

A collection of pink petals of various shapes and sizes, scattered across the top half of the page, appearing to fall from above.

BEYOND GOOD INTENTIONS

STRUCTURED MENTORING, LEADERSHIP ADVANCEMENT, AND
WORKFORCE SUCCESS



A REPORT BY SAPPHIRE DIMENSION

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Why This Report Matters

Organizations invest millions of dollars each year to identify high-potential talent, develop future leaders, and strengthen succession pipelines. Yet one of the greatest barriers to organizational performance remains largely invisible, not a shortage of capable people, but unequal access to the relationships, sponsorship, and opportunities that determine who advances.

For Black women, the disconnect is particularly striking. They continue to achieve record levels of educational advancement, demonstrate resilience, and enter the workforce prepared to lead. Yet these accomplishments too often fail to produce proportional progression, compensation, or representation in positions of influence.

This report argues that instead of lack of talent, the issue is lack of access.

Drawing from national workforce research, organizational leadership studies, and five years of outcomes from the 1-to-1Woman Mentoring Program, this report examines how structured, cross-racial mentorship can disrupt long-standing patterns of inequity while strengthening leadership pipelines, workplace culture, and organizational performance.

Ultimately, this is not simply a report about race or mentoring. It is a report about leadership. It asks a fundamental question every organization must answer: Are we truly developing the best talent available, or only the talent our existing systems are prepared to recognize?

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PRELUDE



It was 1974 and fourth grade seemed promising. I was ready for the adventure of learning and reading. I recall my fascination with Ms. Sampson, the most beautiful teacher I ever had, and she happened to be Black. Her skin was smooth with a pristine shine, and she dressed elegantly, different from what was normal in my neighborhood. She moved with grace. My mother was always in a hurry, but Ms. Sampson seemed unbothered and unhurried.

The essence of Ms. Sampson's class remains etched in my mind as being the epitome of complete order in a learning environment, and I recall the specks of chalk dust particles scattering into the sun rays as she taught her lessons on the blackboard. Our classroom desks were singularly lined, in two rows, with awkward pupils sitting elbow to elbow. Although, I can still vividly see Ms. Sampson, her vibrant red lipstick and orderly classroom, I can only recall one student. Her name was Christine.

Our class was mixed-race, but Christine was different. She was White with big blue eyes, a round face, and long straight white hair. By this time, I had been rezoned to several schools due to new bussing laws. As a result, I spent three different grades in classrooms alongside White students. However, Christine was an anomaly from any White child I knew in my nine years. Christine contradicted all I was told and knew to be true about Black and White people. She was not distant. In fact, Christine greeted and talked with me, smiled, and was friendly towards me. On Mondays we sought each other out to share our weekend events.

February was my tenth birthday, a milestone that would mean that I was allowed a party. I invited Christine, and to my delight she accepted. Our single-parent rowhome was filled with neighborhood kids, supportive adults and older cousins passing through. Sunshine warmed the February afternoon and made the day even more special. There was music and we danced freely. I was overjoyed, but pestilence circulated, unbeknownst to me. Mother brought to my attention that whispers were circulating about Christine's presence. Her White ethnicity drew attention, though to me, she was just my school friend, Christine.

The reality of Christine's difference caused more concerns than Mother was prepared for. No one was outlandishly cruel, but I guess the question of her attendance generated a tension that our innocence had overlooked. Christine and I talked in private in the upstairs bathroom. She cried, and I cried, because we both wanted her to stay. Mother had the final say. It was decided that the best thing would be if Christine went home. Christine's parents were just as pleasant when they picked her up as when they dropped her off. We had four months remaining in Ms. Sampson's fourth grade class before summer break. Unfortunately, I don't recall much of my friendship with Christine after my party.

In August, Mother purchased her first home. We moved to another city, which meant starting a new school for the fifth grade. I had lost my friend due to the societal prejudices that magnified hair, skin, and eye color over the innocence of two little girls who simply bonded over shared interests. My memory of Christine eventually faded within the collage of life's systems and realities.

Systems, as they are, connect and entangle processes for alignment to a controlled goal. Mother moved from one system, a Black woman renter in a predominantly Black neighborhood, to a Black woman homeowner in a predominantly White neighborhood. She had ownership of a 3-bedroom semi-detached property with a metal fenced yard in which her young family could play and entertain. She proudly purchased her rights to home security and residential comforts, the American dream.

This 1975 neighborhood made sense of TV depictions and exasperated truths in racial discords. One White family in particular acted with cruel behavior that eventually undermined my mom's property. Two of their adult sons walked through our yard at will. No matter the warning, they strolled through our lawn from front to back using it as a shortcut to the other side, moving in no fear. Similarly, my mother faced many verbal altercations from the White patriarch for parking her red Duster on the opposite side of the street in front of their home.

The behavior of these White neighbors displayed that our contribution to the community was worthless. Any confrontation about what we were enduring resulted in hurled verbal insults. Instead of amicable resolutions, they decided to exert even more malice by loudly and boldly calling us niggers in response to us attempting to defend our rights and dignity. In every altercation, the wife would remain silent. The county police were notified, but they were known for brutality on Blacks, specifically men. With my teenage brother around, it was best to curtail any involvement from the authorities in an already contentious circumstance.

One evening after returning home from family bowling, we stood on the front lawn chatting about our memories from the outing. Unfortunately, the White patriarch was angry, again, about my mom's car being parked in front of his home. Verbal assaults ensued and this time they penetrated his nerve. He went into the house and shortly came back to his lawn.

Still fussing in retaliation, he threw an object into our lawn where adults and children were gathered. We watched the flicker in the moonlight, as our curious eyes followed the radiant twists to its final landing on our lawn. We were stunned to find that the angry White neighbor had thrown a chef's knife at us.

My uncle walked over in a manner of lesser than a peaceful resolution. He stood face to face with the neighbor, and within moments we saw a punch and the neighbor's slow fade into grassy turf. My mother kept the knife and put it in the chef's block in our kitchen. As if prior discord and trespasses weren't enough, the knife shocked me. It cemented the reality of prejudice and hate. My social element changed. Through the years, this family continued to openly display their disdain, as other Whites instead openly ignored our existence.

To my surprise, I noticed that the White matriarch worked in the administrative office at my junior high school. One day, I walked in, curious about the potential exchange, and she talked to me as though she didn't know who I was. From my perspective, their faces are permanently etched in my mind.

Experiencing malice treatments, from bereft souls, shifted me towards disempowering my hope and affected me for many years to come. I acquiesced to the disease of prejudice, racism, and the ignorance of bigotry; and I understood too well the separation between Black and White people.

Research indicates the importance of an adolescent's formative years for self-efficacy, social, and professional developments. As stated by Jacquelyne Eccles (1999), "When people think of dramatic changes in children over time, they typically think about the first two or three years of life. Although these years are marked by striking changes, the developmental and social changes that occur between ages 6 and 14 are dramatic, as well," (pg. 3).

My high school and undergrad years were in Black and White populations; I knew the difference. I tried to relate beyond the obvious, but something or someone always emerged to remind me of the systems in place, ones I didn't create or necessarily agree with. My classes and activities were "mixed" but the underlying silent rules of Whites and the unspoken perceptions of Black controlled the rooms for White's to portray dominance and Black's to stay within their station.

