



Hidden In Plain Sight:

The Jackie Speier Foundation

A woman with long dark hair, wearing sunglasses and a dark top, is smiling and looking to the left. She is standing in a field of bright yellow sunflowers. The background is a clear blue sky. The image is partially obscured by a semi-transparent blue overlay on the right side, which contains the text.

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# The Feminization of Poverty

In 1984, as a San Mateo County Supervisor, I convened public hearings on the plight of women and children. I am Jackie Speier and the findings of that hearing would go on to define my 40 years in public service.

People were shocked to learn that in their own communities many women and children were struggling. Homelessness was just beginning to appear in larger numbers in San Mateo County. Contrary to belief, the majority of the homeless were working. Many were single mothers. Way too many were just one paycheck away from becoming homeless.

So many had incalculable barriers to achieving their full potential in life. Women were particularly vulnerable to poverty during their child bearing years. Thousands of children were going to bed hungry.



The issues I uncovered in the fall of 1984 showed that women and families were incurring higher rates of poverty than men. I called it the "*feminization of poverty*". The reasons for poverty then mirrors what takes place today:

- poverty among women and children;
- lack of childcare;
- pay inequity;
- lack of resources for victims of domestic violence;
- elderly women struggling to live on fixed incomes;

While the issues may be the same, the environment is very different. The expensive nature of San Mateo County driven by extraordinary wealth has made it difficult for women and children to thrive here. Today, simply giving birth places a woman into a higher risk of poverty as they are 69% more likely to enter poverty during the childbearing years. (The Basic Facts About Women and Poverty, American Progress.org. 2020)

# Hidden In Plain Sight

The feminization of poverty continues here. Yet, it remains hidden in plain sight in San Mateo County where 22 billionaires (*Golden State Billionaires: Forbes Magazine* 4/2022) and nearly 5000 people with annual incomes exceeding one million dollars reside. (*San Francisco Business Journal* 2022)

Every 10 square miles lives a million dollar income tax filer making San Mateo County ***the fourth richest county in America in a state that is among the wealthiest in the nation.*** (*US News & World Report* 2022.)

I have never forgotten what I learned in 1984. I focused on those issues during a 40 year career in public service.

