

FOR WOMEN IN THE SILVER ECONOMY

STORIES OF LEADERSHIP, VISION, AND ACTION



CONTENTS

A Letter from GCUA	3	
YESMEAN WAHDAN CHIA-LIN SIMMONS LORNA SABBIA TAKUKO SAWADA CLAIRE GILL MARGARET GILLIS	10	
		19
		24
		30
	SYDNEY HUGHES	35
	Conclusion	40
	Recommendations	41



As the global population ages, we find ourselves at a critical inflection point that demands not only sound data and policy but also the lived experiences and leadership of women navigating the realities of aging in today's world. Women are at the heart of the Silver Economy: they live longer, assume the highest burden of caregiving responsibilities, and face persistent systemic challenges that intersect gender and age. Yet, they also possess the power, vision, and resilience to redefine what aging can look like-for themselves, their communities, and generations to come.

The Global Coalition on Aging's WISE (Women in the Silver Economy)
Council believes that unlocking progress for women as they age is not just a matter of equity, it's a prerequisite for a thriving and inclusive future.





That is why we have created this collection of testimonials, perspectives, and personal narratives from trailblazing women across sectors, geographies, and stages of life. Their stories are not just reflections on the past, but a pathway to a better future.

This report provides first-person accounts highlighting three essential dimensions of women's experiences in their careers and in life:

- Leadership journeys, in which women reflect on formative career moments shaped by resilience, ambition, and at times, resistance to ageism or sexism;
- Silver Economy vision, in which leaders articulate what the demographic shift means for their industries and how we might design a more equitable future; and
- **Breaking barriers**, in which they recount how they've challenged norms and opened doors for others.

Each story serves as both testimony and torch—lighting the way for a society in which women can age with continued access, opportunity, and security. This report aims to catalyze new conversations, shape workplace practices, and inform public policies to meet women where they are and where they aspire to go. As we learn from these stories, we invite you to join us on this journey.



Michael Hodin CFO



Melissa Gong Mitchell
Executive Director



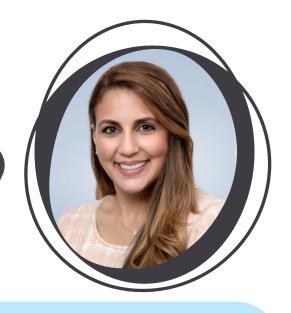
YESMEAN WAHDAN

SECTOR: Healthcare

TITLE: Senior Vice President & Head, US and North America Medical Affairs

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ORGANIZATION: Bayer



Can you start by sharing your journey in the healthcare sector? You transitioned from clinical practice to the pharmaceutical industry and have become a leader and advocate in this space.

My journey began in clinical medicine as an OB-GYN, and my passion has always been centered on women's health. I understood early on that caring for women extends beyond the individual—it strengthens families, communities, and societies at large. That realization shaped my path, and today, the data backs it up: when you invest in women's health, the ripple effects are profound.

ABOUT YESMEAN

Dr. Yesmean H. Wahdan, MD, serves as the Senior Vice President and Head of U.S. and North America Medical Affairs at Baver HealthCare. A medical professional with a Bachelor of Science in Cellular and Molecular Biology from Marymount University and an MD Georgetown University School Medicine, Dr. Wahdan brings extensive clinical and strategic expertise to her role. She completed her OB/GYN clinical and surgical residency at Georgetown University Medical Center and Washington Hospital Center and has authored several publications on women's health. In her tenure at Bayer, she has served as Medical Science Liaison, Medical Director, VP of Women's Healthcare, VP of Hematology & Specialty Care, VP of Medical Customer Engagement, and VP of Legacy Brands and now holds her current senior leadership position. Dr. Wahdan is driven by a deep commitment to global health, aligning her passion for patient care with Bayer's dedication to research, health for all, and accessibility.



I moved from clinical practice to the pharmaceutical industry for personal and practical reasons. Relocating away from my family support network made me reassess how I could continue contributing to women's health while maintaining balance in my own life. Initially, I struggled with leaving direct patient care. I worried I was stepping away from meaningful work. But nearly 12 years later, I've realized my impact has simply evolved. Now I help drive systemic change, shape policy, and raise awareness. It's a different kind of advocacy but aligned with my original mission.

You had to find a different way to stay in women's health due to family planning and lifestyle decisions. Do you think a man in your position would have had to make the same choice?

Some men do face similar crossroads, but in my experience, it's more often women who are navigating decisions about how to balance career and family. Caregiving responsibilities still disproportionately fall on women, and I've seen that across industries. The data backs it up, women are more likely to adjust their careers to meet family needs.

Let's talk about balance. Is it something that can actually be achieved? As you progress in your career, what challenges do you foresee in maintaining that balance while continuing to excel?

I see it as an opportunity rather than a challenge. The reality is that advancing in certain sectors—whether tech, healthcare, or corporate leadership—can be especially difficult for women. But instead of just accepting that difficulty, we need to actively reshape workplace cultures. The goal isn't just individual balance, it's creating systems that support people holistically.

This means implementing workplace policies that recognize caregiving responsibilities, normalizing flexible work structures, and fostering leadership cultures that value people as whole individuals. When people feel supported in both life and work, they perform better. That's the shift we need.

Are you seeing changes in your organization or industry because of your leadership? Do you feel you're helping lead institutional change?

I'd say I'm leading change among the people I work with, but I can only do that because I'm empowered by broader organizational change.



As more women step into leadership, we're seeing growing sensitivity around how to support people more holistically, especially when it comes to parenting, family planning, and caregiving. How does that show up in your work?

It's not just about parenting young children anymore. Many of us are also caring for aging parents. That's just as much a part of family balance, and it needs to be part of the conversation.

What do you see as the biggest priorities to improve women's health and how do we advance policies and workplace changes to support that?

Progress has been made, but there's still so much to do. I think the biggest opportunity lies in broadening our understanding of women's health. Historically, it's been limited to reproductive health: breasts, ovaries, uterus. But that's such a narrow lens.

Take menopause. It's not just a phase women "get through." It has long-term impacts on cognitive health, cardiovascular risk, and more. Women are more than the sum of their parts. When we treat their health holistically, we move closer to truly supporting them—and by extension, our communities and workplaces.

And when it comes to concrete action—policy, advocacy, workplace changes—where are you focusing your time?

We're supporting policies that center women's health, like the White House Women's Health Initiative. One major focus is prioritizing menopause care in the workplace. When employers understand how menopause impacts productivity and wellbeing, they're more likely to invest in supportive environments.

But ultimately, it's about seeing people as whole individuals. When someone feels valued for who they are —not just what they do—their output is exponentially better.



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That becomes especially critical for women at midlife, who often face career "off-ramps." They're managing caregiving, menopause, and often unequal pay. What do we need to do to better support them?

That's exactly why menopause is finally getting the attention it deserves. Women at this stage are often at the top of their game, but they're also navigating intense personal transitions. They shouldn't have to choose between their health, families, and careers.