My Mother tried to provide me with some context about race inequality, but those conversations left me with calloused experiences, and subsequently still absent of solution, power, or hope. My imagination wandered beyond the confines of my local community, so I took the reins toward a goal never achieved in our family. I decided to go to a university to learn and explore in a different environment, on a mission to discover myself and my potential to become what I was meant to be.

It was many years later, employed as a corporate C-Suite administrator, where I saw the nuances and momentum of privilege. White executives advocated for their college-grad children, with the ability to place them in favorable employment positions directly out of college. In my immediate college peer group, there were limited white-collar networks and Black graduates often remained unemployed, with a complex mix of dissuasion and eagerness waiting for the right break to pillar their education.

My general analysis was that White people graduate with careers, and when Black people graduate, they most often need to search for jobs. While the career tracks of White colleagues provided sponsor protection, character validation, potential for long-term growth, and salary security. Blacks landed entry-level jobs with hourly wages, coupled with non-collegiate work responsibilities, and no senior-level armor. I learned quickly that privilege isn't fair, but it exists.

INTRODUCTION



In early 2020, the senseless deaths of Breonna Taylor and Ahmaud Arbery consumed conversations. Dismay reverberated throughout many communities. Within these newsworthy tragedies, our nation urgently began strategies to survive the pandemic health crisis. Amongst the shock of civil unrest and a worldwide pandemic, the malicious takedown killing of George Floyd left many of us stunned. For some, it was jarring to see hate so outwardly demonstrated. For others, it was a visual representation of a daily truth magnifying the once quiet caste of structural racism.

Companies, communities, and individuals, unified in dismay, committed to ensure intervention for unfair racial hierarchy, as the undercurrent of race and entitlement sought to disenfranchise democracy in this nation. Separated from workplace colleagues and the need to mask, the pandemic's shutdown provided space and security to accept the reality of where we were as a nation and to feel the complex range of emotions that ensued. For me, this period provided a tenuous reflection of childish unity, personal rage, and adult responsibility, serving as a foreshadow of what was ahead. The January 6, 2021, insurrection on the nation's capital emboldened a divided state of America with social atrocities and economic downfall for those who were not White.

With dismay and depths of reflection, emerged the memory of Christine. Christine was the connection to personal truth, where childish faith collided with adult fortitude. The adult version of myself can now create a structure for racial interaction instead of simply implanting without guidance. Adult Shellee has become inspired to act, to envision a purpose within a pre-existing problem of White and Black difference. 1-to-1Woman was birthed from the heart of a child, a fourth grader experiencing the effects of racism and penned from her master's degree research of the history and influence of women and the defamatory ritualistic messages put upon Black women.

1-to-1Woman is intentionally designed for Black women and White women to confront the stain in our society, to discuss gender bias and systemic barriers. In this time of identified advantages and disadvantages, as White women dominate in C-Suite positions (above all other female ethnicities) similarity bias assures their proclivity to develop other White women, and sometimes White men, on an accelerated course. Thereby, leaving educated Black women without support or recognition for their career to ascend.

The Women in Business Collaborative notes that, "While there are 'more' women CEOs than there were a few years ago, 'more' is not good enough." The glass ceiling is holding firm. Progress is too slow and much slower for women of color. At this rate, parity at the CEO level remains decades away for White women and even further out for women of color. In the 2026 Fortune 500, women lead a record 56 companies (11.2%), the highest percentage in the list's history. (Fortune Magazine. Fortune 500; 2026 rankings and CEO demographics). Clearly, more needs to be done, now rather than later, so all talented women have a fair shot at becoming CEOs. (Women Business Collaborative. Women CEOs in the Fortune 500 (2026 update)). Black women remain exceptionally rare in corporate leadership, with only three Black women serving as Fortune 500 CEOs.

Where, then, is the misalignment that leaves many qualified women identified but so few Black women recognized? 1-to-1Woman Mentoring is built to open the conversation and close that gap. C-suite White women share their professional knowledge, and in the process, come to see the void they may have not noticed before. They gain a new perception of ambitious young Black women to ascend the rung. Those women, in turn, gain a partner who recognizes their intelligence and understands that their voice adds value worth investing in.

1-to-1Woman Mentoring Program launched in March 2021. A strong group of women signed on to test the concept. Twenty Black and White women proved that we are able to come together and engage in thoughtful dialogue to discuss sensitive topics as a bridge towards human commonality. As the program progressed over the years, there have been suggestions to restructure 1-to-1Woman for other cultures. 1-to-1Woman is established based on research and remains distinct for Whites and Blacks, as racial discord has always permeated from the history of feigned supremacy in order to inflict oppression on minority ethnic groups in the collective United States.

We intend to counter the detrimental effects of race and systematic inequalities. In doing so, we recognize that the journey may evoke discomfort or feelings of guilt, shame, and dismay while also cultivating deeper compassion and empathy. This Public Report examines the impact and effectiveness of cross-racial mentorship. It references national data on women's workforce participation and wage gaps, as well as program surveys and focus groups from 1-to-1Woman's participants from March 2021 through December 2025. The primary intent is to inspire readers to act with greater innovation and purpose, empowering them to show up at work with confidence, engagement, and impact.

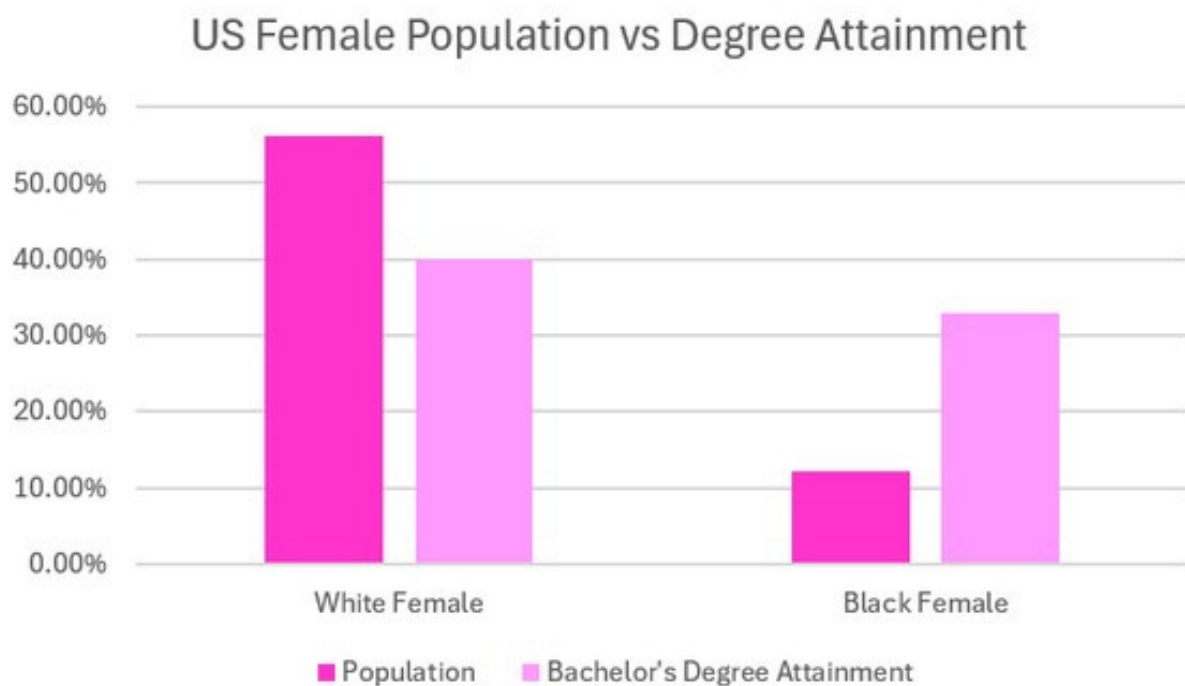
For visionaries who are courageous enough to consider how they can expand access, opportunity, and advancement for Black women, this report offers a path forward and will help build a more balanced and thriving system with proven industry and socioeconomic impact.

