WHEN WOMEN THRIVE, BUSINESSES THRIVE

TURNING DISRUPTION INTO OPPORTUNITY FOR WOMEN AND BUSINESS

A WHITE PAPER CREATED IN COLLABORATION FOR THE WORLD ECONOMIC FORUM'S ANNUAL MEETING

JANUARY 2017
WHEN WOMEN THRIVE, BUSINESSES THRIVE

OUR WHEN WOMEN THRIVE GLOBAL RESEARCH

This is the third year of our When Women Thrive, Businesses Thrive research — the most comprehensive of its kind, and our call to organizations and leaders to think and act differently to advance women in the workplace. Since launching this program, we have had the privilege of partnering with a growing number of organizations that are rethinking their approach to ensure that women thrive.

Those making the greatest strides not only possess a fundamental belief in equality, but also recognize the full value diversity brings to their organizations — from driving growth and shareholder value to catalyzing innovation; from meeting the expectations of socially conscious investors to mitigating compliance risk; and from supporting employee engagement and retention to enhancing their connection with diverse customers and suppliers. We remain optimistic, but — as we’ll discuss in this paper — there is an increased and urgent need for organizations to take action.

KEY FINDINGS

Women continue to be underrepresented at all career levels.

Organizations are failing to build future female talent pipelines — current hiring, promotion and retention rates are insufficient to create gender equality by 2025.

We see increased focus on hiring and promotion of women into executive ranks, but these hires appear to be ad hoc and not supported by systemic practices.

Even when we examine additional opportunities to close gaps in hiring, promotion and retention that disadvantage women, the forecast still falls short of parity.

JUST 28% of organizations say women are as represented in P&L roles as in functional roles.

ONLY 29% of organizations routinely review performance ratings by gender to check for disparities.

ONLY 22% of organizations conduct analyses to identify women’s specific health needs.

LESS THAN 10% of organizations offer retirement, savings and education programs that are customized by gender.

ONLY 38% of organizations say that male employees are engaged in gender diversity efforts.

ONLY 57% of senior executives, 52% of board members and only 39% of middle managers are engaged in D&I activities.

ONLY 45% of organizations think that women’s unique relationship with healthcare — as patients and decision-makers — is important to attracting and retaining talent.

ONLY 35% of organizations have a pay equity analysis built on a robust statistical approach — 34% have a formalized remediation process to address identified inequities.
Although much attention has been given to gender parity in recent years, research shows that, overall, we are actually moving backwards. Our When Women Thrive, Businesses Thrive research finds that organizations globally will not achieve gender equality by 2025, with inequality even growing in some industries. And recent findings from the World Economic Forum’s Global Gender Gap Report 2016 conclude that, at the current rate of change, the economic gender gap will not close for another 170 years — 52 years longer than projected in the Forum’s 2015 report. This backsliding reflects several persistent imbalances: a global female labor force participation rate of 54%, compared with 81% for men; a significant gap in pay between women and men; and a persistently small number of women in senior positions, with only four countries having equal numbers of male and female legislators, senior officials and managers.¹

But the coming disruption of the Fourth Industrial Revolution, which will transform labor markets and significantly displace jobs, is creating new urgency around realizing women’s full economic potential. Coinciding with major demographic shifts, the disruption underway will have a profound impact on organizations, their people and the communities in which they operate.

Visit www.whenwomenthrive.net to view photos, video recordings and insights from our private briefing at the World Economic Forum on 17 January.

The World Economic Forum’s The Future of Jobs Report estimates that between 2015 and 2020, 35% of core job skills will change, while some jobs will disappear altogether and new jobs will be created.

Unfortunately, this disruption, rather than helping women, is likely to further interrupt progress toward gender equality. According to the Forum, the jobs under the greatest threat of automation and displacement are disproportionately those held by women. In particular, the area with highest female participation today — office and administrative — is expected to lose roughly 10 times the number of jobs as those areas expected to see the highest job creation. Moreover, three of the five high-growth job fields — management, computer and mathematical, and architecture and engineering — have low female representation today and are unlikely to provide much opportunity for women in the near term.

