



# ROADMAP FOR AN EQUITABLE FUTURE

Placing a Gender
Lens on American
Public Policy

A NEW APPROACH FOR ACCELERATING WOMEN'S EQUALITY IN THE UNITED STATES

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Jennifer M. Piscopo, Nancy L. Cohen, and Natalia Vega Varela





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#### About GEPI

#### **Gender Equity Policy Institute**

(GEPI) is a nonpartisan research organization dedicated to accelerating gender equality in the United States through data-

driven applied research, strategic advocacy, and policy development. Our mission is to rebalance systems, guarantee equal benefits and opportunities, and secure a just and sustainable future for all people.

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#### **Letter from the CEO**

The United States has made enormous progress on women's rights, freedom, and representation over the last fifty years. But gender equality remains elusive.

Women earn six in ten Bachelor's and Master's degrees annually but hold less than three in ten C-Suite positions. Women's labor force participation has soared since anti-discrimination laws were enacted in the 1970s. But women on average are paid 22 percent less than men—and women who are also disadvantaged on the basis of race or ethnicity earn even less. <sup>2</sup>

What is equally striking is how low the United States ranks on gender equality compared to our peers. In 2024, we ranked 43<sup>rd</sup> on the Global Gender Gap Index, an annual report produced by the World Economic Forum since 2006. Germany and Spain ranked in the top ten.<sup>3</sup>

We were not always this far behind. Fifteen years ago, the U.S. and Western Europe were at a roughly equivalent level on key gender equality measures. But while progress accelerated in other wealthy advanced democracies, it stalled here. Consider that Germany was ranked 5th in 2006 and 7th in 2024. Over this same period, the U.S. fell from 3<sup>rd</sup> to 22nd place on the Economic Participation subindex. The highest the U.S. has reached was 17th in 2011, during Barack Obama's presidency. The U.S. plummeted to 51st, its lowest rank, during Donald Trump's first term.<sup>4</sup>

Yet despite this disheartening reversal of progress, in America there remains broad public support for women's equality. Certainly, there are sharp differences by age and partisanship, with older Americans and Republicans expressing less egalitarian views. Nevertheless, large majorities

still favor equality. Nine in ten agree that equal rights for women and men are very important, according to a 2020 Pew Research Center global survey. More recently, Pew found that nearly six in ten Americans think that changing gender roles "have made it easier for families to earn enough money to live comfortably."<sup>5</sup>

In short, Americans favor gender equality. The barrier to making progress is not a lack of public support. The issue is *how* the U.S. can advance equality. The most successful nations can provide our roadmap.

In that spirit, <u>Gender Equity Policy Institute</u> partnered with Professor Jennifer M. Piscopo, Director of the <u>Gender Institute at Royal Holloway University of London</u>, to present this report, **Roadmap for an Equitable Future: Placing a Gender Lens on American Public Policy**.

The methods of integrating a gender equality perspective in policymaking that we survey here have become the international norm in gender policymaking over the last 25 years. But they are little known or practiced in the United States.

America has not lived up to its promise of equality, opportunity, and the pursuit of happiness for women and other people disadvantaged on the basis of gender. It is time to try a new approach. The times demand it.



With urgency,

Nancy L. Cohen, PhD
President & Founder
Gender Equity Policy Institute



# **Executive Summary**

Women's opportunity and well-being are limited by pervasive and persistent gender inequality. The World Economic Forum projects that it will take 134 years to close the global gender gap at the current slow pace of change.<sup>6</sup>

The United States is no exception. Indeed, when compared to peer countries, America's gender gaps are particularly striking. The U.S. ranks 43<sup>rd</sup> on the Global Gender Gap Index (GGGI), far below many advanced democracies, including Germany, France, and the United Kingdom.<sup>7</sup>

The U.S. can learn from the experience of our counterparts and allies in other wealthy democracies. Countries that are ranked the highest on the GGGI typically employ a two-pronged strategy to advance gender equality. Like the U.S., they target measures specifically to women—for example, on equal pay, gender-based violence, or maternal health.

Yet they don't stop there. Crucially, they integrate gender equality considerations in public policy across the whole of government. The results are impressive. Many countries that engage in this method of gender policymaking have substantively improved women's condition, status, and well-being. The most successful among them have also chipped away at deeply entrenched cultural and social norms around gender roles to achieve transformational change.

Different countries, regions, and international entities employ various names for their initiatives. Canada adopted a comprehensive gender perspective thirty years ago and now calls its strategy Genderbased Analysis Plus (GBA+). New Zealand integrates a gender perspective throughout policy areas under the framework "Bringing Gender In." Entities like the European Union and the OECD use the common technical term—gender mainstreaming (GM).

Applying a gender lens broadly is now a strong international norm. Nearly every major international organization, many regional organizations, and more than 170 governments at the regional or country have adopted initiatives to do so.

American state, federal, and local policymakers can accelerate women's equality in the United States by adopting practices modeled on this successful global approach. Charting that path is what we seek to do here in Roadmap for an Equitable Future: Placing a Gender Lens on American Public Policy, a report produced in a partnership between the Gender Institute, Royal Holloway University of London, and Gender Equity Policy Institute, a California-based nonpartisan research organization.

Everywhere the gender perspective is mainstreamed, gender is taken into account when designing and implementing policies and programs. A gender lens is applied to a broad range of issues affecting the public, not just those typically considered 'women's issues.'