Just as Shellee Mitchell was moved to create the program and trusted others to show up, this public report calls readers into a new era of intentional action, one that agitates the status quo to ask: *"What further actions are possible? How do I trust this process and continue engagement?"*

SOCIAL ECONOMICS: NORMS & COMPLEXITY



According to the most recent U.S. Census Bureau American Community Survey (released in 2025), the U.S. female population accounts for 50.5% of all residents. Within this group, 56.3% are White alone (non-Hispanic) and 12.1% are Black alone (non-Hispanic). In Census terminology, “alone” refers to respondents who selected only one race category, rather than identifying as multiracial (U.S. Census Bureau, 2025). These population differences are important because they influence the overall number of women represented in educational attainment, leadership pipelines, and the workforce, while not necessarily explaining disparities in career outcomes.



The degree attainment is only for women 25-34 years old

Because White women represent a larger population of the female population, they also account for a higher percentage of women with college degrees. However, upon closer examination, you'll find that educational attainment *within* racial groups has a more nuanced story. According to Pew Research Center data (2024), 38% of young Black women ages 25-34, have earned a bachelor's degree, compared with 52% of White women in the same age group. This data underscores the significant educational gains women have made across racial groups.

Even so, Black women have doubled their bachelor's degree attainment since 2000, reflecting a broader trend of increasing educational achievement. Yet higher education has not translated into equitable career outcomes. Despite investing in the credentials that open doors to advancement and higher wages, Black women remain disproportionately underrepresented in senior management and continue to face persistent pay disparities.

Looking beyond young adults, analyses of bachelor's degree completion show that female graduates have outnumbered male graduates among degree holders since 2015 (Education Data Initiative, 2025). Women's pursuit of higher education may reflect, in part, a continued effort to establish credibility, access, and opportunity in professional environments that historically excluded them.

White, non-Hispanic males continue to hold disproportionate power across professional industries and networks, shaping the norms, relationships, and advancement pathways that define many workplaces. White women have gained ground within these structures, in part because educational credentials can help validate competence and ease access to organizational systems that were historically designed around White male participation. Even still, White women working full time still earn only approximately 81% of the wage paid to White non-Hispanic male colleagues (Economic Policy Institute, 2025).

As White women obtain credentials to support their competency, a similar credentialing logic applies to Black women, many of whom obtain higher education degrees as a pathway for career advancement, and economic and professional equity. Black women are paid only 68.3% of White men's wages, a gap of 13.6 percentage points between White women and Black women relative to White men's earnings (Economic Policy Institute, 2025). These disparities show that educational attainment does not translate into equal economic return across racial groups. Further, these wage differentials are not merely individual labor-market outcomes. Over time, they compound into large gaps in annual income and lifetime earnings, which in turn translate into pronounced disparities in savings, wealth accumulation, and financial security that shape the social and economic positioning of Black women across generations.

The key distinction is between population size and return on credentials. White women are a much larger share of the female population, while Black women's educational gains do not yield the same wage returns in the labor market. This underscores that the issue is not simply attainment, but how race and gender shape the value assigned to that attainment (Economic Policy Institute, 2025; Pew Research Center, 2024; U.S. Census Bureau, 2024). Across racial groups, many women pursue higher education as a way to level the playing field for access to roles, recognition, and advancement. Black women, specifically, often have to demonstrate their qualifications repeatedly across both gendered and racialized expectations to be seen as fully competent and essential within formal labor structures.

“

“It was particularly enlightening to see her qualifications and realize she was not where someone with that résumé should be.”-Mentor

”

Solution: Cognitive Connection

It is plausible to consider the imbalance of educational achievements and wage compensation as an oversight. However, persistent patterns of systemic barriers and pay inequity reveal deeply rooted subconscious bias that subverts women, and especially Black women, from career and wage advancement.

In particular, Black women hold this reality through intersectionality. They are simultaneously seen through gendered stereotypes that cast women as feeble, and racial tropes that frame Black people as inferior or less deserving. Together, these narratives shape how competence, leadership potential, and organizational “fit” are evaluated. These biases undermine access to higher-level roles and equitable pay, even when women have credentials and performance records that match those of their peers.

In a Harvard Business Review article, *How One Company Worked to Root Out Bias from Performance Reviews*, it is reported that women and people of color often fall into “prove it again” groups, where they must prove themselves over-and-over again to continually re-establish their competence (Williams, J. C., Lewin Loyd, D., Boginsky, M., & Armas-Edwards, F. (2021)). This plays out in performance evaluations where they tend to be judged primarily on their observed performance. This means their mistakes are noticed more and remembered longer, while majority White men are more often judged on their perceived potential.

Even today, many resist acknowledging their own bias, yet racial and gender assumptions continue to shape decision-making for most people in subtle but consequential ways. Because these preferences are reinforced by long-standing social norms, disrupting them takes cellular intention and deliberate action. Choosing to recognize, advocate for, and respond fairly to marginalized people often means resisting what feels familiar and challenging a status quo designed to preserve itself.

As Jennifer Eberhardt (2019) argues in her book, *Biased*, categorization is a universal function of the human brain that helps people make quick judgments by relying on patterns that appear predictable (pp. 23–24). The challenge is that, without awareness and accountability, these patterns can harden into stereotypes that influence how people interpret behavior, competence, and leadership across lines of race and gender.

For individuals who want to confront bias, this work requires courage and caution. It calls for self-awareness, reflection, and a willingness to resist identity norms that can feel natural but operate inequitably. Bias is certainly appropriate for a favorite sport team, flavors of taste, or entertainment genres; these preferences are light-hearted and often conversational. However, bias becomes malicious when whispered and covert, or when it impedes qualified individuals from achieving prominent advancements.

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***“The challenges
for a Black woman
are ten times
worse. I will not let
that happen
around me.”
- Mentor***

”

For organizations that want to create productive environments and stronger returns on investments, the first step is to accept that bias exists within each of us. Without intentionality, it can activate with immediacy in everyday decisions. Moderate steps to disengage bias can begin with removing personal names and college names from resumes for new hires, considering outliers such as volunteerism or home-management skills that can carry over into workplace success, and reformatting performance reviews to include measurable outcomes, not comparative numerical ratings.

