

WOMEN'S WAY **CONNECTS
EMPOWERS
INVESTS**

**GENDER WEALTH
FRAMEWORK**



**GENDER
WEALTH
●●● SUMMIT**

FALL 2025 REPORT

GENDER WEALTH SUMMIT REPORT

INTRO

Each year, the Gender Wealth Summit functions as WOMEN'S WAY's convening to discuss issues related to closing the gender wealth gap. We use the opportunity to gather to deepen our exploration of root causes as well as pilot solutions and collaborative opportunities to strengthen alternative models centered in love, dignity, and liberation. In 2025, we turned our attention to the **Social Safety Net**, seeking to understand the impact of proposed changes to a variety of programs and chart our way forward to strengthen supports for communities in need. As WOMEN'S WAY continues to engage our network in understanding and operationalizing the **Gender Wealth Framework**, deepening our exploration of the Social Safety Net aligns well with our organizational framing and the urgency of the moment.

WHAT IS THE GENDER WEALTH FRAMEWORK?

The Gender Wealth Framework emerged from our organizational research agenda, which launched in 2021. As WOMEN'S WAY sought to better understand the wealth experience of women and all marginalized genders throughout the Greater Philadelphia Region, we realized that we first needed a definition of wealth that captured the nuance of experience that resonated with our community members. We knew that the definition of wealth pioneered by the Maven Collaborative was the place to start:

“When wealth is accumulated, we live and retire with greater dignity, freedom, and peace of mind. Our communities are prosperous, resilient, and vibrant. Future generations have the freedom to dream big and become all they truly can be. We are healthy, and know that our family, networks, and communities are healthy, spiritually whole, and contributing.” – The Maven Collaborative

From there, we convened our network—comprising community members, practitioners, policymakers, and funders—to narrow down the specifics of a wealth experience that mattered most to them. Through a series of community-based focus groups, convenings, and a large survey effort, we gathered more nuanced information on a meaningful wealth experience:

- **As a coalition, how would we truly know if we were closing the gender wealth gap?**
- **In our collective imagination, what would “wealth” allow us to have, do, be?**

The 2022-2024 Gender Wealth Summits were designed to gather attendees' insights about wealth, which were utilized to develop the Gender Wealth Framework, launched in Fall 2024.

GENDER WEALTH FRAMEWORK

*When wealth is accumulated, it allows us to live and retire with greater **dignity, freedom, and peace of mind** and for our communities to be **prosperous, resilient, and vibrant**. Wealth allows us to provide future generations with the freedom to dream big and become all they truly can be. It also means being **healthy**, and knowing that your family, networks and communities are **healthy, spiritually whole, and contributing**.*

— The Maven Collaborative —

Material Well-being

Lived Experience

System Conditions/Context



Health and Healing

- Care includes healing spaces and practices that represent various cultural frameworks/traditions and are gender affirming, inclusive and accessible.
- Institutions strive to create a safe, trusting relationship with their communities.
- Women have access to clean, green healing spaces in their own community.
- Women have access to the full complement of health services (physical, dental, mental) that span the continuum of care/life span.
- Women have time to rest and restore without expectations of labor or productivity.



Stability and Opportunity

- Women access quality jobs or self-employment that provide a family-thriving wage and benefits that allow them to live with dignity and ease.
- Women get to do work they love without being undervalued in the market and can advance in any field free of dismantling structural biases.
- Women have access to a social safety net that provides basic rights (healthcare, food, shelter, etc.) by virtue of their humanity.
- Women are free from extractive debt policies and practices and have access to affordable assets that build wealth.



Freedom, Joy, and Belonging

- Women feel free to pursue joy and leisure and can find wellness communities free from structural biases.
- Women feel treated with dignity and respect, and their lived experiences are honored, valued, and validated by people and institutions.
- Women are free to make choices and exercise self-determination.
- Women feel connected to their communities and contribute to shaping their communities.



Family and Community Care

- Women can care for their children, families, and community without fear of losing a job or their economic security.
- Women have high-quality caregiving options due to a robust care infrastructure.
- Women have access to networks of care and mutual aid across their lifespan.
- Women are free from gender-based violence in their families and communities.



