



COUNTY OF SAN MATEO
COMMISSION ON THE STATUS OF WOMEN

Fund the Future

A Call for Durable & Coordinated
Investment in Child Care &
Women's Economic Health in
San Mateo County

"When women and girls rise, their communities
and their countries rise with them."*

- Michelle Obama, International Women's Day, March 8, 2013

*"Women / Girls " refers to gender expansive adults & youth (cis, trans, non-binary, gender non-conforming, and gender queer)

|| *I work in the nonprofit sector where I make too much to qualify for publicly subsidized resources like housing and childcare, yet I live paycheck-to-paycheck. Single working parents - particularly women - face layers of burden. The financial, emotional, and physical labor of childrearing falls on us.* **||**

- Ana, San Mateo, 34



A Little Background

After two years of work, the Commission on the Status of Women is reporting on gaps in women's economic equity in San Mateo County. This report presents recommendations that impact the County's shared prosperity and strengthens our competitive economic standing in the state. Ultimately, the CSW's intention is to create understanding that women's economic equity impacts everyone's economic future and stability in San Mateo County.

Women are the backbone of our community. They make up over 50% of San Mateo County's population, and yet, single mothers are most likely to struggle.¹ 53% live below what the United Way Bay Area refers to as the "Real Cost Measure" (RCM).² Nearly 1/3 of women report difficulty paying for expenses.³ Right here in the heart of Silicon Valley, there is significant effort to support and hire women in Science, Technology, Engineering, and Math, but there is little support for women in early childhood or primary caregiving.

Just as Ana shared, single mothers and women of color particularly struggle to make ends meet and build wealth. Her story is not unique.

\$61.62 living wage for a family with 2 children and 1 full-time working adult

\$17.31 average wage for women at age 35 in San Mateo County (\$36,000 annual)⁴

¹ 2023 Community Health Needs Assessment (Health and Quality of Life in SMC)

² The RCM factors the costs of housing, food, health care, child care, transportation and other basic needs to reveal what it really costs to live in California. "San Mateo County The Real Cost Measure in California 2023" United Way Bay Area. https://unitedwaysca.org/wp-content/uploads/2023/05/san_mateo_county.pdf

³ Bay Area Equity Atlas, June 2024

⁴ United States Census Bureau, Opportunity Atlas, <https://www.opportunityatlas.org/>

A Little Background (cont.)

When COVID-19 effectively shut down workplaces, schools, and child care centers, the San Mateo County Commission on the Status of Women (CSW) saw the impact on women locally and joined the recovery response effort, led by San Mateo County. Not only did COVID-19 impact women locally, it impacted women across the country. The disruption was substantial in employment, wages, child care and caregiving, significantly changing the financial stability of women here and nationally. The pandemic only exacerbated problems women already faced on a systemic level. Lack of access to child care, the wage and wealth gap, and rising cost of living all dovetailed with racism and misogyny to create real barriers to economic stability for women.

San Mateo County leaders have already shown they value the contributions of women, but these investments are not keeping pace to expand safety nets and build more equitable systems. Sentiment throughout San Mateo County (as reflected in survey responses, interviews with individuals and groups, and feedback from the CSW's RISE 2024 Women's Leadership Conference) underscores the community's call for meaningful action, investment and support in women's economic success.

This report shares the community's experiences with child care, caregiving, the wealth gap, and pay equity, and provides recommendations for durable and coordinated investment in women's economic wellbeing. It's time to fund the future.

The pandemic only exacerbated problems women already faced on a systemic level.

\$1 spent on early childhood education = **\$2** in economic output⁵



⁵Investing in Early Care and Education: The Economic Benefits for California", [UC Berkeley Law Center](#) 2019

How Did We Get Here



|| We postponed having children because our income could not support a mortgage and childcare. Once my son was born, I spent weeks trying to find daycare so that I could go back to work. I must have contacted 10-12 facilities. They didn't even have room on the waitlist. ||