Bias, when left unaddressed does more than erode individual opportunity. It has the potential to perpetuate into racial epithets, gender defamation, and hostile environments that degrade workplace culture and reinforce patterns of inequity that become embedded into organizational culture. Worse than the respect of human dignity, unchecked bias has the potential to erupt racial and gender wars that perpetuate a historic truth of caste and hierarchy.



RACIAL CONSTRUCT: EXPOSING A MAN-MADE SYSTEM



Race is not a biological reality; it is a social and political construct that has been built and rebuilt over centuries. Debates about race in the United States trace back to the 15th and 16th centuries, when European explorers encountered people who looked different from themselves and asked whether there was “one family of man” and, if so, what rights should be afforded to those deemed different. These debates quickly took on theological and legal dimensions, with arguments over which groups were “human” and which were “animal” pervaded popular and legal discourse and provided a rationale for slavery and colonization.

Later, in the 18th and 19th centuries, the scientific community tried to establish a classification system of race based on genetics and cranial capacity, but they failed to produce any valid or consistent biological foundation for racial categories. (Martin, J. N., & Nakayama, T. K. (2025). *Intercultural Communication in Contexts* (8th ed., 2025 Release. McGraw Hill). Contemporary anthropology has since affirmed that race has no scientific validity as a biological category (American Anthropological Association, 1998).

The history of the U.S. Census highlights the political nature of racial categories. Early census counts distinguished only among “White,” “Slave,” and “Other,” before shifting to a Black/White binary, which defined anyone with a known Black ancestor as legally Black, regardless of appearance (Omi & Winant, 2015). Later, categories such as Hispanic/Latino, Asian subgroups, and multiracial options were added, not because the underlying biology changed, but due to political negotiations related to immigration, civil rights enforcement, and resource allocation (Martin & Nakayama, 2025 8th ed.; Omi & Winant, 2015). The evolution of these categories was driven by politics. Labels like “African American” and “European American” refer to specific ethnic and cultural histories, while “Black” and “White” are primarily legal and administrative labels, stripped of heritage, and primarily used for sorting (Martin & Nakayama, 2025 8th ed.).

As the American Anthropological Association has argued, these categories continue to shape institutions, norms, and assumptions, even after the laws enforcing them have been repealed. Therefore, the Association has recommended phasing out the term “race” from federal data collection (American Anthropological Association, 1998; Martin & Nakayama, 2025).

Black women have historically faced unique disadvantages at the intersection of race and gender. The racial hierarchy assigned Black women a doubly subordinated position: excluded from protections given to White women and from recognition extended to Black men. White women were legally dependent on White men and shielded from certain forms of labor, while Black women were denied those protections, forced to work, denied legal standing, and subjected to violence, exploitation and sexual abuse that neither racial nor gender law adequately addressed (Crenshaw, 1989).



***My mentor helped
me recognize
mistreatment I
hadn't realized
stemmed from lack
of diversity.” –
Mentee***

Legal scholar Kimberlé Crenshaw named this dynamic explicitly in her foundational analysis of intersectionality. “*Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics*,” showed that the compound discrimination Black women experience of discrimination cannot be understood through race alone or gender alone, because the two interact to produce a distinct and more severe set of barriers. Anti-discrimination law, Crenshaw argued, was built around what she labels “single-axis frameworks” wherein a plaintiff could bring a race claim or a gender claim, but not both simultaneously. As a result, the law struggled to recognize the specific harm that fell at their intersection. Black women fell through the gap (Crenshaw, K., 1989).

Crenshaw also identified a telling linguistic pattern: when antidiscrimination discussions refer to “Blacks and women,” Black women are subtly positioned outside both categories. If they were fully included, the phrase would read “Blacks and White women.” That pattern reveals the deeper analytical gaps in legal remedies, social programs, and workplace equity initiatives that this public report confronts directly.

Feminist frameworks have often centered White, middle-class experiences and presented them as universal, inadvertently intensifying sexism for Black women by not accounting for racialized differences in opportunity, risk, and reputation (Crenshaw, 1989; Omi & Winant, 2015). Workplace equity programs that treat women as a homogenous group reproduce these gaps, yielding interventions that improve outcomes for White women while leaving Black women, and other women of color, less protected and less advanced. The data presented in this paper demonstrates the compounded effects of race and gender in today’s labor markets.

Race is a human-made construct, and racism is the ill effect of that construct to allocate power and distribute resources unequally (Omi & Winant, 2015). “Colorblindness” is often framed as a solution: if we ignore race, the argument says, we will treat everyone fairly. In fact, when institutions adopt colorblindness as policy, they make inequality harder to see and easier to sustain. Colorblind ideology in hiring claims to be neutral and merit-based but leaves unexamined the informal networks and cultural assumptions that perpetuate inequality (Omi & Winant, 2015).

Closing any gap first requires acknowledging its existence and the mechanisms that produce it. The 1-to-1Woman Mentoring Program was intentionally created to be color-conscious rather than colorblind. It explicitly engages White and Black women professionals to confront gender bias and racial disparity, to uncover shared systemic barriers, and to build healthy relationships that support mutual development and a more equitable, thriving workforce. By naming race and gender, rather than erasing them, the program seeks to disrupt inherited hierarchies and create space for accountability, find commonality, and request change.

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“She couldn’t walk in my shoes as a Black woman, but she listened, understood, and helped me show up confidently.” – Mentee

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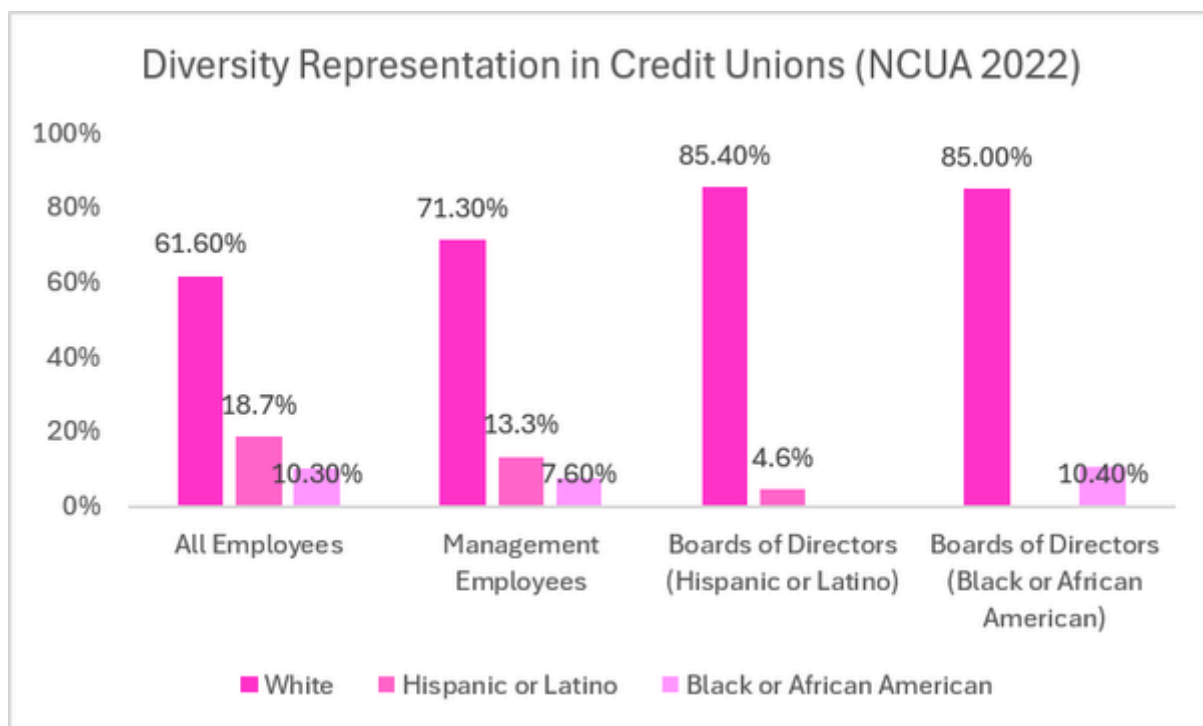
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BLACK WOMEN IN BUSINESS: STRUCTURAL DISPARITIES



