



COUNTY OF SAN MATEO

COMMISSION ON THE STATUS OF WOMEN

Retreat Agenda

February 25, 2025, 5:30-8:30pm

IN-PERSON Meeting at Regional Operations Center, 501 County Center,
Redwood City, 94063

1. Call to Order, Land Acknowledgement, Roll Call (5:30pm)
2. Public Comment (5:35pm)
3. Retreat Introduction (5:40pm)
4. Check-in and Framing Activity (5:45pm)
5. Fund the Future and SMC Action Plan Status (6:00pm) – Linda Wolin
6. Working Dinner & Related County Efforts (6:30pm) – Jacki Rigoni
7. Clarify Commission Priorities and Begin Workplan Development (7:00pm)
 - Priorities, Goals, Workplans
 - Advance Fund the Future
 - Communication and Engagement
 - Breakouts
8. Report Outs: Goals and Draft Workplans (8:00pm)
9. Public Comment (8:15pm)
10. Next Steps & Closing (8:20pm)
11. Adjourn (8:30pm)

Summary: "Fund the Future: A Call for Durable & Coordinated Investment in Child Care & Women's Economic Health in San Mateo County"

Introduction

The report underscores the economic challenges faced by women in San Mateo County, especially single mothers and women of color. It highlights the financial strain, emotional toll, and systemic barriers that these women encounter, particularly in areas like child care, wage equity, and wealth accumulation.

Background

Women make up over 50% of San Mateo County's population. However, a significant portion, particularly single mothers, live below the "real cost measure" despite the region's overall wealth. The COVID-19 pandemic exacerbated existing systemic issues, such as the lack of access to affordable child care, the wage gap, and rising living costs.

Community Engagement and Research

The Commission on the Status of Women (CSW) conducted extensive research and community engagement, including surveys, interviews, and feedback sessions, to gather data on the economic challenges women face. The findings highlighted the intersection of low wages, expensive child care, and the financial knowledge gap as key drivers of economic inequity.

Key Findings

Child Care and Caregiving: The child care crisis in the county is severe, with a shortage of nearly 3,000 early educators and over 17,000 child care spaces. Women, particularly those in caregiving roles, face significant career and financial penalties due to the high cost and limited availability of child care.

Women's Wealth Health: Women in San Mateo County, especially single mothers and women of color, are disproportionately affected by low wages, career interruptions due to caregiving, and a lack of financial literacy. This contributes to a substantial wealth gap.

Recommendations

1. Create and Invest in an Office of Women & Children: A centralized office to coordinate efforts related to child care, pay equity, and financial literacy is essential. This office would address the interconnected issues impacting women and children, facilitating access to crucial services.
2. Develop a Blueprint for Child Care: To address the shortage of child care services, a comprehensive plan outlining specific goals and actions to improve accessibility and affordability is needed.
3. Promote Pay Equity: Continued efforts toward achieving and promoting pay equity across businesses and nonprofits are crucial for economic stability in the region.
4. Increase Awareness of Savings Programs: Programs like CalSavers and CalKIDS need to be more widely promoted to help residents, especially women, build wealth and save for future education.
5. Support Guaranteed Basic Income (GBI) Programs: Expanding GBI programs for vulnerable populations, such as young mothers and survivors of domestic violence, can provide much-needed financial stability.



6. Enhance Financial Literacy and Career Pathways: Financial literacy programs need to be integrated into adult education, and career pathways need strengthened to provide women with the tools to achieve long-term economic stability.

Conclusion

The report calls for meaningful action and investment in women's economic health in San Mateo County. By addressing the root causes of economic inequity—such as inadequate child care, pay inequity, and the wealth gap—the county can create a more equitable and prosperous future for all residents.

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.



ACTION PLAN FOR WOMEN AND CHILDREN

The County of San Mateo is committed to advancing equity and addressing systemic barriers that disproportionately affect women, especially women of color and low-income residents. This Action Plan is a holistic approach to policies and support systems in four core interconnected areas: bridging the wealth gap, increasing access to quality childcare, preventing domestic violence, and expanding reproductive healthcare and healthcare freedom. Through this Action Plan for Women and Children and a full-time dedicated staff member (“Officer”) to lead its implementation, the County aims to create the most supportive and equitable community where all women and children can thrive.

WEALTH GAP

Women in San Mateo County, especially single mothers and women of color, are disproportionately affected by low wages, career interruptions due to caregiving, and a lack of financial literacy, among other systemic barriers that contribute to a struggle to build wealth and a substantial wealth gap. The County has taken significant steps to implement policies and practices to close the gender pay gap, including signing and implementing the California Equal Pay Pledge and publishing an interactive dashboard. The County commits to expanding efforts to close the wealth gap for women, as permitted under law, which will drive economic prosperity for the whole county.

To help close the wealth gap, the Officer will work with County departments and community partners to:

- **Expand housing options** to identify more affordable living conditions for low-income residents, teachers, childcare providers, survivors of domestic violence, single parents, and other vulnerable populations.
- **Expand guaranteed basic income** programs to reach specific vulnerable groups.
- **Support efforts toward achieving pay equity** at the County of San Mateo and across businesses and nonprofits, as permitted by law.
- **Increase awareness of savings programs** such as CalSavers and CalKIDS, to help residents, especially women, build wealth and save for future education.
- **Support financial literacy efforts and career pathways** to provide women with the tools to achieve long-term economic stability.
- **Recommend policies** deemed necessary to close the wealth gap for women.