More specifically:

- Advancing gender equality is a goal in the design and implementation of all relevant policies and programs
- Integrating the gender equality perspective analyzing women's and men's potentially different experiences—is central to policy planning, development, and implementation across the whole-of-government and in all policy areas
- Gathering and analyzing sex- and genderdisaggregated data at all stages of the policy process is a critical tool toward advancing gender equality for women, men, and gender diverse people
- Conducting gender analysis at the planning stage ensures policies do not exacerbate inequality and reveals ways to advance equality

 Program monitoring and evaluation (M&E) includes the gender perspective through gender equality indicators and outcomes

Our purpose in this report is to introduce American policymakers, elected officials, researchers, and advocates to this now common global approach to gender policymaking. In <a href="From the Margins to">From the Margins to</a> the Center, we begin by surveying the history of the activism and action that led to the widespread adoption of a whole of government gender perspective. In the next two sections, we examine how the gender equality perspective has been institutionalized in international, national, regional, and local governance. We explore some of the challenges of implementation and offer best practices for building a successful strategy.

Four sections on applying the gender perspective in specific policy domains follow. We present case studies from peer nations on gender responsive action on 1) <u>climate change</u>; 2) <u>housing affordability</u>; 3) <u>financial inclusion</u>; and 4) <u>public budgets</u>.

We end this report with an exploration of the benefits of embedding gender equality considerations in public policy broadly. We include some practical recommendations on how policymakers can do gender equality perspective integration with pilot programs and capacitybuilding efforts.

American women experience the consequences every day of our country's poor standing on global gender equality measures. It is time for the United States to embrace this now common method of gender policymaking. Using the tools of gender analysis and gender responsive action, policymakers can generate rapid wins to accelerate women's equality in the United States.



Photo Credit: UN Women 2024/ Radhika Chalasan

# From the Margins to the Center:

#### Making Women Visible in the Mainstream of Public Policy

Today, integrating a gender equality perspective is a globally recognized and common approach to policymaking. Every major international organization endorses and recommends it, from the World Bank to the Organization of Economic Cooperation and Development (OECD).

The approach, technically known as gender mainstreaming (GM), first became popularized through the United Nations, thanks to the women activists who worked to move considerations about women's inequality from the sidelines of policy to the center—to its mainstream. By the mid-1990s, women activists working through the UN system had succeeded. The UN, the European Union, and countless other places had embedded gender equality considerations in the full public policy process.

The story of the global diffusion of a gender perspective starts in the 1970s. A cohort of women

diplomats and activists wanted the UN to take stock of nations' progress on gender equality.

They successfully lobbied the UN to declare 1975 as International Women's Year and to mark it with an international conference. When the First World Conference on Women convened in Mexico City that summer, it was the first time the UN had dedicated a major international event to considering women's lives and women's issues. Subsequently, the UN established the UN Decade for Women (1976-1985), marked by a Second World Conference on Women in Copenhagen in 1980 and a third in Nairobi in 1985. A fourth followed in Beijing, in 1995.

Over this twenty-year period, the global women's movement exploded, with the number of advocacy organizations dedicated to women's issues growing exponentially in every world region.<sup>8</sup>

The UN had provided the platform through which women's advocacy organizations could influence

policy. Each world conference on women, like all UN conferences, would conclude with declarations of principles and plans of action that member states were to follow. Activists could influence the substance of these documents and then bring them home. In their advocacy with domestic policymakers and politicians, they could point to international principles and guidelines which they themselves had played a large role in crafting.

Through the debates held at the world conferences on women, as well as in the national and regional preparatory meetings that came before, women activists would insist on bringing women's concerns and interests to the center.

The impetus for a new approach to gender policymaking emerged from a frustration shared by women activists from across the globe. Politicians and policymakers tended to treat women's interests and women's issues as side projects or afterthoughts. That had to end, they believed, if progress was to be made on women's human rights and gender equality.

From their perspective, there were several problems with the traditional approach. Women's issues were usually add-ons to the main policy and addressed superficially, often in ways that could reinforce gender inequality. In ignoring gender relations, policies often made women and girls' lives worse, not better. For example, programs aiming to boost women's access to education and formal sector employment failed to consider that women and girls bore the brunt of domestic labor. Women had to combine school and work and domestic chores, leading them to work twice as much as men. In some countries, the double shift for working-age women even generated reversals in girls' rates of schooling and literacy, as over-worked mothers tasked elder daughters to do more cooking, cleaning, and caring for younger children.9

As feminist activists gathered in ever-increasing numbers at international conferences, they would demand a new approach: Policymakers needed to think about gender differences and gender inequalities from the beginning, not after the fact. Taking gender inequality seriously at the outset meant making gender visible. It meant a new approach that would integrate gender considerations into every issue area.

"The advancement of women and the achievement of equality between women and men are a matter of human rights and a condition for social justice and should not be seen in isolation as a women's issue."

- Beijing Platform for Action (1995)

The term "gender mainstreaming" first entered the policy lexicon in the context of development policy debates. The 1985 Forward Looking Strategies adopted at the Third World Conference on Women argued for "bringing women into the mainstream ... on an equal basis with men." Ten years later, the term had spread from development to policymaking across the board. In 1995, with 35,000 global women's activists present in Beijing, several strands of women's activism converged, giving GM the shape it takes today.

The 1995 Beijing Platform for Action contained the UN's first official call for GM as a whole-of-government approach. It catalogued broad policy areas and demonstrated how improvement was not possible unless gender was considered in all areas. These "critical areas of concern" included the environment, education, armed conflict, health, the economy, and other areas not typically thought of as gendered or included in the narrower range of women's issues.

The adoption of GM constituted a significant shift in policymaking.

#### The Global Reach of the Gender Perspective

Gender mainstreaming diffused with astonishing rapidity. By the end of the 1990s, over 100 countries had introduced a gender perspective into policymaking. By 2022, roughly 170 GM initiatives had been adopted at the country or regional level. Nearly every major international organization and many regional ones have required or recommended GM. All follow the foundational definitions laid out by the earliest adopting organizations.