Resource Navigation and Support

- Women have places and spaces to go and be supported and heard without shame, judgment, or guilt.
- Women receive support that considers historical and structural inequities as much as individual choices.
- Women can easily find and access available resources.
- Resources and supports meet the needs and goals of women and are designed by and with women.

The **five dimensions** of the Gender Wealth Framework represent the broad themes of wealth that are significant for our community: Stability and Opportunity; Health and Healing; Freedom, Joy, and Belonging; Family and Community Care; and Resource Support and Navigation.



Under each dimension, the **action statements** are a North Star: *if all barriers and challenges were removed, what would the optimal wealth experience look and feel like?*

- Care includes healing spaces and practices that represent various cultural frameworks/traditions and are gender affirming, inclusive and accessible.
- Institutions strive to create a safe, trusting relationship with their communities.
- Women have access to clean, green healing spaces in their own community.
- Women have access to the full complement of health services (physical, dental, mental) that span the continuum of care/life span.
- Women have time to rest and restore without expectations of labor or productivity.
- Women access quality jobs or self-employment that provide a family-thriving wage and benefits that allow them to live with dignity and ease.
- Women get to do work they love without being undervalued in the market and can advance in any field free of dismantling structural biases.
- Women have access to a social safety net that provides basic rights (healthcare, food, shelter, etc.) by virtue of their humanity.
- Women are free from extractive debt policies and practices and have access to affordable assets that build wealth.
- Women feel free to pursue joy and leisure and can find wellness communities free from structural biases.
- Women feel treated with dignity and respect, and their lived experiences are honored, valued, and validated by people and institutions.
- Women are free to make choices and exercise self-determination.
- Women feel connected to their communities and contribute to shaping their communities.
- Women can care for their children, families, and community without fear of losing a job or their economic security.
- Women have high-quality caregiving options due to a robust care infrastructure.
- Women have access to networks of care and mutual aid across their lifespan.
- Women are free from gender-based violence in their families and communities.
- Women have places and spaces to go and be supported and heard without shame, judgment, or guilt.
- Women receive support that considers historical and structural inequities as much as individual choices.
- Women can easily find and access available resources.
- Resources and supports meet the needs and goals of women and are designed by and with women.

WHAT DOES THE GENDER WEALTH FRAMEWORK HAVE TO DO WITH THE SOCIAL SAFETY NET?

The **Stability and Opportunity** dimension of the Gender Wealth Framework encompasses the material well-being promised by the provisions of the Social Safety Net. As we co-created the Framework, our network emphasized how important it is to experience a sense of grounded certainty in their economic lives and pointed us to nuances around quality jobs, pay equity, and freedom from extractive debt policies. Most importantly, they told us that they wanted access to a Social Safety Net that provides basic rights by virtue of their humanity, not due to a shifting formula of deservedness. The sense of material well-being provided by the Social Safety Net was critical, as the foundational support would allow women and all marginalized genders to progress and thrive regardless of economic shocks, downturns, and shifting circumstances.

WHAT IS THE SOCIAL SAFETY NET?

The Social Safety Net is an imperfect patchwork of programs meant to provide for the welfare and well-being of individuals and families experiencing economic hardships. The programs provide critical resources such as food and nutritional assistance, basic income support, transportation, childcare, healthcare, and some housing support. The programs are administered at the local, state, and federal levels and are intended to support folks who are low-income. While the programs seem straightforward in intent, the dynamics of who is eligible for the support, how the programs are administered, and even the type of assistance offered constitute a more complex picture. In fact, our panelists, speakers, and attendees at the Gender Wealth Summit challenged the very language and connotations of a “safety net,” pointing to research and lived experience that suggests inadequate protection at best and harm at its very worst.

WHAT ARE THE CHALLENGES ASSOCIATED WITH THE SOCIAL SAFETY NET?

