

Committee on Finance

COUNCIL OF THE CITY OF PHILADELPHIA
COMMITTEE ON FINANCE

Room 400, City Hall
Philadelphia, Pennsylvania
Wednesday, May 13, 2026
10:15 a.m.

PRESENT:

COUNCILWOMAN KATHERINE GILMORE RICHARDSON,
CHAIR
COUNCILWOMAN CINDY BASS, VICE-CHAIR
COUNCILWOMAN NINA AHMAD
COUNCILMAN CURTIS JONES, JR.
COUNCILMAN MICHAEL DRISCOLL
COUNCILMAN ISAIAH THOMAS

ALSO PRESENT:

COUNCILWOMAN RUE LANDAU

RESOLUTION: 251034

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2 COUNCILWOMAN GILMORE

3 RICHARDSON: All right. Good
4 morning. Thank you all so much for
5 being here. I now note that the
6 hour has come to begin today's
7 hearing.

8 For our Clerk, will you
9 please call the roll to take
10 attendance. Members that are in
11 attendance will please indicate
12 that you are present when your name
13 is called.

14 THE CLERK:
15 Councilmember Jones.

16 COUNCILMAN JONES:
17 Present.

18 THE CLERK:
19 Councilmember Thomas.

20 COUNCILMAN THOMAS:
21 Present.

22 THE CLERK:
23 Councilmember Ahmad.

24 COUNCILWOMAN AHMAD:

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1 Present.

2 THE CLERK: Councilman

3 Driscoll.

4 COUNCILMAN DRISCOLL:

5 Present.

6 THE CLERK: Vice-Chair

7 Bass.

8 COUNCILWOMAN BASS:

9 Present.

10 THE CLERK: And, Chair

11 Gilmore Richardson.

12 COUNCILWOMAN GILMORE

13 RICHARDSON: I am present. Thank
14 you. A quorum of the committee is
15 present and this hearing is now
16 called to order. This is the
17 public hearing of the Committee on
18 Finance regarding Resolution No.
19 251034.

20 Clerk, will you please
21 read the title of the resolution.
22 And the Chair also notes for the
23 record the presence of
24 Councilmember Curtis Jones, Jr.

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1 THE CLERK: Resolution
2 No. 251034, a resolution
3 authorizing the Committee on
4 Finance to hold hearings on the
5 state of the economy for Black
6 women in Philadelphia.

7 COUNCILWOMAN GILMORE
8 RICHARDSON: Thank you. Thank you
9 so very much. Before we call the
10 first panel we have to testify on
11 Resolution No. 251034, I wanted to
12 take this opportunity, one, to
13 thank my team for all of their hard
14 work on this hearing. I wanted to
15 congratulate Thailee Farmer, who is
16 a graduate of the North Carolina
17 A&T State University on chairing
18 her first hearing. So let's give
19 Thailee a round of applause.

20 (Applause.)

21 COUNCILWOMAN GILMORE
22 RICHARDSON: And I wanted to
23 recognize a few special guests who
24 are here with us today. Each and

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1 every one of you are special in
2 your own right and I appreciate
3 your presence and for each of you
4 being here and for the work that
5 you all have done with us behind
6 the scenes for this hearing, but we
7 do have the Chair of our
8 Philadelphia Delegation for our
9 Pennsylvania House of
10 Representatives, State
11 Representative Morgan Cephas is
12 here --

13 (Applause.)

14 COUNCILWOMAN GILMORE

15 RICHARDSON: -- representing the
16 192nd Legislative District but also
17 the Philadelphia Delegation. We
18 are anticipating the arrival of
19 State Representative Darisha Parker
20 who I spoke with yesterday as well.
21 Frankie Darcell from WDAS is with
22 us today. Please stand, Frankie.

23 (Applause.)

24 COUNCILWOMAN GILMORE

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1 RICHARDSON: Thank you for your
2 commitment to Black women in
3 Philadelphia. We certainly
4 appreciate your presence today.
5 And also, Andrea Lawful-Sanders, A
6 Lawful Truth. Can you please
7 stand?

8 (Applause.)

9 COUNCILWOMAN GILMORE

10 RICHARDSON: I really appreciate
11 your presence today. I thank you
12 for being here and for all you do
13 to pour into Black women in
14 Philadelphia. And our Deputy
15 Commissioner of the Philadelphia
16 Police Department is with us today,
17 Deputy Commissioner Massey.

18 (Applause.)

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Mighty Massey, as
21 Councilmember Bass is saying. And
22 to the entire Center 1968, led by
23 Jasmine Sessoms and all the
24 fellows. If you all could just

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1 please stand from Center 1968.

2 (Applause.)

3 COUNCILWOMAN GILMORE

4 RICHARDSON: And if you're here
5 representing one of our African
6 American women organizations, if
7 you could please stand. All the
8 community groups, thank you all so
9 much.

10 (Applause.)

11 COUNCILWOMAN GILMORE

12 RICHARDSON: I see the National
13 Coalition of 100 Black Women, Inc.,
14 NCBW, and also my dear Soror Josie
15 from Zeta Phi Beta Sorority, Inc.,
16 and all of the members of the
17 sororities who are here, we
18 appreciate each and every one of
19 you. But we know that many
20 Philadelphians are struggling
21 financially now, and we heard that
22 in the hearing that was held on
23 affordability with Councilmember
24 Thomas and their committee

1 yesterday.

2 But for Black women, the
3 pressure to navigate this
4 incredibly challenging economic
5 environment can be even greater.
6 And so, many of us are supporting
7 our households, raising children
8 and showing up for our loved ones
9 and our communities, all while
10 confronting persistent and
11 historical inequities.

12 According to recent data
13 from the U.S. Bureau of Labor
14 Statistics, nationwide Black women
15 lost 319,000 jobs in the public and
16 private sectors between February
17 and July of 2025, the only female
18 demographic group to see
19 significant job losses during this
20 period. A WHYY analysis of 2023
21 U.S. Census data also showed that
22 the gender pay gap persists in the
23 City of Philadelphia across every
24 race and ethnic group, with Black

1 women earning \$0.64 and Hispanic
2 women earning \$0.57 for every
3 dollar earned by a White male.

4 Additionally, 69% of
5 Black women are the primary earners
6 for their families per the Center
7 for American Progress. And I
8 shared that yesterday at Council
9 President Johnson's Mother's Day
10 Lunch. We held an initial hearing
11 on this important topic in March
12 where we heard from economists and
13 subject matter experts, including
14 thee Joann Bell from Black Women's
15 Leadership Council, who were able
16 to speak to some of this alarming
17 data that we've received.

