

RISE²⁰²⁴

Women's Leadership Conference



WOMEN'S ECONOMIC POWER: Surviving to Thriving to Driving Change

Thursday, March 28, 2024

College of San Mateo
Bayview Room, Building 10

Presented By:



COUNTY OF SAN MATEO
COMMISSION ON THE STATUS OF WOMEN

Agenda

8:30 AM – 9:00 AM

REGISTRATION CHECK-IN & BREAKFAST BUFFET

8:50 AM – 10:00 AM

Event Open

Azalea Renfield, Emcee

Acknowledgement of the Land and its Workers

Kalimah Salahuddin, REACH Coalition

Call to Sisterhood

Aki Dayag, Storyteller

Welcome

Susan Kokores

President, Commission on the Status of Women

Speaker

Shireen Malekafzali

Chief Equity Officer, County of San Mateo

Keynote Address

Lauren Babb

VP of Public Affairs, Planned Parenthood Mar Monte

10:00 AM – 11:00 AM

Let's Talk About Financial Wealth Gap

Presenters

Nirmala Bandrapalli

Jacki Rigoni

Aileen Cassinetto

Ellen Tafeen

Trish Erwin

Susan Takalo

La Saundra Gutter

Anisha Weber

Susan Kokores

11:00 AM – 12:00 PM

Let's Talk About the Impact of Childcare & Caregiving

Presenters

Dayna Chung

Sarah Kinahan

Christine Padilla

12:00 PM – 12:30 PM

LUNCH BUFFET & MARKETPLACE OPENS

12:30 PM

Keynote Address

Malia M. Cohen

California State Controller

1:00 PM

Speaker

Supervisor Noelia Corzo

District 2, County of San Mateo

Keynote Address

Dolores Huerta

Founder & President of the Dolores Huerta Foundation

1:30 PM

CLOSE

1:30 PM – 2:00 PM

MARKETPLACE / NETWORKING

Marketplace Vendors

We appreciate the Marketplace Vendors taking time out of their day to share their services and products with our participants.

Child Care Coordinating Council (4Cs) of San Mateo County

Community Overcoming Relationship Abuse (CORA)

Kina Organics

Kopolo California

Peninsula Book Collaborative

Peninsula Family Service

Renaissance Entrepreneurship Center

Rustic Postres

San Mateo County Pride Center

Stephanie's Ginger Snap Shots

Thrive Alliance

Unitedly

Viviana Luxury

WANDA

Commission on the Status of Women

Since 1984, the Commission on the Status of Women, an advisory body to the Board of Supervisors, has worked to improve the quality of life for women of all ages in San Mateo County. Through strategic partnerships and collaboration, the commission identifies women's needs, advises the Board of Supervisors and educates the community on matters concerning women. The Commission consists of 17 adults and 3 youth who are residents of San Mateo County.

The CSW has two sub-committees that have been working on the wealth gap and the impact of childcare access in San Mateo County for the last two years. The committees are presenting their findings on these topics and intend to engage people around the County on the best solutions to present to the Board of Supervisors. More information about the Commission as well as the handouts included in this program can be downloaded at smcgov.org/csw.

For more information about the Commission on the Status of Women, please visit www.smcgov.org/csw or scan the QR code.



Dear Attendee,

It is an honor and privilege for me, on behalf of the San Mateo County Commission on the Status of Women, to welcome you to the RISE 2024 Women's Leadership Conference. Through this conference, we strive to unite women of all ages across the county for a day of engagement and networking.

We want to emphasize that no woman is immune from the economic challenges of surviving and thriving in San Mateo County which provided this year's theme, "Women's Economic Power: Surviving to Thriving to Driving Change." We invite community members from diverse backgrounds to join us in understanding the status of women's economic inequity in San Mateo County and joining in conversation that will result in positive impact for all of us!

We present two areas of focus: women's wealth gap and childcare accessibility. We have pulled stories and data from 600 community members and have interviewed over 48 businesses, executive leaders, and nonprofit groups in San Mateo County to understand what drives the gaps in these two areas. Additionally, we are turning to you for feedback that will contribute to solutions in a written report presented to the Board of Supervisors and given to the broader community.

It is a true pleasure to witness this year's conference come together and all the work that the commissioners have done to understand the complexity and interconnectedness of economic equity for women.

I want to thank all of our fantastic sponsors, especially the California Commission on the Status of Women & Girls, for their commitment to help women in San Mateo County not only thrive but drive the change that is needed for equity in our community.

Enjoy RISE 2024. Your presence at the conference is an indication that you are committed to making a positive difference, not only in your city, but throughout the County.

