

Using Systems Thinking to Understand and Close the U.S. Financial Inclusion Gender Gap

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36%

Women own 36%
of the wealth
men do on
average.

67%

67% of teachers agree
that financial
education should start
much earlier.

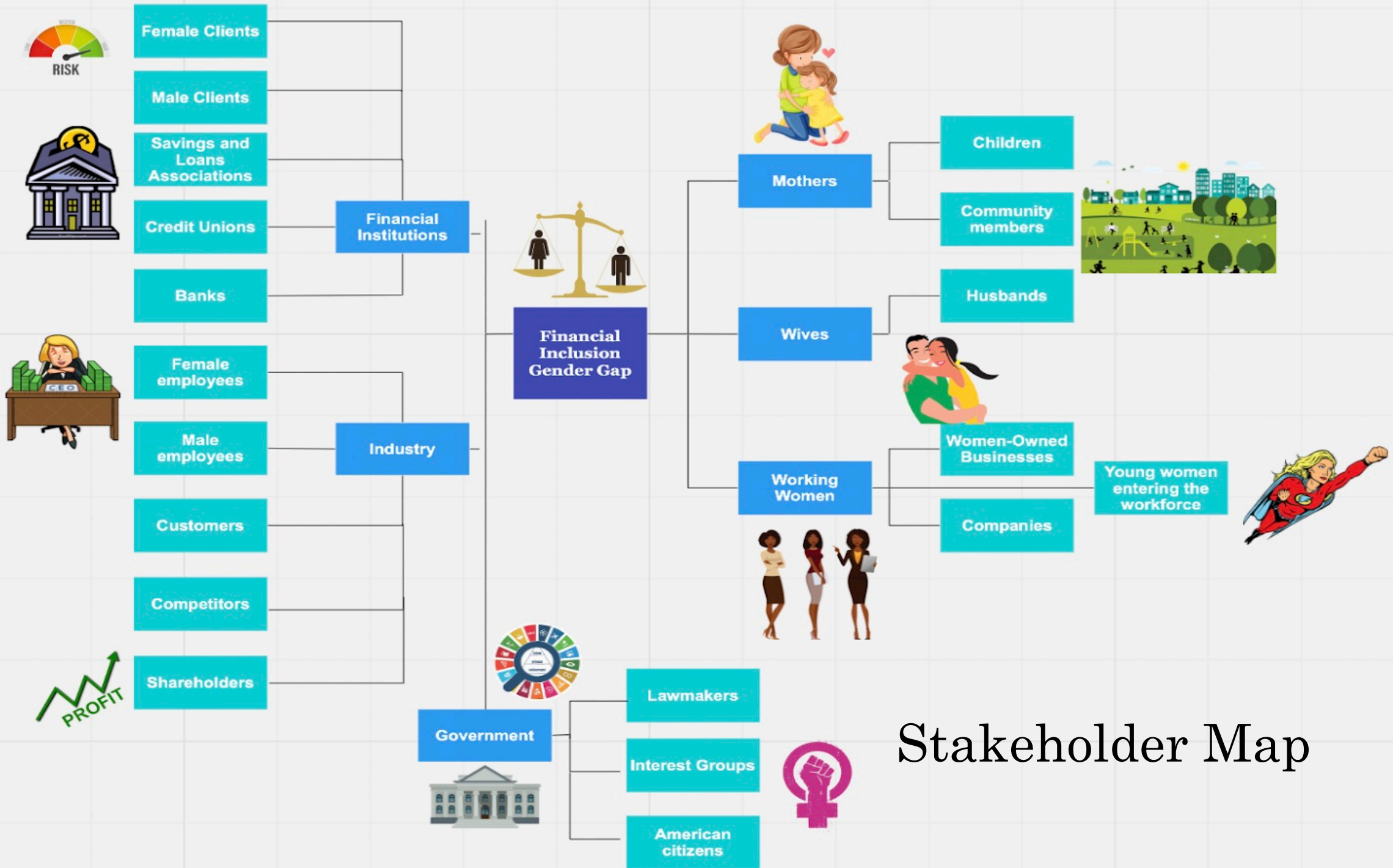
**\$15
billion**

Banks miss out on \$15 billion in
global revenue by excluding
women from financial services.

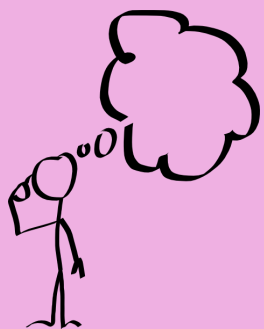
“Women and girls still earn less, learn less, own less, and wield much less economic power than their brothers and husbands.” – Sarah Hendriks, The Bill and Melina Gates Foundation

THE CHALLENGE IS 3-FOLD:

- 1 The Gender Wealth Gap
- 2 Gender Discrepancies in Financial Knowledge and Literacy
- 3 Low Female Access to Financial Institutions