Support during this time is critical. It's physical, emotional, and psychological. If we recognize and address that, women can come out of it stronger than ever.

Have you seen examples of organizations doing this well?

At Bayer, we've launched menopause education programs that are open to everyone, not just women. They're led by experts, and we cover everything from bone health to sexual wellness.

The fact that we're even having these conversations at work is huge. Ten years ago, that would have been unthinkable. Now, I have male colleagues reaching out, asking questions to better support their wives. That's real progress.

Have you faced roadblocks in your career or in trying to advance this kind of thinking?

I've been fortunate to have a strong support network: family, mentors, colleagues. That's made a big difference in balancing work, education, and caregiving.

But the biggest challenge? Shifting mindsets. We're working against centuries of deeply ingrained ideas about women's health. Even now, I've had people dismiss menopause as a "lifestyle issue." That's a real quote! But we keep sharing evidence, keep opening up the conversation. If we do the work now, I hope my daughters, and others, won't face the same barriers.

That connects so closely to longevity and the world our daughters are growing into. What kind of future do you want for them?

I want them to feel empowered to step fully into life, knowing that whatever path they choose, the system will support them. That balance will be built in, not something they have to constantly negotiate.



What's the hardest change to make when it comes to women's health and leadership?

Changing the narrative. Once you challenge long-held assumptions and invite people to see things differently, the light bulbs go off. They realize it doesn't have to be "either/or." Balance is possible and it leads to better, healthier outcomes for everyone.

You're doing such important work. What would you say is your biggest accomplishment?

Maintaining my spirit. It's my most powerful resource, especially when things get tough. It grounds me, for myself, my family, and for the people I serve.

How do you keep that spirit strong?

By remembering the impact. Whether it's raising good humans or improving healthcare for others, I know the work matters. That belief keeps me going, even on the hardest days.



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CHIA-LIN SIMMONS

SECTOR: Technology

TITLE: CEO

ORGANIZATION: LogicMark



Tell us about your journey in tech. What barriers have you faced as a woman in your field, and how have you overcome them?

I started as a communications major, thinking I'd go into publishing. But then I saw the Mosaic browser and Wired's first website, and I got hooked on the internet. I convinced a local Little Caesars to let me build a web page and explored the idea of online bookselling. Through a professor, I got an early look at Jeff Bezos' project—which later became Amazon.

I became obsessed with digital media and the ability to transition seamlessly between devices—what I later called "round-tripping." That idea led me to Audible, where I helped

ABOUT CHIA-LIN

joined Chia-Lin Simmons LogicMark (NASDAQ: LGMK) as CEO on June 14, 2021. Before LogicMark, Ms. Simmons was the CEO and Co-Founder of LookyLoo, a patent-pending social ΑI commerce company. She is active in the Al, automotive, mobility, digital media / music and e-commerce technology space as an executive, advisor and board member. Prior to LogicMark and LookyLoo, Ms. Simmons was an executive at a number of high visibility technology companies. She was the former Head of Global Partner Marketing for Google's Google Play Music and the Google Play Store; former VP of Marketing & Content for Harman International/Samsung; former VP οf Marketing and General Manager of North America; Playphone а senior business development executive at Time Warner/AOL, as well as the former VP of Strategic Alliances at Audible/Amazon.



launch its smartphone business.

My career has always been about emerging tech with real-world impact, not just chasing trends like blockchain or Al for their own sake. I've always tried to anticipate where technology is headed—what will be relevant in one, three, or five years—and build solutions that genuinely serve users and their needs.

As for barriers, the biggest barrier for women in tech is access to capital. Women control trillions in spending, yet less than 3% of venture capital goes to female-led startups. Investors rely on pattern recognition, but if the historical data is all male-led businesses, women become "anomalies" rather than viable investments.

It's shocking that these disparities persist despite the recognition of women's purchasing power. Why do you think we're still stuck?

Venture capital is still a maledominated, insular world. Investors look for patterns of success, but when past success is defined by men, they miss opportunities that serve broader markets.

Al has the same problem. If the data set is biased, the results will be, too. At my previous company, LookyLoo, we built Al to help women find clothing



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that fit. Meanwhile, male-led startups were creating body-scanning tech that required women to take and upload photos in their underwear. I knew no woman would do that. Instead, we built AI that worked with how women actually shop—sharing outfit selfies with friends for feedback.

Without women in AI, the technology being built won't truly serve them.

I've also had to be resourceful to fund my ventures. At one point, I pawned gold to raise money. In my Taiwanese-Chinese family, we received 24-karat gold gifts growing up. I saw selling it as my grandparents and parents investing in my company. When Business Insider covered it, they treated it as an unusual story. But for many women outside traditional VC networks, finding creative ways to fund startups is just a necessity.



You had to be extra resourceful because the system isn't set up for your success. How do we change that?

It starts with changing how we think about money. We teach young women to save, but we teach young men to invest.

I love tools like Greenlight, a financial app that lets kids invest in the stock market with parental oversight. More women need that early exposure. Many put money into investment funds but don't think they can run them. We hear about male celebrity investors—Ashton Kutcher, Snoop Dogg—but Serena Williams is one of the few female VCs, and one of the only women of color.

Women should feel empowered to invest, lead, and create companies—not just be consumers.

Shifting that mindset has ripple effects across industries. Let's pivot to your personal experience. How has being a caregiver shaped your work?

I'm part of the "sandwich generation" caring for both children and aging loved ones. My mother-in-law, an artist who always dressed beautifully, wore an ugly beige medical alert device that looked like a garage door opener. She sat down too fast at a

restaurant, accidentally triggered it, and a loud voice blared, "Mrs. Becker, are you okay?" Everyone turned to stare. She was mortified. That moment stuck with me—I thought, someone needs to fix this.

Later, a recruiter called about this company, which was on the brink of collapse. I knew it was risky, but the timing was right. Every day, 10,000 people in the U.S. turn 65. By 2030, one in four Americans will be over 65. One in four will experience a serious fall. And the product meant to protect them was terrible!

I took the job because I'm my own customer. Millions of caregivers like me need better solutions, but venture capitalists don't find this "sexy." But the most impactful innovations—like Al in healthcare—don't always fit the traditional VC mold.

How do we ensure more women are included in Al development?

Al is only as good as its data. If your data set is biased, your results will be, too. That's why diversity in Al development is so critical.

At LookyLoo, we built Al around how women *actually* shop, rather than forcing them into a male-engineered system. Now, at my current company, we apply the same philosophy—



building AI for seniors and women using Aster, our safety product. We include employees with caregiving experience and diverse perspectives to ensure the technology truly serves its users.

If you don't have an inclusive team, your algorithm will be biased. And without good data, you can't build good AI.

It seems like throughout your career you've had to push against biases. What needs to change? How do we get more women into leadership?

We have to rethink hiring and promotions. At Google, I worked with an incredibly talented woman who struggled to get a full-time role because she didn't attend an elite university. I sponsored her: advocating for her in promotion discussions, ensuring she had visibility with leadership. She got the job.