18 So I'm deeply grateful
19 for the data, for their expertise
20 and the insight that was shared
21 during the first hearing. But data
22 alone does not tell the story. And
23 so, that's why today we are hosting
24 Part 2, as promised, to focus on

1 the lived experiences of women
2 directly impacted by the current
3 economic climate and the challenges
4 facing families and communities
5 across the city of Philadelphia.

6 Black women are among
7 the most educated and engaged
8 groups in this country. Yet far
9 too many of us continue to face
10 economic challenges. So today is
11 about creating space for Black
12 women to speak directly about those
13 challenges and the realities that
14 we are navigating every single day
15 so we can fully understand what we
16 are facing and better support one
17 another during this time of
18 economic instability.

19 I do want to recognize
20 that many of the women here most
21 impacted by today's topic, and many
22 of the women overall who are
23 impacted by this topic are not able
24 to be with us. And why aren't they

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1 able to be with us? Because they
2 are working, they are caregiving,
3 they are managing other
4 responsibilities.

5 And so, it's not lost on
6 me and on the members of this
7 committee that the very people
8 experiencing the real economic
9 pressure often don't have the time
10 or the flexibility to come to City
11 Hall and to participate in these
12 forums and to share their stories,
13 even though they want to. And so,
14 to those women who are unable to
15 join us today, please know that we
16 see you, we hear you and that this
17 hearing is being held with you in
18 mind to hopefully identify
19 solutions that lead to better
20 outcomes for Black women, for our
21 families and communities across the
22 City of Philadelphia. So I'm
23 looking forward to this hearing and
24 I want to thank each and every one

1 of you again for being here.

2 Very quickly, we have
3 cards that have been shared. We're
4 going to do something a little
5 different today to make this
6 hearing a little more interactive.

7 And so, you have received cards
8 that may say on one side someone I
9 know and on the other side, me too.
10 And if you don't have a card, you
11 can pick up one at the table that's
12 by the entrance to my left at the
13 table to my left.

14 And so, we will listen
15 to today's testimony, and you may
16 hear an experience or a challenge
17 that may resonate with you or
18 reflect an experience of someone
19 you may know. And so, if that's
20 the case, when you hear, you can
21 hold up the card that says someone
22 I know or me too, meaning this
23 happened to you as well.

24 And so, with that, we're

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1 going to get started. I'd like to
2 recognize any members of the
3 committee for remarks.

4 The Chair recognizes
5 Councilmember Jones and then
6 Dr. Ahmad.

7 COUNCILMAN JONES: Thank
8 you, Madam Chair. And thank you
9 for convening this worthwhile and,
10 quite frankly, historic committee
11 and listening to what women face in
12 the Commonwealth of Pennsylvania
13 and throughout the nation. Today I
14 offer not just as a Councilman in
15 the 4th District, but as the
16 Interim Chair of the Pennsylvania
17 Human Relations Commission, some of
18 the things that will be discussed
19 today are not just travesties, but
20 they're crimes. And when it
21 happens in the workplace,
22 discrimination, we want to address
23 it with the Pennsylvania Human
24 Relations Commission.

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1 And often, a lot of
2 times, companies, entities don't
3 even know that they are having this
4 negative impact on a major part of
5 their workforce, there is a thing
6 called disparate impact. So you
7 may not intentionally want to have
8 a pay differential in your
9 organization. But when you do, you
10 need to address it and you need to
11 take corrective actions.

12 And so, I'm looking
13 forward to hearing the testimony
14 today and wearing two hats, one
15 from my District but also one from
16 the Commonwealth of Pennsylvania.
17 Thank you.

18 COUNCILWOMAN GILMORE
19 RICHARDSON: Thank you. Thank you
20 very much, Councilman Jones.

21 The Chair now recognizes
22 Vice-Chair Bass and then Dr. Ahmad.

23 COUNCILWOMAN BASS:
24 Thank you, Madam Chair.

1 I just really wanted to
2 welcome everyone here to have this
3 very important conversation. As
4 someone who's been a continuous
5 fighter for African American
6 development and business here in
7 the City of Philadelphia, the state
8 of our economy really does tell a
9 very stark tale right now. The
10 most troubling part of it all is
11 that what we're talking about
12 really hasn't changed.

13 I see Ms. Bell over
14 there and who's been here operating
15 in the City of Philadelphia. And
16 for those of us who have been here
17 for a moment, we all know that
18 we've been fighting, working,
19 investing, doing all the things
20 that we need to do, that we should
21 do really, to help bring our
22 communities forward in a
23 significant way. And it just has
24 not happened and it's extremely

1 frustrating.

2 But I am really
3 heartened that the conversation
4 continues and that we will continue
5 this fight to make the progress
6 that we not only want to see but
7 really deserve to see as the
8 backbone of the City of
9 Philadelphia, the Black women are
10 the backbone of the City of
11 Philadelphia.

12 And so, I'm excited
13 about the testimony that we're
14 going to hear. Some of it I'll be
15 able to hear in person, but I know
16 some of it I'll have to leave at
17 some point during this hearing, but
18 certainly we'll work with Madam
19 Chair to follow up so that we can
20 keep our foot on the gas on this
21 issue.

22 Thank you, Madam Chair.

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Thank you so much,

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1 Vice-Chair Bass.

2 And I wanted to just
3 recognize that we know there's the
4 unveiling of the Dr. Constance
5 Clayton School Board Educational
6 Center today. We did not schedule
7 this to conflict with that, and I'm
8 just humbly sorry that we all
9 aren't able to be there as a result
10 of this hearing, and I know that
11 many of you will have to leave out
12 as a result of that.

13 But I just wanted to
14 hold space for Dr. Constance
15 Clayton, our first Black woman
16 Superintendent, the best to ever do
17 it in the City of Philadelphia.

18 (Applause.)

19 COUNCILWOMAN GILMORE

20 RICHARDSON: The Chair now
21 recognizes Dr. Ahmad.

22 COUNCILWOMAN AHMAD:

23 Thank you, Madam Chair.

24 It is such a pleasure to

1 be here today. And I thank you for
2 your leadership in bringing these
3 issues to the forefront. This is
4 the second hearing, and I was
5 particularly interested in the last
6 hearing in how the city can support
7 Black entrepreneurs and small
8 business owners. And as
9 legislators, we have an important
10 role in creating pathways for Black
11 women to develop generational
12 wealth for themselves and their
13 families.

