



2026 International Women's Day

Tuesday, March 10, 2026 | 11:00 AM – 1:00 PM

The Glass City Center, 401 Jefferson Avenue, Downtown Toledo

The 9th Annual International Women's Day Luncheon

"We often ask women how they 'balance it all.' But today, we're asking a different question: What systems are out of balance and who is paying the price for that design?"

International Women's Day (IWD) is a global day that honors women's social, economic, cultural, and political achievements while calling for accelerated progress toward gender parity. As part of its ongoing advocacy and community engagement efforts, **Women of Toledo (WOT)** will host its signature **International Women's Day Luncheon on Tuesday, March 10, 2026, from 11:00 AM to 1:00 PM** at the **Glass City Center in Downtown Toledo**.

Program Framing:

The realities facing working women and caregivers are not simply matters of personal balance; they reflect structural challenges embedded in how our workplaces and economies are designed.

Many economic and workplace systems continue to operate on assumptions that caregiving happens elsewhere. From childcare access and pay equity to workplace culture, flexibility, and entrepreneurship, this year's conversation focuses on how systems can be redesigned to better serve individuals, families, businesses, and communities alike.

When workplace and marketplace structures fail to reflect caregiving realities, working women and caregivers often absorb the cost through stalled advancement, reduced earnings, limited flexibility, and long-term economic insecurity. Historically, discussions have emphasized individual balance, resilience, and time management. However, data and lived experience consistently show that these challenges are not rooted in personal choices or capacity, but in systems developed without caregiving responsibilities in mind.

Limited childcare infrastructure, inflexible work models, persistent pay inequities, and biased advancement pathways continue to shape outcomes for many working women and caregivers, creating barriers that affect workforce participation, retention, and leadership pipelines.

Purpose of the Conversation

Addressing these challenges requires collective, structural solutions, not individual coping strategies.

On International Women's Day, we come together to examine work and caregiving not as personal obstacles to overcome, but as shared structural realities that call for coordinated, cross-sector action.



For years, the dominant questions have been:

- How do you juggle it all?
- How do you manage your time?
- How do you make it work?

Yet the underlying issue is clear: for many working women, caregivers, and business owners, these challenges are **structural - not individual**.

This is not solely a woman's issue.

It is a workforce issue.

It is an economic issue.

And it is a community issue.

What This Panel Will Explore

This panel is designed to shift the narrative from individual endurance to **shared responsibility**. Panelists will explore how childcare access, pay equity, workplace culture, flexibility, and entrepreneurship intersect with work and caregiving—and how these experiences are shaped by race, income, and lived experience.

Most importantly, the conversation will invite participants to consider a forward-looking question:

What would it look like to redesign our systems so working women and caregivers don't have to succeed in spite of them but because of them?

Why It Matters

This conversation is about **accountability, innovation, and action**. When we invest in systems that support working women and caregivers, we do more than support individuals and families—we strengthen businesses, improve workforce stability, grow local economies, and build more inclusive and equitable futures for everyone.

Research and Data (Facts)

In the United States, **nearly three-quarters (about 74%) of mothers with children under 18 participate in the labor force**, yet they continue to navigate workplace systems that were not designed with caregiving in mind.

National Workforce & Gender Pay Gap

- Across all workers in the U.S., women were typically paid **just 76 ¢ for every dollar paid to men in 2024**, resulting in over **\$1.9 trillion in lost earnings annually** for women and their families. Women's earnings gaps persist across industries, occupations, and education levels. [National Partnership](#)
- Mothers—who often also face caregiving responsibilities—experience wider gaps: mothers overall are paid about **62¢ for every dollar paid to fathers**. [National Partnership](#)
- Women are disproportionately represented in low-wage work, which impacts economic security and long-term wealth building. [National Partnership](#)

Childcare Access, Affordability & Economic Impact (U.S. & Ohio)

- Childcare costs in the U.S. have risen faster than inflation, with daycare prices increasing about **5.2% in 2025 compared to a 3% inflation rate**, exceeding average rent and even college tuition in some areas. This cost burden is cited as a key reason many women exit the workforce. [Investopedia](#)
- In surveys, roughly **70% of mothers with children under six who are not seeking employment say childcare or family obligations prevent them from working**. [Investopedia](#)
- In Ohio, childcare costs are especially high relative to median household income. For example, average annual childcare costs for an infant and toddler at a center can total over **\$24,000 annually**, far above the affordability benchmark of 7 % of income used by the U.S. Department of Health and Human Services. [Policy Matters Ohio](#)
- About **39 % of Ohioans live in “childcare deserts”**, meaning there are far more young children than licensed childcare slots available. [Community Solutions](#)
- The lack of affordable care also has significant downstream effects: *childcare-related employee turnover and absenteeism in Ohio are estimated to cost employers nearly \$4 billion annually*, and the broader Ohio economy misses an estimated **\$5.48 billion** per year due to childcare issues. [U.S. Chamber Foundation](#)

Caregiving Beyond Childcare

- An estimated **63 million Americans** are family caregivers—a nearly 50 % increase since 2015—with **29 % classified as “sandwich generation” caregivers** who support both children and older adults. Many of these caregivers are employed, yet lack adequate workplace protections or benefits. [AARP](#)
- In Ohio, **41 % of family caregivers** report **financial setbacks** such as debt or depleted savings due to caregiving responsibilities, and over half juggle caregiving while working full- or part-time. [AARP States](#)
- Women perform a disproportionate share of unpaid care work in the U.S.—about **65 % of unpaid caregiving hours**—and this unpaid labor is estimated to be worth **over \$1 trillion annually** if compensated at market rates. [National Partnership](#)

Workplace Participation & Policies

- Flexible work arrangements and family supports remain key factors influencing women's employment. A notable share of workers (45 %) reported leaving the workforce due to a lack of workplace flexibility—even prior to recent caregiving cost trends. [U.S. Chamber of Commerce](#)

Ohio Economic & Household Context

- Female-headed households in Ohio represent **32 % of all households but account for 59 % of households in poverty**. Having children in a female-headed household increases the likelihood of living in poverty by fourfold. [Community Solutions](#)

Why This Matters:

These data points show that:

- Wage disparities and caregiving costs are *not isolated challenges*, but structural and economic issues influencing workforce participation and stability.
- Lack of accessible, affordable care impacts both *employees and employers* through reduced participation, turnover, and economic losses.
- Women and caregivers carry a significant portion of unpaid labor that lacks economic recognition, contributing to financial strain and reduced lifetime earnings.