#### **European Union (1996)**

It is necessary to promote equality between women and men in all activities and policies at all levels. This is the principle of mainstreaming....This involves not restricting efforts to promote equality to the implementation of specific measures to help women but mobilizing all general policies and measures specifically for the purpose of achieving equality by actively and openly taking into account at the planning stage their possible effects on the respective situations of men and women (gender perspective).<sup>12</sup>

#### **UN Economic and Social Council (1997)**

Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programs, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programs in all political, economic and societal spheres so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal is to achieve gender equality . . . . GM does not replace the need for targeted, women-specific policies and programs or positive legislation, nor does it substitute for gender units or gender focal points. <sup>13</sup>

#### **OECD (2012)**

GM is a process of assessing the implications for women and men of any planned action, so that **the gender perspective becomes an integral dimension of the design, implementation, monitoring and evaluation of policies and programs** (United Nations, 1997). It encompasses the ability to anticipate the potentially differential impact of policy actions on women and men as well as the ability to design policy actions that are not "gender-blind" but "gender-sensitive." Policy actions are gender-sensitive if they recognize the potentially different interests and needs of women and men based on their potentially different social experiences, opportunities, roles and resources.<sup>14</sup>

1996

European Union adopts directive Incorporating Equal Opportunities for Women and Men into All Community Policies and Activities.

1997

The <u>Treaty of</u>
<u>Amsterdam</u>
formalizes the
EU directive for
all EU member
states.

2000

The UN Security
Council calls
all countries
and actors
to implement
GM in peace
and security
operations.

2001

The World Bank approves a <u>GM</u> <u>strategy</u> 2008

The
Organization
for Security and
Cooperation
in Europe
publishes a
"Gender and
Security"
Toolkit

2009

The Military
Committee
of the North
Atlantic Treaty
Organization
(NATO)
mandates
a gender
perspective for
all operations

2012

The
Organization
for Economic
Cooperation
and
Development
(OECD)
mandates
addressing
gender gaps in
all aspects of
economic life

2017

The World
Trade
Organization
adopts an
action plan to
build gender
considerations
into the
foundation of
trade policy



Committee on Women's Rights and Gender Equality (FEMM), European Parliament. Photo Credit: © European Union 2025/ Denis Lomme

# Integrating a Gender Equality Perspective in Policymaking

Governments integrate the gender equality perspective in myriad ways.

Some countries adopt the full whole-of-government approach, requiring every ministry or agency to practice GM. Such directives usually come from the executive branch and are typically laid out in federal or national plans for gender equality. This approach is common across Europe and has been in place in Canada for thirty years. For example, Canada first adopted its Federal Plan for Gender Equality in 1995, which required each cabinet minister to oversee a Gender-based Analysis (GBA) of policy within their agencies. Other countries have adopted the whole-of government approach via legislation. <sup>15</sup> Spain and Belgium passed federal gender equality acts in

2007, for example, requiring the application of GM to the full policy life cycle, from adoption through budgeting and implementation.<sup>16</sup>

GM can also be adopted for particular sectors or divisions. Canada, Australia, and many European countries have specific laws requiring "gender budgeting"—the introduction of gender analysis during the budget process (see Gender Budgeting). Sweden applies a gender perspective in transportation policy. Authorities must, for example,gather gender-disaggregated data about travel patterns, labor markets, car usage, transport attitudes, and road safety.<sup>17</sup>

Regional and municipal governments across the globe have adopted GM initiatives. The province of Victoria, Australia, enacted GM for all public services, local municipal councils, and universities in 2020. Naga City, an important regional hub in the Philippines, adopted a Women's Development Code to ensure gender responsive growth and development policies.<sup>18</sup>

The diversity of initiatives makes a full cataloguing nearly impossible, but two trends are clear. One, the approach diffused rapidly, with municipalities, ministries, and even entire governments integrating a gender perspective in policymaking—whether they called it gender mainstreaming or not. Two, what was in the 1980s a relatively new and untested idea for advancing gender equality is today a widely accepted and widely practiced approach. Indeed, integrating the gender equality perspective is now the global norm in gender policymaking.

Enabling legislation or directives are key to institutionalizing GM, as the examples from Canada to Spain and Belgium illustrate. A mandate can take different forms, appearing in national laws, municipal codes, or the administrative rules of agencies. Mandates enable continuity. Individual leaders and personnel change, but mandates continue and give direction to new leaders and policymakers, as well as hold them accountable.

Gender equality advocates must often convince policymakers that the goals, methods, and outcomes of GM are compatible with other priorities and goals. Some who are reluctant to adopt GM may worry that integrating gender equality considerations in program design would lead to the neglect of other objectives. Advocates must therefore demonstrate that integrating a gender perspective can yield a more effective strategy to deliver on existing policy objectives.

For this reason, advocates often lead with data, developed via research partnerships with nonprofit or academic institutions or through agencies' internal data sources. When the data clearly shows that policies do not affect men and women the same, the case for integrating the gender perspective across policy becomes more convincing. In Sweden, data-driven gender impact assessments of the budget helped generate buy-in for the country's GM mandate. The budget analyses revealed persistent inequalities affecting not just women overall, but also certain women based on their membership in specific social groups, including ethnic minorities and the poor. Particularly in this case, the evidence of intersecting gender and ethnic disadvantage led to greater acceptance of GM, as policymakers and stakeholders saw that the approach enabled them to address social inequality more broadly.<sup>19</sup>

Thanks to several decades of implementing GM in established democracies, policymakers and advocates have developed best practices. These strategies help elected officials, policymakers, and agency staff realize that they do have the capacity, knowledge, and resources to effectively integrate a gender equality perspective.