FIGURE 1. JOB FAMILIES PROJECTED TO HAVE LARGEST JOB GAINS AND LOSSES BY 2025 AND CURRENT FEMALE PARTICIPATION RATES IN THOSE JOB FAMILIES (SOURCE: WORLD ECONOMIC FORUM, FUTURE OF JOBS REPORT 2016)

<table>
<thead>
<tr>
<th>Rank Order of Job Creation Families</th>
<th>Number of Jobs Created</th>
<th>Women’s Participation</th>
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</thead>
<tbody>
<tr>
<td>Business and financial operations</td>
<td>492</td>
<td>43%</td>
</tr>
<tr>
<td>Management</td>
<td>416</td>
<td>25%</td>
</tr>
<tr>
<td>Computer and mathematical</td>
<td>405</td>
<td>23%</td>
</tr>
<tr>
<td>Architecture and engineering</td>
<td>339</td>
<td>11%</td>
</tr>
<tr>
<td>Sales and related</td>
<td>303</td>
<td>41%</td>
</tr>
<tr>
<td>Office and administrative</td>
<td>-4,759</td>
<td>54%</td>
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The technology industry, which is fueling much of the innovation and advancement of the Fourth Industrial Revolution, is struggling to build a diverse workforce and advance women. Clearly more female graduates in STEM (science, technology, engineering and math) fields are needed to increase the talent pool. At the same time, organizations need better strategies for attracting women to the industry and developing competencies internally.

Our just released When Women Thrive Technology Industry Perspective finds that women represent only 18% of the average technology firm’s executives and comprise only 34% of the industry workforce — over 10% less than female representation in the overall global workforce. Unfortunately, while the average technology firm is on course to grow the representation of women in executive roles from 18% to 40% over the next decade, further down the pipeline, female representation at the professional level and above is projected to decline from 34% to 31%, given lower hire and promotion rates.

Likewise, our When Women Thrive Financial Services Perspective, released in October 2016, found that financial services organizations are moving backwards when it comes to improving gender diversity. These organizations are hiring proportionately more men than women at almost every level of the organization, further widening the gap between male and female representation. They are also promoting proportionately more men at every level of the organization, while women are exiting at a higher rate at all levels above professional staff — and at substantially higher rates than they are being hired. If left unchanged, these problematic female talent flows (hiring, promotions and retention) will result in a 3 percentage point drop in female representation — from 15% to 12% — at the top of the organization by 2025.

Of course, women are not the only ones under threat. If organizations cannot find people with the skills and competencies they need to power their organizations through the Fourth Industrial Revolution and beyond, they too can expect challenges in the years ahead. And even now most employers say they can’t find the talent they need, with 90% of employers participating in the Mercer Talent Trends Survey 2016 anticipating increased competition for talent over the next 12 months. Aggressively tackling the barriers that prevent women from thriving in the workplace to build the workforce of the future may be the solution that propels organizations forward in this time of change.
EXECUTING ACTIONS THAT MATTER AND ACHIEVE RESULTS

The speed and magnitude of the coming changes mean that it is high time for actions that will actually make a difference. Organizations urgently need to take steps to minimize displacement and advance opportunities for women.

But before launching any new strategy, it is essential that organizations clearly articulate what they hope to gain by accelerating the progress of women. Advancing gender parity in the organization is not just the right thing to do — it offers one of the biggest opportunities to impact growth and innovation.4

But our research makes clear that the global economic imperative is not sufficient to motivate middle managers and drive progress throughout the organization — only 57% of senior managers and 39% of middle managers are engaged in diversity inclusion efforts.5 Effective gender strategies are clearly aligned to a business imperative that all employees understand. Is the goal to catalyze innovation? Enhance customer intimacy? Drive growth and shareholder value? Only when employees clearly understand why the gender diversity strategy is important and how it will impact the business can they drive progress.

Once the organization is aligned on the business imperative for diversity, progress can be achieved through a combination of individual and organizational action, which we call “the 6Ps.” Through our work with global clients, we are seeing how this model can help minimize the impact of technology disruption and displacement of women — and instead turn disruption into an opportunity for women and organizations to break through inertia and advance women.

FIGURE 2. MERCER’S FRAMEWORK FOR ADVANCING WOMEN IN YOUR ORGANIZATION


5 Mercer 2016 When Women Thrive global research.
**DIAGNOSE — ROOT YOUR STRATEGY IN PROOF**

As the saying goes, what gets measured gets managed. Only by knowing its numbers can a business manage for success — and this is true when it comes to achieving not only its financial performance goals, but also its talent and diversity goals.