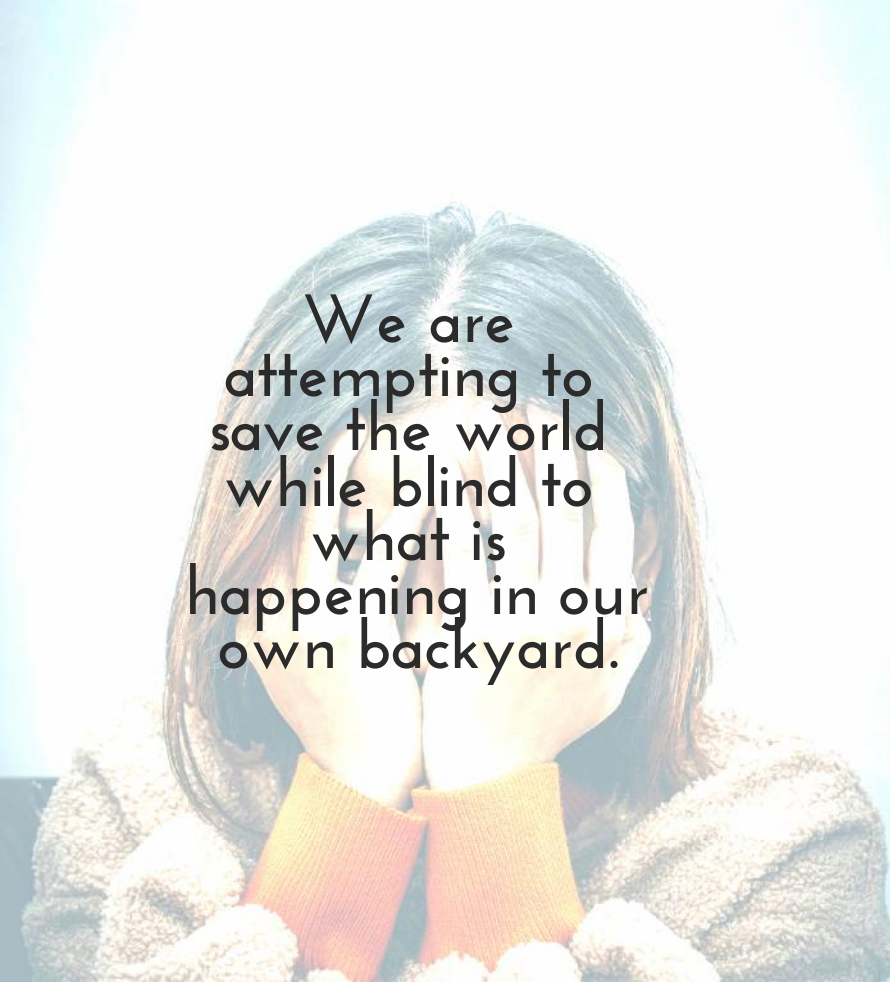


While in Congress, a constituent in my District told me how she had to rub the tummies of her children when they didn't have food because they had such hunger pains. I wanted to experience firsthand what so many were experiencing. I decided to live on \$4.50 a day for five days ---the allotment for food stamps. It was humbling and difficult. During my week on food stamps, I was constantly hungry. It took me hours to try to find food at the \$4.50 cost per day. My stomach growled and I was fixated on what my next meal would be.

Our schools have struggled with debt incurred by families who couldn't afford the cost of lunch for their children. There are young girls who have had no access to sanitary products because they couldn't afford them. There are families living in garages with no running water. These are what we think of as third world problems in one of the wealthiest places in America.

As a County Supervisor, California State Assemblywoman, State Senator, and Congresswoman, I have created positive change in the lives of women and children. Today I am evolving and returning to my roots to make "good trouble" and to fix problems, not on the world stage but at home.

# Hidden In Plain Sight



We are attempting to save the world while blind to what is happening in our own backyard.

The wealth gap has widened with **just eight families** in the region holding more wealth than the bottom 50% of almost a half million families. (*Silicon Valley Index; KQED Report 2/18/2023*).

Philanthropic giving has also increased. Yet **nearly 90% of giving in the region is going to national and global causes.** (*The Giving Code and Get It Right: 5 Shifts Philanthropy Must Make Toward An Equitable Region*).

We are attempting to save the world while blind to what is happening in our own backyard.

Childcare costs have increased while the availability of care has decreased. Such costs in San Mateo County increased by 67%-- the largest childcare increase in the Bay Area. (*The Cost of Being Californian 2021; The Insight Center.*)

San Mateo County has over 18,000 single parent households of which 36% are headed by women who struggle to meet basic needs. Two out of five are caught in persistent financial insecurity. (*The Cost of Being Californian 2021: The Insight Center*). There are between 9,325 up to 27,208 children who live in poverty (*see pg. 8 table 1 for details*). If the San Mateo County self-sufficiency index is used, the percentage nearly doubles. (*see pg. 8 Table 1*). Many families have experienced food insecurity with Second Harvest reporting that they have been feeding over 107,000 residents each month. (*Second Harvest Report 2021*)



# The Choice

French writer Jean-Baptiste Karr said "*plus ca change, plus c'est la meme chose*" – the more things change the more they remain the same. It is difficult for me to digest that these issues reported four decades ago continue unabated.

David Harris of Bloomberg News summarized it best: "*We can house data at scale but not people. Solving our own problems should be simpler than curing death or colonizing Mars.*"

Yet, we continue to skate around the boundaries of billion dollar problems with grants, donations and federal funding that fails to scratch the surface of the true cost of transformative change.

We can continue to accept the status quo or seek ground-breaking solutions. Either choice requires money. If we accept the current reality, thousands of lives will be impacted in ways that lead to irreparable harm to our children, the elderly, women, and families.



Our economy will also suffer. When people cannot afford the very basics of life in San Mateo County, who will drive the buses? Who will teach in our schools? Where will our police officers or childcare workers come from? Who will work in our retail and service businesses? Who will rent our properties? Who will service our cars, cut our grass, or provide janitorial services? What kind of community are we becoming if we choose not to find solutions?