Best Regards,
Susan Kokores, President, Commission on the Status of Women

Speakers

Emcee



Azalea Renfield

Azalea Renfield (she/her) is a woman dedicated to public service and serving communities of color. Azalea champions equity, human rights, housing, and economic development. With over ten years of local government experience serving in a variety of roles such as Community Services Manager; Community Programs Manager; Economic Development and Housing Manager; and Assistant to the City Manager, Azalea truly embraces driving change, leading, and empowering communities of color-especially women. Azalea currently serves as the Executive Director of Williams & Russell Community Development Corporation, a nonprofit dedicated to community and economic development. Azalea is responsible for strategic direction and oversees all areas of the organization including policy, housing & economic development, programs and services, asset management, and partnerships.

Keynote



Lauren Babb

Lauren Babb (she/her) is an accomplished community leader and public affairs professional, specializing in local policy and advocacy. With over a decade of experience in community and electoral campaigns, she has collaborated with prestigious organizations such as Planned Parenthood, AFSCME, UAW, and Obama for America. Currently serving as the Vice President of Public Affairs for Planned Parenthood Mar Monte, the country's largest affiliate, Lauren also oversees the 501-C4 advocacy organization Planned Parenthood Advocates Mar Monte and the super PAC We Vote. In 2023, she successfully completed BISC's Ballot Measure Leader Training Program, enhancing her skills and expertise. Lauren is an active member of the Nevada for Reproductive Freedom Ballot Initiative Steering Committee.

Dedicated to addressing women's issues, Lauren previously chaired the California Commission on the Status of Women and Girls. During her tenure, she implemented California's first grant program dedicated to women's economic recovery amid the challenges of COVID-19. Engaged in various organizations, Lauren serves on the board of directors for California Women's List and California Women Lead, and she is a valued member of the California Black Women's Health Project advisory committee.

Lauren's exceptional contributions have been acknowledged with the Gen Now award from the California Black Women's Collective and the Women's Foundation of California. She was also honored as one of the "4 Black Policy Movers & Shakers You Should Know."

Speakers

Keynotes



Malia M. Cohen

State Controller Malia M. Cohen (she/her) was elected in November 2022, following her service on the California State Board of Equalization (BOE), the nation's only elected tax commission responsible for administering California's \$100 billion property tax system.

As chief fiscal officer of the world's fifth-largest economy, Controller Cohen's primary responsibility is to account for and protect the state's financial resources. Controller Cohen also independently audits government agencies that spend state funds, safeguards many types of property until claimed by the rightful owners, and administers the payroll system for state government employees and California State University employees. Controller Cohen chairs the Franchise Tax Board and serves on the boards of the nation's two largest public pension funds, the California Public Employees' Retirement System (CalPERS) and the California State Teachers' Retirement System (CalSTRS) Boards, which have a combined portfolio of \$750 billion. The Controller is one of eight statewide constitutional officials who are elected every four years in California.

Prior to being elected to the BOE, Controller Cohen served as President of the Board of Supervisors of the City and County of San Francisco. Controller Cohen has championed policies and programs that protect public health, foster economic development, promote new affordable housing, and create good jobs through protecting and expanding San Francisco's manufacturing base. She has dedicated her career to public service, focusing on making public dollars work for all Californians. Controller Cohen was born and raised in San Francisco and attended public schools. She and her husband reside in San Francisco along with their daughter.



Dolores Huerta

Founder & President of the Dolores Huerta Foundation

Dolores Huerta is Founder & President of the Dolores Huerta Foundation. She co-founded the United Farm Workers of America with Cesar Chavez.

Dolores Huerta is a civil rights activist and community organizer. She has worked for labor rights and social justice for over 50 years. In 1962, she and Cesar Chavez founded the United Farm Workers union. She served as Vice President and played a critical role in many of the union's accomplishments for four decades. In 2002, she received the Puffin/Nation \$100,000 prize for Creative Citizenship which she used to establish the Dolores Huerta Foundation (DHF). DHF is connecting groundbreaking community-based organizing to state and national movements to register and educate voters; advocate for education reform; bring about infrastructure improvements in low-income communities; advocate for greater equality for the LGBT community; and create strong leadership development. She has received numerous awards: among them The Eleanor Roosevelt Humans Rights Award from President Clinton in 1998. In 2012 President Obama bestowed Dolores with The Presidential Medal of Freedom, the highest civilian honor in the United States.

Speakers



**Supervisor
Noelia Corzo**

Noelia Corzo (she/her) is the San Mateo County Supervisor representing District Two. She made history as the first Latina on the San Mateo County Board of Supervisors, a county with over 62% people of color, and is currently the only woman on the Board.

