barrie
promotion
role models
you-tube videos
men at home care
mindset change

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

This will lead to improvement in other drivers

2. Based on your experience, what would you need to bridge that wealth gap?

Stories are critical to influence policy change and movement

3. You heard a lot on this topic, what are we missing?

Low wages:

- Encourage Tech jobs - training, education, mentoring
- Company policies → child care leave, childcare programs
- Connectivity - access needed throughout the family - plus devices
- Need to be able to access MH services

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

disparity in
adjunct benefits
vs FT/tenured
colleagues

lower paid
career
↑ expense of
childcare
car for
elderly
+ travel expense
time

more most confident of short
to goals but less confident
w/ i.e. closing mortgage
Impact of pandemic
needed Medicare age at the time
+ those confident belly with other women
in financial empowerment (have always
expressed me!) - literacy

2. Based on your experience, what would you need to bridge that wealth gap?

bc aware of the salary between caregiver/wage

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge and confidence mostly stood out to me as a young woman of color. Specifically in career + internship opportunities, I lack navigation in this world.

2. Based on your experience, what would you need to bridge that wealth gap?

More accessibility on financial education — building generational wealth, budgeting, salary expectations... workshops for those who cannot access higher education.

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Caregiver penalty, knowledge & confidence

2. Based on your experience, what would you need to bridge that wealth gap?

community support, women centered coaching

3. You heard a lot on this topic, what are we missing?

leadership opportunities for women &
being able to advance in careers

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Lacking knowledge

2. Based on your experience, what would you need to bridge that wealth gap?

Mentors

3. You heard a lot on this topic, what are we missing?

More mentors from various
professions who have special
skills.

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Low wages, ~~rent~~ rent, bills, food is too expensive.

Caregiver penalty, childcare is too expensive, ~~childcare~~ childcare places are full. Very stressful to find someone to take care of my child.

2. Based on your experience, what would you need to bridge that wealth gap?

- * More childcare places. * reach out to local nonprofits to offer workshops.
 - * Raise the minimum annual wage as a requirement to apply for
 - * Grants for childcare places → more funding. Childcare assistance.
 - * More affordable housing.
3. You heard a lot on this topic, what are we missing?
- * More female mentors
 - * More scholarships for women wanting to pursue a Masters.
 - * Retirement Education workshops
 - * offering mentorship and financial assistance to women who want to go back to school.

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Reflection Writing What stood out to you?

- ^{knowledge} lack of financial literacy

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

All three stood out ~~to~~ to me because

2. Based on your experience, what would you need to bridge that wealth gap?

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

- That women need to save longer than men for retirement
- Women often give up promotions due to childcare needs
-

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

- Knowledge and Confidence, as a 23 yr old first generation Chicana I don't know what savings ~~is~~ or financial stability looks like

2. Based on your experience, what would you need to bridge that wealth gap?

- Higher paying jobs, more affordable housing. knowledge on how to use my money wisely.

3. You heard a lot on this topic, what are we missing?

How to start young, programs for youth to start early especially youth of color

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Reflection Writing What stood out to you?

The importance to plan and think of financial health. As a woman, one does not usually stop and analyze the situation until it might be unbearable.

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Caregiver penalty - As a mother of a man with special needs, and ex-wife of a man with his own business. I never stopped and think of the hours I dedicated to them.

2. Based on your experience, what would you need to bridge that wealth gap?

I don't have info. about investments, how to budget \$, etc.

3. You heard a lot on this topic, what are we missing?

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

2. Based on your experience, what would you need to bridge that wealth gap?

3. You heard a lot on this topic, what are we missing?

* Same gender couples
* how you grew up, maybe start in elementary school.
* "Emotional cost" of caregiving

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?
(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

Knowledge & confidence -

2. Based on your experience, what would you need to bridge that wealth gap?

I'd love a circle of women to discuss financial issues & get more knowledgable in a comfortable, community setting

3. You heard a lot on this topic, what are we missing?

I think money has so much emotion attached to it. It's important not to slide over that

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Reflection Writing What stood out to you?

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence)

knowledge + confidence - I was surprised at the number of people who stood when asked if they wished they'd started saving earlier.

2. Based on your experience, what would you need to bridge that wealth gap?

To better understand my family's financial position - my husband currently handles 75% of bank accounts + investments.

3. You heard a lot on this topic, what are we missing?

What are specific strategies that have been successful in closing the wage gap? For example - can we learn from policies from other countries?

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Reflection Writing What stood out to you?

\$122B

compoundly effect
- how do you support all staff

1. Which driver particularly resonates with you? Why?

(Drivers: Low Wages, Caregiver Penalty, Knowledge & Confidence) ~~informal~~ service facing

jobs (home cleaning, caregivers, self employed) wages, benefits.

Caregiver penalty / sandwich generation / recovery you need. resumer vs self care.

2. Based on your experience, what would you need to bridge that wealth gap?
1st to go to college / retirement / gap in resume b/c of caregiver

- knowledge
- connections
- access to financial advice.

3. You heard a lot on this topic, what are we missing?

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