- Take advantage of the global experience in gender policymaking: Success begins with a clear definition of the goals and techniques of GM, and these are readily available. Most national or subnational governments use or adapt the United Nations definition, thus creating consistency across countries and agencies. Using the definitions established at the global level makes it clear that GM entails evaluating policy through a gender lens.
- is preserved by using the global definitions, which emphasize gender equality in society, not numerical equality in budgets and programs. As the Welsh Parliament's guide to gender budgeting makes clear, the goal is not to divide government funds 50-50 between initiatives targeted at men and initiatives targeted at women. For example, an anti-violence program that

- encourages empathetic forms of masculinity among men counts as GM, because reducing violence contributes to gender equality.<sup>20</sup>
- Provide clear guidance: Policymakers and staff need clear guidance on how specifically to integrate a gender perspective across all issues, particularly in the early stages of GM. Many countries well-practiced at GM offer toolkits, guides, or templates. Typically, these materials contain (1) the GM definition; (2) a breakdown of the steps required to adopt a gender lens; and (3) questions that facilitate the gendered analysis. For example, New Zealand's toolkit "Bringing Gender In" covers getting started, evaluating policy options, cultivating engagement from women and men stakeholders, and implementing and evaluating policies.<sup>21</sup>
- Assign and empower specific point-people: Agencies or ministries often hire outside consultants to initiate the process of integrating the gender perspective into policymaking. A common and effective approach uses outside consultants to train internal gender experts. Staff trained by consultants then become the internal expert point people-often called the "gender focal points"-to carry out GM work within their office. The closer that gender focal points are to the final product, the more effective they can be at ensuring implementation. Some GM directives designate the gender expert as a formal role and grant them a specific level of authority. Importantly, new positions do not need to be added to teams and department budgets. Instead, existing staff can carry out the work after they receive training. In Sweden, for instance, responsibility for integrating the gender equality perspective lies with the managers in every ministry.

Identify leaders and champions: As a wholeof-government approach, GM requires action from many individuals at different stages of the policy process to succeed. Leaders play a critical role in setting goals and setting an example for those in their organization. Having people vocally support gender mainstreaming socializes the practices and values into organizational culture.

Integrating the gender equality perspective works best, in short, when the mandate is clear, leadership signals support, and gender experts are given authority.

Time, capacity-building, and practice are important in making policymakers comfortable with incorporating a gender perspective into their work across issues. After several decades of experience within the European Union, for example, everyone has generally become accustomed to this way of policy making. The EU's internal GM mandate, Gender+ Equality, now exists as an organizational value and a practice that is normal and routine.<sup>22</sup>



# **The Gender Perspective in Climate Change**

Climate change exacerbates all forms of inequality, including gender inequality. A global scientific consensus has emerged that women are disproportionately suffering the harms and impacts of climate change. In recognition of this fact, the United Nations Framework Convention on Climate Change (UNFCCC) in 2019 adopted a Gender Action Plan, enshrining the commitment to integrate gender equality considerations in global climate action.<sup>23</sup>

Two principal dynamics are at the root of women's greater vulnerability to climate change: gendered economic inequality and women's greater responsibility for caregiving. In the United States, women spend roughly twice as much time as men on parenting. Women, on average, earn less and have less accumulated wealth than men, and thus have more limited resources for climate response

and resilience. Women are more likely than men to spend unaffordable shares of income on energy costs. Severely underrepresented in the construction and energy sectors, women are also less likely to benefit from public investments creating jobs and businesses in clean energy. During climate-driven disasters, women bear greater responsibility for vulnerable individuals-such as children, ill and disabled people, and the elderly. They also make up a substantial majority of climate-vulnerable seniors.<sup>24</sup>

As societies take action to mitigate and adapt to climate change and build climate resilience, it is essential to take into account how the impacts fall on women and men differently and to enact gender responsive climate policy. The examples below illustrate how some nations are doing just that.

# **Building Institutional Capacity for Gender Responsive Climate Action | Canada**

Canada's whole-of-government approach to advancing gender equality has contributed significantly to developing gender responsive climate change policies.

The country's Gender-Based Analysis Plus (GBA+) framework offers a range of initiatives to train government officials on how to integrate a gender perspective into their work more effectively. Like most nations, climate policymaking in Canada involves many agencies. One of these, the Department of Environment and Climate Change, has established a Centre of Expertise, which conducts research, offers trainings, provides policy tools, and collaborates with Canada's lead gender ministry. Similarly, the Department of Natural Resources has established a GBA+ Responsibility Center, which among its efforts, provides training in GBA+ analysis for new policy analysts. It also ensures gender disaggregation appears in data collection and reporting templates.<sup>25</sup>

#### Increasing Women's Representation in Clean Energy Jobs | Canada

Women are underrepresented in the global clean energy sector, making up just 32% of employees and 26% of management. In Canada, only 25% of clean energy workers are women.

To boost women's employment in this sector, Canada leads the global Equal by 30 campaign. The campaign encourages private and public sector organizations to commit to gender equality principles, increase women's representation in the clean energy sector, and report on their progress towards closing the workforce gender gap by 2030. Over 180 organizations, including 13 national governments, have joined since 2018.<sup>26</sup>

Within Canada, the Smart Renewables and Electrification Pathways Program funds smart renewable energy and grid modernization projects to reduce greenhouse gas emissions.<sup>27</sup> Applicants for funding must report workforce demographics, including women and underrepresented groups,

and meet the Equity, Diversity, and Inclusion (EDI) requirements of the program. They can do so by submitting an EDI Plan that outlines their strategies to improve gender balance and diversity in management, hiring practices, supply chains, and personnel policies. Alternatively, applicants can sign a public commitment that they will issue detailed equity objectives; address barriers and increase representation of underrepresented groups; and track and document participation metrics.<sup>28</sup>

# Incentives for Residential Energy Efficiency Upgrades | Canada

The Office of Energy Efficiency in the Department of Natural Resources has applied the GBA+ framework to make incentive programs more accessible. In 2020-21, the Office commissioned research to identify the barriers that Canadians faced in the energy efficiency sector. Analysis of national-level data found that benefits typically reached higherincome groups, while often overlooking diverse or disadvantaged groups. The report recommended actions for equitable distribution and improved data collection, emphasizing the need to target historically underserved groups, including women.<sup>29</sup>

Based on the report's findings, the Office developed programs aimed at women, Indigenous peoples, youth, and racialized groups in low- to middle-income households to help them save on their annual heating costs, as well as reduce energy consumption greenhouse gas emissions. A notable example is the Oil to Heat Pump Affordability Grant, which offers \$10,000 to low- and middle-income households to offset the cost of replacing oil heaters with heat pumps.

