

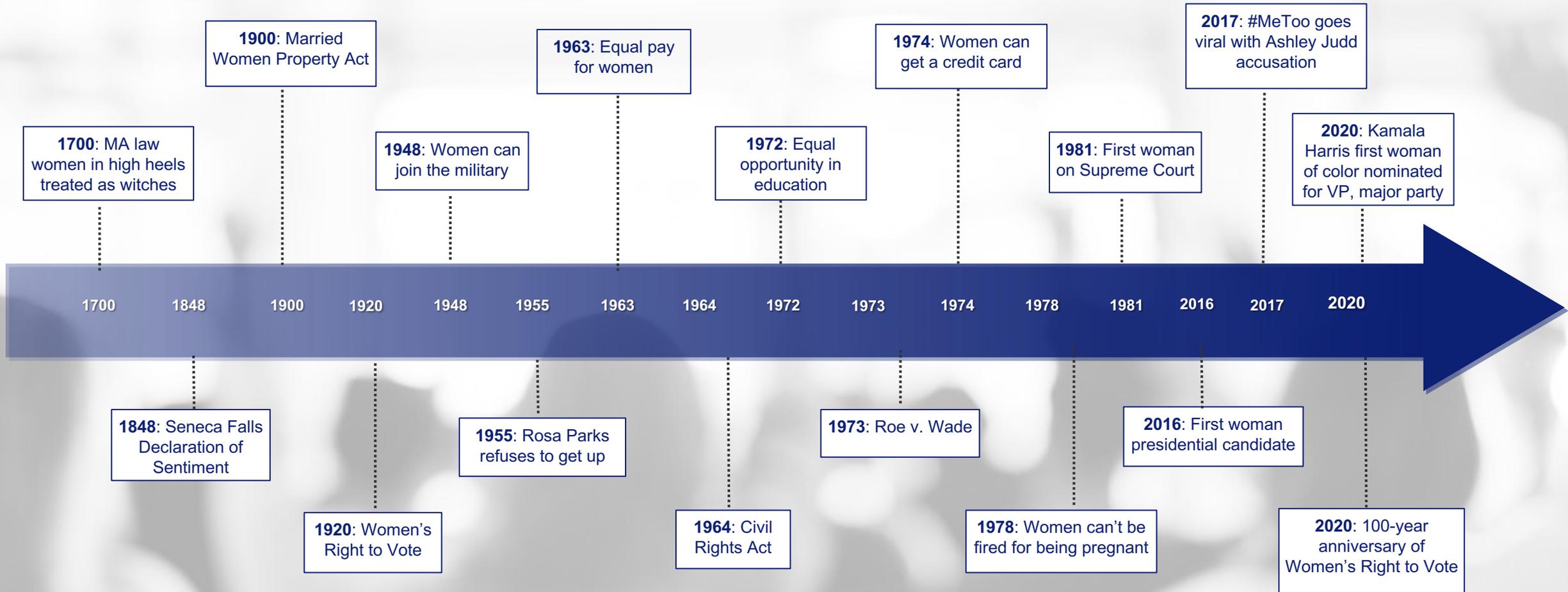
Women, Money and Influence

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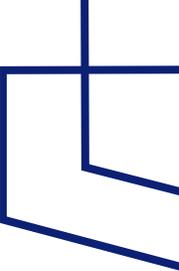


The influence of women

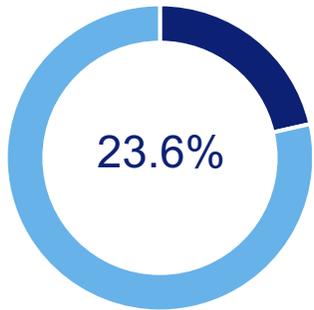


Note: Dates are approximate

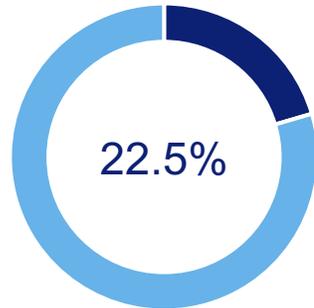
Yet, we are stalled: The tyranny of the 25%



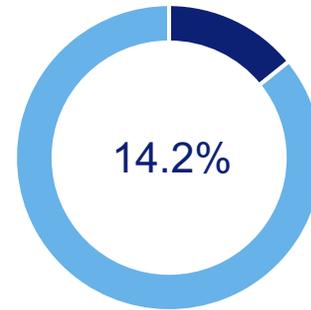
**U.S. Congress
(Women who hold seats)**