14 We have to also be very
15 creative in how we make sure we're
16 addressing these disparities. I
17 passed Bill 250849, and this
18 legislation provided was for making
19 sure that employers gave reasonable
20 accommodations for those
21 experiencing menopause,
22 perimenopause or menstruation.
23 This legislation benefits all
24 Philadelphians who are going

1 through these biological processes,
2 and it also addresses racial
3 discrepancies experienced by Black
4 women.

5 This bill also made sure
6 those asking for accommodations
7 were not discriminated against,
8 which is why it's important to have
9 the Chair of the Pennsylvania Human
10 Relations Commission here because
11 that's where the complaint would go
12 if somebody asked for
13 accommodations and they did not get
14 it, right.

15 So there was a study of
16 women's health across the nation
17 some time ago, and that
18 investigation looked into the
19 inequity in menopause in what is
20 happening, and found that Black
21 women reach menopause earlier than
22 White, Chinese and Japanese women.
23 They also experience certain
24 menopausal symptoms like hot

1 flashes much earlier than others.

2 So when we have a
3 workplace accommodation, we also
4 need to have our employers
5 understand the differences in who
6 their employees are and what
7 they're experiencing. So it's
8 really critical that we understand
9 that if you don't accommodate us in
10 the workplace, if you don't have a
11 friendly space where we can be our
12 best selves and in menopause, that
13 is the time frame when women are at
14 their best. That is when they have
15 achieved, they have learned and
16 they're in leadership.

17 That is when we want to
18 make sure that our workplaces
19 accommodate and give support so
20 that you can be at your best selves
21 and drive the economy. So it's
22 really important we make that
23 connection, that we as women and,
24 particularly Black women who are

1 experiencing slightly different
2 ways of the same issues, get
3 recognized, you know, in a real
4 manner, so it's not something that
5 you just hear about in a study, but
6 it's put into action in our city.

7 As was said, Black women
8 are the base of what is happening
9 in Philadelphia. They're driving
10 our economy. And so, we must make
11 sure our workplaces reflect that.
12 So I am so excited to hear what you
13 have to say. And again, sorry, but
14 we might have to leave so I have my
15 team watching this. So we'll go
16 through the entire set of
17 testimonies to see what we can do
18 collectively to make sure the
19 workplace accommodates you, and you
20 have your path to economic success
21 and building your generational
22 wealth within your families and
23 across the board.

24 So thank you so much,

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1 Madam Chair.

2 COUNCILWOMAN GILMORE

3 RICHARDSON: Thank you so much,
4 Dr. Ahmad.

5 The Chair now recognizes
6 Councilmember Thomas.

7 COUNCILMAN THOMAS: Good
8 morning, everybody, and welcome to
9 City Hall. I just want to take a
10 moment to commend all of the Black
11 women on City Council,
12 Councilmember Bass is here, but
13 especially our Chair. Can we give
14 Madam Chair a round of applause?

15 (Applause.)

16 COUNCILMAN THOMAS: This
17 is a very important issue. And
18 when I think about the idea of moms
19 getting the job done, this is my
20 colleague who coined that phrase
21 and is always a great example of
22 Black women juggling a lot of
23 things. I think it's like dancing
24 on a rope in high heels or

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1 something like that.

2 So thank you all for
3 being here, Madam Chair. Thank you
4 for your leadership.

5 COUNCILWOMAN GILMORE

6 RICHARDSON: Thank you. Thank you
7 so much, Councilmember Thomas.
8 Councilmember Thomas did a blend of
9 former Councilmember Blondell
10 Reynolds Brown and our slogan
11 Walking on a tightrope backwards
12 with high heels on, blindfolded and
13 trying to get it right.

14 (Applause.)

15 COUNCILMAN THOMAS: I
16 can't even say it right.

17 COUNCILWOMAN GILMORE

18 RICHARDSON: Okay. So seeing no
19 further members of the committee
20 for remarks, I will now ask the
21 Clerk to call the first panel we
22 have to testify. And prior to
23 doing that, I just want to level
24 set. We do have another hearing

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1 today. This is our crunch time.

2 So we have a Rules

3 Committee hearing at 1:00 p.m.

4 today. And so, we'll need an

5 opportunity to turn the room

6 around. And so, we would ask

7 everyone to please, if you can,

8 abbreviate your testimony, if

9 possible. Try to stick to two to

10 three minutes so we have time for

11 questions so that we have the

12 opportunity to prepare for our

13 Rules Committee hearing with

14 important zoning bills across the

15 City of Philadelphia.

16 Okay. Clerk, will you

17 please call the first panel we have

18 to testify on Resolution 251034.

19 THE CLERK: The

20 Honorable Morgan Cephas, 192nd

21 Legislative District, Chair of the

22 Philadelphia Delegation.

23 (Witness approached

24 witness table.)

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1 COUNCILWOMAN GILMORE

2 RICHARDSON: Thank you so much,
3 Representative Morgan Cephas.
4 Welcome back to your former home in
5 Philadelphia City Council chambers.
6 Please state your name for the
7 record and proceed with your
8 testimony.

9 STATE REPRESENTATIVE

10 CEPHAS: Thank you so much. I am
11 Pennsylvania State Representative
12 Morgan Cephas, representing the
13 192nd Legislative District. And I
14 will be as quick as possible
15 regardless of how long it takes.
16 So good morning, Majority Leader
17 Richardson and members of the
18 committee. My name is State
19 Representative Morgan Cephas and
20 I'm happy to be here with you
21 today. Thank you for convening
22 this much-needed conversation as
23 part of your continued commitment
24 to addressing a real-life concern

1 impacting so many of our
2 constituents across the City of
3 Philadelphia and throughout the
4 Commonwealth.

5 I'm especially grateful
6 to be here because I'm proud to be
7 a partner in this work as State
8 Representative of the 192nd
9 Legislative District, as Chair of
10 the Philadelphia House Delegation,
11 Co-Chair of the Pennsylvania Black
12 Maternal Health Caucus, among many
13 other roles as a Black woman here
14 in the City of Philadelphia.

15 I want to start by
16 saying clearly, Black women are not
17 failing the economy. The economy
18 is failing Black women, as noted
19 during the first hearing. When
20 Black women are losing jobs,
21 underpaid, pushed out of industries
22 or forced to absorb increasing
23 economic instability, it signals
24 deeper instability within the

1 economy itself.