- Megan, Half Moon Bay, 34

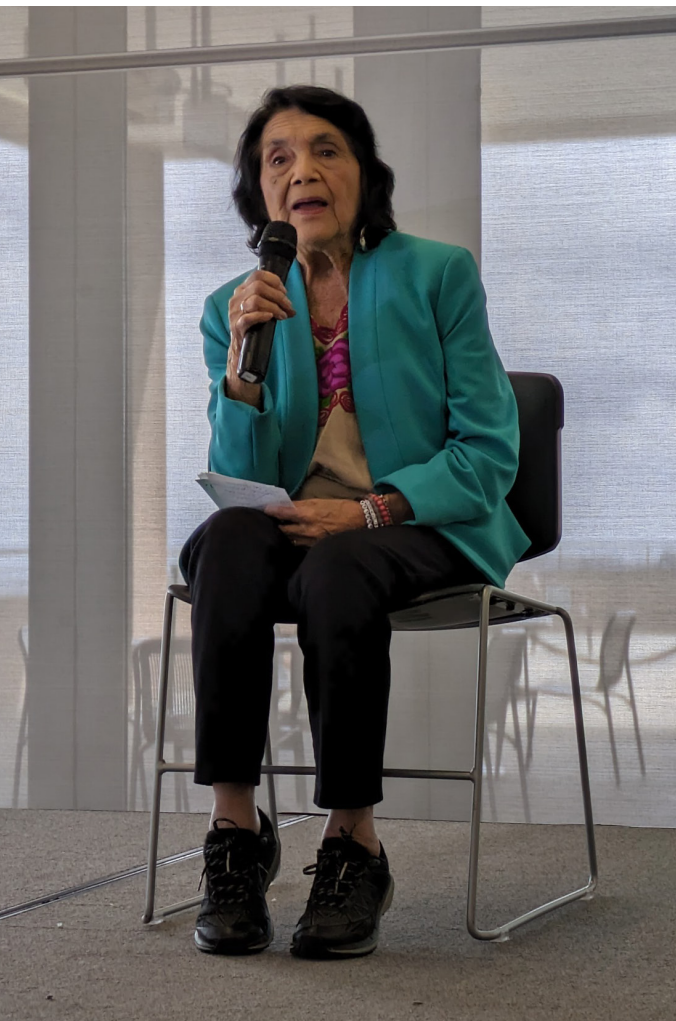
The [Commission on the Status of Women](#) has worked on a variety of issues and reports related to the status of women since its inception in 1984, such as reports on the Feminization of Poverty; County Commissions Gender Analysis; Human Trafficking Resources; Equal Pay; and promotion and support of women in elected positions.

In early 2023, the Commission pivoted to focus on women's economic equity by building awareness of gaps and identifying resources and partners to help bridge those gaps. The Commission further focused on researching the wealth gap and child care access, while surveying the community to learn the inequity drivers of each topic. The goal was not only to engage people in the county, but also to understand the gaps in order to provide an advisory report to the County Board of Supervisors in late 2024.

The Commission is comprised of 17 adults and 2 Youth Commissioners and they are divided into two sub-committees:

- The **Early Learning & Child Care Impact Committee** focused on access to affordable child care, as well as how to support more training and increase wages for child care staff.
- The **Women's Wealth Health Committee** focused on determining the key drivers of the financial wealth gap for women in the county.

How Did We Get Here (cont.)



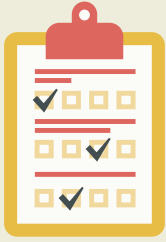
American labor leader and civil rights activist, Dolores Huerta, speaks at the RISE Women's Leadership Conference.

Why Bring This Issue to the County?

To effectively tackle important issues like economic equity, child care, family justice, and housing, strong backing by county government is essential. Unlike local entities that often face underfunding and resource shortages, county governments have the financial capabilities and systemic reach needed to enact substantial changes.

*In the process of research and engagement, **both groups observed an intersection of wages, women's jobs, expensive child care, generational wealth, knowledge and confidence of finances, pay equity, and the impact of care-giving jobs.***

How We Engaged the Community



Surveys (600 respondents)

- Early Learning & Child Care Committee
- Women's Wealth Health Committee



34 In-Depth Interviews with Community Partners
 (27 Wealth Health Interviews and 7 Child Care interviews - see appendix for full list)



15 In-Depth Feedback Sessions such as the Measure DD Forum in South San Francisco
 (see appendix for full list)



Presentation findings and community forums such as RISE 2024 Conference and Women's Equality Day
 (over 200 RISE participants)

To gather comprehensive data, the Commission utilized a multi-faceted research approach of surveys, detailed interviews with key stakeholders (such as elected officials, organizations, child care providers, businesses, and early education leaders - all local), collaboration with local experts, analysis of existing research, and input from over 200 participants at the RISE Women's Leadership Conference, a community forum. This strategy enabled the collection of both quantitative data and qualitative insights, offering a well-rounded perspective on San Mateo County's economic equity landscape for women.