## The Facts

The following pages give a factual picture of thousands of women and children in San Mateo County. Behind the facts are lives that are all too often nameless and faceless.

Social psychologists counsel that when we use facts to explain a crisis, a majority of people experience "psychic numbing." It is a phenomenon we fall prey to when we encounter difficult human experiences. (Psychic Numbing: A Psychologist Explains The Limits Of Human Compassion: Vox News.com ).

As the numbers increase, our willingness to help decreases. It is not because we are selfish or uncaring but because we believe that what an individual can do seems small or won't really help. We are also quick to compare facts, feeling relieved that our issues aren't as dire as Los Angeles or Detroit.

Our sense of empathy also decreases as the number of people in need increases. It's what social scientists call *compassion fade* which has a significant effect upon our helping behavior. (*What Makes People Stop Caring?* Paul Slovic and BBC News)

Paul Slovic, a renowned expert in this field, states that ***"If we can engage in slower and deliberative thinking about those in need and for whom the vast majority of us have little contact with, we can appreciate that behind every fact is a life and a story.*** He advises people not to turn a blind eye. ***"If you think you can't do anything about it, Slovic says, you put your head in the sand at your own risk."***

H O P E





San Mateo County is the most expensive county in California for a family of four. Ten of the richest zip codes in California are here. (Kids Data.Org and Insight Center Report on Families 2023).

# Measuring Child Poverty

A study conducted by the National Institute of Health found that giving a low income mother a nominal \$333.00 per month changed the brainwaves of her infant in positive ways. The invisible consequences of child poverty become apparent much later in life. As such **the measurement of child poverty can mean the difference between being fed and going hungry.**

*(Poverty Reduction Alters Infant Brain Activity National Institute For Health.Gov 2/2022).*

- The Federal Poverty Level was created in 1960 and is calculated as three times the cost of an adequately adjusted diet from 1964 and based upon data from 1955. Although adjusted upward for inflation, it assumes outdated assumptions that families spend the majority of their budget on food. The poverty level does not account for housing costs in different geographic regions, childcare, transportation, costs, or payroll taxes. **There is no other economic statistic in use today that relies on 1955 data and methods developed in the 1960's.** (Measuring Child Poverty In The United States, Institute For Research On Poverty Vol 35, 9/2019; Congressional Testimony Rebecca Blank on Poverty Measure).
- In order to address these shortcomings other poverty measuring tools have been introduced. The Census Bureau introduced the **Supplemental Poverty Measure (SPM)** in 2011 to better reflect 21st Century life. SPM reflects the costs of food, clothing shelter, utilities, and geographic variation. (Census.Gov).

- In 2013 the Public Policy Institute of California and the Stanford Poverty Center released the **California Poverty Measure (CPM)** to more adequately reflect poverty in California. The CPM takes into account necessary expenditures, and geographic differences in housing costs.
- The United Way developed **The Real Cost Measure** as their nationwide network found that the true number of families contending with poverty was hidden. (United Waysca.org/realcost.SanMateoCounty.)
- **San Mateo County Self Sufficiency** index was created. It takes into account the cost of living, taxes, transportation, health care childcare costs and available public assistance. In 2021 the index minimum amount for a family of four was \$160,617 per year. (The California Family Needs Calculator based upon American Community Survey).
- **Kids Data.Org** produces data on child well being in California from 35 trusted public sources. It is funded by the Lucille Packard Foundation and the California Department of Public Health. Its economic data on families includes a poverty measure.



# Measuring Child Poverty

## How Is Poverty Defined?

The federal poverty level is defined as a family of four with annual income of \$30,000. (U.S. Department of Health and Human Services).

Despite major efforts to mitigate problems, young children remain historically undercounted with the 2020 Census having the largest undercount since 1970. (Census.Gov2020). The undercount of young children varies significantly by race. Young children are more likely than other age groups to have complex living situations such as multi-generational households with non-relatives, or blended family households. These situations often lead to an undercount.