2 In my observation, the
3 economic justice we speak of is
4 inseparable from reproductive
5 justice, housing, healthcare,
6 transportation, child care and
7 democracy as a whole. These issues
8 are deeply interconnected. And
9 when we address the barriers facing
10 Black women, we create solutions
11 that strengthen families,
12 communities and systems for
13 everyone.

14 There is a policy
15 framework titled Black Women Best,
16 which is an approach arguing that
17 intentionally centering the
18 economic and social well-being of
19 Black women, who are often most
20 impacted by systemic inequity, will
21 create a more stronger equitable
22 economy for everyone. It pivots
23 from traditional economic models to
24 directly address historical

1 systemic racism and sexism, which
2 shows up as a double financial gap
3 in the short term and long term.

4 There is a racial gap, a
5 racial wealth gap and a gender
6 wealth gap. Coined by Janelle
7 Jones in 2019, the Black Women Best
8 Framework contends that if Black
9 women thrive, the economy benefits
10 everyone. Moving from the premise
11 that fixing the group that is
12 disproportionately impacted by
13 every policy decision, funding,
14 investment, resource shift, it will
15 solve systemwide flaws.

16 In essence, bringing
17 Black women from the margins to the
18 center of policy discussions will
19 benefit the entire economy. The
20 data makes that clear. According
21 to the National Partnership for
22 Women and Families, 81% of Black
23 mothers in Pennsylvania are
24 breadwinners for their families.

1 In 2025, Black women's
2 employment rate fell by 1.4%
3 percentage points to 55.7%, one of
4 the sharpest one-year declines in
5 the last 25 years. Black women
6 also continue to carry a
7 disproportionate burden of student
8 loan debt. Women hold nearly
9 two-thirds of the nation's
10 collective \$1.7 trillion in student
11 loan debt, and Black women hold
12 more student debt than any other
13 demographic group, averaging nearly
14 38,000 in federal undergraduate
15 loans one year after completing a
16 Bachelor's degree.

17 Pennsylvania currently
18 ranks 22nd in the nation for
19 student debt burden, with more than
20 \$66 billion owed across
21 approximately 1.8 million borrowers
22 statewide here in the Commonwealth
23 of Pennsylvania. The disparities
24 continue when we look at poverty

1 and health outcomes in
2 Pennsylvania.

3 12.6% of women over the
4 age of 18 experience poverty. But
5 for Black women, that number
6 increases to 22.8%. According to a
7 2025 report from the National
8 Women's Law Center, more than 20%
9 of Black women in Pennsylvania live
10 in poverty, while more than
11 one-third of female-led Black
12 households experience poverty.

13 And in maternal health,
14 non-Hispanic Black women in
15 Pennsylvania continue to experience
16 pregnancy-associated mortality at
17 twice the rate of their White
18 counterparts. At the same time,
19 Black women remain
20 disproportionately uninsured and
21 undersupported within our
22 healthcare system, with
23 approximately 8% of Black women
24 ages 19 to 64 lacking health

1 insurance coverage between 2017 and
2 2021.

3 In communities across
4 our city and across Pennsylvania,
5 we are already seeing what happens
6 when systems are either supported
7 or neglected in realtime. Take
8 transportation, for example. The
9 ongoing fight to fully fund and
10 stabilize mass transit systems like
11 SEPTA is not simply about buses and
12 trains. It's about whether working
13 mothers can have reliability to get
14 to their jobs, child care, medical
15 appointments and other daily
16 necessities. It's about whether
17 working families, including many
18 essential transit workers
19 themselves, can maintain economic
20 stability. Without reliable
21 transportation infrastructure,
22 workforce participation becomes
23 conditional.

24 We see similar realities

1 when it comes to child care.
2 According to the Economic Policy
3 Institute, child care costs in
4 Pennsylvania now exceed the cost of
5 public college tuition in many
6 cases. For many Black women and
7 working families, child care is not
8 just expensive. It's one of the
9 primary barriers to remaining in
10 the workforce altogether. But we
11 also know that policy solutions can
12 work when they are intentionally
13 designed to meet people's real
14 need.

15 When we are exploring
16 policies, we have to be intentional
17 about addressing Black women's
18 assets, expenditures and where they
19 show up in this economy, whether
20 that be in the public sector,
21 private sector or as an
22 entrepreneur. To ensure Black
23 women thrive, we must focus our
24 policies based on where they show

1 up.

2 Here are some policies
3 we've seen work. The Philadelphia
4 Joint Bank, which is a guaranteed
5 income pilot program, has
6 demonstrated the impact of direct,
7 unrestricted economic support for
8 mothers during pregnancy and
9 postpartum periods, which is an
10 automatic stabilizer. Early
11 indicators from the program showed
12 many families using these resources
13 to stabilize housing, pay for food,
14 cover transportation costs and
15 reduce financial stress within the
16 household. These investments did
17 not create dependency. They
18 created stability, which is
19 something we should continue to
20 consider.

21 There is recent policy
22 getting renewed attention, and that
23 is baby bonds, which are publicly
24 funded income-dependent trust

1 accounts created for children at
2 birth, designed to grow until
3 adulthood, to close the racial
4 wealth gap. These funds provide
5 startup capital for wealth-
6 generating assets like higher
7 education, homeownership or
8 entrepreneurship, effectively
9 breaking intergenerational poverty.

10 In the Pennsylvania
11 General Assembly, we have already
12 begun advancing policies that
13 recognize these realities. Just
14 last month, the House advanced paid
15 leave legislation rooted in
16 understanding that workers should
17 not have to choose between their
18 income, their health and caring for
19 their families. We also passed an
20 employer child care tax credit,
21 aimed at helping businesses support
22 working families while recognizing
23 child care as a central economic
24 infrastructure, the Working

1 Pennsylvania Tax Credit, championed
2 by Speaker Joanna McClinton, which
3 is a new state-level earned income
4 tax credit providing \$193 million
5 in relief to nearly 940,000
6 workers, the student loan interest
7 deduction, which allows for student
8 loan interest payments to be
9 deducted on state tax returns.

10 Pennsylvania is actively
11 reducing its corporate net income
12 tax rate from 9.99% to 4.99% by
13 2031 through a scheduled annual 0.5
14 percentage point drop. We've also
15 provided \$20 million to small,
16 disadvantaged businesses, cut
17 business wait times from eight
18 weeks to two weeks. We've created
19 a Small Business First fund, which
20 provides low-income loans to small
21 businesses under 100 employees.