RISE 2024 Keynote Speaker Malia Cohen, CA State Controller



What We Learned



When my daughter was only two weeks old, her father went to prison and I was left alone with them. I would like there to be more emergency support for people who are victims of domestic violence and their children, and more mental health care for women and children in the county.

- Janet, South San Francisco

Child Care and Caregiving

The child care crisis is driven by economic injustice, with poverty wages for the workforce and pay penalties for women and caregivers. Racism and sexism perpetuate systemic injustice through inequitable infrastructure resulting from chronic underfunding and insufficient systems that widen care gaps, and deep-rooted bias and power imbalances.

2,829 Child care educator shortage in San Mateo County

17,157 Shortage of child care spaces in San Mateo County⁶

The annual economic cost of child care challenges nationwide is estimated to be \$122BN.⁷ The impact of child care challenges for women in San Mateo County is profound and long lasting, irrespective of age, income, or other demographic factors. The survey data underscores the magnitude of these impacts, which align with trends observed at the state and national

levels. A staggering **88% of CSW survey respondents cited significant impacts of child care and caregiving on their lives.**

Additionally, the survey findings showed:

- **75%** expressed belief that implementing policies such as paid leave and universal child care would enhance their well-being (70% of respondents had delayed or forgone career opportunities due to child care challenges).
- **50%** indicated income loss and heightened stress or partner conflicts, with an additional 20% reporting illness related to caregiving stress such as depression, anxiety (1 in 5 respondents attribute onset of both physical and mental health issues to child care challenges).
- **30-40%** of respondents have had to reduce hours or decline promotions because of child care constraints.
- **15%** reported housing instability resulting from child care impacts.

⁶ Commission on the Status of Women Child Care Impact Report 2024

⁷ Council for a Strong America. "\$122 Billion: The Growing, Annual Cost of the Infant-Toddler Child Care Crisis" <https://www.strongnation.org/articles/2038-122-billion-the-growing-annual-cost-of-the-infant-toddler-child-care-crisis>

What We Learned (cont.)



|| *I don't feel there is enough emphasis to explain retirement. I was married for almost 30 years, worked for the family business, didn't take a paycheck, and looked towards retirement as a point when the business assets would be sold to cover it. Everything stayed with my ex and his family! These were all very naive decisions on my part. I'm now 30 years behind in saving for myself and my future.* **||**

- anonymous survey respondent, SF Bay Area

What We Learned (cont.)

Women's Wealth Health

"Wealth Health" is a framework⁸ 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. When women do take ownership of their financial lives, they feel empowered and better able to contribute to the economic success of their communities.

Globally, closing gender gaps in employment could boost GDP per capita by 20% and give the economy a \$7 trillion boost. In America, the National Women's Law Center reported that for every \$1 owned by a single man, single women own \$.82, single Black women and Latinas own \$.09.

The struggles of SMC women to build wealth is evident in survey responses where 36% said they are not well prepared for retirement and only 33% are taking advantage of the matching program they have available. Due to the high cost of living, nearly 69,919 households live below the Real Cost Measure and 79,927 households are rent burdened. There are over 18,000 single parent households, putting even more pressure on women providers.⁹

Where is the help for me? How am I going to build wealth for the future and maintain roots in a community that I love?

- LaSaundra, Pacifica, 57

For every \$1 of wealth owned by a single man...

- Single women own 82 cents
- Single Black women and Latinas own 9 cents¹⁰

⁸ Financial Health Network: finhealthnetwork.org/about/what-is-financial-health/

⁹ United Way Bay Area. <https://unitedwaysca.org/realcost/>

¹⁰ National Women's Law Center. "January 2024 Fact Sheet, A Window Into the Wage Gap: What's Behind It and How to Close It" <https://nwlcc.org/wp-content/uploads/2023/01/2023-Wage-Gap-Factsheet.pdf>

What We Learned (cont.)