GBA+ analysis has informed other energy efficiency programs run by the Office, including:

The Canada Greener Homes Grant offers grants up to \$5,000 for energy efficiency retrofits like home insulation, new windows and doors, heat pumps, and solar panels.

- The Canada Greener Homes Loan provides interest-free loans up to \$40,000 for significant energy efficiency retrofits.
- The Canada Greener Affordable Housing program provides loans for deep energy retrofits in multi-unit residential buildings.<sup>30</sup>

# Outreach and Education on Energy Efficiency | Mediterranean Coast, European Union

Women in EU member states are more likely than men to spend an unaffordable share of their income on energy, with single mothers and older women struggling the most with energy cost burdens. In a 2022 resolution on women's poverty, the European Parliament acknowledged that women face a heightened risk of energy poverty and emphasized the importance of ensuring access to affordable utilities, particularly for women who are seniors or single mothers.<sup>31</sup>

One case in which gender considerations were included in project design was EmpowerMed (2019-2023), an outreach and education program targeted to communities along the Mediterranean coast in Spain, France, Italy, Slovenia, Croatia, and Albania. The project convened workshops for women and local stakeholders on energy efficiency measures and trained healthcare professionals on the health effects of being burdened by energy costs. It organized energy audits by specialists, who also installed energy-saving devices and offered advice on reducing energy consumption.

A project evaluation found that women made up nearly two-thirds of the beneficiaries. The project resulted in significant consumer savings, as well as in reductions in carbon pollution and energy and water consumption.<sup>32 33</sup>

The European Parliament's Committee on Women's Rights and Gender Equality has issued a directive for integrating GM in policies to meet the EU's target of a 55% reduction in greenhouse gas emissions by 2030. The action was the result of a study finding that existing programs insufficiently addressed gender equality and that a lack of detailed demographic data on energy costs made it difficult to design effective interventions. The directive called on EU member states to:

- Conduct gender impact assessments and develop gender action plans within National Energy Climate Plans
- Collect intersectional, genderdisaggregated data to track the social impacts of energy policies

- Implement outreach strategies targeting women 75 and over, who often lack access to digitals tools and may miss out on applications for financial support or energy assistance
- Offer free energy audits to small and medium-sized enterprises with higher proportions of women employees to encourage energy efficiency upgrades
- **Train energy advisors** to conduct home visits that engage all household members, particularly women, on energy efficiency
- Ensure tenants benefit from energy efficiency improvements without facing increased rents or eviction

# National Action Plan on Gender and Climate Change | Mexico

As part of its commitment to address climate impacts, in 2022 the Mexican Government adopted the National Action Plan on Gender and Climate Change. Twelve hundred women across Mexico participated in the consultations.

One pillar details strategies to reallocate resources to support gender responsive climate initiatives. Most significantly, it increases federal spending for projects designed with a gender perspective.

The second pillar focuses on building the capacity to integrate the gender perspective in climate policy. The plan created an interagency expert working group on climate and gender and committed to providing training on gender responsive policy development and improving gender-disaggregated data collection.

The plan's third pillar seeks to improve women's representation in climate policy planning and implementation. This part supports community organizing initiatives for women from climate-vulnerable areas, provides climate diplomacy training for women university students, and convenes national consultations with women on climate change issues.

To evaluate progress toward gender equality goals, the plan includes indicators to measure women's representation in climate decision-making institutions and summits, the share of the federal budget earmarked for gender responsive climate initiatives, and the number of climate and gender training sessions held.<sup>34</sup>

# Protecting Maternal and Perinatal Health | United States

Climate-driven disasters negatively affect reproductive health and rights. Studies show that climate-driven events are linked to pregnancy complications and poor neonatal health outcomes, including eclampsia, low-birth weight, and miscarriage. Pregnant women and new mothers often face challenges accessing perinatal care due to disruptions to healthcare services. Women, particularly women of color, may struggle in the aftermath of disasters to access contraception and abortion care.<sup>35</sup>

To address these risks, a proposed U.S. bill seeks to mitigate the effects of climate change on mothers, their babies, and other vulnerable people. As written, the proposed bill includes funding to train healthcare professionals on the risks of climate change; establishes the Consortium on Birth and Climate Change Research under the National Institutes of Health; and requires the Centers for Disease Control and Prevention to identify areas that have a high risk of poor maternal and infant health outcomes due to climate-related factors. The bill has not advanced in the U.S. Congress.<sup>36</sup>

# Gender Responsive Disaster Risk Reduction and Management | The Philippines

To ensure that disaster risk and climate change measures are gender responsive, the Philippines enacted the Disaster Risk Reduction and Management Act in 2010. It assesses the impacts of climate-driven events on women, responds to women and children's immediate needs, and increases the involvement of women in disaster response decision-making.<sup>37</sup>

Under the act, the Office of Civil Defense is required to integrate gender analysis into early recovery and post-disaster needs assessments. The Act also mandates the delivery of emergency supplies of food and medicine, with a focus on mothers and children.<sup>38</sup>



### **The Gender Perspective in Housing**

The housing affordability crisis is a global problem. In the United States, women are more likely than men to be burdened by unaffordable housing costs. <sup>39</sup> Income and wealth gaps leave women on average with less disposal income for housing. Even more importantly, women are disproportionately responsible for parenting. They spend roughly double the amount of time as men caring for children. Care responsibilities can limit women's job opportunities and leave them with less flexibility to move to cheaper housing farther from employment. Finally, a large majority of the aging population is made up of women. Senior women often face a double burden of securing housing that is accessible and affordable on their lower retirement savings.