A robust diversity strategy designed to ensure that both women and the business thrive must be built on data and proof about what is helping and what is hurting the progress of women in the organization, and what is needed of talent to achieve business success. Several techniques enable organizations to access and track this information and use it to inform action.

“We approach diversity and inclusion like we would any business opportunity or challenge. Using both quantitative and qualitative data, we identify key insights on our culture, employee experience, and the impact of diversity and inclusion on innovation and growth. These insights allow us to have more strategic and compelling conversations with our leaders that drive leader accountability and that embed diversity and inclusion in how we operate every day.”

— Wanda Bryant Hope, Chief Diversity Officer, Johnson & Johnson

<table>
<thead>
<tr>
<th>QUESTIONS TO CONSIDER</th>
<th>TOOL</th>
<th>ACTIONS</th>
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<tbody>
<tr>
<td>• Are women thriving in the organization today?</td>
<td>Internal Labor Market Analysis™</td>
<td>• Examine the representation of women in the organization relative to men</td>
</tr>
<tr>
<td>• Is the organization on track to improving the representation and advancement of women across all ethnic backgrounds?</td>
<td></td>
<td>• Determine current hiring, promotion and retention rates for women and men by career level and understand how these current rates will impact the representation of women over time</td>
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<td></td>
<td></td>
<td>• Diagnose which processes (recruiting, promotion, retention) are helping the organization achieve diversity goals and which are holding it back</td>
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<td></td>
<td></td>
<td>• Conduct root cause analyses to understand what is driving hiring, promotion or turnover challenges.</td>
</tr>
<tr>
<td>• How do informal networks in the organization drive value for the organization and support or hinder men and women?</td>
<td>Social Network Analysis™</td>
<td>• Uncover the ways that women and men network to get work done and drive value</td>
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<tr>
<td></td>
<td></td>
<td>• Monitor gender diversity of teams and place women in positions of influence</td>
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<td></td>
<td></td>
<td>• Harness the unique value of women in forging key connections in the organization</td>
</tr>
<tr>
<td>• How will the job disruption of the Fourth Industrial Revolution impact women in the organization?</td>
<td>Career Frameworks™</td>
<td>• Identify the jobs and competencies that will drive business and growth strategies</td>
</tr>
<tr>
<td>• What roles and competencies will we need to drive growth in the future?</td>
<td></td>
<td>• Identify which jobs will be displaced in the future and how talent can be aligned with future jobs</td>
</tr>
<tr>
<td>• What are the unique competencies that women can bring to needed roles?</td>
<td></td>
<td>• Ensure career pathing for diverse populations is part of your employee value proposition</td>
</tr>
<tr>
<td>• Which roles are critical for advancement in the organization?</td>
<td></td>
<td>• Identify critical roles for career advancement in the organization and create opportunities for women in these key roles</td>
</tr>
<tr>
<td>• Do women in the organization understand and have access to career paths?</td>
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6 Included here are tools Mercer provides as services to clients.
ENGAGE STAKEHOLDERS — CREATE PASSIONATE LEADERS AND DRIVE PERSONAL COMMITMENT

Leadership will be essential to successfully navigate the profound upheaval in the social, work and technology landscapes that result from the Fourth Industrial Revolution. Advancing diversity in the context of this disruptive change will depend not only on leaders who believe in the value of diversity, but on those passionate about and willing to personally contribute to its attainment. Likewise, it will require the personal commitment of managers and men throughout the organization.

Unfortunately, organizations continue to face challenges when it comes to eliciting their people’s passion and personal commitment to ensure that women thrive. Our global When Women Thrive research finds that only 57% of organizations report that their senior executives are engaged in diversity and inclusion (D&I) activities, while only 39% agree their middle managers are engaged and only 38% agree that their male employees are engaged. Organizations can enhance the passion and personal commitment of their leaders and managers by actively engaging in dialogue with men and women throughout the organization and promoting transparency around issues and goals.

QUESTIONS TO CONSIDER

- What do diverse talent in the organization — women and men — view as critical to success?
- What do they see as impediments to success?
- How do the experiences and progress of women of color compare with those of non-minority women and the general population?