A lifelong resident of San Mateo County, Supervisor Corzo is a single mom, daughter of Guatemalan immigrants, and bilingual Spanish speaker. Prior to being elected Supervisor, she was twice-elected Trustee of the largest school district in San Mateo County. She also worked as a social worker and a community organizer, training grassroots leaders to address systemic inequities. She is passionate about interrupting inequity, promoting representation and belonging, and creating lasting change that better serves all.

In 2018, Noelia was on the cover of TIME magazine, featured with other women as “The Avengers. First They Marched. Now They’re Running.” Supervisor Corzo has a B.A. in sociology from San Francisco State University. She lives in San Mateo with her son, Mikey, and her dog, Quetzi.



Shireen Malekafzali

Shireen Malekafzali (she/her) is a leader in advancing equity with over 20 years of experience working across issues in the government, non-profit and philanthropic sectors. She serves as Chief Equity Officer for the County of San Mateo. In this role, she has established County infrastructure to operational equity and works with stakeholders inside and outside of the organization to progress the County’s commitment to equity in services, business operations, democratic processes, and outcomes.

Previous to her current role with the County, Shireen served as health equity officer and senior manager for the policy, planning and equity. Prior to joining the County, she was associate director at PolicyLink, a national racial and economic equity institute.

She currently serves as a member of the State of Equity Advisory Committee, Government Alliance for Race and Equity National Steering Committee, Silicon Valley Community Foundation’s Equity Forward Advisory Committee, and on the board of Human Impact Partners.

Across projects, she works to bring a community- and data-driven perspective, rooted in values of racial and social equity, collaboration, love, and emergent strategies. She facilitates the County’s Shared Prosperity Coordinating Council to support a coordinated approach to expanding upward mobility in a county full of prosperity but lacking in shared prosperity across racial and geographic lines.

Shireen became committed to equity and a just democracy through her lived experience as an immigrant in the United States and her engagement with the environmental justice movement as an undergraduate.

Presenters



Aileen Cassinetto

Aileen Cassinetto was the 2019-2022 San Mateo County Poet Laureate, the first Asian American appointed to the post. She was named an Academy of American Poets Fellow in 2021, and a Yerba Buena Center for the Arts 100 honoree in 2023 for her contributions in building regenerative and equitable communities through the arts. The co-founder of Paloma Press, she co-edited the award-winning climate change anthology, *Dear Human at the Edge of Time*, a companion to the congressionally mandated Fifth National Climate Assessment (NCA5). She was featured in programs presented by the Exploratorium, the U.S. Global Change Research Program, American Geophysical Union, Kulturhuset Islands Brygge Cultural Center, U.S. Consulate General in Shanghai, Philippine Embassy in Washington D.C., Japanese American National Museum, Mystic Seaport Museum, and the Cultural Center of the Philippines, among others. She sits on KQED's Community Advisory Panel and Filoli's curatorial committee.



Aki Dayag

Aki Dayag (she/her) is a second-year student at the College of San Mateo studying English, Ethnic Studies, and Political Science. Originally from Tarlac, Philippines, Aki's early experiences ignited her personal decolonization journey. She is heavily involved as a leader in Katipunan at the College of San Mateo, a Filipino learning organization focusing on creating community, learning, and reconnecting with indigenous Filipino roots and spirits. She feels deeply connected to the liberation mission for both her homeland and the broader Filipino diaspora.



Anisha Weber

Anisha Weber is native to the Peninsula, born and raised in Palo Alto, currently living in Redwood City, and previously worked in San Francisco. With over 25 years of digital transformation experience in technology and solution consulting, Anisha is an engaged EQ executive able to bridge business and technical needs, while also growing company culture and employee morale within industry, boards, and commissions. Actively involved in her community, Anisha continues to provide time, talent, and treasure to numerous service organizations. She is a graduate of University of San Francisco's MBA program and received her B.A. in Communications from the University of Oregon in Eugene. Anisha is a first generation American, her parents are from Switzerland and Holland, and she continues to maintain close ties with immigrant communities/groups from both countries.



Christine Padilla

Christine Padilla, born and raised in San Mateo County, has spent her career at the intersection of service and government working to improve women and children's lives. She is currently the Director of Build Up San Mateo County, a countywide collective impact initiative that preserves, expands and improves the supply of childcare facilities. She's also been a nonprofit executive director, a senior congressional staff member (for 10+ years), and a corporate government relations director. She served 3 terms on the San Mateo County Commission on the Status of Women and is currently serving on the County's Child Care Partnership Council. She is co-chair of KQED's Community Advisory Panel working to ensure diverse community voices are represented throughout the San Francisco Bay Area. Christine is committed to making high-quality early care and learning accessible and affordable for working families while supporting and advocating for those who teach and care for their children.