The CSW identified key themes of the financial wealth gap for women in the county. The three (3) drivers that consistently arose included:

- **Low Wages:** Women are concentrated in low-paying jobs earning less than men. The mindset that women will make less combined with certain high-paying sectors being dominated by men leads to a lack in living wages.
- **Caregiver Penalty:** Women focus on family obligations leading to breaks in their career as well as part time jobs. [80% of caregivers in California](#) are women. These caregivers showed greater levels of depression and may have their life span shortened by 4–8 years. Women caregivers experience higher burden and distress because of lack of available social support.¹¹ The assumption that women are the primary caretakers for parents and children also leads to them leaving careers, which became clear during the COVID–19 pandemic.
- **Lacking Knowledge and Confidence:** Women are more risk averse and less likely to invest and build wealth. They also tend to lack an understanding and literacy around investing and retirement planning which leads to a lack of confidence with planning for the future. **Women don't always take into account the fact that they live longer and need to fund a longer retirement than men.**

Americans averaged only

48%

on a financial literacy test.

Women scored an average of

10 points lower than men¹²

The CSW Wealth Health Survey respondents shared¹³...

36% are not prepared for retirement

48% are conservative in their investments

52% have retirement savings options at work

48% are saving regularly

33% are taking advantage of the matching program

¹¹ CalMatters, "Demand for California caregivers is rising, but their pay isn't. Lawmakers hope to change that." <https://calmatters.org/california-divide/2023/07/california-caregivers/>

¹² Global Financial Literacy Excellence Center: 2024 TIAA Institute–GFLEC Personal Finance Index

¹³ The San Mateo County Commission on the Status of Women, Wealth Health Committee Survey 2023

Recommendations

The Commission presents the following recommendations based on our findings and gaps in San Mateo County. At the close of 2025, the Commission will follow up regarding implementation of the recommendations and the Commission will report back to the community regarding the impact of this report.

Create and Invest in an Office of Women & Children

While San Mateo County has many strong programs and vital ingredients, it lacks a coordinating hub to increase child care slots, advocate for pay equity, create financial literacy services, and advance issues that impact women and children. There isn't the system in place to facilitate such changes effectively. An integrated approach from a central office would serve as an effective hub to address a broad spectrum of interlocking issues affecting the well-being of children and families.

By facilitating access to essential services like child care, legal aid, educational support (building on programs like the Big Lift and Build Up), aid to survivors of domestic violence, economic opportunity and savings, and housing (key barriers to financial independence and stability), the office would establish women's financial support services, support fair wage attainment and wealth accumulation, integrate health services, including mental health, and bolster safety through family justice measures.

Additionally, by providing mental health support and advocating for safe family environments, the office would crucially uplift the emotional and physical wellbeing of women, promoting a healthier, more equitable County. This comprehensive framework ensures responsiveness to the nuanced needs of women, further fostering a supportive community environment. Precedents for these types of departments include [Washington D.C.](#), [New York](#), and [Los Angeles](#). In the Bay Area, [San Francisco](#) and [Santa Clara](#) counties have offices or departments of women.

Create a Blueprint for Child Care

In San Mateo County, there is a shortage of 2,829 early educators, which leads to a shortage of over 17,000 child care spaces. In order to address these gaps, a blueprint is needed that specifically outlines the goals, policies, and actions necessary to improve accessibility to affordable child care. [San Diego](#) and [San Francisco](#), two of the largest counties in California, have produced roadmaps in these areas. In San Mateo County, the development of a blueprint could be commissioned as part of a broader roadmap that includes the creation of an Office of Women & Children. Alternatively, it could be one of the initial initiatives undertaken by such an office.

|| *I left my previous job following pregnancy discrimination and could not risk giving up our childcare spots as I tried to find another job. We have two children in childcare, which costs approximately \$5k per month, and one income. It's incredible to me that childcare tuition is more than our mortgage. Unfortunately, there are not enough options that offer care for infants on the Coast.* **||**

- Dawn, Montara, 44



Recommendations (cont.)

Prioritize Child Care Programs for an Equitable Economic Future

Comprehensive child development programs, including a full range of health, education, and social services are essential to the achievement of the full potential of America's children and should be available as a matter of right to all children regardless of economic, social, and family background.¹⁴ If all Early Childhood Education staff in the County received a living wage, the economic benefit to the County would be \$865.9 million annually.¹⁵ The Commission recommends that the County of San Mateo agree to work toward building an infrastructure and investing resources into their operating budget for child care that reflects a more inclusive and equitable county.

Achieve and Promote Pay Equity

The County has already committed to pay equity for county workers and has published an [interactive dashboard](#) among other initiatives undertaken to advance equity. The transparency this tool offers is a critical first step in being a model for other organizations. The County needs to continue work toward achieving pay equity internally. Another next step is for a collaborative approach from the Commission on the Status of Women and County partners to encourage and promote pay equity across businesses and nonprofits located in San Mateo County.