Despite visible gains for women in financial services, most of the benefits have gone to White women. Black women remain underpaid, under-promoted, and overexposed to bias even when their credentials and performance match those of their peers (Harts, 2019; Lean In, 2026; National Partnership for Women & Families, 2026). This disparity is particularly consequential in financial services broadly, and in the credit union industry specifically, because these sectors control access to credit, mortgages, and wealth-building tools crucial for Black families.

Data from The National Credit Union Administration's (NCUA) 2022 Credit Union Diversity Self-Assessment (CUDSA) Results Report illustrates the challenge. Out of more than 4,700 existing credit unions at that time, only 481 volunteered to participate in the survey. Among the credit unions that reported, 61.6% of all employees and 71.3% of management employees were White. Hispanics or Latinas made up 18.7% of employees and 13.3% of managers, while Blacks made up 10.3% of all employees and only 7.6% of managers. On credit union Boards of Directors, 4.6% were Hispanic or Latino, while Black held 10.4% (NCUA, 2023). These figures show that Black representation declines at higher levels of organizational authority and decision-making.



Source: National Credit Union Administration (NCUA). 2022 Credit Union Diversity Self-Assessment (CUDSA) Results Report, 2023

The underrepresentation of Black women in leadership perpetuate gaps in marketing reach, product design, and policy prioritization. When those most affected by financial practices are absent from leadership tables, their needs are less likely to shape strategic decisions. This evidence also offers clear evidence of structural ceilings embedded in how organizations hire, develop, and promote talent (McKinsey & Company, 2026).

Quantitative data underscores the scope of the challenge. Organizations largely build their future leadership from current management ranks, where Black women are almost entirely absent relative to their White counterparts. In 2021, White women held managerial roles at a rate 7.5 times larger than Black women (32.6% vs. 4.3%, respectively), and this disparity begins early in the promotion pipeline (Lean In & McKinsey & Company, 2021).

Promotion patterns lock this in early: for every 100 men promoted to manager, only 60 Black women are promoted, compared with 93 White women (Lean In & McKinsey, Women in the Workplace 2025). A survey of more than 1,100 women from marginalized racial and ethnic groups found that more than 31% remained in non-management roles, while only 5% had reached the C-suite and 9% held senior management positions. McKinsey & Company calls this early blockage the “broken rung”: once Black women are blocked at that first step into management, every subsequent promotion cycle compounds the gap, reinforcing underrepresentation at every level above it. Access to opportunity, not ambition or ability is the limiting factor (Lean In & McKinsey & Company, 2021; McKinsey & Company, 2026).

This pattern is reinforced in performance evaluations. In their Harvard Business Review article “How One Company Worked to Root Out Bias from Performance Reviews”, Williams et al. (2021) show that women, people of color, older employees, LGBT+, and professionals from blue-collar backgrounds are more likely to be placed in “prove-it-again” groups, where they must prove themselves repeatedly. “These groups tend to be judged primarily on their performance, with mistakes noticed more and remembered longer, while the majority of White men are judged on their potential. “In year one of our study, 43% of people of color and 31% of White women had at least one mistake mentioned in their evaluation compared to 26% of White men.” (Williams et al., 2021). This pattern of evaluations directly impacts who is seen as “ready” for promotion and leadership, reinforcing that bias is built into systems, not just people.

Black women have responded to every professional advancement demand placed on them. Since 2000, the share of Black women with at least a bachelor’s degree has roughly doubled, representing the largest gender-race educational gains of any group in the United States (Pew Research Center, 2026). In several age groups, Black women now enroll in college at rates that meet or exceed those of White men. However, the economic return on those investments has not been proportional.

A Black woman with a bachelor's degree earns about \$57,400 annually; a similarly credentialed White man earns roughly \$91,900 (National Partnership for Women and Families, 2026). A White woman with the same degree typically earns about 80 cents on the White male dollar (approximately \$72,000), placing her squarely between Black women and White men but still well below White men's pay (National Partnership for Women and Families, 2026). All earnings estimates are inflation-adjusted annual median earnings for full-time, year-round workers.

At the doctoral and professional levels, the gap persists: women with advanced degrees earn less than men, and Black women with graduate or professional degrees still take home only about 60–70 cents for every dollar paid to White, non-Hispanic men with similar credentials (Lean In, 2026; National Partnership for Women and Families, 2026). Across a full career, these annual gaps compound into hundreds of thousands, and often more than a million dollars in lost earnings, with profound consequences for women's wealth, retirement security, and their families' economic stability (National Partnership for Women and Families (2026).

Structural disparities are further perpetuated by how hiring, promotion, and sponsorship decisions are made. Research consistently shows that racial cues continue to influence perceptions of competence during hiring. Experimental studies reveal that job applicants who remove Black-identifying names and organizations from their résumés receive significantly more callbacks, even when qualifications are identical to those with White-identifying names (Bertrand & Mullainathan, 2004). These biases extend directly into mentorship and sponsorship: approximately 70% of executives select mentees of their own race or gender. Given that 76% of CEOs are White, these preferences actively shape who receives advocacy, guidance, and promotion opportunities (Harts, 2019; Lean In 2026).

Many participants were new to formal mentoring. Both mentors and mentees entered the program with limited prior formal mentoring experience, demonstrating that the program successfully engaged many first-time participants.

In her book, *The Memo: What Women of Color Need To Know To Secure A Seat At The Table*, Minda Harts documents how professional advice about networking, negotiation, and organizational politics reaches women of color less often, and with less warmth, than it does White women. In one survey, she cites 70% of women of color reported that their managers were not invested in their success (Harts, 2019). While 84% of Fortune 500 firms run mentoring programs, most are designed by and for majority group employees, reproducing the very networks and norms that sustain disparities (Catalyst, 2023; Lean In, 2026).

The Memo is required reading in the 1-to-1Woman Mentoring Program, because it provides mentors and mentees with a shared, honest starting point before they ever sit down together. It gives voice to experiences many Black women know intimately, while providing White women with language and context to better understand realities they may not have personally encountered. The conditions Black women navigate every day carry costs that go beyond lost opportunity.

In fact, the cumulative effect of navigating these conditions is described as an “emotional tax”, the ongoing burden of being perpetually on guard against bias, which undermines both career longevity and advancement capacity (Catalyst, 2023). Peer-reviewed research confirms that 57% of underrepresented early-career professionals experienced psychological distress due to racial social unrest, and 28.7% reported that this distress directly affected their ability to work. Systemic racism is not only a social issue. It is a documented, measurable drag on Black women’s professional performance and career trajectory (Murrell et al., 2024).

