



2022 TIAA Institute Women's Leadership Forum

Challenge and inspire. Standing together for change.

TIAA Institute thought leadership on women's career and financial success

Since its founding in 1998, the TIAA Institute has been committed to—and sponsored numerous studies on—women's career and financial success. Below are links to recent noteworthy papers. For these and additional materials, please visit our website, tiaainstitute.org.

[Student debt: Do women bear a heavier burden?](#)

Sandy Baum

Women are more likely than men to go to college and complete their degrees, which can lead to increased earnings for years to come. That's the good news. The bad news is women are more likely than men to rely in part on student debt to finance their educations. Among all students earning college credentials in 2017-18, 57% of women had federal student debt, compared to 44% of men.

[Some women are more vulnerable to student debt than others](#)

Sandy Baum

Women are more likely than men to borrow to help pay for college. Moreover, because their after-college earnings are lower than men's, they may have to make bigger sacrifices to repay their loans. Black college-educated women are significantly more likely than their peers in other racial and ethnic groups to face this situation. Reducing the racial wealth gap and pay inequities, as well as offering better childcare options, would help alleviate the problem.

[Athletic opportunities are educational opportunities: Enforce Title IX to help girls and women thrive](#)

Maureen Devlin

Title IX is powerful legislation. In a single sentence it precipitated a sea change for girls' and women's sports participation nationwide. But the data reveal there's still a long way to go to achieve gender equity, and more progress is long overdue. What can be done to advance more opportunities for girls and women so that they can fully reap the benefits of sports participation?

[Build women's financial confidence to improve their financial wellness](#)

Ning Tang

Significant improvement in women's financial and social status in recent decades has been accompanied by favorable increases in their confidence in many aspects of life—ranging from developing career paths to playing an active role in household decision making. Despite these gains, a gender gap in financial confidence still exists. How can we help women build financial confidence?

[Women are facing a retirement crisis](#)

Jo Ann Jenkins

When it comes to retirement, women and men are not on equal footing. Women have just 70% of the overall retirement income men have as a result of a number of factors, including the gender pay gap and less access than men have to employer-sponsored retirement plans.

This gap in retirement security is top-of-mind for women nearing retirement age: a recent AARP survey found 25% of women age 50–64 are not at all confident they will have enough money to live comfortably throughout their retirement years.

[The economic effects of family caregiving on women](#)

Fawn A. Cothran and Patrice A. Heinz

Family caregivers—i.e., unpaid care providers, the majority of whom are women—provide an average of 23 hours of unpaid care per week, the equivalent of part-time employment. Persistent wage gaps for those who also do paid work and the lack of Federal policies to support caregivers intensify the negative economic effects of family caregiving on women.

[Women in the higher education workforce will never achieve pay equity without increased representation in leadership](#)

Jacqueline Bichsel and Melissa Fuesting

Women are paid less than men for many comparable positions at our nation's colleges and universities. Although the current focus on attaining "equal pay for equal work" in higher education is a positive development, ensuring women are paid equitably to men holding the same position is only one piece of the pay equity puzzle. To achieve pay equity, an increase in the representation of women in higher-paying roles, especially leadership roles, is much needed.

[Fix the system, not the women: The Women's Power Gap Initiative](#)

Andrea Silbert

Women comprise nearly 40% of provosts and academic deans at our nation's elite research universities (R1 Carnegie Classification), yet their numbers drop precipitously at the next rung such that they account for only 22% of campus presidents and 10% of multicampus system presidents. These small numbers of female presidents cannot be explained away as merely a pipeline problem. For additional resources, please visit [Women's Power Gap Initiative; Women's Power Gap \(WPG\) Initiative; The Women's Power Gap at Elite Universities: Scaling the Ivory Tower](#)

[After 50 years of progress, how prepared are women for retirement?](#)

Alicia H. Munnell, Siyan Liu and Laura D. Quinby

In the 50 years since the enactment of Title IX, which prohibits sex discrimination in any education program or activity receiving federal financial assistance, women have made enormous strides in educational attainment, work and earnings. What effect has this had on their preparedness for retirement?

[How financial literacy varies among U.S. adults - The 2022 TIAA Institute-GFLEC Personal Finance Index](#)

Paul Yakoboski, Annamaria Lusardi and Andrea Hasler

Financial literacy is knowledge and understanding that enable sound financial decision making and effective management of personal finances. An individual's financial well-being depends, at least in part, on his or her financial literacy.

[Trends in the retirement readiness gender gap among TIAA participants](#)

Brent Davis and Andrew Gellert

Fifty years after the passage of Title IX, is there still a gender gap in retirement readiness?

[Differences in retirement preparedness and security by race and ethnicity](#)

Brent Davis

Differences in wealth and income by race and ethnicity are well established. How do these differences affect retirement income security?

[Financial literacy and wellness among U.S. women](#)

Paul Yakoboski, Annamaria Lusardi and Andrea Hasler

An ability to manage personal finances in periods of financial uncertainty and challenges depends, at least in part, on financial literacy.

[Financial well-being among Black and Hispanic women](#)

Robert Clark, Hallie Davis, Annamaria Lusardi and Olivia S. Mitchell

There is mounting evidence of minorities' financial struggles and persistent wealth gaps compared to whites, along with substantial gender differences in indicators of financial wellness.

[Women and Retirement Security](#)

Annamaria Lusardi and Olivia S. Mitchell

Compared to previous generations, older women are currently carrying more debt and facing retirement in a more financially precarious position. This paper examines data from several large-scale studies to show how older women manage their household debt and plan for retirement.



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