While the Social Safety Net is a set of programs meant, in theory, to provide financial support for low-income individuals and families, the process to get the support is riddled with barriers and challenges, and the support is rarely enough to stabilize folks in need. Strict work requirements, time limits, family caps, and even the act of delegating the funds and administration of programs to state and local government without accountability have had harmful effects on families seeking protection from precarity.

WHAT ARE THE NARRATIVES ASSOCIATED WITH THE SOCIAL SAFETY NET?

The Social Safety Net, in form and function, is a manifestation of the very same theoretical inconsistencies and structural barriers present throughout our broader economic system. Though intended to support individuals and families experiencing economic hardships, the stories we are told about the Social Safety Net reflect the collective narratives and mindsets that lead to the gender wealth gap.

Narratives around **Bootstrapping** (the myth that anyone can “get ahead” by relying on their own will and individual determination matters more than anything), **Anti-Blackness** (referring to the attitudes, practices and behaviors that devalue, minimize and marginalize the humanity of Black people of African descent) and **Care Work as Women’s Work** (the myth that caring for children, the elderly and the sick are natural functions of one’s biological sex) show up in the design and implementation of the Social Safety Net. These harmful narratives work together to thwart, deny, and obstruct women and all marginalized genders from the support they need to make ends meet.

Bootstrapping is a cultural idea that people should work hard and rely on their own resources to survive. It is a particular framework that says individualism is key, and anything can be accomplished by working hard.

In a broader context, the narrative of Bootstrapping means poverty and the wealth gap are due to the fault of individuals, as welfare and well-being are determined by personal accomplishments and the will to achieve. This narrative attempts to answer the question of “*Why do we have economic inequality?*” by suggesting that people in need are not only lazy or inept, but that people with resources deserve their wealth due to their sound decisions, hard work, and well-informed choices. This narrative ignores policy choices such as tax breaks, financial loopholes, and unearned, inherited wealth. It ignores the broader systemic context that privileges some social identities and weaponizes others within capitalism. Instead, the narrative of Bootstrapping relegates the systems-created epidemic of poverty to the consequence of individual failures or inherent group characteristics that prevent achievement.³

3. Eppard, L.M., Rank M.R, Bullock, H.E., “Rugged Individualism and the Misunderstanding of American Inequality.” Lehigh University Press, 2020. <https://confrontingpoverty.org/wp-content/uploads/2020/02/Ch-4.pdf>

For the Social Safety Net, Bootstrapping and other individualistic narratives justify disinvestment in robust social programs that provide stability and opportunity. If poverty is the problem of the individual, then the government is not obligated to provide for or protect those who struggle to make ends meet. It follows that any support offered through a Social Safety Net program is above and beyond what an individual should expect, as the challenge of survival is chiefly the responsibility of the individual. In an economy where wages are not keeping pace with the cost of living, this means the Social Safety Net cannot and will not function to protect people from instability and economic ruin. Narrow and constricting gender roles, occupational segregation, and institutionalized sexism mean that women and all marginalized genders are shouldering the burden of an inefficient Social Safety Net, sacrificing opportunities to earn wages in order to provide the care and support their family and community members need.

Anti-Blackness is another narrative that is woven into the design and implementation of the Social Safety Net.

The myth of Anti-Blackness centers around dehumanizing, negative attitudes about Black people—that they are lazy, dishonest, stupid, criminals—and manifests in discriminatory policies. It is a narrative and practice rooted in white supremacy and colonialism.

For the Social Safety Net, Anti-Blackness traces back to the 1935 Social Security Act, which established unemployment insurance and cash assistance for low-income families. Agricultural and domestic workers were excluded from these benefits; these industries were intentionally excluded because Black workers predominated in those industries. Southern lawmakers lobbied for these exclusions to preserve and maintain racialized economic hierarchies.