The standards used to evaluate leadership readiness, including terms like “executive presence,” “cultural fit,” and “readiness,” were defined in contexts where Black women were cast as laborers and caregivers, not decision-makers (Harts, 2019; Williams et al., 2021). Programs that ask Black women to adapt to those standards without challenging the underlying definitions leave bias intact.

These conditions are neither inevitable nor permanent. Lasting change begins with who is in the room, who has a sponsor, and who has access to the relationships where critical decisions are made. Research shows that when senior leaders demonstrate genuine allyship and curiosity, reports of workplace racism among women from marginalized racial groups decline significantly (Catalyst, 2023; Murrell et al., 2024).

The conditions Black women navigate are shaped by choices leaders make every day. Structured, cross-racial mentoring is one of the few interventions proven to shift those choices, building the trust and awareness that informal networks never required because they never had to.

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***“She understood racial disparities
and was open to seeking
opportunities for diversity within
her credit union.” -Mentee***

”

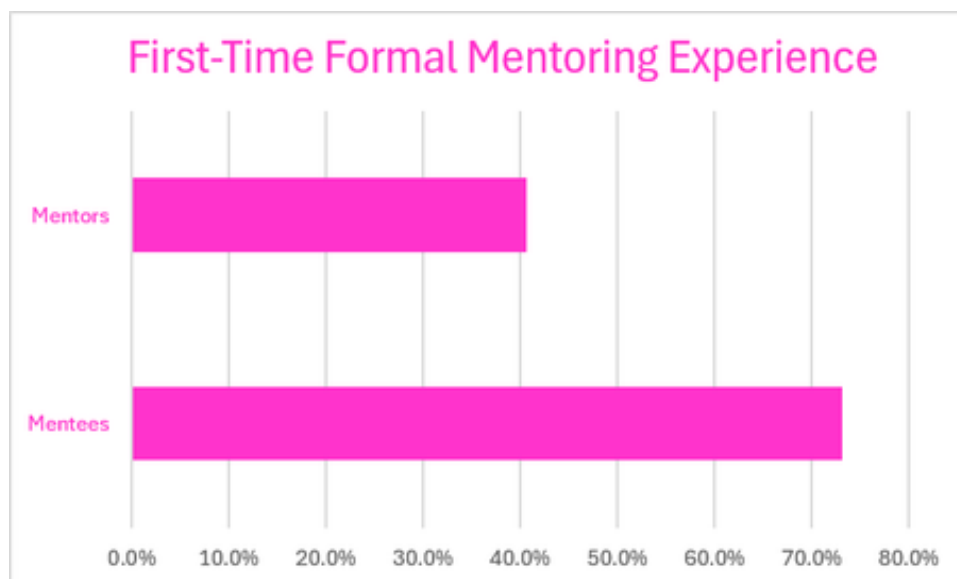
Recent focus groups with 1-to-1 Woman mentors and mentees in February 2026 confirmed what the data describes: when women are intentionally paired across racial lines and supported in structured, authentic relationship-building, both parties benefit. Mentees reported promotions, expanded responsibility, and clearer paths to leadership; mentors reported concrete shifts in how they hire, sponsor, and allocate stretch opportunities. The pages that follow present these findings in full, along with actionable steps organizations can take to address the structural gaps this section has documented.

Detailed Findings

To assess the program's impact, separate surveys were distributed to mentees and mentors, and two focus groups were conducted, each with a facilitator assigned to its respective group. After the data collection and analysis, one consistent pattern emerged: when relationships are intentionally structured across racial lines and supported with guided interaction, both mentees and mentors experience measurable shifts in confidence, awareness, and professional behavior. These outcomes directly address several of the structural barriers outlined in prior sections.

First-Time Formal Mentoring Experience

Many participants were new to formal mentoring. Both mentors and mentees entered the program with limited prior formal mentoring experience, demonstrating that the program successfully engaged many first-time participants.



Increased Understanding Across Difference

One of the most significant changes observed was the shift in mentors' understanding of Black women's workplace experiences over the course of the program. In both the survey and focus groups, several mentees reflected on their initial hesitancy, but as they continued to get to know their mentors, their guard subsided, allowing them to be more authentic and more receptive when it came to feedback and advice from the mentor. Mentees credit 1-to-1Woman for being a space where women, especially Black women, were acknowledged, validated, and supported through difficult racial and workplace dynamics.

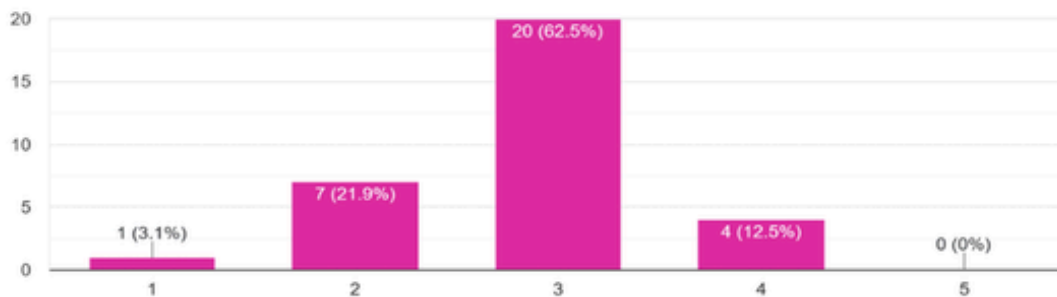
While many mentors entered with uncertainty or limited awareness, post-program responses and focus group discussions indicate a clear increase in cultural awareness, empathy, and perspective-taking. One mentor stated, "Once you hear those stories directly, you can't unsee or unhear them. You become more sensitized." "If I can open the door or a window for someone to move into a room or a hallway, why wouldn't I?" These reflections highlight the importance of mentorship, empathy, and intentional support in creating more inclusive environments and expanding opportunities for personal and professional growth.

Survey data from both mentees and mentors indicates a significant increase in perceived understanding over the course of the program. Some mentees described fatigue and exhaustion from competitive critiques that discredited and undermined their skills.

As a result, they are less participatory and refrain from speaking to share opinions or ideas and suppress their voice. In 1-to-1Woman, the experience felt like a pause and a safe space to breathe and be heard. As one mentee stated, "I realized the bias I faced wasn't due to a lack on my part." Using a standardized scale, asking participants to rate between 1-5, mentees reported an improvement from approximately 2 to 3 on a standardized scale, while mentors reported a shift from approximately 4 to 5. The upward trends across both groups suggest that structured cross-racial mentorship deeply increased awareness and understanding of Black women's workplace experiences.



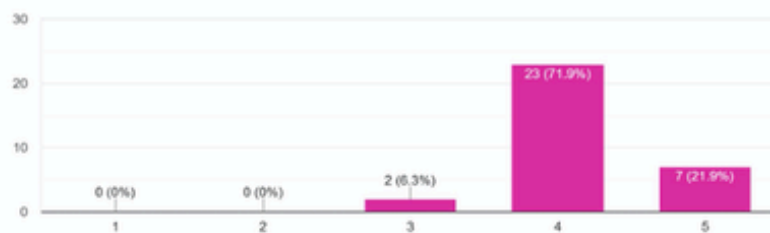
AT THE BEGINNING OF THIS EXPERIENCE, HOW WELL DO YOU BELIEVE YOU UNDERSTOOD YOUR MENTEE'S EXPERIENCES AS A BLACK WOMAN?



