Changing the Savings Behavior of Latina Women
Project Partners

The **Latina Retirement Savings Project** is a collaboration between the Women’s Institute for a Secure Retirement and MANA a National Latina Organization. The goal of the project is to promote a savings habit for working Latina women, while developing achievable savings goals through the use of low-cost saving options and providing a financial education component to help Latinas understand the barriers they face and how to overcome challenges such as longevity and potentially living in poverty later in life.

**WISER** is a nonprofit organization dedicated to the education and advocacy that will improve the long-term financial quality of life for women. As the only organization to focus exclusively on the unique financial challenges that women face, WISER supports women’s opportunities to secure adequate retirement income through training workshops, strategic partnerships, research, education materials, media outreach, policy analysis, and advocacy. WISER provides basic programs to help women take financial control of their lives and overcome the barriers that prevent their participation in the nation’s retirement system.

**MANA** is a national grassroots membership organization with chapters, individual members and affiliates across the country. Founded in 1974, MANA’s mission is to empower Latinas through leadership development, community service, and advocacy. MANA represents the interests of Latina women, youth and families on issues that impact our communities. MANA contributes the leading Latina voice on many of the major issues in the public sphere, particularly in the areas of education, health and well-being, financial literacy, equal and civil rights, and immigration reform.

Centro Hispano of Dane County has served the Latino community in Dane County, WI since 1983. The agency is the largest non-profit organization serving Latinos in the county, through holistic family-centered programs and services. Centro Hispano’s mission is Empowering Youth, Strengthening Families and Engaging the Community through quality bilingual social, educational, and cultural programming and resources that help families thrive. Learn more at [www.micentro.org](http://www.micentro.org)

**TruStage™ Foundation** is a registered 501(c)(3) and is the philanthropic arm of TruStage, formerly known as CUNA Mutual Foundation. TruStage is focused on helping people create a better future by being a trusted partner at the most pivotal stages of life. The founding philosophy of people helping people is at the core of its efforts to ensure a brighter financial future is accessible to everyone. The TruStage Foundation focuses its philanthropic efforts on economic mobility in the two areas where it believes it can have the most impact — education and housing — and will continue to center the lived experiences of the most marginalized and underfunded groups in our communities — so that a brighter and more confident financial future can become a reality.
## Acknowledgments

The Latina Savings Project was supported through a grant from the TruStage Foundation (the former CUNA Mutual Foundation). Special thanks to Alexzandra Shade, Director, Corporate Social Responsibility, and the TruStage Foundation Team. Also thanks to TruStage staff: Gerry Singleton, former VP of Credit Union System Relations, Association Relations, and to Alane Dent, VP of Corporate and Legislative Affairs, for their steadfast support.

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WISER is especially grateful to Centro Hispano of Dane County Executive Director, Karen Menendez Coller, Norma Gallegos Valles, Workforce and Career Pathways Manager, Finance and Job Readiness Specialist, Brenda Martinez, former Finance and Job Readiness Specialist, Elizabeth Zuniga. Monica Caldwell, Caminos Progreso Career Pathways Specialist, and Elizabeth Garcia Hall, Director of Administration who helped facilitate the Latina Savings Project’s success.

We appreciate Summit Credit Union VP of Financial Wellness, Sarah Compagna, Manager of Diversity, Equity & Inclusion, Mikayla Krueger, Financial Education Specialists-Community Partners Maria Lopez-Marquez and Hector Solis Martinez for their support of financial education and wellness for project participants and for implementation of the project’s activities. Special thanks to the University of Wisconsin Credit Union and their dedicated staff: Erin Bykowski, Natalie Ponce, Kelsey Michels and Juan Antimo for their support of the savings participants throughout the project.

The Latina Savings Project was directed by M. Cindy Hounsell, JD, President of the Women’s Institute for a Secure Retirement (WISER®).
WHY LATINAS?

Facebook

Latinas are among those born with a high life-expectancy — in the US (81.3 years). Living longer means they are at higher risk of outliving their assets.

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**LIFE EXPECTANCY AT BIRTH IN 2020, BY RACE, HISPANIC ORIGIN AND SEX**

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Both sexes</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>All races and origins</td>
<td>77.0</td>
<td>79.9</td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>77.4</td>
<td>80.1</td>
</tr>
<tr>
<td>Black, non-Hispanic</td>
<td>71.5</td>
<td>75.4</td>
</tr>
<tr>
<td><strong>Hispanic</strong></td>
<td><strong>77.9</strong></td>
<td><strong>81.3</strong></td>
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Latinas face the largest earnings gap among women.

