

Definitions

CalKIDS: is a children's savings account program administered by the ScholarShare Investment Board, an agency of the state of California. It helps jumpstart a college savings accounts for children in California by establishing pre-funded savings accounts for every baby born in the state, regardless of household income, and for eligible low-income public school students enrolled in 1st through 12th grades. At the onset every eligible child will have seed money deposited in their CalKIDS account via the California state fund. The program's goals are to make it easy to save for future education and to help low-income students save for college or career training.

CalSavers: is a state-based program that supports small businesses in offering retirement plans to employees that are portable for the employee even if they change jobs. California workers whose employers don't offer a retirement plan, or are self-employed individuals, can contribute a portion of each paycheck to an Individual Retirement Account (IRA) that belongs to them. Each saver decides how much to contribute and where this money is invested.

Guaranteed Basic Income (GBI): [GBI](#) is a direct cash benefit from the government that provides people with money regardless of their employment status to support their basic needs.

Real Cost Measure (RCM): estimates the amount of income required to meet basic needs including the costs of housing, child care, food, transportation, health care, and taxes. Unlike the official poverty measure which is primarily calculated based on the cost of food adjusted for inflation annually, the [Real Cost Measure](#) takes into account geographical differences in the cost of living throughout California.

San Mateo County Commission on the Status of Women (SMC CSW): The [CSW](#) is an advisory body to the Board of Supervisors that was established in 1984. The mission of the CSW is to improve the quality of life for women of all ages in San Mateo County.

Survivor Leave Policy or a [Safe Leave Policy](#): a paid and job protected time off when an employee or their family member is experiencing or has experienced domestic violence, sexual assault, stalking, or human trafficking (also referred to collectively as "abusive behavior").

Wealth Gap: The [wealth gap](#) refers to the disparity in cumulative assets across races and ethnicities, resulting from differences in income and historical accumulation of assets across generations. It signifies that one group has significantly more wealth, including income, property, investments and savings, while others may struggle to make ends meet.

Women's Wealth Health (aka Financial Health): [Financial Health](#) is a framework that considers the totality of people's financial lives—whether they are spending, saving, borrowing and planning their finances in ways that will enable them to be resilient and pursue opportunities.