If Black workers could not access Social Safety Net benefits, they would be forced into low-wage agricultural work to survive, which was critical to the agriculturally powered economy of the South. Quite literally, the South needed laborers, and weaving racial animus into the eligibility and accessibility of the Social Safety Net proved to be profitable for the wealthy.⁴

4. Mast, N. "How anti-worker policies, crony capitalism, and privatization keep the South locked out of shared prosperity." Economic Policy Institute, June 2025. <https://www.epi.org/publication/rooted-racism-part5/#epi-toc-4>

This trend of Anti-Blackness in the Social Safety Net continues today, as our lopsided economy continues to reward Whiteness and proximity to Whiteness. A 2020 study by the Center for American Progress shows that in the U.S., regions with more people of color report weaker Social Safety Nets and higher levels of economic hardship.⁵ Stringent work requirements for receiving benefits and limiting federal assistance eligibility based on immigration status are just two examples showing Anti-Blackness preserving an economic hierarchy that exploits Black workers and workers of color. Even if a policy appears “race-neutral” on its face, we know that “a racist policy is any measure that produces or sustains racial inequity between racial groups.” Thus, the Social Safety Net continues to be a place where Anti-Blackness is codified, leaving Black people (most often Black women) and other people of color in dire precarity.

Care Work as Women’s Work is another harmful narrative that finds itself woven throughout the rules, structure, and design of the Social Safety Net.

Care Work as Women’s Work is the idea that women are expected to be the primary care providers for children, folks with disabilities, aging adults, and more—and through this gender bias, care work should be informal and unpaid in the home and underpaid in the formal economy. The roots of this narrative come from gender roles that assign care work as a function of biological sex and constructed social norms.

Care work consists of two overlapping activities: direct, personal, and relational care activities, such as feeding a baby or nursing an ill partner; and indirect care activities, such as cooking and cleaning.⁶ Women around the world perform the majority of unpaid care work, and the work that receives a wage is often severely underpaid. The narrative of Care Work as Women’s Work contributes to a gendered division of labor that allows the economy to continue to function, precisely because it exploits the labor of women. Without the underpaid or unpaid care work performed by women, people could not afford to go to work. Said another way, situating care work as a normal and natural feature of “womanhood” devalues the financial, physical, and emotional cost of the labor, and undercuts the impact care work has on the economy.

5. Cawthorne Gaines, A., Hardy, B., Schweitzer, “How Weak Safety Net Policies Exacerbate Regional and Racial Inequality. Center for American Progress, September 2021. <https://www.americanprogress.org/article/weak-safety-net-policies-exacerbate-regional-racial-inequality>.

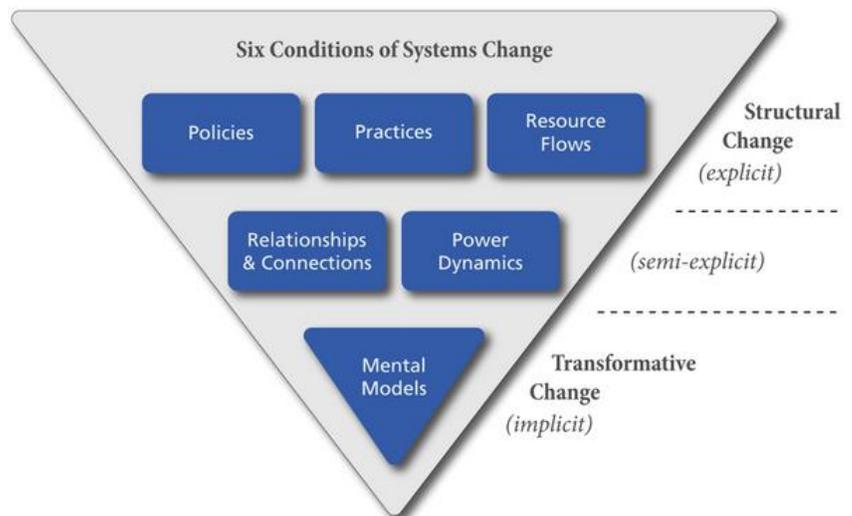
6. Addati, L., Cattaneo, U., Esquivel, V., Valarino, I. “Care Work and Care Jobs: For the Future of Decent Work (Executive Summary).” International Labor Organization, June 2018. <https://www.ilo.org/publications/major-publications/care-work-and-care-jobs-future-decent-work>

The narrative of Care Work as Women’s Work justifies underinvesting in supports like affordable childcare and universal health care. Furthermore, it removes government institutions from their responsibility to protect people from precarity. As it relates to the Social Safety Net, programs like EITC, SNAP, WIC, and Medicaid become cumbersome to access, saddled with social stigma, and impractical red tape that prove enormously daunting to folks already fighting for basic stability. This burden of survival then falls disproportionately on women, who are left to manage the failures of the Social Safety Net without adequate pay or the critical work protections they need.