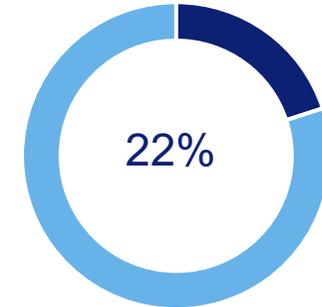
**Board of Directors in
Fortune 500 companies***



**Women on Forbes 400
Richest People**



**Women words in movies
(2,000 screenplays)**



*From Deloitte Missing Pieces Report: The 2018 Board Diversity Census of Women and Minorities on Fortune 500 Boards

Position ...
Money ...
Voice ...



... Affecting change

Women and money

Are the sole source of income for **40%** of American households

Will live **4.6 years** longer than men

Hold **30%** of private wealth in the world

44% with a private net worth of +\$100,000 were self-made

Globally, ~35,000 women have a net worth of **+\$30 million**

Hold **2/3** of all student debt

Hold **51%** of U.S. private wealth – **~\$22 trillion**

Own **40%** of U.S. businesses

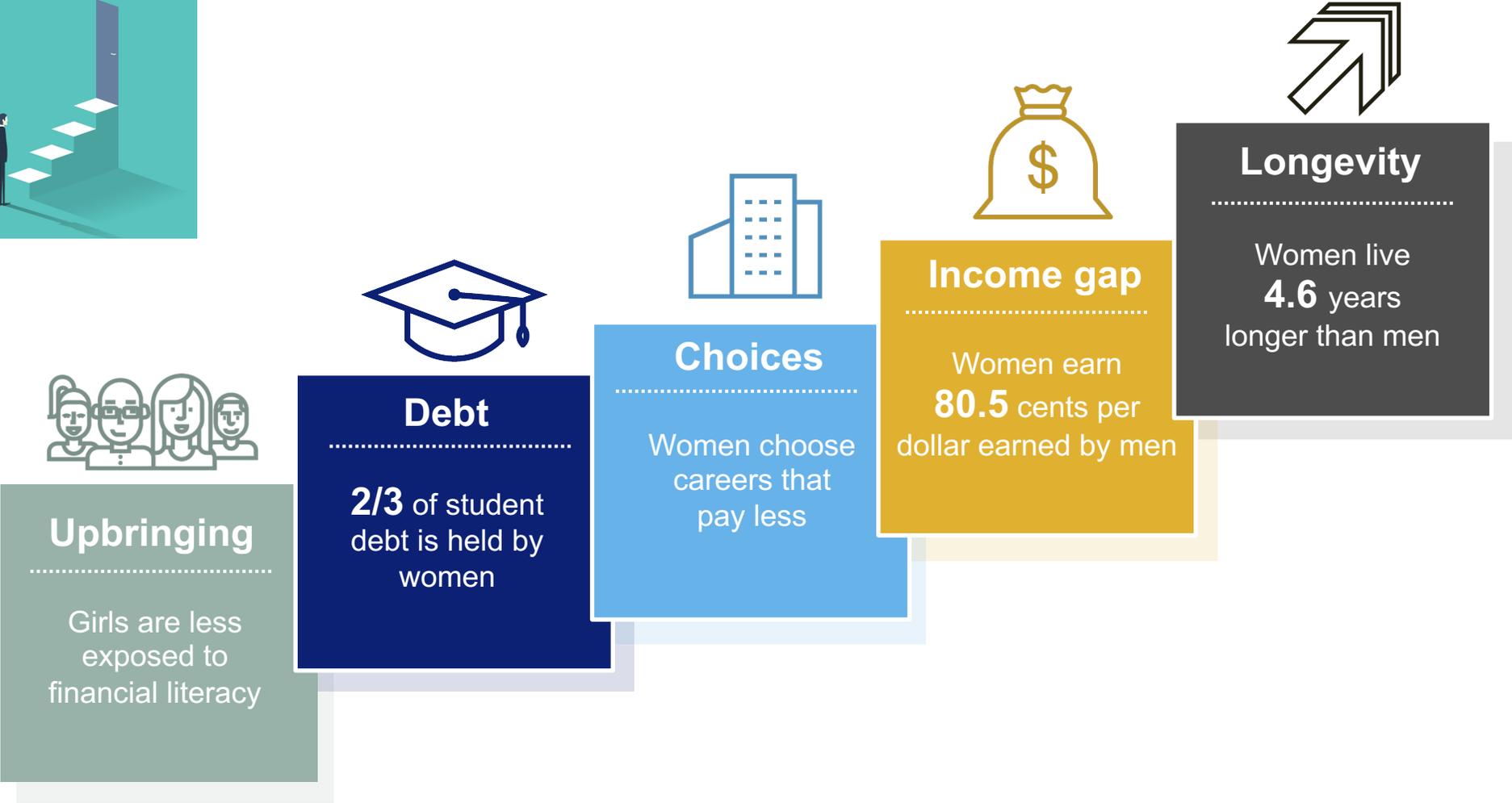
Globally, account for **\$20 trillion** in consumer spending