HOW WELL DO YOU BELIEVE YOU UNDERSTOOD YOUR MENTEE'S EXPERIENCES AS A BLACK WOMAN BY THE END OF YOUR COHORT?

How well do you believe you understood your mentee's experiences as a Black woman by the end of your cohort?

32 responses



Scale range: 1 = Not at all – 5 = Absolutely

Mentees confirmed this shift, reporting that mentors demonstrated meaningful growth in understanding by the end of the cohort. Participants consistently cited being “heard,” “validated,” and “understood” as core indicators of the program's success. As one mentee shared, *“My mentor validated my feelings and offered clear, empathetic feedback.”* Another noted, *“She couldn’t walk in my shoes as a Black woman, but she listened, understood, and helped me show up confidently.”* The consensus from the mentees was that mentors arrived “open” and with a “listen-first” attitude. This progression from initial hesitation to informed understanding is significant because it demonstrates that exposure alone is insufficient, and that structured, intentional relationship-building is what enables meaningful perspective shifts.

Confidence, Visibility, and Career Mobility for Mentees

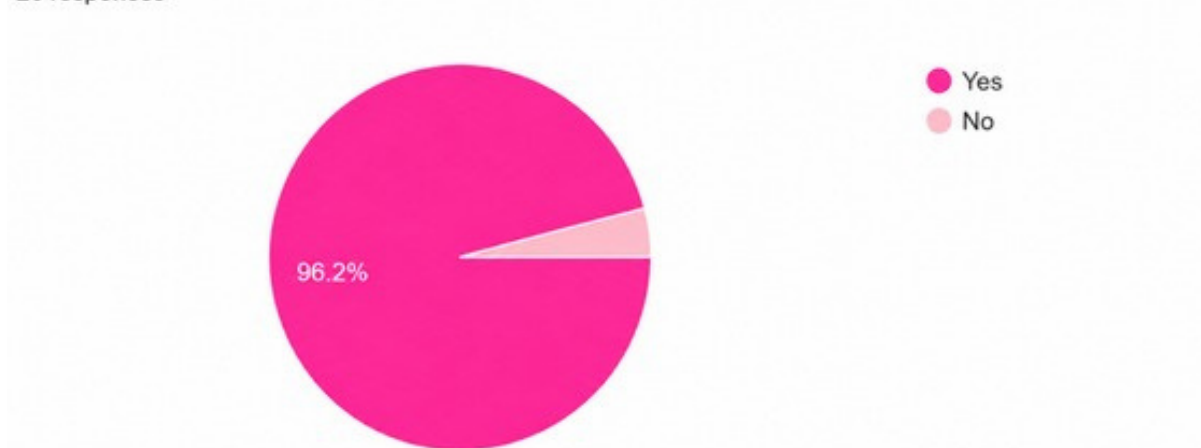
Confidence was one of the most consistent and measurable outcomes gathered from the focus groups and survey. Mentees reported a greater willingness to speak up, pursue opportunities, and advocate for themselves in professional settings. Key outcomes mentioned were:

- increased participation in leadership conversations
- stronger professional presence and visibility
- expanded networks and access to decision-makers
- promotions or expanded responsibilities

In addition, 96.2% of mentees attributed their growth to the program.

Would you attribute (any of) your growth to 1-to-1Woman and direct mentorship?

26 responses



As one mentee shared, *“This program has also allowed me to look for resources that are not given from supervisors or other people within the credit union,”* highlighting the program’s role in expanding access to support, guidance, and professional development opportunities. These outcomes translated into tangible career movement. After guidance from the mentors, several mentees felt confident enough to apply for a role they were previously hesitant about pursuing. As one mentor stated: *“Allyship is built through everyday actions like listening without assumption and using influence to open doors.”* Another reflected, *“The challenges for a Black woman are ten times worse. I will not let that happen around me.”* These statements signal a transition from awareness to action, which is an essential step in disrupting systemic inequities.

Mentorship as a Catalyst for Advocacy and Sponsorship

For mentors, the program produced a different but equally critical outcome, a shift from passive support to active advocacy. Focus group findings indicate that mentors left the program with a stronger sense of responsibility to use their influence to create opportunities for others. Reported behavior changes included recommending mentees for growth opportunities, connecting them to influential networks, speaking up when witnessing bias, and intentionally supporting advancement decisions.

Mentors were recognized for their tenacity in broaching sensitive conversations and for contributing their time, skillset, and resources to actively close gaps in unfair practices. Coming into 1-to-1Woman Mentoring as executive leaders, and sharing their own experiences of overcoming, and still navigating, female stereotypes added depth and authenticity to the connections. While mentees are the outward benefactors of 1-to-1Woman Mentoring, mentors are embraced for their decisiveness to engage and the continued action of social reform. *“I feel like I learned more from my mentee than I gave to her. We were so different, yet we had more in common than our differences.”* As a result, both lives and leadership practices are changed.

Several mentees reported pursuing roles they had previously ruled out or gaining traction with senior leaders after mentor guidance. One mentee described the shift clearly: *“This mentorship taught me not to tell myself no before the world tells me no.”* Notably, mentees also reported a stronger sense of belonging and reduced isolation, particularly in environments where they were underrepresented. This aligns directly with broader research on retention and companies’ ability to outperform, which identifies belonging as a key predictor of long-term career persistence.



Reciprocal Learning and Relationship Depth

A defining characteristic of 1-to-1Woman was its reciprocal nature. Both mentors and mentees described the relationship as mutually beneficial, with learning occurring in both directions. Here are some key examples:

Mentors reported:

- increased self-awareness of leadership style
- deeper understanding of bias, privilege, and identity
- improved listening and empathy skills

Mentees, in turn, gained:

- strategic career guidance
- professional exposure and resources
- emotional support and validation



This mutual exchange contributed to the development of authentic and lasting relationships. Many participants reported continued communication beyond the program, with some relationships evolving into long-term professional partnerships and even friendships. One mentor quote captures this dynamic saying, *“This relationship is going on four years now. I believe it creates value for both of us.”*

The Role of Structure in Driving Outcomes

While the relational outcomes were significant, participants consistently emphasized that these results were not accidental. Both mentees and mentors consistently praised the 1-to-1Woman’s structure and pairing process, noting that the design played a critical role in facilitating trust and engagement. Key structural elements included guided discussion prompts and worksheets, intentional mentor-mentee matching, personality assessments to build rapport, and group sessions for shared learning. Both mentors and mentees noted that these tools helped them overcome initial hesitation and created a foundation for deeper, more authentic conversations over time. Several indicated that without this structure, the relationships may not have progressed beyond surface-level interaction.

Summary of Findings

Across all data sources, three core outcomes emerged consistently:

1. Confidence and agency increased for mentees, leading to measurable career movement and stronger professional presence.
2. Awareness and advocacy increased for mentors, resulting in more intentional sponsorship behaviors.
3. Relationships became a mechanism for systemic change, not just individual development.