**EARNINGS OF LATINAS COMPARED TO EARNINGS OF WHITE NON-HISPANIC MEN**

- **Full-time year-round women workers**
  - Hispanic Women: 57 cents
- **All women earners including full-time, part-time, part-year and seasonal**
  - Hispanic women: 52 cents

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Hispanic women are significantly overrepresented in the low-wage workforce compared with their share of the overall workforce. In 2021, [Latinas made up 16% of workers in the 40 lowest-paying jobs](https://www.americanprogress.org/article/raising-minimum-wage-transformative-women/) such as cashiers, maids, waitresses, and child-care workers.

- 23.3% of Hispanic women worked part time.
- Nearly half of Latinas (46%) reported they had no savings account
- One in six (17%) said they had no bank account at all
- Four in ten said they had no emergency fund.

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- The poverty rate for older Latinas living alone was over 39%—a rate more than twice that of the poverty rate for older white women.

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5. Ibid.
6. Ibid.
7. Ibid.
The Latina Savings Project offers financial education, matched savings and on-going support, to help low- and moderate-income Latinas build a more secure financial future, starting with emergency savings. In 2021 and 2022, Women’s Institute for a Secure Retirement (WISER) and MANA – A National Latina Organization (MANA) partnered with Centro Hispano of Dane County (Centro Hispano) to bring the Latina Savings Project to the greater Madison, Wisconsin area, with financial support from the TruStage Foundation. Summit Credit Union and University of Wisconsin Credit Union provided additional support.

The Latina Savings Project provides women with actionable, accessible financial education delivered by trusted messengers, paired with direct support in building savings. The power of this approach is reflected in…

- Ninety-seven members of the Hispanic community in greater Madison who attended 13 financial education workshops hosted by Centro Hispano, delivered in both Spanish and English.
- 76% of attendees who accepted the offer to enroll in a “savings challenge,” making them eligible to receive a dollar-for-dollar match on their savings, over a period of six months.
- 70% of women enrolled in the savings challenge who consistently saved for six months, qualifying them for a full match.
- The high marks given by attendees for the usefulness, relevance and cultural resonance of the information shared in workshops.
- Universal intentions to adopt specific financially healthy behaviors in the coming year, including tracking spending, budgeting and prioritizing saving.
- Boosts in financial knowledge and confidence reported by women in the program.

**KEY STATS: ATTENDANCE, ENROLLMENT, AND SAVINGS MATCH QUALIFIERS**

**Centro Hispano of Dane County – 2021, 2022**
- 97 attendees at 13 financial education workshops
- 76% take-up rate
- 70% enrolled in saving program qualified for full match at 6 months

The Latina Savings Project sheds light on how barriers to saving can be overcome by meeting women where they are (both literally and figuratively), sharing knowledge, sparking and sustaining motivation and providing easy opportunities to save.
BACKGROUND

The Latina Savings Project was launched by WISER and MANA in 2017 to encourage and facilitate emergency savings among low- and moderate-income Latinas, due to the precarious financial situation many face. Less than half (43%) of Hispanic women report that they would be able to cover a hypothetical unexpected expense of $400 using cash or its equivalent in 2022. (Author’s calculation based on Federal Reserve data). By comparison, close to two-thirds (63%) of the population overall reported that they would be able to cover a $400 expense without going into debt. Just 39% of Latinas report having emergency savings set aside that would cover 3 months’ worth of expenses in case of sickness, job loss, economic downturn, or other emergencies. That’s the lowest share of any other group by gender, race, and ethnicity.

Inequities in the labor market explain much of the financial gap facing Latinas. Earnings for Hispanic women are lower than for any other broad demographic grouping by race, ethnicity, or gender, according to data from the Department of Labor’s Women’s Bureau. But gaps in financial knowledge also exist and may compound the problem. FINRA Foundation research reveals only one in seven Latinas (14%) have “high financial knowledge.”

While financial knowledge is an important building block of financial security, it is most effective when paired with an opportunity to take action and the motivation to establish and sustain new habits. The Latina Savings Project was designed to provide all three – knowledge, opportunity, and motivation – to support Latinas in becoming more financially secure by building emergency savings.