22 Additionally, in the
23 General Assembly we passed policies
24 targeting professions where Black

1 women show up. For example, the
2 Pennsylvania Student Teacher
3 Support Program offers \$10,000
4 stipends for the 2026-2027 academic
5 year to eligible student teachers
6 aiming to alleviate financial
7 burdens. There is the Grow PA
8 Scholarship Grant Program, which is
9 up to \$5,000. The PA Nurse
10 Shortage Assistance Program, which
11 provides tuition assistance and
12 loan repayment and potential
13 student loan relief up to \$7,500.

14 Lastly, in April 2026 we
15 are providing one-time \$450
16 retention and recruitment bonuses
17 to eligible Pennsylvania child care
18 staff funded by last year's budget.
19 Each industry, Black women are
20 present. I know we are an eds,
21 meds and beds city, but we have to
22 reimagine what other high-wage
23 industries we can attract so we can
24 truly build pathways out of

1 poverty.

2 For example, at the
3 Community College of Philadelphia
4 we created a program with Google,
5 which is a six-week certificate
6 program in various industries that
7 create jobs here in our region,
8 where the starting salary is
9 \$75,000 a year. Additionally, we
10 are becoming a destination at the
11 Navy Yard with the maritime
12 industry, which is a vital global
13 sector we should take advantage of
14 giving the pathways into creates.

15 These examples show that
16 when policy and investment and
17 programming is aligned with the
18 lived experience of working
19 families, particularly Black women,
20 we can create systems that support
21 sustainability, mobility and long-
22 term opportunity. For far too
23 long, our communities have not only
24 acknowledged but praised the

1 strength of resilience of Black
2 women. But policy must move beyond
3 resilience language.

4 Black women should not
5 have to survive systems that were
6 never designed with them in mind.
7 We cannot continue asking Black
8 women to hold communities together
9 while simultaneously denying them
10 investment, rest, fair wages and
11 opportunity. So the question
12 before us now is: How do we
13 continue to invest, support and
14 create opportunities for Black
15 women, not simply to survive but to
16 truly thrive.

17 So I want to close with
18 three next steps: First, align
19 economic policy with care
20 infrastructure. We must treat
21 child care, paid leave, maternal
22 health and transportation not as
23 optional social supports, but as
24 core economic infrastructure.

1 Without these systems in place,
2 women cannot fully participate in
3 the workforce, families cannot
4 stabilize and communities cannot
5 thrive.

6 Second, invest directly
7 in Black women's economic mobility.
8 We must scale what we already know
9 works. That includes building on
10 guaranteed income models like
11 Philly Joy Bank, homeownership
12 programs, strengthening wage equity
13 enforcement, expanding debt relief
14 pathways that increase, decrease
15 their tax burden, not restrict, but
16 again create additional economic
17 mobility and opportunity.

18 Third, we must embed
19 accountability across systems, not
20 just programs. We must align state
21 and city investments with the lived
22 experiences and realities of Black
23 women breadwinners. If Black women
24 are the primary economic support in

1 most households, then every policy,
2 every investment decision related
3 to transportation, housing, child
4 care, labor and healthcare must be
5 designed with that reality at the
6 center, not as an afterthought, but
7 as a baseline for consideration.
8 Now, the question is whether our
9 policy response will finally match
10 the scale of what we know to be
11 true. Thank you so much.

12 (Applause.)

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Thank you, thank you,
15 thank you to our State Rep Morgan
16 Cephas, the Chair of our
17 Philadelphia Delegation. We thank
18 you not only for your testimony but
19 leaving us with action steps. And
20 I was taking copious notes as you
21 were speaking, but I will just ask
22 my team for a written copy of your
23 testimony so that we can certainly
24 follow up on the three next steps

1 that you stated around aligning
2 economic policy and ensuring that
3 we are supporting economic
4 infrastructure and investing in
5 Black women's economic mobility and
6 the continued work that we all have
7 to do together.

8 So we thank you for the
9 work that you have done, for being
10 a model for talking about Black
11 maternal health before anybody was
12 talking about Black maternal health
13 and for centering that work in the
14 State House. We appreciate
15 everything that you are doing and
16 we look forward to continuing to
17 work with you on legislative policy
18 solutions together. So thank you
19 very, very much.

20 Any questions for this
21 witness?

22 The Chair recognizes
23 Councilmember Driscoll.

24 COUNCILMAN DRISCOLL:

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1 Thank you, Madam Chair.

2 No questions. I just
3 want to thank you, Chairwoman.
4 You're a leader not only on the
5 issues you talked about today, but
6 on so many other ones in
7 Harrisburg. Now that you're in the
8 majority, so I just want to say for
9 the record keep up the great work.

10 (Applause.)

11 STATE REPRESENTATIVE

12 CEPHAS: I appreciate you. Thank
13 you.

14 COUNCILWOMAN GILMORE

15 RICHARDSON: Thank you. The Chair
16 now recognizes Dr. Ahmad.

17 COUNCILWOMAN AHMAD:

18 Just to say that I really thank you
19 for the work you did to make sure
20 that there was Medicaid
21 reimbursement for doulas. We talked
22 about it many, many years ago and
23 you brought this to fruition, so
24 that's critical, right. And now, I

1 thank you. And Vice-President
2 Kamala Harris when she was Senator
3 really put out a whole plan for
4 addressing all of this and you've
5 taken parts of it, and I think we
6 need to continue doing that. That
7 was a comprehensive plan to address
8 that. So I thank you so very much
9 for making sure that happened in
10 Pennsylvania.

11 STATE REPRESENTATIVE
12 CEPHAS: Absolutely. I want to
13 thank you all for the work that you
14 all are doing. Know that a number
15 of us are watching your hearings,
16 see what you are introducing here
17 locally because we firmly believe
18 that we do not have to reinvent the
19 wheel, particularly around your
20 issue with menopause, perimenopause
21 and ensuring that workplace
22 accommodations are a real thing
23 with businesses in Philadelphia,
24 particularly across the

1 Commonwealth of Pennsylvania as
2 well.

3 Because again, when we
4 are going through those
5 experiences, that is, when we are
6 in our career, prime time in our
7 career, making the most money and
8 you see different areas of
9 discrimination pushing older women
10 out of the workforce because of
11 those experiences. So I just want
12 to say thank you all for what you
13 all are doing as well.