At my company, we focus on flexibility. People manage work better when they have autonomy. We also built a peer-based recognition program—employees can nominate colleagues for small rewards. Women, especially, often do great work without self-promoting, so this helps surface their contributions.

By fostering empathy and

sponsorship, we ensure underrepresented groups don't just survive in the workplace, but thrive.

Some of the most effective people aren't loud or brash—they just get the work done.

Exactly. And women often juggle three jobs—raising kids, caring for aging parents, and managing full-time careers. Two of those jobs have no time off. The third often demands so much that it forces women out.

We live longer than men, so we bear more of the caregiving burden—for our spouses, extended family, and parents. It's emotionally, physically, and financially exhausting. Companies that fail to accommodate this are pushing out some of their best employees. The workplace can't just be about burning out and moving on. We need sustainable career paths at every life stage.



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LORNA SABBIA

SECTOR: Finance

TITLE: Head of Workplace Benefits

ORGANIZATION: Bank of America



Could you tell us a bit about your career journey?

I started in sales, selling insurance. I didn't come from money, or from a family with a built-in network. I was handed a phone book and a sales goal. It was trial by fire, but I learned a lot and survived on sheer willpower.

Early in my career I joined a brokerage firm working with high-net-worth clients. The environment was entirely different, very "blue blood," all men who moved in the same affluent circles. I didn't fit the mold, but I learned quickly and adapted.

Later, I joined Merrill Lynch, which eventually became part of Bank of America. I moved from sales into leadership, and that's when

ABOUT LORNA

Lorna Sabbia is a 30-year veteran of Bank of America who leads a team which provides retirement and workplace benefits solutions to companies of all sizes. This includes client service & management, plan participant experience, retirement research & insights and sales support for 401(k), Equity and Health Savings Account plans, as well as other company benefit programs.



everything changed. I loved helping shape others' careers, and I've stayed in leadership ever since, gradually taking on product, governance, and service. Today, I lead the Workplace Benefits division.

Of course, there were barriers. I remember one moment, while in a leadership role, sitting with my boss in his office, when a male colleague walked in, interrupted us, and invited my boss to play golf, right in front of me. He knew I played too but didn't extend the invite.

I asked my boss afterward what he thought of that interaction, how he'd feel if his daughter described that moment to him. I told him he needed to speak up when these things happen.

Was this when you were already in leadership?

The golf story happened during my first leadership role.

Sometimes, being excluded had a strange upside. It pushed me to find my voice and make sure it counted. I noticed men were being asked for their opinions while I wasn't, so I made sure that when I spoke, it mattered. Now, I run a complex business end-to-end. That includes sales, product, service, governance, everything.



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Your point about being deliberate in how you speak really resonates. Women, especially in male dominated workplaces, often feel they have to prove the value of what they're saying before they say it. That pressure takes a toll.

I agree. Things have improved. I'm invited to share my opinion a lot more than I used to be. But I also have a track record now, so people don't see it as a risk. That ties into your point: we shouldn't have to clear higher hurdles than our male counterparts just to be heard. But that double standard still exists.

For example, if a male colleague has a meltdown – expresses frustration or anger – people brush it off. If a woman did the same, it would be seen very very differently. There is still an expectation that women must constantly prove they can be



ambitious, unemotional, articulate, and highly effective. All at once. And while that should be okay, it's not always perceived that way. Men are often allowed to show emotion without judgment; women, very rarely.



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You're in such an important role. Can you talk about the work you're doing and how it impacts women in today's workplace?

We always start with facts and research. Data helps take emotion out of the equation and move conversations forward. That's been true across our work, from women and investing to financial wellness to saying the word "menopause" in the workplace. No one was talking about

it, so we did the research, shared what we learned, and asked others to share too. We're not claiming to be perfect, but we're committed to learning and doing better.

I was lucky to be part of a conversation with Gloria Steinem once, and she pointed out you have to invite men to the table. And honestly, many men want to be there now. Some of the most powerful conversations come when people say, "I want in. I can help."

A senior executive asked me to present our menopause research to her leadership team. I asked, "Why not you?" And she said, "I don't think they'd accept it from me." That stuck with me. But the important thing is, she asked. That conversation wouldn't have happened without the data.

And from those conversations, what's stood out as the most actionable or surprising finding?

The biggest throughline is that is that companies want to retain top talent and appeal to the next generation. What's changed is employee expectations, especially among younger workers. When I was starting out, I just said "thank you." Today's younger employees are bold. They know what they want, or believe they do, and they're not afraid to ask for it.



I find that energizing. It pushes us to be better.

Some leaders are intimidated by that boldness, but I see it as a real catalyst for change. Employers are responding, realizing that basic offerings like health insurance and a 401(k) aren't enough. Today, it's about access—to guidance, support, and expert advice.

I've seen a real shift. Early in my career, companies would say, "We've got it covered." Now they say, "We need help." That's a very good sign, though many legacy issues remain.

Caregiving is starting to be recognized as a persistent barrier. It impacts women's earnings, retirement security, and long-term financial wellness. If you're not working, you miss out on 401(k) contributions and Social Security credits. Women also tend to wait to invest until they feel fully informed, which delays growth. That caution is understandable, but time in the market matters.

And we know the math: women earn less, live longer, retire earlier, and often spend a significant amount on caregiving. Even highly capable, resourceful women face an uphill climb without strong support. That reality still isn't resonating strongly enough with employers or

policymakers. If we can map the challenges women face, like caregiving, career interruptions, and retirement insecurity, then we should be able to match them with real policy responses.

So what is the employer's role in all this?

It starts with awareness—and the willingness to act. Even something as specific as talking about menopause sends a powerful message. When we introduced that conversation at Bank of America, the response from women was overwhelming. Many said, "I've never felt seen like this before." And that's just one topic.

Now imagine a company that addresses the full spectrum of a woman's experience—financial planning, career interruptions, menopause, and caregiving. When a woman sees herself reflected in a company's language and culture, she's far more likely to stay. You're speaking her language—and showing her she belongs.

That's what we help companies do.
We work closely with employee
networks, women's groups, and
beyond to equip them with data and
insights they can use to support their
members. Because when someone
comes to you asking for help, you



need to be ready.

And it can't just come from traditional benefits. It has to be embedded in how a company listens and communicates. We have a very opendoor culture—anyone can talk to anyone—and I learn just as much from a new hire as I do from a client I've worked with for decades. That openness is a choice. And if you don't make it, don't be surprised when you fall behind.

When I meet with clients, I ask: "Can we agree your goal is to help employees be financially strong, so they can make the right choices for their lives?" The answer is always yes. Then I say, "Let's look at your plan. Is it actually helping them succeed?"

For example, if you don't auto-enroll people in benefits, you're going to see gaps. Most people aren't spending their weekends optimizing their finances. So the question becomes: what do you really want? Because if you want progress, you need a structure that delivers it. That's real accountability.

And ultimately, that's what this is about—building systems that reflect real lives. Women aren't asking for special treatment; they're asking for support that aligns with the realities

they face. If we want to retain talent and create workplaces that truly work for everyone, we need to listen, adapt, and take action—not someday, but now.