Presenters



Dayna Chung

Dayna Chung (she/her) is Co-Founder and Executive Director of Community Equity Collaborative, a local nonprofit incubator for initiatives that increase equity in education. She has been a guest speaker and facilitator for numerous events related to equity, education, women and childcare. Dayna is part of many Bay Area organizations including the Commission for the Status of Women, the KQED Community Advisory Panel, the Child Care Partnership Council Workforce Committee (SMC), Menlo Park City School District LCAP & Equity Team, and the child development advisory boards at Cañada/Skyline and Foothill community colleges. As the spouse of an Asian immigrant and parent of biracial, LGBTQ+ children, she's seen the impact of systemic changes that build power and equity for women, children and diverse communities. Prior to entering the nonprofit world, Dayna worked in product marketing and organizational development for both technology companies and consulting firms operating in the US and Taiwan. Dayna graduated Summa Cum Laude with Highest Honors in International Studies from Butler University and also holds an MBA in International Management from the University of London.



Ellen Tafeen

Born and raised in the Boroughs of New York City to immigrant parents (refugees from the Holocaust), Ellen is very interested in helping others achieve a better quality of life. In helping to assist Seniors in the community, she is active in local AARP activities: Driver Safety Instructor, National Board Member of the Safety Driver Tech Program and Tax-Aide Preparer. Ellen is passionate about serving the community through public service and volunteering. Ellen is a member of the Commission on the Status of Women and is passionate about serving the community through public service and volunteering.



Jacki Rigoni

Jacki Rigoni (she/her/ella) is the Chief of Staff for District 2 Supervisor Noelia Corzo's office. Jacki brings deep professional experience as a creative director and copywriter as well as leadership in activism to the District 2 community she's called home for over 20 years. She is a published author and served for three years as Poet Laureate of Belmont, where her poems can be found in public installations. Jacki has an M.A. from U.C. Berkeley in English and a B.A. cum laude from Marquette University in English, Spanish, and Psychology. She holds two California teaching credentials and speaks four languages, including Spanish and Marshallese, a language she learned serving in the Peace Corps. She is a long-time resident of Belmont, where she is single mom to three activists-in-training.



Kalimah Salahuddin

Kalimah Salahuddin currently serves as the President of the Jefferson Union High School District Board of Education. She is a Past President of the San Mateo County School Boards Association (SMCSBA) where she served for two years and continues to serve as an area representative. At the County level, she served on the COVID-19 Recovery Council and is one of the founding members of the REACH Coalition, an advocacy group made up of elected officials and community leaders of color to increase equity and community health for all. She also currently serves on the Board of the Housing Leadership Council of San Mateo County, Caminar, and previously served as a Board Member for Habitat for Humanity Greater San Francisco where she has been a regular site volunteer. She is currently employed at Exelixis as the DEI Community Programs Manager and is a mother to three wonderful adults.

Presenters



La Saundra Gutter

La Saundra Gutter has lived in San Mateo County for almost 50 years with a brief 10 year stay in San Francisco. She is a mother to two wonderful human beings, a son and a daughter. She recently retired from San Mateo County after 20+ years of service and her last position was the Institutions Services Manager at the Youth Services Center. La Saundra spent many years focused on improving the lives of young people and worked with many community-based organizations as well as in-house Mental Health services to provide essential programming for youth. She has her Master's Degree in Public Administration, Management from California State University at Hayward. La Saundra is a dedicated Bay Area sports fan who loves to root for the home team, Warriors, 49ers, and Giants. Now in retirement you will find me more in the stands cheering.



Nirmala Bandrapalli

Nirmala Bandrapalli is a busy mother of 3 who is from Burlingame, CA. When she isn't running her family, she enjoys spending time working to better the community around her. Nirmala is involved with various nonprofit boards and community groups while also co-founding a fitness program, Xtrim Bollywood. Nirmala's professional experience includes 11 years as a manager at Genentech, a biotech company located in South San Francisco. She was actively involved with the South Asian Network at Genentech (SANG), a diversity networking group at Genentech, for over 10 years and held various positions including Co-Chair of the organization. She currently works for Gilead as a Project Manager and holds a Project Management Professional certification and a Master's Degree in Biochemistry from USF.