TOOL

- Human Capital Scan® employee surveys
- Focus groups
- Employee experience interviews

ACTIONS

- Identify perceived career accelerators and derailers, including formal and unspoken rules
- Engage men, specifically leaders and middle managers, in gender diversity efforts
- Understand differences by employee segment
- Understand employee perceptions of executive support for D&I

- Transparent data and insights from internal labor market analysis and from listening to employee experiences
- Storytelling that is empathetic
- Leadership development workshops

- Build the case for change and create an organizational narrative about the value of gender diversity and its alignment with business strategy.
- Make data about what is helping and hurting women visible to all key stakeholders
- Help leaders, managers and men develop inclusive leadership skills so that they can help women on their teams thrive

“Behavioral design helps overcome unconscious bias — not by de-biasing mindsets but by de-biasing how we live, learn and work.”
— Iris Bohnet, Professor of Public Policy at Harvard Kennedy School and Author of What Works: Gender Equality by Design

“Today, women encounter a variety of unique challenges when it comes to expectations, responsibilities, and professions. Ensuring parity and advancement of women in the workforce is everyone’s responsibility.”
— Steve Singh, Executive Board of SAP SE and President, Business Networks and Applications

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TAKE ACTION — DISRUPT TRADITIONAL PROCESSES AND PRACTICES TO ADVANCE GENDER DIVERSITY

Once armed with proof about what is helping and hurting women in the organization and buoyed by the passion and personal commitment of stakeholders, an organization must take the next step, which is to rethink those specific processes and practices that are holding women back or that could be doing more to help women thrive. This is essential to both mitigate the risks and maximize the opportunities driven by the Fourth Industrial Revolution and the future of jobs.

For traditional talent management processes, this means scrutinizing data to uncover existing biases and redesigning PROCESSES and PRACTICES to neutralize this bias so they better support women in the workforce. At the same time, organizations should pursue innovative practices — ones targeted to the unique career and wellness needs of women.

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<th>QUESTIONS TO CONSIDER</th>
<th>PROCESS/PRACTICE</th>
<th>ACTIONS</th>
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<tbody>
<tr>
<td>Is your recruitment process as objective as it can be?</td>
<td>Recruitment</td>
<td>Leaders must actively communicate and reinforce the priority of attracting and considering diverse candidate slates</td>
</tr>
<tr>
<td>Have you made recruiters and hiring managers aware of unconscious bias and introduced tools that can help them make more objective decisions?</td>
<td>Performance and promotion</td>
<td>Deploy new technologies, including blind resume reviews, cognitive behavioral assessment and just-in-time training for recruiters, that enable more structured and objective decisions and remove potential biases</td>
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<tr>
<td>Does your approach to recruitment consider a gender lens, enabling you to find women from nontraditional talent pools?</td>
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<tr>
<td>Do you deploy gender-neutral language in your job descriptions?</td>
<td></td>
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<tr>
<td>Have you evaluated your performance management processes for potential bias?</td>
<td>Pay equity remediation</td>
<td>Rethink the job evaluation process to ensure that women’s unique skills are recognized and fully leveraged</td>
</tr>
<tr>
<td>Do you apply a gender lens to annual reviews of performance and to the promotion of candidates as a means to drive greater equity?</td>
<td></td>
<td>Design development and leadership programs that are not limited to management and executive-level employees</td>
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<tr>
<td>Do your managers understand the competencies that drive success in your organization and ensure that both women and men have equal access to experiences and development opportunities to help them develop those competencies?</td>
<td></td>
<td>Acknowledge that while many jobs are valued on measures such as span of control and revenue under management, this may naturally disadvantage women since there are not as many women in profit and loss (P&amp;L) roles</td>
</tr>
<tr>
<td>Do your managers understand the competencies that drive success in your organization and ensure that both women and men have equal access to experiences and development opportunities to help them develop those competencies?</td>
<td></td>
<td>Ensure compliance with government – and policy-driven quotas</td>
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<tr>
<td>What inequities in pay exist in your organization?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is your organization compliant in regard to pay equity?</td>
<td></td>
<td>Conduct annual data-driven pay equity analyses</td>
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<tr>
<td>Do you group employees for comparisons?</td>
<td></td>
<td>Implement transparent compensation programs so that all employees understand what they are paid and are less likely to leave because of pay uncertainty</td>
</tr>
<tr>
<td>Do you have formal remediation protocols?</td>
<td></td>
<td>Focus managers on equity, leading with rigorous pay evaluation</td>
</tr>
<tr>
<td>Are your managers equipped to mitigate inherent biases that exist with respect to women and pay?</td>
<td></td>
<td>Consider policies and practices that will help prevent pay equity problems from arising</td>
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<tr>
<td>What is your organization’s leave policy to support colleagues and their families?</td>
<td>Inclusive benefits strategy</td>
<td>Ensure your managers are equipped to actively manage the careers of employees during and after leave to support their development and advancement at key lifecycle points</td>
</tr>
<tr>
<td>Are these policies and benefits offered to and used by both men and women?</td>
<td></td>
<td>Align your health and financial wellness programs to the unique needs of women</td>
</tr>
<tr>
<td>Do your health and financial wellness benefit offerings consider the unique needs of women?</td>
<td></td>
<td>Provide targeted education and training on benefits available</td>
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PERSEVERE TO SUSTAIN YEAR-OVER-YEAR RESULTS