14 COUNCILWOMAN AHMAD:
15 Thank you, Madam Chair.

16 COUNCILWOMAN GILMORE
17 RICHARDSON: Thank you. Thank you
18 so much, Dr. Ahmad.

19 Seeing no further
20 questions for this witness and for
21 this panel, will the Clerk please
22 call the next panel to testify.

23 THE CLERK: Jasmine
24 Sessoms, President of the 1968

1 Collective.

2 (Witness approached
3 witness table.)

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Thank you all so much
6 for being here. And I'll ask the
7 Clerk as Jasmine approaches the
8 witness table to please alert the
9 next panel so that they are ready.

10 THE CLERK: And then
11 Andrea Lawful Sanders.

12 (Witnesses approached
13 witness table.)

14 COUNCILWOMAN GILMORE

15 RICHARDSON: Thank you. Please
16 state your name for the record and
17 proceed with your testimony.

18 MS. SESSOMS: My name is
19 Jasmine Sessoms, and I am the
20 President of Center 1968. Chair
21 and members of Council, thank you
22 for the opportunity to testify
23 today. As stated, my name is
24 Jasmine Sessoms, and I work every

1 day with Black women who are
2 building businesses, creating jobs
3 and anchoring neighborhoods across
4 Philadelphia.

5 I'm here to talk about
6 Black women entrepreneurs because I
7 feel uniquely qualified as I run a
8 business Firm 1968, and it's not
9 really a niche group Black women
10 entrepreneurs, but it's a core
11 engine of the city's economy.
12 Black women are starting businesses
13 at some of the fastest rates in the
14 country and Philadelphia is no
15 exception.

16 We are opening
17 storefronts, launching consulting
18 firms, building tech ventures and
19 sustaining family-owned
20 enterprises. Yet in spite of this
21 growth, Black women-owned
22 businesses consistently generate
23 less revenue and have less access
24 to capital than almost any other

1 segment of entrepreneurs. If there
2 is a Black woman entrepreneur in
3 here, I'm sure they could back me
4 up on that.

5 We carry the
6 responsibility of being primary
7 breadwinners and community anchors,
8 but we are doing it with fewer
9 resources and thinner safety nets.
10 National data shows that over a
11 recent five-year period, Black
12 women-owned businesses grew at
13 roughly twice the rate of women-
14 owned businesses overall. At the
15 same time, the average Black woman-
16 owned firm brings in only a
17 fraction of the revenue of the
18 average woman-owned business.

19 So if a woman-owned
20 business I'll give you a stat that
21 I just read. If a woman-owned
22 business makes \$142,900, a Black
23 woman-owned business makes \$24,000.
24 That is how big the gap is. It is

1 serious and it is something that we
2 cannot ignore. But that gap is not
3 about effort or talent, because
4 quite frankly we are magical, as
5 you all know. That gap is about
6 structural barriers to capital
7 contracts and networks.

8 Black women founders are
9 far more likely to self-fund their
10 ventures, to deny traditional loans
11 and to face higher interest rates
12 when they are improved. And less
13 than 1% of all venture capital in
14 this country reaches women of
15 color, including Black women.

16 If you haven't seen it,
17 there's a woman on Instagram.
18 She's a Black woman and she is
19 founding a brand. And every day,
20 she posts a story begging Mackenzie
21 Scott to give her \$1 million so
22 that she can fund 1000 Black women
23 business. So it is that serious
24 that we are going to the streets,

1 we are going to Instagram and any
2 other social media to be funded
3 like our White counterparts.

4 You can see this effort
5 really clearly here in
6 Philadelphia. We have a really
7 vibrant ecosystem of Black women-
8 owned businesses. We have
9 restaurants, boutiques, wellness
10 spaces, creative agencies,
11 professional services and so much
12 more. Entire platforms and
13 directories have emerged just to
14 make these businesses visible.

15 Community-based
16 organizations like Shout Out to Mom
17 Your Business, the National
18 Coalition of 100 Black Women,
19 Center 1968, and I can go on and go
20 on and go on, have sprung up
21 because the need is just so great
22 for Black women entrepreneurs.
23 They are helping Black and Brown
24 women founders find capital, build

1 capacity and connect to investors
2 and mentors.

3 But these efforts are
4 operating with limited resources
5 and they are trying to fill gaps
6 that policy and system have created
7 over a decade. I will skip through
8 because Representative Cephas was
9 so eloquent in the stats, and
10 you've heard them. So I do want to
11 urge Council that you guys have the
12 power to change the story.

13 First, you can require
14 that small businesses and
15 contracting data be disaggregated
16 by race and by gender together.
17 That way, we can really identify
18 what Black women are doing within
19 our city. Right now they're just
20 lumped. We cannot fix what we
21 refuse to see.

22 Second, you can set
23 clear public targets for contracts,
24 grants and procurement dollars

1 going specifically to Black women-
2 owned businesses. Now, I know that
3 is not popular in this environment.
4 I know we are moonwalking as
5 quickly as we can from Black and
6 Brown and women and everything
7 else. But I urge you, the economy
8 needs to acknowledge us. They need
9 to see our color and our gender.

10 Third, you can
11 streamline certification and vendor
12 onboarding so that very small Black
13 women-owned firms can realistically
14 get certified in our city and bid
15 for work in the city. Fourth, you
16 can invest directly in the
17 ecosystem that already exists,
18 partner with organizations that are
19 trusted by Black women
20 entrepreneurs and seed a dedicated
21 Black women's entrepreneur fund
22 that blends low-interest capital
23 grants and technical assistance.
24 Shout-out to Jamar Sessoms for that

1 bullet point.

2 Pair that with the
3 requirements for prime contractors
4 on large city projects to identify
5 and subcontract with Black women-
6 owned firms, and to report those
7 relationships publicly and proudly.
8 Right now I feel like we're hiding.
9 We don't want to say that we are
10 partnering with Black women.

11 So today I urge you to
12 see Black women entrepreneurs
13 clearly, to measure our access and
14 our outcomes, and to design
15 policies that matches our ambition
16 and our contributions. If we
17 remove the barriers in front of
18 Black women business owners in
19 Philadelphia, we will unlock a
20 powerful engine for shared
21 prosperity across the city.

22 But I also want to thank
23 you, Councilwoman Gilmore
24 Richardson. You have always been

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1 on the front lines for Black women
2 consistently. So I thank you for
3 having me. And that is all I have.
4 Thank you.