Housing policy and urban planning are areas in which innovative gender responsive strategies have been widely and successfully deployed for over 30 years; they are often integral to even broader frameworks, such as "universal design" or "inclusive cities." For example, many strategies that address women's different needs, like open space or efficient public transit, improve living conditions for everyone. GM in cities is often an element of these broader frameworks.

While some countries have integrated a gender equality perspective in housing policy, housing is typically an area under local control. Therefore, the cases we examine include both national strategies and those on the city, state, or regional level.

#### **National Housing Strategy | Canada**

Women in Canada head 55% of households living in unaffordable housing and cramped conditions and 63% of households in subsidized housing. Women who are seniors, immigrants, disabled, or survivors of violence are more likely to experience these harms. To address housing insecurity among women, the Canadian Government committed to spending at least 25% of National Housing Strategy investments on making affordable and suitable housing available to women.

As of December 2023, 31% of the strategy's funding—\$12 billion Canadian dollars—was allocated to construct, repair, and maintain approximately 270,000 housing units for women and their families. Of this amount, \$9 billion has funded housing projects with features that are useful to women. The remaining \$3 billion was invested in projects specifically designed to house women.

# Urban Planning for Gender Equality | Barcelona, Spain

Women in Barcelona are more likely to rely on social housing than men, making up 56% of all social housing applicants. Of these women, 9% are single mothers and 11% spend more than 40% of their income on rent.

Barcelona City Council developed the first Plan for Gender Justice (2016 - 2020). The plan helps municipal authorities better implement Catalonia's 2015 law mandating a gender perspective in all public policies. These requirements include recommendations and indicators for housing, focusing primarily on improving the collection of gender-disaggregated data. For example, the plan recommends tracking the percentage of social housing systems using gender-based criteria, the percentage of women receiving social housing benefits, and the number of gender responsive studies on substandard housing.<sup>41</sup>

# Women-Work-City Housing Complex | Vienna, Austria

GM in urban design has transformed the Austrian capital of Vienna, making it safer, more affordable, and more accessible for all people, including women. In the 1990s, policymakers began using data to understand how women's urban needs differed from men's. For instance, they found that women were more likely to walk or use public transit, whereas men tended to drive or cycle. Women's need for greater accessibility, safety, and ease of movement led to urban planning that built wider pavements, better street lighting, and more pedestrian-friendly traffic lights.

This city-wide approach led to initiatives like Women-Work-City (1997), a social housing project developed with women's needs in mind. Four women architects and a woman landscape architect were commissioned to design the 357-unit complex, making Women-Work-City the largest womenled gender responsive urban planning project in Europe to date. The project's success helped create momentum for GM, so that today all publicly funded housing projects in Vienna are developed with gender responsive criteria.<sup>42</sup>

The project made household and care work easier, strengthened neighborhood ties, and created a safe environment for women.<sup>43</sup> The gender responsive components of the housing complex include:

- Proximity to public transit: The complex is built close to tram lines, offering quick and easy access to major hubs
- Integrated infrastructure: Built-in essential services, such as kindergartens and medical facilities, minimize travel time and facilitate daily tasks, especially for women
- Open spaces: The complex includes a range of public spaces, including a central plaza, garden courtyards, residential streets, and playgrounds

- Social spaces: Communal areas, wide corridors, and naturally lit staircases offer opportunities for informal interactions and foster a sense of community
- Secure entryways: Passageways are well-lit and transparent to make residents feel safe
- Apartment layouts: Apartment kitchens are the central hub of each unit, allowing parents to supervise children more easily while also doing household work

# Handbook for GM in Urban Planning | Berlin, Germany

The German Federal Building Code has required all planning projects to integrate the gender perspective since 2004. To guide decision-makers in implementing gender responsive projects, Berlin published a handbook with guidelines and suggested criteria in all areas of city planning, such as housing, transit, and public outdoor spaces.

The criteria for housing address the design of housing complexes and the proximity of housing to services, work, and open space, among other elements. Robust consideration is given to making housing accessible to all ages, family sizes, and people with disabilities. The handbook also provides suggestions on how to foster community and create a sense of safety through design elements.

To address women's disproportionate caregiving responsibilities, the handbook recommends creating multipurpose spaces that make working and looking after family members easier. Residents should have access to shared storage spaces for strollers, bicycles, and mobility equipment. Complexes should include a range of unit sizes to accommodate different size families. The guidelines also provide recommendations on making units accessible for multi-generational households and for seniors living alone, who are more likely to be women.<sup>44</sup>

# Assessing GM in Housing Development | Valencia, Spain

A 2014 Law requires a gender perspective to be integrated into urban planning projects in Valencia, an autonomous region in Spain. To help decision-makers and developers successfully integrate a gender perspective in urban development projects, the local government has published a set of practical guidelines with criteria and indicators. They recommend, for example, that housing complexes should offer shared caregiving spaces, be easily accessible by bicycle and public transit, and prioritize energy efficiency.<sup>45</sup>

Valencia's city-owned development company has taken steps to comply with this law. The company reviewed its social housing strategy for 2018-2021 to revise the gender criteria and indicators. The new ones call for improving access for senior and disabled residents and improving connections to public transit. To help families achieve a better work-life balance, housing complexes also should minimize commuting time by providing shared workspaces or connected office spaces.

The new criteria have been applied to housing complexes and used to recommend further improvements. For instance, one building that achieved a satisfactory score of 6.7 out of 10 could still do more to meet women's needs. The evaluators proposed several changes, including adding common spaces for exercising, socializing, and doing household work; increasing the number of accessible units for seniors and people with disabilities; and making units more flexible to different family sizes by adding sliding doors and private balconies.<sup>46</sup>

# Addressing the Gender Wealth Gap with Financial Inclusion Strategies

Gender gaps in income and wealth are nearly universal. Likewise, women have less access to capital for creating businesses and disproportionately low representation in corporate leadership and governance.<sup>47</sup> But the evidence suggests many of America's peers are making more progress on closing them. For example, in more than half of OECD countries, women earn on average 10% less than men.<sup>48</sup> In the United States, women earn on average 22% less than men.<sup>49</sup>

Combined with other drivers of gendered economic inequality, such as women's disproportionate responsibility for care, women enter retirement with less accumulated wealth, less money invested in their

employer pension accounts, and lower projected earnings from public pension systems like Social Security.