As clearly illustrated in our When Women Thrive data from the financial services and technology industries as well as the World Economic Forum’s Global Gender Gap data, progress on gender equality is not inevitable and slippage is all too possible. Ensuring that women thrive — and that organizations reap the array of benefits conferred by a thriving female workforce — will require sustained, year-over-year focus. Leaders will need to reaffirm their commitment and embrace the critical role they play in achieving this vision. Organizations will need to encourage fundamental behavior change, supported by innovation in talent management processes and practices, and reinforced by measurement and accountability. Multi-stakeholder collaboration is required. And change must be sought, not just at the top of the organization, but throughout the organization in support of a diverse talent pipeline that can fuel the organization for years and decades to come.

“We need to bring people back to the fact that gender equality in the workplace is linked to economic opportunity and to sustainable economic growth. Making this happen requires a relentless pursuit of this goal, which can only be achieved through a systematic and structured effort to embed the values of inclusiveness in the fabric of our organizations, as well as in an organization’s business processes. In other words: experiment, measure progress and keep trying.”

— Aniela Unguresan, Co-Founder, EDGE Certified Foundation

“Engagement matters. Men matter. Women thrive when men are engaged and see gender diversity as a win-win.”

— Ilya Bonic, President of Talent and Co-Executive Sponsor of Women@Mercer

“Women play a significant role in advancing thriving economies. We must invest in helping women make meaningful contributions within our companies and in our communities, developing programs and partnerships to help connect them to the tools, resources and financial solutions they need to succeed.”

— Anne M. Finucane, Vice Chairman, Bank of America

“The only way to break down the gender barriers is to treat them like they are workforce and economic issues.”

— Julio A. Portalatin, President and Chief Executive Officer, Mercer
CONCLUSION: A TIME FOR ACTION

With the disruption of the Fourth Industrial Revolution already underway, there is too much at stake for organizations to remain complacent. Businesses are already struggling to find the talent they need, while women are underrepresented in the workforce globally and most will face imminent displacement by technological advancements. A new approach is urgently needed.

“Our When Women Thrive research provides insight into specific actions that move the needle toward real gender equity. By drawing a straight line from the business case to the gender strategy and then employing the 6Ps to diagnose root causes, engage stakeholders and appropriately redesign processes and practices, we can better utilize the full breadth of the talent pool to achieve business success.”
— Patricia A. Milligan, Global Leader of When Women Thrive and Multinational Client Group, Mercer

TO DRIVE IMPACT AND ADVANCE DIVERSITY

1. Leverage analytics and diagnose gaps — root your diversity strategy in proof
2. Inspire active engagement of senior leaders — drive change
3. Be transparent — equip leaders and colleagues with a clear understanding of the current state
4. Anticipate displacement and future workforce needs — be prepared for the future of work
5. Level the playing field — introduce new technologies and tools that strip the biases out of recruitment and promotion
6. Ensure pay equity — remediate and close the gap
7. Architect career paths and promote women — set clear goals, and embrace diverse work and leadership styles
8. Deliver gender-specific health, education and retirement benefits — support the unique wellness needs of women
9. Disrupt current processes and practices — accelerate how your organization thinks and acts
10. Persevere — commit to driving impact and advancing progress year in and year out
How you can move forward.