Sarah Kinahan

Sarah Kinahan has spent the past two decades working for nonprofit and government programs in the early care and education sector to support children and families in San Mateo County. Sarah's early career includes work with the Child Care Coordinating Council (4Cs), First 5 San Mateo County, Izzi Early Education and Build Up - an initiative that has tackled the shortage of early care and education facilities and helped to develop more than 2,300 new child care spaces. Sarah was excited to join the San Mateo County Office of Education in 2020 as Coordinator for the Child Care Partnership Council because of the opportunity to synthesize previous experiences working on public policy, data and research, and advocacy and to continue to improve the early care and education systems in the county. In 2022, Sarah was awarded the Mary Petsche Visionary Leadership Award by the 4Cs. Sarah is also an active volunteer in her children's schools in San Carlos and was elected as a trustee for the San Carlos School Board in 2022. Sarah can relate to all of the families looking for quality child care - she has worked with eleven different providers over the past eleven years - ranging from Family Child Care, nannies, preschools, drop-in centers, grandparents and after school programs. She is in awe of the dedicated early care and education professionals working every day in our County!



Susan Kokores

Susan Kokores was born and raised in the City of San Mateo and she currently resides in Menlo Park with husband Roger. Before joining the Commission on the Status of Women and becoming the CSW's current President, she retired from her position as Executive Director of WANDA. WANDA is a non-profit she co-founded over 12 years ago that enables low income single mothers living or working in San Mateo and Santa Clara Counties to gain financial stability and career and life success. Previously, she was the Major Gifts Director of United Way Silicon Valley, and the Development Director of Vista Center for the Blind and Visually Impaired in Palo Alto. Early career years, she was an RN with positions at Stanford Hospital, public health and home health organizations. She also co-ran a small business for over ten years providing educational programs for employees of local corporations. She previously worked for the Senior Center of Palo Alto (now Avenidas).

Presenters



Susan Takalo

After graduating from the University of California at Santa Cruz, Susan Takalo worked in social services for 46 years with a particular focus on hunger and underserved communities. Since 1984, she has served in a variety of capacities with Second Harvest of Silicon Valley. After her retirement in June 2023, she now has more time to devote to her passion for community work. She has participated in a range of community-based committees such as the FEMA Emergency Food and Shelter Advisory Committee and Daly City ACCESS. She served as the founding co-chair of Thrive's Emergency Preparedness Taskforce. She is an active member of the Pride Initiative, a project of the San Mateo County Office of Diversity and Equity; The Pride Center; and Coast Pride.



Trish Erwin

Trish Erwin, PhD, is the Clinic Manager for Fair Oaks Health Center and Sequoia Teen Wellness Center for the County of San Mateo. Prior to this position, Trish was the manager for Family Health Services (FHS) Immunization Branch, Covid-19 Response Unit and Quality Improvement Team. She was heavily involved in the Covid response, including running the operations for all of the County vaccination sites. Trish is an Advanced Certified Personal and Executive Coach from the College of Executive Coaching. Providing coaching to her own staff, other County managers and her children, is what brings her renewal in her work and life. She was recently appointed to the Commission on the Status of Women where she focuses on her passion around women's rights advocacy. Trish lives in San Mateo with her two cats.

San Mateo County Board of Supervisors

Hon. Warren Slocum, President
Hon. David Canepa, Vice President
Hon. Noelia Corzo
Hon. Ray Mueller
Hon. Dave Pine

Commission on the Status of Women

Susan Kokores, President
Ann Girard, Vice President

Julissa Acosta
Ana Avendaño
Nirmala Bandrapalli
Aileen Cassinetto
Dayna Chung
Trish Erwin
La Saundra Gutter
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Melissa Lukin
Aysha Pamukcu
Michelle Stewart
Ellen Tafeen
Susan Takalo
Rosie Tejada
Anisha Weber

Youth Commissioners

Natalie Handel
Amani Shroff
Joy Zou

Director

Tanya Beat

Board of Supervisors' Liaison

Hon. Noelia Corzo

Thank You for Your Significant Contributions

Thank you to our Planning Committee for their dedication and expertise in planning RISE 2024. Their strategic insight, organizational skills and amazing communication have contributed immeasurably to the success of this event.

Amanda Anthony
Aileen Cassinetto
Dayna Chung
Alexia Huerta

Azalea Renfield
Jacki Rigoni
Kalimah Salahuddin
Anisha Weber

The Wealth Gap for Women

is an even greater concern than the wage gap.

“Women are most confident in taking care of short-term financial goals, including paying bills and setting household budgets, but struggle with long term goals, and feel they don’t have as much influence in picking advisors, choosing a mortgage, and managing investments.”

2022 BofA and Financial
HEALTH NETWORK REPORT



For every \$1 owned by a single man, single women own \$0.82.

For every \$1 owned by a single white man, single Latina and Black women own \$0.09.