WHAT DOES THIS HAVE TO DO WITH GENDER EQUITY? WHY DOES WOMEN’S WAY CARE?

The WOMEN’S WAY theory of change calls upon us to focus on narrative change work to shift the conversation about the gender wealth gap and build public will to strengthen new economic models centered in inclusion, equity, and liberation. To shift the conditions that hold the gender wealth gap in place, we need to work at the transformative level of Mental models. Mental models and

narratives are connected in that our mental models, or the internal representations of how something works, form the building blocks of our collective narratives, the frameworks we use to make meaning, inform, or persuade ourselves and one another. As such, the examination of narratives is critical to dismantling the gender wealth gap and building new economic models that lead to gender equity.



Kania, J., Kramer M., Senge, P. "The Water of Systems Change." FSG, June 2018.

WHAT HAPPENED AT THE SUMMIT?

At the 4th Annual Gender Wealth Summit, we gathered with our network to unpack the threats to the Social Safety Net and begin to chart a path forward for strengthening supports to individuals and families in need. The current federal administration views Social Safety Net programs as “runaway entitlements” rife with waste and fraud. Accordingly, the Trump Administration has taken steps to mandate strict work and reporting requirements in some programs and enact severe funding cuts to several programs, including Head Start, Medicaid, Medicare, SNAP, and HUD rental assistance.⁷ At the Summit, our work was to begin to understand the impact of these threats and collectively design strategies to better support those most impacted by these seismic shifts.



7. Wilson, M. "Project 2025 on Social Safety Net: A Social Work Perspective. National Association of Social Workers, 2025.
<https://www.socialworkers.org/Advocacy/Social-Justice/Social-Justice-Briefs/Project-2025-on-Social-Safety-Net-A-Social-Work-Perspective>

WHAT DID ATTENDEES RECOMMEND?

As we heard from panelists featuring Narrative Change Experts, Funding Partners, and Social Safety Net Researchers/Practitioners, three Strategies for Change emerged:

1 FOCUS ON NARRATIVE CHANGE

Attendees strongly favored Narrative Change as a strategy to build power. Consistently, the conversation centered around the power of storytelling: *What was the true experience of folks using Social Safety Net programs? How were they helped or harmed?* The group discussed paying attention to the language we use about how people are impacted by cuts to the Social Safety Net, as well as the role of broader systems (social service agencies, media) in collective problem solving.

The collective desire was to uplift voices most impacted while also emphasizing that EVERYONE will feel the effects of such devastating choices. Attendees felt it was important that all voices in a collective movement “go in the same direction” to impact policy change. This means organizations, funders, and businesses coordinate narrative change strategies, emphasizing the responsibility of institutions to amplify stories that could shape the broader discourse and set the tone for productive action. Folks in the room brought up the need for spaces to amplify stories that do not commodify pain or reinforce reductive tropes, but instead speak to the nuanced and dignified truth of people’s experiences.

“
PEOPLE [IN POWER] DON'T
CHANGE BECAUSE THEY SEE THE
LIGHT, THEY CHANGE BECAUSE
THEY FEEL THE HEAT!

-2025 SUMMIT ATTENDEE
”

2 ORGANIZE COLLECTIVE ACTION

Attendees emphasized reclaiming power to set the course of action to shape the future of their community. As one attendee remarked, *"No one is coming to save us."* The need for collective action across organizations and throughout communities was emphasized. For organizations, this means conscious collaboration and alliance-building, working together around a centralized agenda, and co-hosting public platforms. Attendees felt that groups need to collaborate, not compete, and expressed a desire for a coalition specifically around narrative strategy.