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TAKUKO SAWADA

SECTOR: Healthcare **TITLE:** Vice Chair

ORGANIZATION: Shionogi



To begin, let's talk about what drives industry growth. You've emphasized the importance of understanding end-user needs—how does that broader principle apply to the Silver Economy and who shapes those market demands?

This principle isn't limited to the Silver Economy, it applies across industries. If an industry truly wants to grow, it must understand what end users want and need.

From an economic perspective, industries must listen to the voices of the market. In the healthcare sector, for example, women represent more than half of the patient population and continue to serve as the primary caregivers.

ABOUT TAKUKO

Following her graduation from University, Ms. Takuko **Kyoto** Sawada joined Shionogi & Co., Ltd. in 1977. Since then, she has served for over 30 years, leading a number pharmaceutical development projects and corporate strategy planning. Ms. Sawada successively held various posts in the company including the senior vice president of Global **Pharmaceutical** Development Division, the senior vice president of Corporate Strategy Division and Corporate Planning Department, and board director. She has served in her current position since 2022.



Ignoring their perspectives risks missing critical insights into market demands and strategic direction. Companies that genuinely value and incorporate women's voices are better positioned to succeed. Moreover, innovation stems from diversity. Gathering insights from a wide range of individuals—including women—is essential for developing solutions that resonate with real-world needs and for driving meaningful progress.

How has the industry's approach to product development evolved?

The industry is at a turning point. In the past, product development was largely prescribed—our direct customer was the medical doctor, a profession historically dominated by men. However, when we shift our focus to patients, the landscape changes completely.

Now, the industry is recognizing the importance of patient insights and voices. Previously, we didn't prioritize patient desires, but that must change. We need to shift our mindset For instance, if a project team consists of at least 50% women, we can compare the final product's market acceptance with other products. Such comparisons can help demonstrate the critical role of

women's leadership in product development. Additionally, we must create evidence—even post-launch—by understanding the data the market requires.

Women are often underrepresented in clinical trials, both as researchers and as study subjects. For example, early cardiovascular disease (CVD) guidelines were based entirely on male participants. What should we be advocating for?

In the US, discussing this topic has become increasingly difficult. Take COVID-19 as an example—long COVID has revealed gaps in data. When research populations aren't diverse, those findings can't always be applied to the real world.

It's critical to enroll diverse patient populations—not just in terms of gender, but also ethnicity, age, and other demographics. This is especially evident in infectious disease research, where elderly individuals are more vulnerable.

If they're excluded from trials, we fail to capture the true impact of treatments and risk developing interventions that don't effectively serve those who need them most.



Let's talk about your leadership journey. How did you navigate leadership roles in an industry largely dominated by men?

Japan has traditionally been a maledriven society. When I joined Shionogi, the roles of men and women in the workplace were very different. Shortly after I started, Japanese law changed, allowing women to hold similar positions as men.

I was fortunate to be entrusted with a major responsibility early in my career. My supervisor appointed me as the project manager for an inlicensed product, which turned out to be a remarkable success. Although the licensed territory was limited to Japan, annual sales exceeded \$100 million. This achievement led to my promotion as a group head, overseeing oncology products and a palliative therapy project that was facing significant challenges.

At the time, the program had stalled due to major changes in domestic regulations. Pharmaceutical companies and hospitals were forced to overhaul their standard procedures, and the previous project manager struggled to adapt, resulting in several years of lost progress.

When I took over, I was tasked with reporting quarterly updates to both

the licensor and the board. It was an extremely difficult period—but also a turning point. Ultimately, my team secured regulatory approval in Japan, which convinced senior management to appoint me as Head of the Development Department.

Upon stepping into that role, I inherited four major development projects, none of which were progressing smoothly. Communication with regulatory agencies was strained, and we had to withdraw some products. In collaboration with other senior managers in the development division, we launched a change management initiative that thoroughly assessed past issues, and realigned our development strategy. Through strong internal communication and clear direction, we successfully submitted and obtained approval for all remaining products.

Thanks to these accomplishments, I was later appointed Head of the Development Division. In that capacity, I led efforts to establish a global development team. With the support of my colleagues and leadership, we built a structure that worked and delivered.



Did you see a shift in the representation of women in leadership during your time in these roles?

When I first became head of development, there were 300 team members, and only 5 percent of managers were women. Seven years later, when I transitioned to another role, that number increased to 25–30 percent. Now, in that division, there are five department heads, four of whom are women. Women's influence has grown significantly, first in development, and now in research as well. At this point, both men and women view female leadership as normal.

Early on, most male leaders made decisions purely from a company standpoint, without considering broader societal perspectives—like public perception or actual patient needs. Many worked in tight-knit groups where similar ideas were reinforced, making diverse ideas slow to emerge. But when you introduce someone with a completely different perspective—often a woman—you create a "chemical reaction" that sparks new ideas.



But when you introduce someone with a completely different perspective —often a woman—you create a "chemical reaction" that sparks new ideas.







Did you have any mentors or other women in leadership who influenced your journey?

At that time, even foreign companies had very few senior female leaders in development divisions. There were no women in those roles.

However, I learned from many people—women professors, senior managers in other industries. They taught me things like balancing work with raising small children, negotiating with tough partners, and dealing with regulatory agencies. I don't believe in having a single role model. Everyone has a different personality, and I prefer to take useful traits from various individuals and adapt them to suit myself.

Speaking of balance, how did you manage your career while raising young children?

I have two children, and when I had my first, my husband was even busier than I was. I had to rely on my neighbors, who were incredibly supportive—they would take my child in when I worked late and even prepare dinner. Their help was invaluable. Despite my demanding schedule, I made sure to stay connected with my children.

Even if I was picking them up from a neighbor's house, I'd talk with

them, and once we got home, we'd continue our conversations.

How do you think Japan's evolving demographics, particularly as the first superaging society, are influencing leadership perspectives?

As Japan ages, leadership must adapt to better reflect the needs of an older population. In my generation, there are still very few female leaders, but attitudes are changing. Even men my age increasingly recognize the importance of respecting women's voices—many of them rely on their wives for tasks they can't do for themselves, which has broadened their perspectives on gender roles and decision-making. This shift is also significant in healthcare. Women tend to take their health more seriously than men, which will play a growing role in shaping the Silver Economy.

This means that women are often the key decision-makers when it comes to healthcare spending.

In September, Japan, China, and Korea will hold a Women's Economy Forum in Osaka to discuss healthy aging—an essential conversation as we navigate the challenges of an aging society.



CLAIRE GILL

SECTOR: Non-Profit/Advocacy

TITLE: CEO; Founder

ORGANIZATION: Bone Health and Osteoporosis Foundation; National

osteoporosis roundation, natio

Menopause Foundation (US)



How did you get to be the great advocate you are today? Where did you get your start?