To enhance women's retirement savings and boost gender parity in private sector management, many countries have enacted gender responsive financial inclusion programs and policies. The cases explored below are just a few examples of this approach; they focus women's access to retirement savings, banking services, and investment capital. These initiatives often include training programs in financial literacy or strategies to increase women's participation in highly compensated professions.



# Closing the Retirement Savings Gender Gap | Chile

Women's time off from the labor force can leave them with lower retirement savings than men. Argentina, Chile, and Uruguay all deposit additional money into women's pensions accounts when they have children. These deposits are top-ups or bonus payments into existing pension accounts. In Chile, this amount is 10% of the salary one would earn if working full-time for 18 months at the minimum wage. Women receive this amount for each child, including adopted children.<sup>50</sup>

Chile also offers a universal guaranteed pension, which applies to individuals whose family incomes place them outside the country's wealthiest ten percent. In this way, the pension applies to nearly everyone except the wealthiest; it benefits women disproportionately, as women are more likely than men to have been self-employed, to have worked for small and medium enterprises, or to have left the workforce during periods of caring for family members. This policy covers nearly all women in Chile. The government has made specific efforts to ensure that women are aware they can enroll–especially those who rarely or never worked outside the home.

Chile also makes gender-based adjustments to the disability and survivorship insurance portions of pensions. All contributors pay the same mandatory premium. However, the state recognizes that women face a lower risk of disability or death. Were premiums gender responsive, not universal, then women would pay a lower price than men. To make up for this difference, the state deposits a reimbursement into women's individual accounts.<sup>51</sup>

# Boosting Women's Access to Banking, Credit, and Insurance Services | Mexico

In Mexico, women use financial products at a lower rate than men. Women are less likely than men to have a formal savings account (43% versus 56%) or a retirement savings account (31% versus 49%). Women are also less likely than men to have insurance or credit.

Mexico established the National Financial Inclusion Strategy in collaboration with public and private sector stakeholders.<sup>52</sup> The strategy outlines gender responsive measures which focus on financial inclusion, education, and consumer protection, including:

- Expand women's credit and savings portfolios using a strategic questionnaire and an index to evaluate bank's performance on financial inclusion measures.
- Develop gender responsive programs and products through partnerships between development banks, public agencies, and private institutions
- Establish a financial literacy project to improve women's understanding of financial products and services
- Track progress through genderdisaggregated data collection tools, such as the National Survey of Financial Inclusion and the National Survey of Enterprise Financing

#### **Action Plan for Women in Business | Ireland**

Women in Ireland face substantial barriers to starting a successful enterprise and are underrepresented in corporate leadership. They receive just 10% of venture capital funding and make up only 20% of Chief Executive Officers. These inequalities contribute to a gender wealth gap. By the time women reach retirement, on average they have accumulated 20% less wealth than men.<sup>53</sup>

To support women's advance in the business sector, the Irish Government launched the Action Plan for Women in Business (2020-2026). The plan reduces

funding barriers for women entrepreneurs, expands women-led enterprises abroad, and improves gender equality in senior management and leadership positions. Collaboration with financial institutions and women-focused seed investment groups improves access to capital for women entrepreneurs. To make senior roles better suited to women's needs, the plan provides grants to recruit part-time senior managers.<sup>54</sup>

# Creating Pathways to Entrepreneurship for Women | Germany

Women in Germany are less likely than men to become entrepreneurs and there are substantial gender gaps in venture capital funding. Only 5% of women-founded enterprises have received €1 million or more in funding compared to 28% of enterprises founded by men.

To address these disparities, in 2023 Germany adopted an action plan with four primary objectives:

- Improve women's access to venture capital
- Increase the number of women start-up founders and employees
- Promote women's participation in STEM professions and the climate sector
- Showcase the achievements of self-employed women

The program invests in women-managed venture capital funds and allocates €6.5 million to women-led start-ups at universities and research organizations. To address how women's parenting responsibilities can disadvantage them in fund competitions, the program provides stipends to recipients with children and gives time extensions to teams with new parents. To increase women's interest in entering the climate sector, the program organizes regional roundtable discussions for women founders in the green economy.<sup>55</sup>

#### **Women Enterprise Fund | Italy**

Women in Italy lead just 15% of all companies and own just 12%.<sup>56</sup> To improve women's access to capital, the Women's Enterprise Fund provides financial assistance and trainings.

The fund has established a €400 million investment initiative to provide repayable grants and subsidized loans to women-owned enterprises. As of June 2023, over 700 enterprises had received investments through the program. In addition, a public-private partnership to boost entrepreneurship among women, particularly those in poorer regions, offers trainings in STEM professions, digital marketing, and business creation.<sup>57</sup>



Photo Credit: © European Union 2024/ Alain Rolland

### **Gender Budgeting**

Gender budgeting is a tool for governments to ensure that their spending decisions do not reinforce gender inequality and instead, where feasible, contribute to advancing equality. Assessing the gender impacts of budget allocation allows for the consideration of gender in all aspects of fiscal policy, from spending to program implementation and evaluation. Just as GM is a whole of government approach, gender budgeting is a technique that looks holistically at fiscal policies. Two-thirds of OECD member countries practice some form of gender budgeting.<sup>58</sup>

Gender budgeting operates within the existing budget process. It directs that resources on hand be allocated in ways that benefit all genders and maximize gender equality. Gender budgeting is the practice of integrating a gender perspective into how governments allocate and disburse funds. It asks how expenditures benefit men compared to women, as well as whether any differences are justified by their ability to enhance equality within society.