5 (Applause.)

6 COUNCILWOMAN GILMORE

7 RICHARDSON: Thank you. Thank you,
8 thank you, thank you to Jasmine
9 Sessoms and the 1968 Collective.
10 Thank you for your work to center
11 Black women in the City of
12 Philadelphia, and not just with the
13 1968 Collective, but the work
14 you've done all throughout our city
15 with a variety of organizations,
16 but including She Can Win. I'm
17 going to add that one on the
18 record.

19 MS. SESSOMS: Shout-out
20 to She Can Win.

21 COUNCILWOMAN GILMORE

22 RICHARDSON: Shout-out to She Can
23 Win. Thank you very, very much. We
24 truly appreciate your presence here

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1 today. And I want to say for the
2 record we are working with the
3 Barbara Jordan Fellows of the 1968
4 Collective to produce a
5 comprehensive report as a result,
6 not only of this hearing, but Part
7 1 and Part 2 of the hearings. So
8 thank you very much.

9 Any questions for this
10 witness?

11 The Chair recognizes
12 Dr. Ahmad.

13 COUNCILWOMAN AHMAD:
14 Good morning. Thank you so much
15 for your testimony. A quick
16 question related. She mentioned
17 it, She Can Win. Similar to this
18 business arena, Black women and
19 women of color entering the
20 political space have similar
21 burdens in terms of fundraising.
22 And so, that's like a small
23 business, you're doing a startup.
24 And I just wanted to

1 know what your thoughts were on how
2 those parallel because we can't be
3 legislators unless we can get
4 funded to run for these offices?
5 So that's the number one question.

6 And number two, I just
7 wanted to inform you what you said
8 about micro businesses becoming
9 small businesses, we just are
10 introducing a resolution to hold a
11 hearing on that. What are the
12 barriers to doing that, that's
13 going to be introduced tomorrow and
14 we'll let you know when the actual
15 hearing happens to really talk
16 about that micro businesses are the
17 big businesses of tomorrow. And
18 so, how are we creating a pathway
19 for that. So that's just a point
20 of information for you. So if you
21 would address that first question.

22 MS. SESSOMS:

23 Councilwoman Ahmad, I'm a woman of
24 a certain age and my memory ain't

1 what it used to be. Repeat that
2 first question.

3 COUNCILWOMAN AHMAD: So
4 the first was about the parallel
5 issue of Black women and women of
6 color running for office and how
7 the investment space is the same.
8 So that's what I wanted you to kind
9 of reflect on because you have
10 expertise in that.

11 MS. SESSOMS: Yeah. No,
12 thank you for that question. Black
13 women generally have a much harder
14 time fundraising for their
15 political campaigns. If I can --
16 these aren't my readers, but we
17 have Councilwoman Bass,
18 Councilwoman Gilmore Richardson,
19 and we have Rep Cephas here
20 today -- oh, and Rep Parker. They
21 can tell you, and I've had the
22 pleasure of working with just about
23 all of you on fundraising, they can
24 tell you how hard it is to

1 fundraise.

2 And I want to be so very
3 clear, finances should never play a
4 part when there are qualified
5 candidates ready to run, especially
6 Black women candidates. But let me
7 tell you something, Councilmember.
8 You give Black women a multi-
9 million dollar contract, you make
10 it a little bit easier for us to
11 reach where our White counterparts
12 go, we'll invest in Black women
13 candidates all day. We do --

14 (Applause.)

15 MS. SESSOMS: We do a
16 lot with quite a little bit. You
17 heard that stat? \$142,900 to our
18 White women counterparts, \$24,000
19 for Black ladies. And we will give
20 our last dollar to very qualified
21 Black women candidates. You give
22 us more money, you ain't gonna have
23 that issue. It's not a popular
24 answer, but it's my answer.

1 COUNCILWOMAN AHMAD:

2 Well, that is a great answer
3 because wealth-building becomes so
4 critical in how we make
5 investments. So thank you for
6 putting this in the public realm.

7 MS. SESSOMS: It's my
8 pleasure.

9 COUNCILWOMAN AHMAD: We
10 needed to hear about this because
11 people don't understand why people
12 can't compete. It is an extremely
13 uneven playing field. So thank
14 you.

15 Thank you, Madam Chair.

16 MS. SESSOMS: Kathy, why
17 you let them give me this mic on
18 Black ladies.

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Thank you. Thank you
21 so much, Dr. Ahmad.

22 Any additional questions
23 for this witness? Dropping mics,
24 okay.

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1 (No response.)

2 COUNCILWOMAN GILMORE

3 RICHARDSON: Seeing none, we thank
4 you, Jasmine Sessoms, in the 1968
5 Collective, so much for being here.

6 Will the Clerk please
7 call the next panel to testify.
8 We're going to start ramping it up
9 because we're down to about an hour
10 and three minutes.

11 THE CLERK: The
12 Honorable Darisha Parker, 198th
13 Legislative District. Following
14 her is Andrea Lawful-Sanders;
15 Nyesha Chapman, President, National
16 Coalition of 100 Black Women;
17 Jennifer Powell-Folks, National
18 Coalition of 100 Black Women; and
19 Aissia Richardson, Deputy Chief of
20 Staff, Senator Sharif Street.

21 (Witnesses approached
22 witness table.)

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Thank you so much,

1 Representative, for your presence
2 today. I'm so glad you were able
3 to join us. Please state your name
4 for the record and proceed with
5 your testimony.

6 STATE REPRESENTATIVE

7 PARKER: Sure. Good morning. I'm
8 State Representative Darisha Parker
9 of the 198th District, and it is an
10 honor to be here. But actually, a
11 sad occasion that we're here. But
12 thank you for having me. Good
13 morning, everybody. Thank you for
14 allowing me to speak today. But
15 more importantly, thank you to
16 everyone who was telling their
17 stories.

18 We can't talk about
19 numbers and statistics by hearing
20 personal stories and how they are
21 affected by workplace disparities,
22 weight gaps and a lack of
23 representation in leadership roles
24 and more valuable than

1 spreadsheets. I want you to know
2 we hear you and I feel you. Black
3 women workers do not lack work
4 ethics. We are not helpless or
5 victims. We are hit hardest and
6 fastest during times of economic
7 hardships.