I knew from a young age that I wanted to work in communications and public relations. By my sophomore year of high school, I was already serving on the New York State Youth Council and organizing conferences, with early encouragement from a mentor. I went on to study public relations and political science in college, then launched my career in Washington, DC, at a US-based international diplomacy nonprofit that ran exchange programs for rising global leaders. After that, I returned to New York to work with the nonprofit arm of the international fragrance industry. From there, I

ABOUT CLAIRE

After a 20+ year career in public relations and marketing for national nonprofits and public relations firms with Fortune 500 clients, Claire Gill joined the Bone Health and Osteoporosis Foundation in 2013. While serving as Chief Mission Officer for this health-based nonprofit, Ms. Gill realized there was no national nonprofit dedicated solely to women's journey to and through menopause, so she set out to create one. She launched the National Menopause Foundation in 2019 with a mission to create a positive change in how people perceive, understand and experience menopause through education, peer-to-peer support, research. The activism, and National Menopause Foundation seeks to bring about a world where women thrive at every stage of their lives and have access to the information and networks that ensure menopause is a positive, inspiring and empowering time in every woman's life.



moved into agency life, and became a food and beverage PR specialist, and eventually a partner at Hunter. I took that job the same day I learned the founder was retiring, but it turned out to be a great move. In 2005, I relocated back to DC to be closer to family. After getting married and having a baby, I decided it was time to plant firmer roots.

It sounds like you've had a number of significant mentors throughout your life. How did these mentors enable your success?

Networking has always been a part of my life. It doesn't come naturally to everyone. For me, even though I have a people-oriented personality, I never explicitly asked anyone to be my mentor. It's always been people who saw something in me that reminded them of themselves.

One example is Judith Bogart, a past president of the Public Relations Society of America. I was working in international diplomacy then, not directly in PR, but she saw the connection and told my boss to invest in my professional development. Later, she became a sounding board and reference for me. I've had mentors since high school, including the woman who first suggested I study PR.

I've also learned just as much from bad bosses as good ones. Those difficult experiences taught me what leadership shouldn't look like. /25

At one point, a male mentor running an ad firm saw I was stuck in a toxic work environment and gave me a path out. I was working for him when I got the interview with Barbara Hunter, and he helped me walk through the pros and cons before ultimately telling me to trust my gut. That was a turning point.

I try to pay it forward now by having real conversations with women about their careers: what's working, what isn't, what they're learning, and how they plan their next move. Not everyone can leave a bad job overnight, but having someone to talk to helps you chart your way out. I've always believed I could support myself, through PR or waitressing, so I had the confidence to take risks.

Mentorship doesn't always come with a title. It comes from people willing to invest in you, and from staying open to learning from every interaction.

What's your advice to women who want to advocate for themselves or others, whether in the workplace or for other topic areas?

Advocating for ourselves and thriving in the workforce go hand in hand,



especially for women who carry an enormous and often invisible load, professionally, emotionally, and at home. From caregiving to being the "office mom," we're socialized early on to take these roles, and we do them so well that we're expected to keep doing them. I saw a comedian recently do a bit about mothers: "Moms, even on your worst day, you're still a fantastic father," because the gender expectations are so different. One of the reasons women don't reach the top is because of this invisible burden.

Some women truly love those roles, and that's valid. But the problem is when that becomes the only acceptable version of womanhood. We've been conditioned to turn against each other instead of lifting each other up, and while we're infighting, the patriarchy continues to thrive. I've been thinking about how to break that cycle. How do we expand the narrative to include support and leadership, not just sacrifice?

Speaking up for ourselves can often be challenging for women, who are sometimes punished for being too assertive or direct. Do you have any advice for them on how to navigate this particular challenge?

When I started the Menopause Foundation, I kept running into this expectation that we're supposed to go through menopause quietly. But I've never done anything quietly, and I'm not starting now. If I could bottle the confidence and clarity I have now and give it to younger women, I would.



I kept running into this expectation that we're supposed to go through menopause quietly. But I've never done anything quietly, and I'm not starting now.



As we get older, we stop peoplepleasing and start calling things out. There's a global online group called the "We Do Not Care Club," full of women finally saying, "Nope, I'm done." It's funny, but it's also profound. My question is, why do we have to wait until 50 to feel this way?

We need to teach women, especially younger women, that it's okay to take up space and stop apologizing. Yes, there are risks. Yes, you might lose your job. But you'll figure it out. I've



always said, worst case, I'll waitress.

That mindset gave the courage to speak up in meetings. Earlier in my career, there was a moment when I challenged my boss in a meeting, believing I would get fired for it. I was the only one who pushed back. And—I was promoted instead.

But there's a difference between advocating and alienating. My sister once told me, "Not everyone needs to know what you think the second you think it." I've learned to balance truth with diplomacy. I try to teach younger women: advocate for yourself, and don't let fear of what others thinkabout your income, your marriage, your reputation—hold you back. I married a younger man. I make double what he does. So what? My marriage works for us, and I stopped caring what anyone else thinks. Women are taught to prioritize others' opinions over their own reality, and that's something we have to unlearn.

I've had moments, at the school pool for example, where someone shouted across to ask about my menopause work. I used to cringe at being "outed" like that, but now I embrace it. These conversations matter, and they break down stigma. The more women leaders are are open about aging, health, and power, the more we normalize it. And yet, in women's

health, we still see male CEOs leading companies meant to serve us. That tells you how much work is left to do. We need a progressive political strategy for women, something bold, forward-looking, and unapologetically about power. We don't need more pussy hats, we need more women in CEO roles. We need more women hiring other women.

We've seen cultural conditioning at work. Women comparing pain like battle scars: "I had a natural childbirth," "I didn't need hormones." That's not empowerment, that's suffering as a badge of honor. We need to break into those microcultures. Strategic. Collective. Relentless. That's what we need.

Because this isn't just about menopause. It's about timing: women often reach their peak career potential just as they're navigating perimenopause. That's when we need support, not competition. Because when one of us gets there, it increases the chances for all of us. This change will take decades. But it has to start now.



One thing GCOA has been thinking about is how women advocate effectively in the space of women's health. A question that often comes up is how do we get men to listen? Is that even the right question?

It's not really about getting men to listen, it's about engaging men productively. Most men care deeply when it affects someone they love: their mom, sister, wife, or daughter. They know women manage the health of the household, scheduling doctor appointments, managing care. It's not us versus them.

When it comes to changing behavior at home, at work, or in policy—we have to answer: what's in it for them? That's just the reality.

The same logic applies to advocacy. We need to talk about women's health in terms of economics, cost to the system, to businesses, to productivity. Not because it should be that way, but because that's what people respond to. The reality is many women don't advocate for their own health. They don't know their own bodies. So, before we educate men, we need to build a baseline of education and empowerment for women.

When I meet with policymakers, I don't say, "this is the right thing to do." I show them what it costs the system to

ignore menopause or osteoporosis. I work with cancer and heart groups to pull together the data. One lobbyist didn't fully grasp the issue until I mentioned hip fractures and long-term care. He immediately thought of his grandparents and how their health declined after hip breaks.