The project’s approach rests on three pillars: financial education workshops hosted and delivered by trusted local messengers, a matched savings opportunity and hands-on, on-going support. By helping women understand their finances, overcome barriers to saving, develop achievable

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Research reveals a large share of Latinas (44%) lack emergency savings.


savings goals, and develop a savings habit, the project has demonstrated success in supporting and empowering Latinas financially.\(^{13}\)

Research from FINRA Foundation tells the story: in 2021, a majority (55%) of Latinas in the U.S. reported difficulty covering bills and expenses. Four in ten Latinas (39%) met the criteria for “financial fragility,” defined as being unable to cope with a $2,000 economic shock, reflecting, in part, the large share of Latinas (44%) who lack emergency savings.\(^{14}\)

**WISER and MANA partnered with Centro Hispano to bring the Latina Savings Project to greater Madison, Wisconsin** in 2021 and 2022 with financial support from TruStage Foundation, formerly known as CUNA Mutual Group. Centro Hispano provides a range of programs in support of Dane County’s Latinx youth, families and community. Centro Hispano viewed the Latina Savings Project as complementing programs they offer to help Latinas and their families advance economically, especially their range of job training and employment services. These include employment readiness training (Caminos Progreso), Certified Nursing Assistant training (Caminos CNA), tech certificate training (Caminos Latinx in Tech), and training for bilingual customer-facing jobs in banking (Caminos Finance). Through Caminos Finance, Centro Hispano had existing, established relationships with Summit Credit Union and University of Wisconsin Credit Union. Both became valuable partners in this project, providing in-kind contributions of staff time and expertise in financial education. Summit also provided financial support in the form of savings matches.

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**Growing your short-term savings**

**Short-term savings are your emergency funds**

A short-term savings account is money that is for life’s emergencies and kept with a safe financial entity.

- Try to save 3-6 months worth of expenses
- Use for life’s “OMG” emergencies (medical bills, car repair, loss of job, etc.)
- Helps avoid credit card debt
- Withdrawals are without penalties

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At the outset, WISER and MANA provided training to Centro Hispano staff on its validated curriculum, data collection tools and lessons learned from prior iterations of the Latina Savings Project. Then, drawing on its deep roots in the community, Centro Hispano recruited participants via social media, a local radio program and word of mouth. Women were invited to attend a financial education workshop, receive hands-on assistance in signing up for a savings account, and a financial incentive to save in the form of a savings match.

Centro Hispano conducted thirteen in-person financial education workshops over eight months in 2022 with 97 participants. The workshop content was based on WISER’s Financial Knowledge and Retirement Curricula: providing accessible, actionable financial information to participants on topics like budgeting, using credit wisely, and planning for retirement.

WISER’s model emphasizes the use of trusted messengers in the delivery of these curricula and the importance of tailoring programs in line with local goals, needs and capacity. For instance, workshops were tailored to include targeted messages and information about the importance of financial security to Latinas, in light of their greater longevity. Centro Hispano staff noted, “the materials from WISER were clear right up front that this is for us. You don’t usually hear the statistics about our community — about how many Latinas end up in poverty when they should be retired. I knew that Latinas had longer lives, but didn’t know that they live longer than any other group…. The information hit home with me. When I saw these statistics about Latinas, I thought, this is talking about my sisters, my aunts, my mom. We have to do something about it. We have to aim for the stars.”

In addition, Centro Hispano translated the workshop materials into Spanish (from English) so that workshops could be delivered in either language, based on audience preferences and needs. Ten of the sessions (representing roughly three quarters of total participants) were conducted in Spanish while the remaining three sessions (with one quarter of participants) were in English. In a focus group with program participants, several women explained why having a Spanish language option was so valuable to them. One stated “I liked the fact that they did the workshop in the Centro Hispano and in Spanish. I understand financial terms better in Spanish than in English.” Another noted, “This was especially important because it is very difficult to find people who speak Spanish in this city. Learning about banking in the U.S., which is very different from our countries, was also important.” And another stated, “It was important for me that they speak my language. Everyone here is helpful and nice. And I didn’t know what the bank offered or understood until I started taking workshops at Centro Hispano.”
The opportunity to share knowledge as a community also made an impact on women who participated. A Centro Hispano staffer noted, “There is a lot of common experience Latinas share. By sharing stories of what they go through financially, women realize, ‘it’s not just me’.”