**PARTICIPATE IN OUR RESEARCH — GET THE FULL GLOBAL REPORT**
Share your gender diversity policies, practices and internal labor market data and receive a complimentary copy of the full global report. Get started at whenwomenthrive.net/survey.

**BENCHMARK YOUR ORGANIZATION — ORDER A CUSTOM REPORT**
After participating in the survey, you’ll have the option to order your organization-specific custom report, which provides:
- Benchmark data on how your policies and practices compare to global, regional and industry results
- A custom Internal Labor Market® (ILM) map, which provides an insightful view of your current headcounts, hiring, promotion and turnover rates by gender at each career level
- Five- and 10-year workforce projections for executives and professionals and above given your baseline scenario, with no changes
- Five- and 10-year workforce projections for executives and professionals and above given the following scenarios: adjusted hiring, adjusted promotion, adjusted turnover and with all adjustments simultaneously
- A debrief meeting to review your results and share insights and recommendations to enhance your gender diversity strategy and drive business outcomes

**EDUCATE AND ALIGN YOUR STAKEHOLDERS — CONDUCT A CUSTOM WORKSHOP**
To engage your business leaders and stakeholders, Mercer offers custom workshops that leverage data and insights to drive your gender diversity strategy.

**CONNECT WITH YOUR PEERS — JOIN MERCER’S DIVERSITY AND INCLUSION NETWORKS**
Unleash the power of knowledge through collaboration. Become part of a community of senior peers working toward creating diverse workforces and inclusive cultures.
ABOUT OUR RESEARCH AND METHODOLOGY

Mercer’s When Women Thrive research looks deeply into what it means for women to thrive in the workplace. Our analysis is grounded in the data of today’s workforce, and also in an examination of the programs, policies and operational context in which employees work.

FIGURE 3. RESEARCH FRAMEWORK

Our research uses robust analytics to examine what companies are doing to support female talent across a holistic set of policy categories and correlates these practices with the following outcomes:

- Current representation of women at the professional through executive levels
- Projected future representation of women at the professional through executive levels over the next 10 years

We use a regression-based approach to link survey responses to the specific outcomes described above. The approach controls for differences across regions and industries and between organizations of different sizes. Potential drivers are analyzed — one at a time — to assess their impact on our outcome measures, using a statistical model that accounts for the above controls. This approach ensures the analysis has sufficient statistical power to identify true effects. Relationships presented are statistically significant at conventional levels. We also want to understand the extent to which organizations are offering key programs and actually using them. You’ll find regional comparisons of the prevalence of these important programs in our 2016 When Women Thrive, Businesses Thrive global report.
ABOUT MERCER

At Mercer, we make a difference in the lives of more than 110 million people every day by advancing their health, wealth and careers. We’re in the business of creating more secure and rewarding futures for our clients and their employees — whether we’re designing affordable health plans, assuring income for retirement or aligning workers with workforce needs. Using analysis and insights as catalysts for change, we anticipate and understand the individual impact of business decisions, now and in the future. We see people’s current and future needs through a lens of innovation, and our holistic view, specialized expertise and deep analytical rigor underpin each and every idea and solution we offer. For more than 70 years, we’ve turned our insights into actions, enabling people around the globe to live, work and retire well. At Mercer, we say we Make Tomorrow, Today.

Mercer LLC and its separately incorporated operating entities around the world are part of Marsh & McLennan Companies, a publicly held company (ticker symbol: MMC) listed on the New York, Chicago, and London stock exchanges.

RESEARCH SURVEY CONDUCTED IN COLLABORATION WITH EDGE CERTIFIED FOUNDATION

EDGE is the only global assessment methodology and business certification standard for gender equality. The EDGE assessment methodology was developed by the EDGE Certified Foundation and launched at the World Economic Forum in 2011. EDGE Certification has been designed to help companies not only create an optimal workplace for women and men, but also benefit from it. EDGE stands for Economic Dividends for Gender Equality and is distinguished by its rigor and focus on business impact. The methodology uses a business rather than theoretical approach that incorporates benchmarking, metrics and accountability into the process. It assesses policies, practices and numbers across five areas of analysis: equal pay for equivalent work, recruitment and promotion, leadership development training and mentoring, flexible working and company culture.

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The contributors would like to extend a special thank you to Margaret Chabowski for her editorial work.

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THE FOURTH INDUSTRIAL REVOLUTION DISPROPORTIONATELY IMPACTS WOMEN