At the community level, collective action looks like focusing on local power-building and divesting from broader systems that were seen as punitive and ineffective. Some attendees discussed economic actions such as general strikes and engaging in mutual aid, noting the need for sustainable supports that go beyond charity. Our network was encouraged by the idea of a "people-powered movement" that is responsive to our local communities and the people in them. One attendee reminded the group that *"People don't change because they see the light, they change because they feel the heat!"*

3 ENGAGE AND BUILD WITH PEOPLE WITH LIVED EXPERIENCE

Many attendees emphasized the need for nonprofits and philanthropy to meaningfully connect and strategize with community members who have lived experience navigating the Social Safety Net. Many cautioned that these institutions should be accountable first to the communities they serve, not solely their funders, with the caveat to avoid tokenism in representation. Engagement efforts should focus on reducing and eliminating gatekeeping and shifting power dynamics. As the group discussed, people closest to the issue have always been communicating their experiences, but they also have to actively fight against suppression tactics.

Therefore, coalition members with more relative power should intentionally create space for lived experience stories and strategies. Specifically, attendees suggested that philanthropy needed to center lived experiences in its funding priorities and to make space for practitioners to also assume funding roles.

NEXT STEPS

As a convening organization, our responsibility is to provide space and opportunity for strategic conversation, as well as infrastructure support for collaborative efforts. Our Strategic Plan for 2025-2028 emphasizes how WOMEN'S WAY will deepen its role as a convener by reorganizing our work into four pillars: Education, Research, Grantmaking, and Advocacy.

The Advocacy Pillar will focus its efforts on strengthening the Social Safety Net for the next fiscal year, **forming our Advocacy Community**, open to all and focused on local power-building efforts. WOMEN'S WAY will provide scaffolding in the form of workshops (public speaking, opinion editorial writing, etc) and monthly community-building meetings, as well as connecting members to advocacy opportunities from our partners. Our goal is to provide an intentional advocacy hub for folks interested in building a stronger Social Safety Net.

We will continue to **host educational webinars on the Social Safety Net** through our Closing the Gender Wealth Gap Forum series. These virtual workshops will explore different themes and topics related to the Social Safety Net and allow folks to continue to learn about the nuances of the issue, as well as solutions and strategies.

There remains an **opportunity to continue to develop a collaborative narrative change strategy with our partners and larger network**, which will require additional support and more partners at the table. As our attendees repeatedly emphasized, the ways in which we understand and make meaning of economic issues like the Social Safety Net have a significant bearing on solutions that will move the needle. We not only need to amplify stories of those closest to the issues, but we also need to pay attention to targeted and consistent messaging platforms to amplify nuanced storytelling and alignment with political priorities that center people over profit.

Additionally, **the work of incorporating gender equity principles into philanthropic efforts remains a compelling strategy** with far-reaching implications for the Social Safety Net and beyond. Shifting power dynamics within funding organizations, using equitable practices in resource allocation and governance, and evolving from tokenism to authentic partnership with the local community are promising practices that deserve greater attention, implementation, and support.

NEXT STEPS CONTINUED

The 2025 Gender Wealth Summit provided a roadmap for the year ahead, and the call to action is critical. Each of us—funders, service providers, researchers, and community members—has a stake in creating a more liberatory future. In the face of this weighty challenge, the deep faith amongst attendees in our ability to win—to harness our power as mothers and caregivers, as neighbors, and workers for transforming our systems of support and culture of care—was overwhelming and undeniable.

We heed this call in our work: grantmaking, education, research, and advocacy. We ask our readers to consider: **What role do I play in the story of how we win?**

Thank you to our 4th Annual Gender Wealth Summit corporate sponsors:

Gold: Future Standard

Silver: Ballard Spahr, Comcast NBCUniversal, PECO, Tara Health Foundation, Venerable

Bronze: Fox Rothschild LLP, Jefferson, Osage Partners

Copper: Penn School of Nursing – Center for Global Women’s Health, Philadelphia Foundation

Friends Circle: Children's Hospital of Philadelphia, The Forum of Executive Women



WOMEN'S WAY
GENDER
WEALTH
●●●SUMMIT
womensway.org/GWS