Tracking economic indicators like inflation, unemployment, and gas prices are essential for measuring the health of our economy. We must also prioritize the economic well being of our children in real time. Similar to economic indicators, child poverty figures can change rapidly due to life circumstances such parent job loss, divorce, illness or unexpected expenses.

While the numbers may not agree, (depending upon the measurement used,) we can all agree that way too many children and families are struggling. **If we can't solve these issue here, in one of the wealthiest places in the world, where can they be solved?**

## San Mateo County Poverty Numbers

Listed below are the different child poverty rates for San Mateo County.

- **2020 Census San Mateo County**

**157,276 children 0-18 years**

Poverty Rate: 6.2% (Ranges 4.51% to 8.09%).

Number of Children: 9,325 to 12,724

- **California Poverty Measure San Mateo County)**

Poverty Rate: 12.0%

Number of Children: 18,873

- **Kidsdata.org SanMateo County**

Poverty Rate: 17.3%

Number of Children: 27,208

- **Census Supplemental Survey: San Mateo County**

Poverty Rate: 5.1%

Number of Children: 8,021

- **United Way Real Cost: San Mateo County**

Households Family of Four: 24%

Number of Families: 54,921 below Real Cost Measure

- **San Mateo County Self Sufficiency Index**

In 2021 the index minimum amount for a family of 4 to live without any assistance was \$160,617 per year. (The California Family Needs Calculator based upon American Community Survey).

# The Facts

## Poverty

Childhood is fleeting. It can never be captured again. Among the greatest threats to a child growing up is poverty.

- In a county that requires between \$152,272 to \$160,617 per year for a family of four to meet basic needs with no public assistance, **36% to 39% of San Mateo County residents cannot meet basic needs.** They are also not eligible for federal benefits because their income exceeds \$30,000 per year. (Living Wage.MIT.edu 2023 and Insight Center 2023; First Five San Mateo County)
- San Mateo County has the largest income inequality in California. The income of the top 1% is 50 times greater than the income of the remaining 99%. (First Five San Mateo County).
- The most vulnerable to poverty are young children. 10% of all children between 0 and 5 live at or below the poverty level in San Mateo County. (First Five San Mateo County).
- Only one out of five residents can afford to buy a home. HUD lists a family of four as low income who make \$149,100 per year. (State of California Department of Housing & Community Development; St. Louis Fed Income and Poverty Levels)



San Mateo County has the largest income inequality in California. The income of the top 1% is 50 times greater than the income of the remaining 99%.

- Between 28% to 36% of school-age children are eligible for free lunches. (KidsData.org and SMCAllTogetherBetter.org).
- 53,990 people of all ages are food insecure in San Mateo County: (Feeding America 2020). while only 3% of adults qualify for CalFresh. (GetHealthySMC.Org 2022 and California Department Social Services)
- Nearly 16,000 children live with food insecurity. Many are ineligible for federal benefits. Two out of five children go to bed hungry. (Feeding America 2020).
- Adverse impact experiences have been reported for 68,000 children. This is 43% of the child population. (KidsData.Org).
- San Mateo County has the highest rate of youth self-injury hospitalizations compared to neighboring counties and a higher rate compared to the state average. (KidsData.Org.)
- 16.3% of 9th graders and 17.6% of 11th graders in San Mateo County have considered suicide in the past 12 months. (Dignity Health Sequoia Hospital Report 2022).



## Zip Codes and Hunger

One zip code is among the wealthiest cities in America. It borders another where the poverty rate is almost twice the average in the Bay Area. A child living in the first zip code 94027 (Atherton) has a very different life from the one living in the second 94063 (Redwood City). (**Living At The Intersection of Rich And Poor San Jose Mercury News. 2/2020**).

It may be one of the most extreme examples of wealth and poverty in San Mateo County. Yet child poverty exists in every zip code. Matthew Desmond of Princeton said it best **"Our values should not end where our property line begins."**

The quickest way to identify struggling children is to look at those who participate in the free lunch program in school. The program requires the family be below 130% of the federal poverty level or receiving SNAP to qualify.