47% are married - down from 65% from 1950

60% are in the workforce



Women and the Money Gap



More women than men associate financial planning with negativity

When thinking of financial planning, what thoughts or emotions come to mind?

Percentage of participants selecting a word as their top two choices.

47% vs. 31%

women men

Negative words

- Fear 
- Inadequacy 
- Stress 
- Anxiety 
- Dread 



53% vs. 69%

women men

Positive words

- Happiness 
- Excitement 
- Nurturing 
- Pride 
- Self-confidence 
- Joy 

Women engage less with personal finance

Percentage of participants who answered “yes” to question.



Do you use a personal financial app?
37% women vs. 48% men



Do you talk about money to your friends?
52% women vs. 61% men



Do you listen to money related podcasts?
19% women vs. 30% men

Do you watch money related TV shows?
28% women vs. 46% men

Do you enjoy spending time on your financial affairs?
22% women vs. 37% men

The confidence gap: What women say

Percentage of participants who agree strongly or completely with the question.



Digital divide: More generational than gender

Percentage of participants who answered “yes” to the question.



It’s important for my bank to have a good mobile app.

Under 35

62% women

68% men

Over 55

29% women

24% men



Do you use a personal finance app?

Under 35

64% women

74% men

Over 55

21% women

26% men



I access investment information on a mobile app.

Under 35

67% women

76% men

Over 55

23% women

22% men

Fearless girl takes a stand

*Inspiring
Women*



Today's woman, today's society

He wears the cleanest shirts in town
... his "Missus" swears by TIDE!

He wears the cleanest shirts in town!
"There isn't any doubt...
That all his shirts are washed with TIDE!
"Cause when TIDE's in... it's a real find!"

Tide GETS CLOTHES CLEANER THAN ANY SOAP!

YES, Tide WASHES CLEANER

... Clean than any other washing powder and detergent...
... that you can use on the clothes you wear most...
... Tide is a true washing powder...
... that will help you keep your clothes clean and bright...
... with one simple use of the washing machine and some water...
... to make Tide's job for cleaner wash is done!

NO! ONLY CLEANER - WASHES - SOFT! Tide...
... is the best...
... that you can use on the clothes you wear most...
... that will help you keep your clothes clean and bright...
... with one simple use of the washing machine and some water...
... to make Tide's job for cleaner wash is done!

AND BELIEVABLE! Just wash it...
... and you'll see...
... that Tide is the best...
... that you can use on the clothes you wear most...
... that will help you keep your clothes clean and bright...
... with one simple use of the washing machine and some water...
... to make Tide's job for cleaner wash is done!

P.S. PREFER TO SKIP RINSING?
... With Tide you can skip the rinsing...
... and have all your clothes...
... clean and fresh...
... and you'll see...
... that Tide is the best...
... that you can use on the clothes you wear most...
... that will help you keep your clothes clean and bright...
... with one simple use of the washing machine and some water...
... to make Tide's job for cleaner wash is done!

Take back your time.



Commitments each of us can make

I will...

1. Lead with diversity, inclusion, and equity as core values
2. Mentor, sponsor, and lift other women
3. Speak up in support of equitable policies and decisions for women
4. Maintain a network of well wishers – both men and women
5. Get involved in efforts in support of advancement of women
6. Stay in the game, even when it gets tough
7. Not apologize for my style, my preferences, my choices
8. Not be the superwoman who shoulders all home and family chores
9. Negotiate and get paid for my value
10. Vote, make my voice heard