At each session, Centro Hispano staff were joined by bilingual credit union representatives. The representatives provided support in delivering the workshop content, answered questions and offered appointments and guided assistance with opening a savings account for participants who did not already have one.

To capitalize on the heightened motivation to adopt financially healthy behaviors that the workshop was expected to instill, women were invited to join a “savings challenge.” The savings challenge encouraged them to set a personal savings goal, which would be matched on a dollar-for-dollar basis up to a maximum of $20 per month for six months. The $20 maximum monthly match was set at a level that project partners believed would be achievable for the widest group of women, but women were also encouraged to set higher goals as their finances allowed, even if their savings wouldn’t be fully matched.

The offer of the match had unique significance for Latina women, according to Centro Hispano staff. In their view, because Latinas tend to put their families before themselves, asking them to take time away from their responsibilities – to get a sitter or arrange dinner for the family so they can attend a workshop in the evening to boost their own knowledge – can be challenging. To them, the match signaled to Latinas that participation offered a tangible benefit for them (and their families). In coming to a workshop, “You’re doing this for yourself, but we are giving you that boost. No one else is offering that to you. It’s a token for your dedication to put yourself first.”

Women who enrolled in the challenge received regular reminders, encouragement and “nudges” via a group text thread from Centro Hispano staff and one-to-one communications. To document their progress toward their savings goals and their eligibility for the savings match, women shared screen shots or paper copies of their bank statements confidentially with Centro Hispano staff. At the conclusion of the project, Centro Hispano hosted a “graduation” ceremony to celebrate women’s accomplishments in reaching their savings goals. A highlight of the event was the stories women shared about the impact the program had on them.

“The information hit home with me. When I saw these statistics about Latinas, I thought, this is talking about my sisters, my aunts, my mom. We have to do something about it.”
SAVINGS OUTCOMES

Pre- and post-workshop surveys measured program impacts on knowledge, confidence, and motivation. Key informant interviews and a focus group with women who attended the program were also conducted to obtain qualitative feedback. Key outcomes include:

- The project provided high quality, actionable financial education to 97 individuals – 86 women, 10 men, and one individual self-identified as non-binary. Ninety percent of participants identified as Hispanic or Latino/a. The median age was 36, and 10% of participants were aged 50 or older. The median household income of participants was between $40,000 and $51,000 per year.

- Baseline surveys revealed that most participants faced financial challenges of one kind or another:
  - Participants rated their own financial knowledge as modest (a median response of “four” on a seven-point scale).
  - Two thirds (68%) of attendees reported that they did not have emergency savings.
  - About six in ten reported feeling at least some stress about their current financial situation.
  - Only about one third (32%) reported using a budget in the prior three months.
  - Needing to pay off debt, unexpected expenses, and not earning enough were identified as the top three obstacles to saving.

- Three quarters (76%) of workshop attendees accepted the offer to enroll in a “savings challenge,” making them eligible to receive a dollar-for-dollar match on their savings, up to $20 per month, over a period of six months.

- Seven in ten (70%) women who enrolled in the savings challenge consistently saved for six months and qualified for a full match, valued at $120.

Many thanks to the Summit Credit Union for providing the emergency savings matching funds for participants.
Attendees overwhelmingly expressed that the workshops provided useful, relevant information, with almost all (98%) agreeing (and 85% strongly agreeing) with the statement, “I will use the information I learned today to plan for my financial future.” Similar shares felt “I learned something useful about finances by attending this session” (95% agreeing, 83% strongly agreeing).

When asked to rank the likelihood of recommending the program to a friend or family member on a scale of one to ten, the median response was 10 and the mean was 9.5, reflecting a very high degree of satisfaction.

All workshop attendees (100%) expressed an intent to adopt specific financially healthy behaviors in the coming year, including tracking spending, budgeting and prioritizing saving.

Participants’ self-assessment of their financial knowledge increased and confidence in their ability to maintain their savings habits in the future was high.

In a focus group convened four months after the conclusion of the project, women noted ways they were continuing to use information they learned in the workshops in their daily lives, such as saving out of each paycheck, limiting credit card balances, enrolling and contributing to retirement accounts, and teaching their children about saving.