### Percent of Children who participate in free lunch program: (California Department of Education 201-2022).

Sequoia Union: 29.9%  
Redwood City Elementary: 57.8%  
Ravenswood Elementary: 78%  
Jefferson Elementary: 49.2%  
Jefferson Union High: 27.2%  
Bayshore Elementary: 53.1%  
San Bruno Elementary: 27.6%  
Burlingame Elementary: 15.2%  
Belmont Redwood Shores: 7.1%  
San Mateo Foster City: 28.4%  
San Mateo High School: 23.2%  
Menlo Park Elementary: 9.3%  
Cabrillo Unified: 39.6%  
La Honda Pescadero: 37.8%  
Sequoia Union High School: 29.9%  
South San Francisco Unified: 34.4%  
Millbrae Elementary: 25.0%  
Pacifica: 17.4%  
Brisbane Elementary 19.8%

**\*\*As of 7/2022. All lunches are free in California schools.)**

**Only 3 countries in the developed world have a higher poverty rate than the United States. (PBS.Org Poor Kids Documentary).**

The Child Tax Credit **cut child poverty nearly in half--the largest drop on record.** The tax credit delivered the most effective measure to combat child poverty in the nation's history. (**Center For The Study Of Social Policy 2023**). The program drove evictions to a record low and powered a swift economic recovery. Child abuse and neglect cases also dropped. (**JAMA Network 2023**). **In the span of six months poverty in America was drastically reduced.** (**New York Times Editorial 3/16/2023**).

Congress allowed the credits to expire, causing child poverty to spike by 41% nationally (**Robert Reich**) Poverty continues a growth pattern in San Mateo County. (**St. Louis Fed 2022**).



# The Facts

## Childcare

- Women are the first-line of caregivers, performing more than 75% of those responsibilities for their children and elderly family members.
- Women left the working world at a rate that hit a 33 year high in 2021. The most common reason given for leaving was the lack of childcare or the exorbitant cost of childcare. (*New York Times 2021: Pandemic Created Childcare Crisis. Mothers Bore The Burden*)
- The average cost of care per child is \$21,847 per year. San Mateo County costs for childcare has **increased by 67% over past five years. -- the most drastic increase in the Bay Area.** (*The Cost of Being Californian, 2021, The Insight Center*). San Mateo County is among the top five most expensive places in the nation for cost of infant care. (*USA Today 2022*).
- A family of four with young children could be spending nearly \$6,000 per month on rent and childcare. In the same scenario, having a mortgage and childcare expenses would exceed \$8000 per month. (*Economic Policy Institute Family Calculator 2022*).
- Childcare and housing costs eats up over 52% of family income. (*Economic Policy Institute Family Calculator*)
- Childcare is not only an issue that directly impacts families but is also an infrastructure issue. Childcare options are absolutely fundamental to a working society.



- There is a severe need for childcare program availability as well as affordability. Yet, *the pay of a childcare worker is 59 cents less per hour than a dog walker makes.* (*Dog Walkers Make More Than childcare and Elder Care Workers Fortune Magazine 3/16/2020*)
- There is a shortage of 17,000 childcare, pre-school and aftercare slots. *San Mateo Office Education 3/1/2023 Child Care Report.*
- Sixteen of the 27 zip codes in San Mateo County are considered "*child care deserts*". (*SAMCEDA Report 11/2019*).
- Pre-pandemic, there were 940 childcare providers, only 240 opened after pandemic shutdown. Although the number of providers has increased, 79% of need for subsidized care and 94% of infant care are not being met. (*San Mateo County Office of Education 3/1/2023.*)



# The Facts

## Domestic Violence

- This past year, police departments in San Mateo County received over 3,000 domestic violence calls.
- One out of every four women has been a victim of domestic violence. (*Increases in Domestic Violence: San Mateo Daily Journal 2021*).
- There is only one organization in San Mateo County focused on domestic violence. Calls to their hotline were up 36% this past year. (*Increases in Domestic Violence San Mateo Daily Journal 2021*)
- San Mateo County Government's Victims Services Division recorded a 20% increase in cases over the past year.
- There are currently only 28 beds available for women who wish to escape their abusers. (*San Mateo County Officials in Conversation 2023*).