For every \$1 owned by a white household, Black households own \$0.13, and

Latinx households own \$0.19.

“Concentrating excessive wealth in the hands of the few—who are disproportionately white and male—not only exacerbates gender and racial inequities but slows economic growth, and undermines the economic security of women and people of color, and damages democracy.”

GENDER AND RACIAL WEALTH GAPS AND WHY THEY MATTER, National Women’s Law Center

WE NEED TO NARROW THE WEALTH GAP and FUND OUR FUTURES



Your Feedback

FINANCE + CHILD CARE SURVEY

We want to hear from you. It takes 1 minute to complete and is anonymous.



COUNTY OF SAN MATEO
COMMISSION ON THE STATUS OF WOMEN



<https://www.smcgov.org/csw>

San Mateo County (SMC)

Snapshot of our Community

Single mothers and women of color particularly struggle to make ends meet and build wealth in SMC. Of the 737,888 people who live in this county, 386,376 are women. Due to the high cost of living, nearly 69,919 live below the real cost measure and 79,927 are rent burdened. There are over 18,000 single parent households.

(United Way Bay Area)

Drivers

Key themes of the financial wealth gap for women in the county



LOW WAGES

Women are concentrated in low-paying jobs earning less than men. The mindset that women will make less and that certain sectors are dominated by men leads to lack in living and livable wages.



CAREGIVER PENALTY

Women focus on family obligations leading to breaks in their career as well as part time jobs. The assumption that women are the primary caretakers for parents and children also leads to them leaving careers, such as during the covid pandemic.



LACKING KNOWLEDGE & 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.

81% of Caregivers are women.



First, what is wealth?

Wealth is considered the total value of assets that individuals or families have accumulated (such as savings, stock, house, 401k) minus debts (such as loans or credit cards).

Quote from an interview

“Traditional women’s professions are undervalued (teaching, nursing, caregiving, etc.). If we are paid less, it makes more sense for us to take more time off for family caregiving, which just exacerbates the gap because we lose advancement opportunities.”

Research Nuggets

Our contact at Edward Jones Investments has research on the wealth gap indicating that “nationwide, there is a \$700,000 difference in lifetime earnings between women and men. And due to leaving the workforce at times results in a \$2 million difference.”

An Ellevest Financial Wellness Survey in 2022 indicated that women invest far less in retirement than men, 36% vs 66% yet they out-perform men when they do.

Some of our survey statistics

- 36% of survey respondents said they were not well prepared for retirement
- 52% of survey respondents have a retirement savings option at work and ...
- 48% are saving regularly ... and
- Only 33% are taking advantage of the matching program

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COUNTY OF SAN MATEO
COMMISSION ON THE STATUS OF WOMEN



<https://www.smcgov.org/csw>

Knowledge is Power

and confidence supports learning and growth.

“I don't feel there is enough emphasis to explain retirement. In my case, I was married almost 30 years, worked for the family business, didn't take a paycheck to help the business, assumed I would stay in this marriage, and looked towards retirement as a point when the business assets would be sold to cover it. I also worked under the guise that the "family" business would be in my name as well. Everything stayed with my ex and his family! I lost out on Social Security, and didn't add to a retirement, because I wasn't taking a salary. These were all very naive decisions on my part. I'm now 30 years behind in saving for myself and my future. Women should be told to fund their futures on their own, regardless of marital status.”

—from one of our survey respondents



**For Women,
the Unexpected
Can Happen**

What now?

Ideas for what you can do ...

TODAY

- **Contribute to a 401K/retirement plan, and max if possible or inquire about CalSavers**

TOMORROW

- **Start or join a women's finance circle to learn and talk about money**

ONGOING

- **Sign up for free webinars on financial planning**
- **Seek recurring financial education throughout your life such as when graduating, at tax time, when applying for marriage license, etc.**
- **Check our website for resources**

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<https://www.smcgov.org/csw>



What Women Want

A Financial Health Network and BofA 2022 Report indicated that 7/10 women say they would like to talk with a financial advisor, "over half of them would find it easier to talk with other women." Also, "women feel insufficiently understood by banks financial advisors." Women want different retirement planning objectives than men. According to an article in *The Financial Brand*, "2 out of 3 say financial services do not meet their specific needs, the biggest stumbling block being a lack of financial products protecting and preserving the wealth of their families." And "they more often require investment products with longer investment horizons and are more interested than high net worth men in sustainable investments with a positive social impact."

Starter Resources

Ellevest (ellevest.com)
investment platform for women,
coaching, goal setting guidance

Monterra Credit Union (monterra.com)
SMC focus, bank, classes, products

AARP (aarp.org/money)
financial tools, webinars, resources

IFB (investforbetter.org)
community of women talking about
money, values-aligned investing

Financial Health

A composite 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.