That personal connection shifted his perspective and provided a reminder that we always need to know our audience. What matters to them? What do they respond to? It's not about being inauthentic; it's about being effective. Know your audience. Speak their language. That's how we move this work forward.



Know your audience.
Speak their language.
That's how we move
this work forward.



What are the top priorities or opportunities you see right now for progress?

I don't think there are many immediate policy solutions right now, especially given the political environment we're in. When it comes to menopause



specifically, several bills have been introduced in Congress but not a single one has passed. So do we need more proposals? Not necessarily.

What we really need is to unify around one strong, viable policy and push it through. At the same time, we're seeing a lot of success at the state level, which is promising. There's a growing movement, and we need to be strategic about activating at both the state and federal levels.

Healthcare stands out as the most natural starting point for tackling women's issues. It's something that affects everyone. Menopause is a unique opportunity: not every woman will become a mother, but every woman will go through menopause. It's universal. That makes it a powerful entry point for broader change. If we can improve the system around menopause care, we can start moving the needle on women's health more broadly.

But it starts with women prioritizing their own health, at every age and every stage. That has to be a core message, especially to women. I used this analogy during an event with senior women executives: imagine your child or your elderly father had a symptom like a hot flash. It kept happening. It embarrassed them. It upset them. You'd do everything in

your power to get them help. Yet when we experience those same symptoms ourselves, we're told to just deal with it.

The truth is, only about 5% of women who need treatment for symptoms like hot flashes are actually getting it even though the treatments are generic and widely accessible. We just don't prioritize ourselves. And we should. There's no prize for suffering. So let's start where we can make real progress. Let's focus on health. Let's find the levers we can pull right now, while laying the groundwork to tackle the bigger, longer-term structural issues ahead.



We just don't prioritize ourselves. And we should. There's no prize for suffering.





MARGARET GILLIS

SECTOR: Non-Profit/Advocacy

TITLE: Founding President

ORGANIZATION: International Longevity

Centre, Canada (ILC Canada)



You're a leader on the topic of aging—how did you get into this field?

I was a public servant in the Canadian government, and was an executive for 25 of the 31 years. If you have a certain number of years [in government], you can retire at 55. Around 45, I started thinking about what I wanted to do nextsomething socially conscious. I applied to run the children's programs for the Canadian government. I had a great interview, wore a fabulous dress, and left thinking "I just nailed that." While on vacation, champagne at the ready, I get the call and they said, "You came second, and the first candidate took the job-but we have this similar job at the other end of

ABOUT MARGARET

Margaret Gillis is the founding President of the International Longevity Centre Canada, part of a global alliance of 16 Centers dedicated to the needs and rights of older people. Margaret played a key role in establishing the Age-friendly Community program in Canada and internationally, now in over 900 Canadian communities and 26 countries worldwide. Other career highlights include a joint government-NGO project to protect seniors in disasters which was recognized with an individual award by Her Majesty the Queen. Margaret has worked with and spoken at the UN General Assembly on behalf of older people, as Chair of the National Advocacy Working Group at the Global Alliance on the Rights of Older People (GAROP) and at the Working Group on Mainstreaming Aging at the UNECE. With a background in health promotion, protection and programming for the aged, women and children. Margaret is committed to improving the rights of older people.



the age spectrum, aging. Would you be interested?" And I said, "Yes, sure!"

It turned out to be the best thing that ever happened: I absolutely loved the policy on aging. Children's policy had 100 years of precedent, while aging at that time was a much newer field.

I was involved, for instance, in the creation of the age-friendly cities and communities movement. We also worked with the American government on emergency preparedness. So many older people died in Hurricane Katrina, but the American government really stepped up after the event, building on the knowledge of Florida and its older population during the hurricane season. We took those findings and studies on older persons in emergencies across the world, to the United Nations, focusing on the policy pieces for governments to respond to the needs of older persons. We also did a big world report on falls prevention with the World Health Organization.

I worked on the Convention on the Rights of the Child for the Canadian government, and noticed when we talked about children and women, we talked about their rights, but we never did that with older persons. You could see the difference in how governments responded when there

was a convention that pushed for rights, like there are for children, women, and persons with disabilities. The thinking on the policy was different, because there is an international obligation. The force of international law when it came to rights is powerful and we need it for older persons through a legally binding convention. It is a large part of the work I have done with International Longevity Centre [ILC] Canada.

/31

I was out with an activist named Dr. Gloria Gutman, and she suggested I set up the ILC Canada. There are ILCs all over the world, sixteen of them, starting with one founded by Dr. Bob Butler at Columbia University. I knew nothing about NGOs. My whole career had been government, but I did it. I look back and think I was insane, but then I thought, "Well, what the heck? I'm retired, have a pension, and time on my hands."

And it took off, largely because of that gap in human rights. One key factor was my work in bringing in Canadian organizations on aging into the work at the UN. Working together makes us stronger and is a big piece of what makes ILC successful.

It was also serendipitous. I was known in the field because of age-friendly communities, and when I left government, I was asked to speak



during the creation of the UN Sustainable Development Goals. There were all these gaps in regard to older persons' rights at the UN. I was asked to give a speech, and they shared their data with me. "Lifelong Learning" ended at 49, like everyone stopped thinking at 49! Bizarrely, sexual assault was only acknowledged between the ages of 15 and 49, as if children and older people were never sexually assaulted. Chronic diseases? They stopped collecting data at 70. It just got me riled up. I started working with the Canadian government and trying to pull Canadians on side and it took off.

We were also active at the UN Openended Working Group on Ageing and holding side events—that led us to look at other UN meetings and how older people were excluded. We are working to get older women on the agenda of CSW [UN Commission on the Status of Women] next year along with activists from around the world. We're working to do the same with the High-level Political Forum.

In Canada, we've just been funded to look at the issue of older women, particularly marginalized older women, focusing on access to care, work and income (including retirement income), and housing—key determinants of health—through the lens of ageism and intergenerational

connections. We've always worked on older women's rights, but this will be a much more focused effort to improve their lives.

We know caregiving is predominantly done by women, often older women. It benefits families and society, but women are actually penalized for it, especially economically, through lost pensionable time and reduced retirement income. A lifetime of inequity doesn't just magically dissolve at age 65 when you retire. In fact, it probably gets worse.



A lifetime of inequity doesn't just magically dissolve at 65 when you retire. In fact, it probably gets worse.



With that in mind, what are some of the key policy changes you would like to see for women, especially in the workforce?

Equal pay for equal work would be one hell of a big difference. I'm 66 years old and I've been fighting for that since the 1970s. I can't believe we're still fighting for something that basic.



Things have improved, but it shocks me that we are still that far behind economically. I also worry we're losing ground for a whole lot of reasons—like reproductive rights. The fight for women's rights is nowhere near done. Older women have been ignored. That work is probably more important than ever—we're seeing the ramifications of it. So yes, equal pay for equal work, reasonable maternity leave without losing pensionable time would be great.



The fight for women's rights is not anywhere near done. Older women have been ignored.