## Unhoused Women and Children

- Lack of affordable housing leaves too many residents vulnerable to homelessness. A renter in San Mateo County needs to earn \$11,667 per month to afford median asking rents. This requires a job that pays \$67.31 per hour and the average minimum wage in California is \$15.00 per hour. (*The Cost of Being Californian, The Insight Center*).
- The rent to income equation has created situations where two and three families are living in one house or apartment.
- Nearly 60% of unhoused individuals in San Mateo County in 2022 were homeless for the first time. (*San Mateo County Homeless Count*)
- Over 32% of the unhoused are women. (*San Mateo County Homeless Count*)
- There are over 2,600 school-age children who have experienced housing instability. Prior to the pandemic, San Mateo County reported the highest percentage of students experiencing homelessness at 2.4% of all students among five counties of Alameda, Contra Costa, Santa Clara and Solano (*SMC Office of Education; John Gardner Study Stanford University. 2019-2022*).
- Foster children who are transitioning from foster care often have nowhere to live and many end up homeless. (*San Mateo County Officials In Conversation*).
- The unhoused are often working people. High housing costs are a significant cause of homelessness.

"The moral test of our society is how we treat those who are in the dawn of life, the children, those who are in the twilight of life, the elderly, those who are in the shadows of life, the sick, the needy, the poor." -- Hubert Humphrey, 1964 Civil Rights Act



# Hidden In Plain Sight

(\*1). Single parent households are home to 25,000 children

(\*3.) 9,000 to 27,000 children live in households with income at different levels of poverty

2,600 students have housing instability.

Nearly (68,000) children (43.3%) have had an adverse impact experience (AIE). (AIE) includes trauma, stress, emotional and physical abuse, sexual abuse, parental violence, divorce.

(\*4.) 31% of all Black children and 20% of all Latino children live in poverty.

(\*2.) Since 2020 food stamp use in San Mateo County has increased by 41%-- *the largest increase in California.*

Domestic violence increased by 20% in 2021.

Women 65 and older are 21% of the population and increasing.

\*1..Census 2020 & children as % of single households.

\*2.San Jose Mercury News

\*3.All sources for measuring child poverty as listed in report.

\*4. The Cost of Being Californian.: The Insight Center



## Why A New Foundation?



Why is another foundation needed to address these issues when so many already exist? While there are several new foundations (some started by technology executives), there is no foundation focused solely on the needs of women and children in San Mateo County.

We need to put "**community back into foundation**" by creating one that is led by someone who can engage the public and raise the funds necessary to meet the needs within our ecosystem.

Many high net worth residents are generous philanthropists but the majority are focused on world problems. There is also a de-emphasis on unrestricted funds. As a result, non-profits are struggling with rent increases and the inability to staff their organizations due to the high cost of living within the county.

Many non-profits have closed and over 1/3 are in financial jeopardy. San Mateo County government has stepped into the mix in a variety of innovative ways, often taking on the role of non-profit and philanthropist. However, the needs exceed what government can do and do effectively.

Experts in the field have advised that to achieve high impact on a sustainable and annual basis, a new foundation exclusively focused on San Mateo County **will need a large enough endowment to exceed the scope of the problems outlined.** The dollar amount must enable the foundation to distribute significant grants to community based programs while also seeking innovative solutions and adequate operating funds. The number of dollars needed is not small. The problems are large and the solutions will be many. Some may think these are unattainable goals. Yet, each and every day, in San Mateo County, a miracle drug is invented, a new technology is introduced that changes industries, or a new start up company is launched that quickly becomes a unicorn. **We do "impossible" here very well.**



# Why A New Foundation?

In addition to more traditional foundation activities, the Jackie Speier Foundation plans to launch an innovation incubator.

This is a "moon shot" challenge in attempting to solve some of the most difficult human issues we have in San Mateo County.