CHILDCARE

The childcare 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. Every family in San Mateo County should have access to childcare opportunities that meet their geographic, scheduling, cultural, language, and economic needs. The childcare workforce should be highly valued and fairly compensated, and all types of care settings should foster children’s healthy development.

To address the need for more quality childcare, the Officer will work with County departments and community partners to:

- **Declare childcare as an essential safety net.** Affirm that every child deserves the opportunity to grow in an environment that nurtures their physical, emotional, and educational development and every family is worthy of systems and support that facilitate wellbeing.
- **Implement the San Mateo County Childcare Blueprint**, a coordinated, multi-sector approach launched in December 2024 and supported by Measure K funds and other philanthropic resources.
 - The Blueprint seeks to improve access, equity, and quality of the San Mateo County childcare system and supply while ensuring that local resources, policies, and programs are well coordinated across different departments and agencies.
 - The Blueprint will generate a clear, actionable path forward, enabling the efficient and effective deployment of public and private resources, while prioritizing sustainable, system-wide changes that improve long-term outcomes for children, families, and communities.
 - The Blueprint will detail plans for facilities, workforce development, and improved access to high quality and comprehensive childcare within a mixed-delivery system, including cost modeling and fiscal mapping of childcare funding within the County.
 - Working with the stakeholders in the local childcare system (e.g., the San Mateo County Child Care Partnership Council, the San Mateo County Children’s Collective, Build Up SMC, and others) and informed by the goals and plans identified in the Blueprint, the Officer will work with partners to plan for and initiate implementation of the Blueprint, as permitted by law.
 - The Officer will work with partners to translate the Blueprint into specific, measurable steps with timelines, responsibilities, and details necessary to achieve the goals outlined in the Blueprint.
 - Recommend policies deemed necessary to build childcare infrastructure, including evaluating permit fees, developer impacts, and universal childcare.

DOMESTIC VIOLENCE PREVENTION

San Mateo County recognizes that domestic violence is a pervasive issue affecting individuals of all genders, races, and socioeconomic statuses, with women and children disproportionately impacted. By coordinating programs, launching education campaigns, and collaborating with community partners, the County aims to break cycles of abuse and promote long-term safety and well-being. Central to these efforts is the establishment of the San Mateo County Family Justice Center, a transformative hub that will provide survivors and their families with comprehensive services under one roof. Through these initiatives, the County seeks to build a community where everyone can live free from violence and fear, supported by systems that prioritize safety, dignity, and empowerment.

To make the county safer, where people can live free from domestic violence, the Officer will work with County departments and community partners to:

- **Coordinate programs and initiatives in the county**, including education campaigns, to prevent domestic violence and support survivors through funding shelters and services.
- **Collaborate with the County's Domestic Violence Death Review Team** as permitted by law to identify gaps in response and services that could have prevented deaths related to domestic violence and recommend programs and solutions to prevent harm.
- **Serve as liaison to the soon-to-be-established San Mateo County Family Justice Center**, which will provide domestic violence survivors and their children access to the services they need in one place.
- **Advocate for domestic violence prevention and survivor advocacy policies**, including identifying key state and federal legislation that the County can support and federal and state grants that address domestic violence.
- **Support the County's Gun Violence Prevention Program**, which aims to take guns out of the hands of individuals who are legally prohibited from possessing them, as it relates to domestic violence.
- **Recommend policies** deemed necessary to make the county safer, where people can live free from domestic violence.

REPRODUCTIVE HEALTH AND HEALTHCARE FREEDOM

The County of San Mateo, through its healthcare delivery system and the public health programs it administers, provides healthcare services and outreach to build trust with women, particularly women of color and low-income women. These healthcare services have resulted in a significant reduction in teen pregnancy, as well as reduced disparities in reproductive health care based on race, ethnicity, and socio-economic status, and therefore represent a critical part of the County's healthcare ecosystem. With changes anticipated in federal or other states' policies regarding abortion, the County could see an influx of women seeking reproductive or abortion care. Similarly, with changes anticipated in the availability of healthcare for transgender and gender-expansive women and youth, there could be an increase in such individuals seeking gender-affirming healthcare.

To strengthen the County's commitment to reproductive health, the Officer will work with County departments and community partners to:

- **Identify gaps in funding for reproductive healthcare, abortion, and gender-affirming providers** to ensure county residents can access appropriate care.
- **Maintain a strong advocacy agenda**, including identifying key state and federal legislation that the County can support that supports women and transgender reproductive rights and healthcare freedom.
- **Represent the County of San Mateo in the Bay Area Abortion Rights Coalition** and other regional bodies.
- **Launch an information campaign** to ensure the public is familiar with reproductive services and gender-affirming care offered by the San Mateo County Health System.
- **Recommend policies** deemed necessary to strengthen the County's commitment to reproductive health and healthcare freedom (e.g., buffer zones).