Women in the focus group also revealed an interest in continued financial education on topics like home buying, paying for college, and investing for the long term.
WHAT THEY ARE SAYING!

Participants — About the savings program:

*Since I took the workshop, I save an amount of money from every paycheck for emergencies.*

Before, I didn’t know how to follow my budget. And after the program, I learned to take notes of all my expenses. I have saved more than ever since the workshop. I am interested in a retirement plan account that will generate interest, like an IRA.

It helped me understand the benefits offered by employers, banks, and retirement accounts to take advantage of the benefits they offer. I used to have a piggy bank.

Before, I didn’t know about the 401k. Then I asked at work and they increased me one hour to have that benefit and now I use it. And they also match my savings.

I have learned to take advantage of the retirement benefits that my job offers. I didn’t care before and now I’ve learned not to touch it, to be able to take advantage of it in the future.

I have learned the habit of saving for retirement. I’m glad I found groups like this to learn because as Latinos we don’t know how to save and there are very few resources.

The best part was the financial experts that explained the meaning of money. In my generation, my parents didn’t know the concept of money and they couldn’t educate me about the financial system.

Many thanks to everyone who created this program. Because of them, I learned about my finances, cleared up any doubts I had, and made the decision to start savings for my future and that of my family’s.
WHAT THEY ARE SAYING!

Participants — About the savings program:

A million thanks for worrying about the Latino community. I hope that this type of program continues in our community.

The Centro Hispano Leaders:

This project strengthened families by helping individuals build financial knowledge and wealth.

90% of the women say they learned something new as a result of the program.

Everything connected. The statistics about Latinas right up front made me feel like, this is for us, this is about us.

This gave women a safe space to make changes for themselves. We want them to feel fully equipped to share this information with their daughters, nieces, and daughters-in-law.

I was able to change someone’s life, boosting their savings.
WHAT THEY ARE SAYING!

The Financial Partner:

Through these education programs, the women learn so much. The most impactful thing for me was to see that most women don’t have a plan for their retirement.

This project inspired me to apply for the job I have now, working in the Financial Wellness Department at Summit Credit Union. Now, I get to go to different places and talk to people about how to improve their financial lives.

The program was very impactful for me. My mom and dad never taught me about finances. I learned, and now I share that knowledge.

I would love to do this project again. I saw value in it. It was beneficial to my community and to me…especially learning from the women about what they are going through, and their life experiences.

The gratification came for me at the end, at the graduation ceremony. As each woman was called up to receive their check, it felt so good to hear the women saying thank you so much. Women brought their families, their spouses. It was a celebration.
CONCLUSION

The impact of the Latina Savings Project is a powerful testament to what can be accomplished when high quality, accessible financial education is paired with the opportunity to take and sustain action towards an easy to understand goal.

The project’s impacts reflect the high degree of alignment of WISER’s long-standing model with principles that are now recognized as central to high quality financial education. For instance, the Consumer Financial Protection Bureau’s “five principles of effective financial education” closely mirror key elements of the design of the Latina Savings Project.15

1. Know the individuals and families to be served.

The combination of WISER’s expertise in financial education with MANA and Centro Hispano’s deep connections with Latinas in their communities allows the Latina Savings Project to be closely attuned to local needs. Past iterations of the program revealed the importance of flexibility in adapting the program in line with those local needs, and this recognition paid off with the results achieved in Dane County. Similarly, the importance of trusted messengers was reinforced in this project.

2. Provide actionable, relevant, and timely information.

The Latina Savings Project goes beyond educating audiences about the importance of emergency savings as a critical building block of financial wellness. It uses education as a jumping off point for action by providing support in setting savings goals and getting started with savings right away. This aspect of the program proved to be important in sustaining participants’ motivation and engagement well beyond the financial education workshops.

3. Improve key financial skills.

The project helps women build key skills in budgeting, goal setting, managing credit, and using short-term objectives to get on a path to long-term financial security. As they practice these skills, women gain confidence in making financial decisions more generally. This puts them on the path to pursue larger wealth-building goals with potential inter-generational impacts, such as buying a house, building a business or building retirement savings.

CONCLUSION CONTINUED

4. Build on motivation.

The Latina Savings Project provides ongoing support, information, nudges, and encouragement to women as they work toward their savings goal. The savings matches offered after six months’ participation helped women stay motivated to stick to their goals, even in the face of “life happens” obstacles. The high retention rates achieved in this project are a testament to the importance of on-going support.