Affordable housing is huge, especially in Canada. The largest growing contingent of homelessness is happening among older people. That means older women, because we live longer. Homelessness is particularly horrific in a country where the temperature is 20 below freezing half the year. Canada has a social safety net, but since COVID and with rent

increases especially in the big cities, people on fixed incomes are at risk. We need affordable housing and a social safety net that keeps up with the cost of living—for medications, housing, food—so older people can live decently on their incomes in retirement.

What's changed since you started working in this field? Where have we made progress and what's next?

I often feel like the aging and ageism movement is where the feminist movement was in the 60s: we're fighting for the right for older people to keep their jobs and not be pushed out at 65, or be forced out for someone younger, in the same way that women then fought for the right to work. It's still early but there's an awakening.

We're making inroads on understanding ageism but we're still at the beginning of it. The World Health Organization's 2021 Global Report on Ageism found that half the people in the world are ageist, which has galvanized our community and our network of NGOs. When I left government in 2014, I wanted to influence human rights. Now ageism as an issue is starting to resonate more broadly. You hear people—movie stars, radio hosts, influencers—talk about ageism in substantive ways you



never would have when I started in 2004.

There's still a lot to do, especially in understanding how ageism manifests. Older people are ignored in data collection, and if you don't have the data, you don't have the evidence, and you don't get the change. We've got a lot of work to do on, for example, homelessness in older communities, or how older women are marginalized in the workforce. How many older people were the first to be let go during Covid and the last to return, if they returned to the workforce at all? Although in Canada and in parts of the United States there are laws against age discrimination, when you look into it, there isn't the uptake that there is in other sort of "-isms." We need to change the narrative.

Looking back on your career, what experiences have shaped your passion for aging?

I love the topic of aging and didn't know until I got into it. Over the years, I've noticed that many people in this field were influenced by a family member, mentor, or older person who impacted their lives. For me, it was my grandmother, who was a very dynamic woman, and later my mother. As my mom aged, I saw her start to fall and shared our fall prevention resources with her and her friends. She lived to

95, but spent her last five years with dementia. Because I'd worked in this field, I was far less afraid when it happened. She showed us that life with dementia can be a life well lived. She remained the matriarch and a force in our family, until the end.

Just before the pandemic, I considered stepping back. But I was so furious about what I saw happening during the pandemic, I decided to stay on to fight. There was a personal connection to it: my brother-in-law, who was 73 and full of life, was one of the first Canadians to die of COVID in April 2020, just weeks into the pandemic.

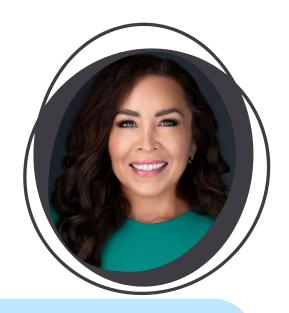
Ten days after the diagnosis, he was gone. My sister-in-law, his wife of 50 years, was isolating when the news came on: "Four more people died in BC today, all elderly." She knew one was her husband of 50 years, and she was upset. All that he had contributed, and all the people he loved and who loved him, reduced to "elderly." That moment pushed us to speak to the press to share his story, and inspired us all to be active on this topic again.





SYDNEY HUGHES

SECTOR: Construction
TITLE: Founder and CEO
ORGANIZATION: Senior Proof



How did you get into the construction space and ultimately become a leader in the industry?

As the founder and CEO of Senior Proof, our mission is to prevent falls and save lives. My journey started in construction 18 years ago at the Haskell Company, working on a housing project in Florida. I was instantly drawn to the craftsmanship and scale of the industry.

As the daughter of
Colombian immigrants and a
first-generation college
graduate, I saw my Latin
roots reflected in the
workforce, with leadership
and communication
happening in both English
and Spanish. Early on, I was
one of the few women on-

ABOUT SYDNEY

Sydney Hughes is the Founder and CEO of Senior Proof™, the nation's first Aging-in-Place Support System. With 18 years of construction experience, she has led home modifications thousands of and delivered tens of thousands of safety solutions, from clinician-led evaluations and ADA-compliant improvements to Peace-of-Mind Check-Ins that keep families safe and connected. Under her leadership, Senior Proof has officially partnered with Lowe's to expand services through 248 stores and collaborates with the Department of Elder Affairs, HUD, and leading healthcare organizations to advance safe housing nationwide. She was invited to the once-ina-decade National Council on Aging Fall Prevention Summit, where she contributed to shaping the national strategy for fall prevention. Her mission is clear: to help prevent the 36 million falls that occur in the U.S. each year and to ensure that everyone can age at home with dignity, safety, and confidence.



site. In typical construction fashion, no one held back.

It was a tough environment. But coming from New York, I had thick skin. The bigger picture kept me motivated: we were building housing for low-income families, many of whom would have no choice but to age in place.

I worked my way up from administrative assistant to project coordinator and later became a financial controller managing multimillion-dollar projects. But my career took a personal turn when I found my father on the floor, unable to get up. That moment changed everything. I searched for a company specializing in home modifications for seniors and found none—so I created Senior Proof.

The construction industry can be particularly tough for women. Were there moments you considered leaving?

Many times. Early on, I encountered inappropriate comments and dismissive attitudes. In one instance, I created a complex spreadsheet to streamline production tracking, and my supervisor brushed it off with, "Obviously, that's how you do it." No recognition of my effort or skill. Beyond that, my biggest challenge

wasn't just breaking into the field—it was finding mentorship. Many men hesitated to mentor me simply I was a woman. Looking back, I realize I never asked for that guidance, perhaps due to my independent nature.

Unlike today, there weren't many mentorship programs for women in construction. Each time I advanced—from admin to project coordinator to business development to controller—I had to leave one company for another opportunity. No one was opening doors for me; I had to open them myself. That was the greatest barrier—learning how to self-promote and create opportunities for my own growth.

I also stayed in some jobs longer than I should have for financial security, even when I wasn't respected. Some men were great allies, but the industry's ego-driven culture made it difficult for women to have their ideas taken seriously. Eventually, I learned to set boundaries. I stopped overdelivering in roles that didn't value me, and that mindset shaped my leadership today.

How did you find the confidence to push forward?

Preparation. Confidence comes from being prepared—whether it's pitching an idea, asking for a raise, or making



a business case. Every time I've been overly prepared—whether for a speaking engagement, a fall prevention presentation, or a job interview—I've been successful. I do my homework. I research the company, look up key people on LinkedIn, and make sure I'm fully equipped for the opportunity in front of me.

This applies to everyone, not just women. I've spoken to enough men in this industry to know that they also struggle with imposter syndrome.

They just don't talk about it as much. Personally, I've rarely felt imposter syndrome because I make sure I'm prepared. Whether it's refining my business model, enhancing the customer experience, or improving leadership skills, I turn every stone to ensure I'm ready.

I also invest in myself. I go to therapy every two weeks and openly discuss mental health with my team. We hold discussions at least once a quarter and even provide a designated mental health day each year. Men, especially, often don't talk about their mental health, but we make it a core part of our company culture.