Where mainstreaming is fully institutionalized, gender budgeting is a critical component of embedding gender equality considerations across the board. Still, in places where GM has not been fully adopted, some agencies and regional and local governments have initiated gender budgeting on their own.

#### Case Studies: Gender Budgeting

Gender budgeting is a powerful tool for advancing gender equality. It allows governments to allocate resources in ways that address the specific needs and challenges faced by women and men. By incorporating gender perspectives into budgetary processes, countries like Australia, Canada, and Mexico are delivering on their commitment to build more equitable and inclusive societies.

Australia: Gender budgeting in Australia began in 1984. Within the Department of the Prime Minister and Cabinet, the Office of the Status of Women convenes a high-level task force-comprised of all government department heads-to perform a gender impact assessment of all policies and programs in the annual budget. The process results in a Women's Budget Statement (WBS), which is produced by the Office of the Status of Women but published by the Treasury to increase visibility. In addition, new policy proposals are put through a Gender Analysis and Gender Impact Assessment, following templates and checklists designed by the Australian Public Service.59

During a period of budget cuts in Australia in the 1990s, the Women's Budget Statement helped preserved childcare funding after the gender budget analysis demonstrated that childcare generated extra tax revenue.

In the United Kingdom, policymakers collaborate with women's civil society groups who issue Women's Budget Statements, both for annual budgets and for specific programs. A WBS analysis of job-training programs

- in Northern Ireland showed, for example, that young men benefited from job training programs more than young women, at a ratio of 4:1. A similar analysis in Scotland led the Modern Apprenticeship Program to place more emphasis on eliminating gender stereotyping in workforce development trainings.<sup>60</sup>
- Canada: In addition to Canada's federal GBA+ mandate, there is also a specific law regarding gender budgeting: the 2018 Canadian Gender Budgeting Act. Like the approach in the federal government as a whole, gender budgeting uses the GBA+ framework, which follows international best practices by emphasizing intersecting inequalities and using indicators and evidence requirements. The focus on data tells policymakers where to look and how to know if a policy benefits men, women, or both. GBA+ ensures that all budgetary decisions are evaluated using the same process, revealing their impacts on different gender groups and leading to more equitable outcomes. For example, Canada has allocated significant resources to support women entrepreneurs, improve access to childcare, and close the gender pay gap. The use of GBA+ in budgetary planning has been instrumental in promoting gender equality and creating a more inclusive economy.61
- Italy: Gender budgeting was first enacted in Italy through a 2009 law. Since 2018, gender budgeting has been incorporated into a broader budgeting approach that evaluates government spending in terms of benefiting "the fair and sustainable welfare of the community." Community benefit indicators include elements related to increasing education, improving work-life balance, and closing workforce participation gaps between

men and women. This approach includes a methodology for reclassifying budget allocations into different categories based on their expected impact on gender equality. Expenditures that are projected to have a positive impact on gender equality can be justified on this basis, rather than on purely economic terms.<sup>62</sup>

 Mexico: Mexico has incorporated gender analysis into its national and local budgets.
 The Mexican government has developed methodologies to assess the gender impacts of public spending and revenue collection, ensuring that resources are allocated to programs that address gender inequalities. This approach has led to increased investments in women's health, education, and economic opportunity, contributing to their empowerment and improving overall social outcomes.



"Using Inclusive Partnerships to Deliver on the SDGs: the Role of Gender-Responsive Budgeting" built on a series of UN Women high-level meetings on transformative financing for gender equality and women's empowerment and highlighted how inclusive partnerships can improve the effectiveness, quality, and impact of financing for gender equality. Photo Credit: UN Women/Ryan Brown

#### **Conclusion**

Over the last thirty years, a new approach to advancing women's equality has become the norm in governing bodies throughout the world.

The essence of this transformation in gender policymaking is captured in one line from the pivotal 1995 Beijing Platform for Action:

"The advancement of women and the achievement of equality between women and men are a matter of human rights and a condition for social justice and should not be seen in isolation as a women's issue."

As we have shown in this report, embedding gender equality considerations in public policy means that:

- Gender equality is an important objective of public policy
- The gender equality perspective is integrated broadly across the whole of government
- Gender analysis is conducted in planning and all later stages
- Sex- and gender-disaggregated data provides evidence for action
- Policies across issue areas include gender responsive measures
- Gender equality indicators are included in program monitoring and evaluation

Placing a gender lens on policy from the outset makes visible the differences between men and women; once made visible, disparities and inequities can be addressed. This method of policymaking advances gender equality more effectively than traditional approaches, which tend to silo women's issues and often fail to address root causes.

Even more importantly, integrating the gender equality perspective in policymaking leads to better designed policy that benefits all—women, men,

and gender diverse people alike. Adding a gender perspective to the policymaking toolkit can be transformative in its results, yet it does not require substantial new budget outlays.

Many governing bodies that have implemented the gender perspective for a decade or more have developed the capacity and expertise to undertake a whole-of-government approach. But few start there. For U.S. governments with the interest in pursuing the approach, taking on pilot projects is a promising way to start.

To build capacity for and assess the pathways toward integrating the gender equality perspective, American policymakers can:

- Collaborate with think tank or academic researchers to analyze gender-disaggregated socioeconomic and demographic data
- Pilot a data collection effort within an agency or department
- Include gender impact analysis in multi-year land use, housing, or climate plans
- Try out specific exercises using an existing toolkit or template – Canada and New Zealand post theirs online
- Pilot gender responsive action in a policy area, like transportation or trade or workforce development

The roadmap for an equitable future exists. Using the tools of gender analysis and gender responsive action, policymakers can generate rapid wins to accelerate women's equality in the United States. It is time for the United States to embrace this now common method of gender policymaking.

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