Women report lower financial health across all indicators of financial health:

- Spend less on income
- Pay bills on time
- Have sufficient emergency savings (3 months)
- Have either no debt or manageable amount of debt
- Have a prime credit score
- Have sufficient insurance policies for emergencies
- Household plans ahead for financial security

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COUNTY OF SAN MATEO
COMMISSION ON THE STATUS OF WOMEN



<https://www.smcgov.org/csw>

GET
THE
FACTS



88%

of women surveyed in
San Mateo County are impacted
by caregiving challenges
Learn more ([CSW Survey](#))

Child Care DATA & RESOURCES

2,829

ECE workforce shortage driving
shortage of 17,000 child care
spaces in San Mateo County
([NEEDS ASSESSMENT](#))

\$122B

Annual Cost of Child Care Crisis
([READY NATION](#))

\$389M

Economic benefit of paying
livable wage to early educators
in San Mateo County
([NEEDS ASSESSMENT](#))

8X

Early educators experience
poverty at 8X rate of K-8
teachers
([CSCCE UC BERKELEY](#))

33rd

California's rank in the U.S. on
child well-being
([KIDS COUNT DATA BOOK](#))

98%

98% ECE workers & 80% adult
caregivers are women; most
non-white/immigrants
([CSCCE UC BERKELEY & CALMATTERS](#))

73%

Parents who turned down
work due to child care
challenge
([NEEDS ASSESSMENT](#))

33%

Parents who delay personal
health care to pay for child
care
([CHOOSE CHILDREN SURVEY](#))

1:2

\$1 spent on ECE yields \$2 in
economic output.
([UC BERKELEY LABOR CENTER](#))

75%

Percent who say paid leave,
universal child care policies
would improve well-being
([KIDS COUNT DATA BOOK](#))

CHILD CARE IS A RIGHT - CHILD CARE IS POWER - CHILD CARE IS INFRASTRUCTURE



Wondering
where to go
for more
info?



Needs Assessment

[Link to 2022 Child Care Workforce Survey & Nanny Survey from Child Care Partnership Council \(SMCOE\)](#)



Indicators Report

[Link to 2023 Well-Being of Children, Youth & Families report from Sustainable San Mateo County](#)



Annual Report

[Link to 2022-2023 Inaugural Annual Report of the Office of Children and Family Policy in Santa Clara County](#)

Resources

Links to data & information



MOVIES, PODCASTS & BOOKS

Podcast: [Nobody is Coming to Save Us](#)

Book: [Crawling Behind: America's Child Care Crisis and How to Fix It](#) by Elliot Haspel

Movies: [No Small Matter](#) or [Clarissa's Battle](#).



KIDS

- [Children Now Report Card](#)
- [Kids Count Data Book](#)



ECONOMY

- [Heckman Equation](#)
- [Federal Reserve](#)
- [Council for a Strong America](#)



CHILD CARE WORKFORCE

- [Center for the Study of Child Care Employment](#)



WOMEN

- [National Women's Law Center](#)
- [California Commission on the Status of Women](#)
- [Futures without Violence](#)

WHAT CAN YOU DO?

Attend local meetings

- [Commission for the Status of Women](#)
- [Child Care Partnership Council](#)

Learn about non-partisan campaigns for women and the workforce

- [Choose Children](#)
- [Common Sense Media](#)
- [Parent Voices](#)

Check out local organizations supporting children and early educators

- Children/Families: [First5](#), [4C's](#), [Family Connections](#)
- Educators: [Pathways](#), [News & Info](#), [Nannies](#), [Facilities](#), [Family Child Care Providers](#) and [adult immigrants and entrepreneurs](#).

Support local efforts to strengthen safety nets, increase child care access, invest in women and educators and build affordable housing.

CHILD CARE IS A RIGHT – CHILD CARE IS POWER – CHILD CARE IS INFRASTRUCTURE



Child Care is a Right & the Foundation of Economic Power and Well-Being

We believe that child care is a right and the foundation for lifelong financial security, economic power and overall well-being of women in San Mateo County. It is essential infrastructure and a vital safety net. When women thrive, entire communities flourish.



San Mateo County

Snapshot of Our Community

Of the 737,888 people who live in San Mateo County, 386,376 are women and 41,000 are children ages 0-12. Due to the high cost of living, 79,927 are rent burdened. Average annual child care costs are \$15K-25K. Low wages for the 5,300 child care workers drive a shortage of over 2,829 workers resulting in a deficit of 17,000 child care slots. Child care challenges - from low wages for providers to high costs to families - have lifelong implications on women, children and families.