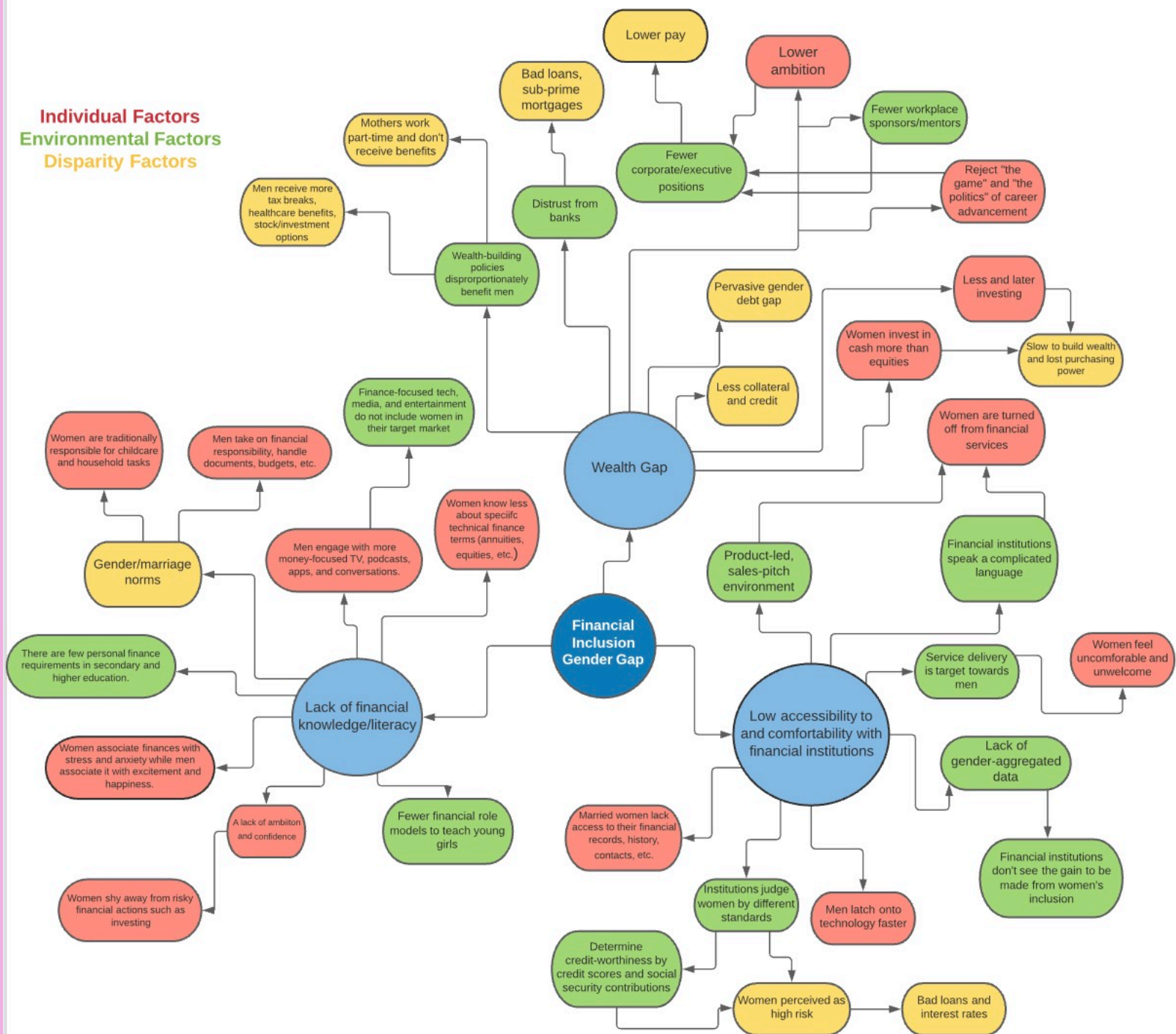
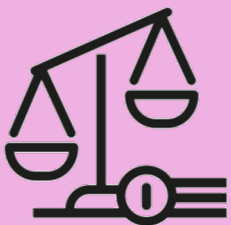
Individual Factors



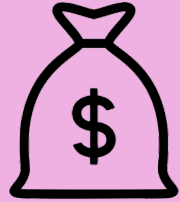


Environmental Factors



Disparity Factors



When women are included...

1. Financially healthy behavior 
 2. Investments in child and health care 
 3. Company profitability, competitiveness, and value creation
- ...all increase
- 

LEVERS OF CHANGE

Government

- Decouple wealth building policy from full time employment
- Set workplace diversity quotas
- Pass paid paternity and maternity leave laws
- Provide financial education curriculum in secondary schools
- Subsidize R&D for digitalization



Institutions

- Change the ways credit-worthiness is assessed
- Shift marketing efforts to emphasize financial security and family decisions
- Equalize the process of securing capital across genders
- Collect gender-aggregated data
- Target digital services to women



Society

- Encourage healthy risk-taking in women and girls
- Talk about money with young girls
- Include women in money-focused media, tech, and entertainment
- Change gender and marriage norms



Lesson #1

A combination of wealth, financial knowledge, and institution accessibility factors leaves women at a disadvantage for understanding and managing their finances.



Lesson #2

A detailed systems map can illustrate the individual, environmental, and disparity factors contributing to the financial exclusion of women.



Lesson #3

Government, workplaces, financial institutions, society, and women themselves must all be involved in creating systemic change and closing the gap.