In its first year the foundation will focus on those most vulnerable: our children. It is our intent to award \$1 million dollar grants on a yearly basis to individuals, teams, and non-profits who develop ingenious solutions to the issues of the past four decades:

- poverty
- domestic violence
- unhoused women and children
- childcare solutions.

Successful solutions can be introduced across the nation and on a global level. Solving problems in our own backyard can benefit not only San Mateo County but the world.

*Solving problems in our own backyard can benefit not only San Mateo County but the world.*

- The Philanthropic Ventures Foundation (PVF) a 501(c)3 public charity, will serve as the fiscal sponsor and designated fund for the Jackie Speier Foundation.
- PVF practices innovative philanthropy and demonstrates radical collaboration in their partnerships.
- The organization has extensive experience in San Mateo County. PVF just recently devised and managed an innovation incubator on housing which was sponsored by Meta.



# About Jackie Speier

Relationships are currency. Jackie Speier has forged thousands of relationships in both the private and public sectors for over 50 years. She has represented San Mateo County as a County Supervisor, a member of the State Assembly, a State Senator and a Congresswoman. She was also a technology Vice President at Electronic Arts. There are very few people who know San Mateo County as well as Jackie Speier.

During her career she has delivered hundreds of millions of dollars of state and federal funding to San Mateo County. She has taken on some of the most difficult and controversial problems and she has done so with tenacity and courage.

*"I've been in many campaigns in my career, said Jackie. **Eradicating child poverty in San Mateo County will be the most important one of my life.***



Women and children have benefited from her work in areas such as funding and legislation in pediatric cancer research, creation of the breast cancer postage stamp to fund breast cancer research, sexual assault prevention legislation, suicide prevention legislation, enforcement of child support orders, child abuse prevention, and financial privacy. Jackie also created the Professional and Business Women's Conference (PBWC) which has become among the largest in the nation and has educated tens of thousands of women.

Jackie is a mother of two children, a wife and a best selling author of two books: **She was named one of the fifty most fearless women in the world by Newsweek** and one of the most influential members in the US House by Politico magazine. She resides in Hillsborough, California with her husband Barry and their dog Emma.

# References

In addition to sources cited in the report, the following articles, reports and white papers were reviewed:

## Articles And Whitepapers:

*Get It Right: 5 Shifts Philanthropy Must Make Toward An Equitable Region:*

David And Lucille Packard Foundation

*The Giving Code: Silicon Valley Non Profits And Philanthropy:* David and Lucille Packard Foundation

*Bay Area County Saw Biggest Jump In Food Stamps In California:* San Jose Mercury News 2021

*The Cost of Being Californian 2021:* The Insight Center

*Dignity Health Report On Community 2022*

*Poverty, By America and Evicted by Matthew Desmond*

*Silicon Valley Index 2022*

*Invisible People: 59% of Americans are Just One Paycheck Away From Homelessness* Los Angeles Times 2021

*Increases in Domestic Violence:* San Mateo Daily Journal 2021

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*The Empathy Gap* Global Policy Journal 2019

*How Wealth Reduces Compassion:* Scientific American 2020

*San Mateo County Government Recovery Plan*



# A Message From Jackie Speier:

I've been in many campaigns in my career. Eradicating child poverty will be the most important one of my life.

Our challenge will be connecting the resources, innovation, and wealth of San Mateo County to the tremendous needs of women and children. I'm confident we can.

## Won't you join me?

We are initiating a series of summits and community feedback sessions in order to shape grant-making for maximum impact. As such, we are not currently at the funding stage. Check back here for updates as we will publicly communicate what is learned. You may share your ideas at the contacts below:

For information on donating to the fund please contact:

**Sheryl Young**  
San Mateo County Program Director  
Philanthropic Ventures Foundation  
[syoung@venturesfoundation.org](mailto:syoung@venturesfoundation.org)  
(650)-245-9090

For information on partnerships and sponsorship opportunities please contact:

Margaret Lyons at [Infojackiespeierfoundation@gmail.com](mailto:Infojackiespeierfoundation@gmail.com)

For all other requests, please email us:  
[Infojackiespeierfoundation@gmail.com](mailto:Infojackiespeierfoundation@gmail.com)