5. Make it easy to make good decisions and follow through.

By inviting women to set an achievable goal and providing an easy opportunity to follow through on it, the Latina Savings Project helps women overcome obstacles that too often stand in the way of success. The project demonstrates that going beyond simply providing information, but accompanying women as they travel on the path toward financial security, makes it more likely they will get to their ultimate destination.

This project reaffirmed much of what WISER has learned through prior projects about what works. But it also provided reminders that the financial obstacles Latinas face are formidable and not easily overcome.

Do savings incentives really work?

Over a decade, WISER has demonstrated the effectiveness of short-term savings matches with groups ranging from childcare workers in Appalachia to Latinas across the U.S. Matches work by encouraging individuals to begin saving and save consistently, which foster durable savings habits. The Latina Savings Project is focused on emergency savings as a building block of overall financial security. In the short run, savings matches give women a boost in building an emergency savings fund, which helps them weather financial shocks without resorting to high-cost debt. Over time, successfully achieving this goal promotes greater confidence and ability to achieve longer-term financial goals, like purchasing a home or saving for retirement.

“The course was the base, but the match was the prize, and that gave me the motivation to take the course and start saving. And it helped me to build up the habit, because before that, what I put in my savings account, I used to spend it.”

– Isabel, Latina Saver in Dane County
WHAT WORKS:

ELEMENTS FOR AN IMPACTFUL FINANCIAL EDUCATION PROGRAM

1. **Delivery through trusted messengers.** No matter how good the information or resources, if they are not delivered or provided by trusted messengers many will not “tune in” or feel motivated to utilize them to act.

2. **Start with the basics and build confidence.** Women across all ages, ethnicities and income brackets want to understand the basics. Research confirms that people especially women need to gradually build their financial capability.

3. **Adapt your material to each audience.** It is important to understand and know your audiences and speak about issues in a manner that is culturally relevant. WISER has confirmed this through interviews, focus groups and other information-gathering activities with WISER partners.

4. **Focus on the bigger retirement picture.** Taking a holistic approach to financial education, WISER programs like the Latina Savings Project incorporates a variety of issues that impact a woman’s long-term financial security. Some of these topics include caregiving, going through a divorce or widowhood, planning for health and long-term care needs.

5. **Use a “Train the Trainer” model.** WISER provides a training-trainers program to educate local leaders and leverage volunteers in their community.

6. **Allow for flexibility in program execution.** Unique challenges and opportunities present themselves with every program, event site or group. Keep in mind that it can often take more than one event for a program to really take off within a community.

7. **Person-to-person communications.** The success of many of WISER’s programs reinforces the importance of going beyond “push” modes of electronic and printed forms of communication. The peer support and sharing of experiences that occur in a group setting can be very motivating and help to keep individuals on track.

Whether you are developing or executing retirement financial literacy programs, these elements will contribute to successful program outcomes.
Latinas Have Struggled to Build Savings, but a Younger Cohort Is Making Gains

_The New York Times_, December 2, 2022

Also featured in:
- _San Juan Daily Star_
- _San Francisco Examiner_
- _Nation World News_

**LOCAL COVERAGE OF THE PROJECT:**

- **Centro Hispano program to encourage savings among Latina women**
  
  *Madison365, May 6, 2021*

- **Two new financial education programs aim to help people of color set and meet money goals**
  
  *The Cap Times, May 11, 2021*

The National Resource Center on Women and Retirement

The Administration for Community Living’s Administration on Aging in partnership with WISER operates the Center as a national clearinghouse of tools and information on retirement planning. The goal of the Center is to provide financial workshops and create a variety of consumer publications, that explain in easy-to-understand language such complex issues as Social Security, Medicare, retirement plans, savings, caregiving, divorce and widowhood, health and long-term care, and elder financial abuse. The Center reaches and assists women and their families especially moderate and low-income women, women of color and women of limited English-speaking proficiency, to advance their decision-making capacity and improve their economic security later in life.
WISER® & MANA:
Changing the Savings Behavior of Latina Women

Women’s Institute for a Secure Retirement
1001 Connecticut Avenue, NW Suite 730
Washington, D.C. 20036
202-393-5452
info@wiserwomen.org
wiserwomen.org