Half of leadership is confidence in yourself; the other half is continuous learning and self-awareness.



Half of leadership is confidence in yourself; the other half is continuous learning and self-awareness.



Everyone has struggles and acknowledging that fosters empathy. I believe that's what makes me a good leader, not perfect but always improving.

How do you see the future of the construction industry evolving?

Women and men lead differently, and our industry benefits from both. At Senior Proof, we emphasize empathy and communication, training our technicians to be mindful in clients' homes. Simple gestures—like knocking on the door four times, stepping back, and giving a senior time to see who has arrived—capture the human element of the people we serve.

I joke that I'm a CEO by day and a personal assistant by night for my kids. But leadership, at its core, is about treating employees and clients with respect. People don't stay at



companies just for money; they stay for leadership that values them.

Tell us about Senior Proof's growth and long-term goals.

My vision is to take Senior Proof nationwide. We currently operate in five states and aim for 13 by year-end. We're expanding through partnerships, including one with Lowe's. Last year, we modified 700 homes in Florida through the Department of Elder Affairs and secured contracts for 300 more in New York. While we're growing our direct-to-consumer business, we primarily serve government programs and low-income families who have no choice but to age in place.

People with financial resources can opt for high-end assisted living facilities, but low-income families often must remain in their homes. We aim to make those homes safer, more accessible, and livable—regardless of income.

Operationally, 80% of our workforce are women. I'm incredibly proud of the impact we're making in our communities.

Right now, we're focused on education. Recently, I trained 300 case managers from one of the

nation's largest healthcare payers on on fall prevention and aging in place. If they don't fully understand the solutions available, we can't expect local community leaders to be aware either. Most people don't recognize the need for aging modifications until it's too late—until a loved one falls and suddenly, they need a wheelchair ramp today. We want to change that reactive mindset and make proactive aging planning as common as financial planning.

How has your personal caregiving experience influenced your business model?

Our mission is to provide caregivers with peace of mind. We're launching Senior Proof +—a subscription service where an occupational therapist visits a senior's home monthly to assess safety, medication management, and more. This is designed for long-distance caregivers who need assurance that their loved ones are safe.

I wish this had existed when I cared for my father. After he passed, my mother told me I had become a shell of myself, just trying to survive. That experience made me realize the toll caregiving takes on mental health.



Many women struggle to balance career and caregiving. What advice do you have?

Self-awareness is everything. I regularly check in with myself, just as I do with my team. If I'm not okay, I can't be an effective leader or caregiver. Delegation is key. When caring for my dad, I leaned on my brother. Many caregivers feel they have to do everything alone, but it takes a village. Society conditions women to do it all with a smile, but that's unsustainable. Prioritizing, delegating, and asking for help are crucial.



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How do you prevent burnout?

After completing 700 homes in five months, I didn't realize I was burnt out until three months later. That's why self-awareness and mentorship matter. Surround yourself with smart, supportive people.

As Indra Nooyi said, the system isn't built for women. We're either in childbearing years or caregiving years, with little infrastructure to support us. The more self-aware and prepared you are, the clearer your choices become. The goal isn't just survival, it's thriving.

What's next for you?

After taking Senior Proof nationwide, I want the financial freedom to empower women, especially low-income women, to enter entrepreneurship. I want to teach essential skills that MBA programs don't: networking, communication, confidence.

Women, particularly Black and Latina women, often lack access to these opportunities. My next project is launching a nonprofit to equip them with the skills needed for business success.

CONCLUSION

These stories highlight a critical reality: the intersection of age and gender creates compounding challenges that demand immediate, coordinated action across industries and sectors. While their individual journeys demonstrate remarkable resilience and offer hope for transformative change, they also reveal structural barriers that cannot be addressed through isolated efforts alone.

GCOA's WISE Council recognizes that sustainable progress requires more than goodwill. It demands thoughtful transformation informed by women's lived experiences. The imperative extends beyond supporting individual women: investing in the Silver Economy represents a strategic opportunity that benefits entire societies. When women thrive throughout their life course, the benefits reinforce social resilience, foster healthier communities, expand innovation capacity, and drive sustained economic growth. Countries that successfully engage women's talents across all life stages position themselves for competitive advantage in an aging global economy.

Drawing from these testimonials and extensive research, we have distilled four actionable recommendations designed to catalyze meaningful change in workplace practices and public policy.





RECOMMENDATIONS

Implement comprehensive workplace policies that address the full spectrum of women's realities. Organizations must reshape workplace culture through policies that reflect and respond to the realities women experience. Recognizing their disproportionate caregiving responsibilities, normalizing flexible work arrangements, and developing career pathways that account for life transitions, and establishing mentorship networks that bridge generational divides are among the key strategies for shifting mindsets and embedding effective support within organizational culture.

Bridge critical data gaps to drive evidence-based action.

Organizations should broaden data collection and analysis to include women's experiences at different life stages. This includes tracking income progression patterns, documenting caregiving impacts on career trajectories, and measuring retirement preparedness across gender lines. Adequately mapping these challenges ensures companies can match them with targeted policy responses that maximize talent retention and minimize the economic costs of workforce exits during peak career years.





Elevate women's health as a workforce priority, with menopause as a critical focus. Organizations must establish health education programs led by medical experts and create supportive frameworks for all employees. This includes developing menopause-specific workplace accommodations and training managers to recognize health-related workplace challenges. Since menopause affects roughly half of the workforce at some point, and coincides with women's peak earning and leadership potential, strengthening systems of care around it can serve as a catalyst for broader institutional change and greater workforce productivity.

Restructure capital access and investment ecosystems. Despite controlling trillions in consumer spending and representing the fastest-growing segment of entrepreneurs globally, women receive less than 3% of venture capital funding. This represents not just inequity, but massive economic inefficiency that countries can ill afford in an increasingly competitive global landscape. Investors must address this significant funding gap by combatting pattern-recognition biases that treat women-led businesses as outliers. Empowering women to invest and lead, recognizing the value of their insights in understanding market strategy, will better position companies for long-term success.



About the WISE Council

The Women in the Silver Economy (WISE) Council, convened by the Global Coalition on Aging, brings together cross-sector leaders to elevate women's perspectives and experiences in shaping the future of aging. WISE champions actionable strategies that support women across their life course, ensuring that the Silver Economy delivers benefits for individuals, businesses, and societies.

About the Global Coalition on Aging

The Global Coalition on Aging aims to reshape how global leaders approach and prepare for the 21st century's profound shift in population aging. GCOA uniquely brings together global corporations across industry sectors with common strategic interests in aging populations, a comprehensive and systemic understanding of aging, and an optimistic view of its impact. Through research, public policy analysis, advocacy, and strategic communications, GCOA is advancing innovative solutions and working to ensure global aging is a path for fiscally sustainable economic growth, social value creation and wealth enhancement.

The WISE Council is supported by Global Coalition on Aging members
Bank of America and Bayer.