Drivers

Impacts on women of child care crisis & lifelong caregiving



ECONOMIC INJUSTICE

Poverty wages for child care workforce. Pay penalties for women and caregivers.



INEQUITABLE INFRASTRUCTURE

Chronic underfunding in facilities and workforce development plus insufficient systems exacerbate gaps in care and inhibit cross sector collaboration.



BIAS & POWER

Racism and sexism are root causes of systemic injustice that go unchecked due to power imbalances.

\$122B
Annual Cost of
Child Care Challenges



Our Survey

Voices of Women in San Mateo County

Respondent Info

- 389 total respondents
- 80% between 30-50 years old & have children under 18; 20% have child with special needs
- 83% use child care to work
- 50% often do unpaid work (outside home)
- 44% nonwhite

Child Care Impact

- 88% say it impacts their lives
- 68% delay or abandon career opportunities
- 60-70% have to leave work early or arrive late
- Half lost income, experience stress or partner conflict and over 20% report illness

Potential Benefits

- Save/invest more money, pay for housing and basic needs
- Less stress/improved mental health
- More time with children/families
- Freedom to pursue professional development

Solutions

- County office to elevate children's well-being
- Dedicated funding to support liveable wages for child care workers and expand access for families
- Multi-sector coalitions with business, housing & others
- Support for policies including paid family/sick leave and flexibility for workers



Your Power

CONNECT, SHARE, MOBILIZE & ACT

Visit our website to learn more, make your voice heard and find resources to drive change



COUNTY OF SAN MATEO
COMMISSION ON THE STATUS OF WOMEN

<https://www.smcgov.org/csw>

Child Care is a Right

& the Foundation of Economic Power and Well-Being

"I am a single parent who provides 100% caregiving outside of work. My day starts at 6am and goes full speed until 10pm, seven days a week...The financial, emotional, and physical labor of childrearing falls on [the single working parent] with seemingly no tangible support from public entities. Where programs and policies do come into place, they benefit only a fraction of the people who need help and often operate with rigid criteria for qualification. Child raising in isolation has had extremely adverse impacts on my mental health..."

- Ana

DRIVING CHANGE



The Commission on the Status of Women is committed to driving change through funding for fair pay for child care workers and investments in vital safety nets and essential infrastructure, including facilities and workforce development. These efforts plus collaboration with other sectors, such as housing, can be optimized through the creation of a Chief Children's Office. In addition to financial resources plus investments in systems or infrastructure - we must tackle the root causes of these issues, including racial and gender biases.



Income/Wealth

"If I had access to affordable childcare I would have some savings built up so I didn't have to decide if I was going to buy food or go to the laundromat and do laundry."

- **Extra caregiving** responsibilities plus **pay penalties** at work cost women an average \$17K per year (\$38K for Latinas)
- In our county, 73% of parents **turned down work**, 68% **delayed professional development** and 55% **lost income** due to child care challenges
- With universal child care, 83% would **save or invest more**.
- Expanding child care access would **increase employment** for moms by 17% with **lifetime financial benefits of \$94,000**



UNIVERSAL CHILD CARE + FAIR PAY



Housing

"I sleep 4 hours a night because only way can manage work and child care and cost of child care and housing in bay area"

- **Underfunding child care** is the root cause of issues such as **economic, housing and food insecurity** (2023 Sustainable San Mateo County report)
- Stable, affordable housing and high-quality, affordable child care are key to parent's **economic stability** and children's **healthy development**.
- Investments in child care that increase quality and access not only **help family budgets** but also **increase local property values**.



AFFORDABLE HOUSING + UNIVERSAL CHILD CARE



Health/Well-Being

"I always feel that I am failing as an employee and mother. It's very depressing."

- Nearly 9 in 10 women said child care challenges impacted their lives with half **experiencing stress/conflict with partners** as a result
- Domestic violence survivors express the need for affordable, flexible, and reliable child care as **essential to safety and stability** for themselves and children
- 75% say policies like universal child care access or paid leave would **improve their well-being and lower stress**



UNIVERSAL CHILD CARE + EXPANDED LEAVE



Child Care Workforce

"Our children are the future - they deserve the best care. Paying teachers well means they can take care of themselves and their families and do a good job."

- Child care educators (mostly BIPOC women) **make less than 98%** of all other professions and **experience poverty at 8X the rate of K-12 teachers**
- Paying early educators a livable wage in San Mateo County would create an **economic annual benefit of \$389M** and mitigate the **shortage of 2,829 workers** that drives the **deficit of over 17K child care spaces**



FAIR PAY + INFRASTRUCTURE



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