



WEALTH WITH INTENTION

► Insights at the intersection of leadership, legacy, and financial empowerment.

JACKIE LOU D. RAQUIDAN, MBA

Chief Growth Officer

JackieLou@5TWealth.com | www.5TWealth.com



Women Are Not the Market Segment – They are the Market March 09, 2026

A Women's Month reflection on economic power, education, and intentional collaboration.

For years, women were described as a “target demographic.” A niche. A segment to understand.

The data makes that framing obsolete.

In the United States, women influence or control up to **85% of consumer spending** (Salsify, 2024). Globally, they control more than **\$31 trillion in spending** (U.S. Census Bureau, 2025). Soon, they are projected to command approximately **75% of discretionary spending** (U.S. Bureau of Labor Statistics).

This is not a demographic shift.

It is structural influence.

Economic leadership.

Market-shaping power.

And it is the result of decades of education, workforce participation, and sustained advancement.

Education Built the Foundation

According to the U.S. Census Bureau, **40.1% of women age 25 and older hold a bachelor's degree or higher**, surpassing men (U.S. Bureau of Labor Statistics).

The U.S. Bureau of Labor Statistics has documented the steady rise in women's educational attainment and labor force participation. Today, women's labor force participation remains near **57%** (Federal Reserve Economic Data (FRED), U.S. Bureau of Labor Statistics).

Access created opportunity.
Opportunity created participation.
Participation created influence.

Influence, however, is only powerful when it is directed.

Intentional Collaboration

Influence alone does not create progress. Alignment does.

Intentional collaboration is not about gathering impressive resumes in one room. It is not about speaking at one another. It is about creating space to speak with one another.

The difference is subtle and powerful.

In partnership with the Napa Chamber of Commerce Foundation and local women-owned businesses, we launched the *Women in Health & Wealth* series with a clear intention: build conversations, not platforms.

The magic formula is simple — don't talk at people. Converse with them.

Because it is easy to see someone in their success.

It is harder and more important to understand the bruises behind it.

The setbacks.
The trade-offs.
The moments of doubt.
The decisions made quietly before anyone applauded.

Real collaboration happens when leaders feel safe enough to speak about both.

That is when alignment becomes possible.

That is when mentorship becomes meaningful.

That is when influence turns into collective progress.

Markets shift when policies change.
Communities shift when conversations deepen.

And when women lead conversations with intention, collaboration stops being performative and starts becoming transformative.

At 5T: Women Have a Voice

At 5T, women make up the majority of our team. That is not incidental. It is foundational.

Women here are not sidelined.
Not cornered.
Not silenced.

We are empowered.

We are present in investment decisions.
In succession planning.
In multigenerational family conversations where legacy is defined.

We approach wealth as stewardship, not transaction.
We widen the lens.
We align capital with values.
We lead with clarity and accountability.

Empowerment at 5T is not symbolic.
It is operational.

Women's economic power is not simply about spending.
It is about shaping direction.
Influencing capital.
Redefining legacy.

This is how we lead.

The Next Chapter

The rise of women's economic power is measurable. The responsibility that accompanies it is not.

Influence is strongest when it creates opportunity for others. Leadership is most enduring when it builds more leaders.

The *Women in Health & Wealth* series will continue to expand, not as a moment, but as a commitment.

Because the next chapter of leadership will not be written by individuals acting alone.

It will be written through intentional collaboration.

Let's Continue the Conversation

If you believe in aligning influence with impact, I invite you to connect.

Let's expand access.
Strengthen the intersection of health and wealth.

Build partnerships that create generational impact.
Open more doors for women across industries.

The future of leadership is not performative.
It is structural.
It is intentional.

Let's open more doors for each other than we walk through alone.

Warmly,



Jackie Lou D. Raquidan
Chief Growth Officer
5T Wealth, LLC
Main (707) 224-1340
Cell (707) 337-3581
JackieLou@5twealth.com

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