¹⁴ Haspel, Elliot. (2019) *America's Childcare Crisis and How to Fix It*. Black Rose Writing.

¹⁵ "[San Mateo County Child Care Needs Assessment – 2022](#)", San Mateo Child Care Partnership Council.

Recommendations (cont.)

Increase Awareness of CalSavers and CalKIDS

Starting early with saving money is key to economic equity for women and kids. Both [CalSavers](#) and [CalKIDS](#) provide opportunity for San Mateo County residents to do so. Next to buying a home, investing in retirement is a key strategy to increase wealth. 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. As California has the largest number of women-owned businesses in the US, we recommend the County promote the CalSavers programs through the Office of Planning and Building's Business License Board for new and returning business owners.

CalKIDS provides free seed money for families to start college savings for newborns and low-income public-school students. Future education is critical to the continued success and increased wealth health of our residents. The CSW recommends the Board of Supervisors ensure that all County-based programs that are child-facing include information about CalKIDS

to their clients, such as SMC Health's Family Health Services Home Visiting and Women, Infants and Children programs; the Human Services Agency's county-wide resource centers; Child Support Services; and any other departments that work with families.

For both of these resources, we recommend the Office of Community Affairs lead a public awareness campaign to ensure the most impacted women and families in our communities are aware and enrolled.

Continue Support for Guaranteed Basic Income (GBI) Programs

Guaranteed Basic Income has a direct and positive impact on residents with low wages and those experiencing the caregiver penalty. The CSW supports the County's investing in GBI for vulnerable populations such as young mothers and transitional age foster youth and exploring these pilot programs for expansion. Next steps would include exploring guaranteed basic income pilots for other vulnerable residents, such as survivors of domestic violence.



Recommendations (cont.)

Expand Financial Literacy Training and Strengthen Career Pathways

Enhancing financial literacy and developing career pathways that offer livable wages are crucial steps in empowering women to achieve economic stability and build wealth. Early childhood educators exemplify the need for these resources. Despite their vital role in nurturing children's development during the formative years (when 85% of brain growth occurs), these educators often earn poverty-level wages.

While California plans to implement personal finance courses in high schools by 2027, financial literacy must be prioritized in both adult education and job development programs throughout a woman's life cycle from the start of her career, during career transitions, during retirement years, and during life transitions. These programs benefit all women, but especially vulnerable populations, such as immigrants and survivors of domestic violence. The benefits of financial literacy can be extended through robust career development programs and pathways that also lead to more livable wages and long-term wealth building. The Commission recommends scaling and expanding programs that address the shortage of early childhood educators, such

as TeacherUp, apprenticeships, or Child Development Associate programs with pathways to four-year degree programs. Alongside these initiatives, workforce partners in the county, including NovaWorks, Renaissance Center, JobTrain, and others, can prioritize child care as both an essential support and a viable career path.

Bottomline

There is a resounding call from the women of San Mateo County for meaningful action, investment, and support in women's economic health. The County has many viable avenues to continue to invest in expanded access to high quality child care, advocate for pay equity (especially for early educators), create financial literacy services, and advance issues that impact women and children.

By accelerating the pace and coordination of investment in women's economic health, we fund a future where we all benefit.



Appendix

RISE 2024 Women's Leadership Conference Materials

- [Appendix A: Child Care Impact Handouts](#)
- [Appendix B: Wealth Health Handouts](#)
- [Appendix C.1: Wealth Health Presentation Deck](#)
- [Appendix C.2 Presentation Script](#)

Child Care Impact Research and Survey Findings

- [Appendix D: Child Care Full Report](#)
- [Appendix E: Child Care Feedback Sessions List](#)
- [Appendix F: Child Care Survey Responses](#)

Wealth Health Research and Survey Findings

- [Appendix G: Women's Wealth Health Full Report](#)
- [Appendix H: Women's Wealth Health Interview List](#)
- [Appendix I: Women's Wealth Health Survey Responses](#)
- [Appendix J: Women's Wealth Health Data Collection Tracker](#)

[Definitions](#)

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|------------------------|-----------------------------|---------------|
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Neighbors Helping Neighbors



THE
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SAN MATEO COUNTY HEALTH
All together better.



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"When women and girls rise, their communities and their countries rise with them."

Michelle Obama, International Women's Day, March 2013



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