Taken together, these findings highlight that structured, cross-racial mentorship plays a bigger role than traditional development programs. It expands access to opportunities that have not always been available to everyone and begins to shift the relational patterns through which inequity is produced and maintained.



CONCLUSION: TAKING ACTION TAKES COURAGE



The evidence assembled in this public report is not a list of grievances. It is a description of a system, one built over centuries and sustained through norms, networks, and decision-making patterns that most people never had to examine because they were never harmed by them. Black women in financial services have been navigating that system, while being highly credentialed, highly capable, yet too often passed over, underpaid, and unrecognized. The findings in this report show that these inequities are not inevitable. In fact, they can be interrupted when organizations and leaders take deliberate actions like those taken by the 1-to-1Woman Mentoring Program.

Dr. Quinetta Roberson's *Courageous Diversity Action* framework provides the vocabulary for what that action looks like in practice. Inclusion is not just about representation or goodwill. Instead, it is about creating the conditions for people to be respected, valued, welcomed, and able to contribute fully and meaningfully within an organization. This requires equitable systems, access to opportunity, and leadership practices that do more than express support – they must actively reduce exclusion and expand participation.

This is where courage becomes essential. Research from Roberson et al. on workplace social courage describes courageous workplace behavior that involves interpersonal risk in order to do what is right in a work setting: speaking up, challenging exclusion and acting even when it may damage relationships or invite social or personal cost. In practice, this means interrupting bias when it appears, questioning norms that advantage some groups over others, and using influence to advocate for colleagues who have historically had less access to power (Roberson, 2024; Howard et al., 2017).

The 1-to1Woman Mentoring Program shows what courageous action looks like when it is structured, relational, and sustained.

Mentors described moving beyond passive support to active advocacy: recommending mentees for opportunities, speaking up when witnessing bias, connecting mentees to influential networks, and intentionally using their institutional standing to support advancement they would not previously have thought to facilitate. Mentees described parallel outcomes: increased confidence, stronger professional identity, expanded networks, improved communication with senior leaders, and greater willingness to pursue leadership opportunities. Together, these outcomes reflect more than individual development. They demonstrate the early conditions of a more inclusive environment, one characterized by respect, belonging, access, and meaningful opportunity.

“

“We have to do better. We have to speak up. We have to be intentional.” -Mentor

“Allyship is built through everyday actions - listening without assumption and using influence to open doors.” -Mentor



”

The 1-to-1Woman participants made clear that the program’s value extended beyond the formal mentoring period. Both mentors and mentees suggested alumni spaces for continued connection, quarterly networking sessions, cross-cohort engagement, and shared career development resources. These requests are evidence that the trust and advocacy built during the program felt worth preserving. This matters because, as Roberson’s research argues, courageous action is most durable when it is embedded in organizational practice. Structured mentorship can open the door, and institutions must decide whether they will widen it.

Three transferable benefits emerge from this report.

1. **Security:** when Black women feel genuinely seen, heard, and valued by trusted mentors, they bring greater confidence, voice, and participation to their workplaces, with both peers and leadership.
2. **Advocacy:** when White women leaders genuinely listen and deeply engage with the professional experiences of Black women, they become more intentional in how they sponsor, support, and create access for others.
3. **Commonality:** both groups emerge with a stronger shared foundation of the soft skills and relational trust that high-performing, equitable workplaces require. The results are tangible: stronger leadership pipelines, healthier workplace cultures, and more equitable organizational performance.

The central implication is clear: organizations close gaps not with stated values alone, but by changing how opportunity is distributed, how talent is evaluated, and how power is used. Courageous action is visible in who is mentored, sponsored, believed, and who is invited into rooms where decisions are made. The 1-to-1Woman Mentoring Program creates the conditions for that to happen.

“

***“This program illustrates the power of connection and paying it forward. None of us get here alone.”
- Mentor***

”

Actionable Recommendations:

Concrete Steps for Organizations and Leaders

Organizations and leaders can begin moving these findings to action through the following recommendations:

- 1. Establish Transparent Promotion Criteria:** Clearly define and communicate promotion requirements, ensuring all employees understand the pathway to advancement. Regularly review criteria to eliminate bias and ensure alignment with inclusive leadership standards.
- 2. Implement Cross-Racial Mentorship Programs:** Leverage a structured mentoring program like 1-to-1Woman in order to intentionally pair mentors and mentees to broaden access to advocacy, guidance, and opportunity. Not only will your associates benefit from the relationships, but your organization will gain invaluable insights, retention, and potential growth from the collaboration of expertise and lived experiences of women.
- 3. Conduct Regular Audits of Pay Equity and Advancement Rates:** Routinely analyze compensation and promotion data for Black women, publicly report findings, and set measurable targets for improvement.
- 4. Adopt Blind Recruitment and Evaluation Processes:** Remove identifying information from resumes, mitigate non-immediate behavior in interview processes, and restructure promotion decisions, using clearer, more consistent criteria.
- 5. Foster Inclusive Leadership Development:** Challenge legacy definitions of readiness, executive presence, and cultural fit by redesigning leadership training and evaluation criteria to embrace cross-cultural perspectives and challenge legacy standards that exclude Black women.
- 6. Encourage Senior Leader Allyship:** Train executives to demonstrate genuine curiosity, advocacy and allyship toward Black women colleagues, and measure the progress and impact through employee feedback retention metrics, and promotion outcomes.
- 7. Support Structured Sponsorship:** Avoid a singular spot for high potentials, those who have shy to moderate work engagement are the strongest benefactors of mentoring with proven ROI and longevity; attract mentors who will stretch opportunities, advocate for mentee's advancement, provide access to critical networks, and are pliable to also learn.
- 8. Monitor Emotional Tax and Well-being:** Leverage employee feedback data to provide helpful resources for psychological support, measure emotional tax, and proactively address workplace conditions that contribute to distress.

THE HARD QUESTION



Every organization inherits systems it did not create. Every leader inherits assumptions they did not consciously choose. The defining question is not whether those systems or assumptions exist; it is whether we have the courage to examine them and the discipline to change them.

The findings in this report demonstrate that meaningful change is more than a good intention. It begins with relationships. When leaders intentionally expand access to mentorship, sponsorship, and opportunity, they do more than support individual careers. They strengthen innovation, deepen trust, broaden leadership capacity, and improve organizational performance. It is then reinforced by consistent action, turning intention into lasting institutional and organizational change.

The women who participated in the 1-to-1Woman Mentoring Program did not erase centuries of history. They demonstrated a belief I've long held; we are the change agents. Through structured dialogue, mutual accountability, and courageous leadership, assumptions are replaced with understanding, isolation with partnership, and inequity with intentional action.

The invitation this report extends is ultimately a leadership question and a leadership decision. Every executive, manager, mentor, and colleague, influences who is seen, heard, developed, and invited into the rooms where opportunity is created. Those decisions shape culture. Culture shapes organizational performance. And organizational performance shapes the future of our communities.

The evidence is no longer in question. We can no longer claim not to know. The barriers have been identified. The data is clear. The outcomes are measurable. The opportunity is before us.

The only question that remains is:

What will we choose to do differently because we now know better?



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