8 Now, we have another
9 obstacle to climb: National
10 attacks on DEI stemming from our
11 own government during the recent
12 mass firings and layoffs in federal
13 government. 30% of Black women
14 federal employees lost their jobs
15 across the nation. That is
16 compared to 8.1% for men. In
17 Philadelphia, Black women are
18 deeply represented in education,
19 health care, and nonprofit
20 organizations. Any rollback in
21 federal funding or public investing
22 can cause Black women to lose their
23 job security or have trouble
24 obtaining jobs.

1 DEI rollbacks aren't
2 just talking points or identity
3 politics. It has long-term, real-
4 life consequences that keep us from
5 creating generational wealth for
6 our families. So when you attack a
7 Black woman, that is attacking our
8 base of taxes and revenue that can
9 help this Commonwealth, this city
10 and this region. And today, I
11 stand not just as a representative,
12 but I am a Black mother, a wife, a
13 sister, and an aunt. But it's just
14 disheartening that we have to have
15 these kinds of conversations.

16 So I'm here today to
17 support you, Councilwoman, and your
18 leadership, and I thank you for
19 this. And I'm here to say I'm a
20 part of the solution lane because
21 we need to make sure that any woman
22 that is going through this
23 disparity by the egregiousness of
24 what we called a government no

1 longer needs to know that they are
2 alone.

3 They need to know that
4 we are here and they need to know
5 that the support that they need,
6 tell us. But what I have found is
7 the pride that Black women have.
8 They don't want to say the help
9 that really is desired. So I'm
10 counting on the organization Center
11 1968. I am asking the members of
12 the D9, I'm asking for women of
13 Black Women's Leadership, I'm
14 asking for women of the National
15 Coalition Pennsylvania Chapter, I'm
16 asking for those women who have
17 family, who have friends, who are
18 in these trying times to let us
19 know. We can only help and put
20 pressure on individuals if we are
21 helping. But I think they are
22 hurting in situations and we don't
23 know.

24 And also, because of the

1 egregiousness that they were let
2 go, now they're in the job market
3 and they're trying to get placement
4 and they're having difficulties
5 there. So we need to make sure
6 that we uplift these women, let
7 them know we are here and we are
8 not going anywhere. But we got to
9 put them back in a society to make
10 sure that this no longer happens
11 again.

12 And I know I got to keep
13 it non-political, but I got to say
14 it to y'all. We're encouraging
15 everybody, this is what happens
16 when you don't vote and when you
17 vote for criminals. Because this
18 is what happens and they're doing
19 things to constantly, constantly
20 keep attacking the most popular
21 voting base of this country, of
22 this region, of this lifetime.

23 Black women do too much
24 for all of us, for any of us, to

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1 make this happen to them. And we
2 need to let them know we are not
3 going to tolerate this and neither
4 am I. And I am not going to be
5 silent. I need those people to
6 understand it, that I am going to
7 continue to fight. I love my
8 sisters and I'm going to be
9 fighting with them to the end.
10 Thank you.

11 (Applause.)

12 COUNCILWOMAN GILMORE

13 RICHARDSON: Thank you. Thank you,
14 thank you, Representative Darisha
15 Park --

16 STATE REPRESENTATIVE

17 PARKER: Be proud of me. I didn't
18 cuss. I didn't cuss. I wanted to
19 but I --

20 COUNCILWOMAN GILMORE

21 RICHARDSON: She did well today.
22 She did well today.

23 STATE REPRESENTATIVE

24 PARKER: All right. All right.

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1 COUNCILWOMAN GILMORE

2 RICHARDSON: We appreciate you,
3 Representative Parker, not only for
4 you being here today, but for the
5 fight and for the work that you do
6 in Harrisburg. And I will tell you
7 I was so impressed, Representative
8 Parker was seeking to pass
9 legislation in Harrisburg and she
10 made a day for each day. So
11 Tuesday was -- it was Menstrual
12 Monday, Tampon Tuesday and it was
13 just so --

14 STATE REPRESENTATIVE

15 PARKER: Thank God for Tampon
16 Thursday and Flow Friday. That's
17 right.

18 COUNCILWOMAN GILMORE

19 RICHARDSON: It was so effective in
20 the advocacy around the
21 legislation. And so, I just
22 appreciate and uplift the work that
23 you do and for always showing up
24 for us and fighting on our behalf.

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1 So we appreciate the work. We'll
2 continue to do it together. But
3 thank you, thank you for being
4 here. Thank you.

5 Any questions for this
6 witness?

7 (No response.)

8 COUNCILWOMAN GILMORE

9 RICHARDSON: Okay. Seeing none
10 will the Clerk please call the next
11 panel.

12 THE CLERK: Andrea
13 Lawful-Sanders; Nyesha Chapman,
14 President, National Coalition of
15 100 Black Women; Jennifer Powell-
16 Folks, National Coalition of 100
17 Black Women; Aissia Richardson,
18 Deputy Chief of Staff, Senator
19 Sharif Street.

20 (Witnesses approached
21 witness table.)

22 COUNCILWOMAN GILMORE

23 RICHARDSON: Thank you all so much
24 for being here. You could state

1 your names for the record and then
2 you proceed with your testimony.

3 MS. LAWFUL-SANDERS:

4 Good morning. My name is Andrea
5 Lawful-Sanders. I am a mother, a
6 wife and an entrepreneur. I think
7 I only worked one year for
8 somebody. I just couldn't do it.
9 And so, I started -- no, seriously
10 it's a situation. And so, I
11 started my entrepreneurial journey
12 started because of the inequities
13 that I saw happening, particularly
14 to Black boys.

15 And as a mother of two
16 young Black men, went and got
17 trained by the Department of
18 Justice in Montgomery County, and
19 you're all about to learn something
20 that you did not know until today.
21 I have been working with police
22 officers around the country for
23 decades. And it isn't just about
24 doing diversity, equity and

1 training. It's about creating
2 narratives and decent
3 relationships, not just with the
4 cops themselves, who are finding
5 themselves completing the act of
6 suicide because of what they have
7 to deal with, but how they work
8 within the community and then we
9 change policy.

10 So the A Lawful Truth
11 podcast that you see is just an
12 aside. I love what I do because I
13 love talking to people and creating
14 solutions for what goes on. But
15 let me tell you how this business,
16 when it started, was on just -- I
17 have not borrowed a dime from
18 anyone. Every single time I wanted
19 to get something done, I saved the
20 money. I made the money instead of
21 spending the money on stuff. I
22 saved the money so that I could go
23 buy the equipment, go buy the thing
24 that needs to be done, to get the

1 plane fare, make sure I had the
2 village intact for my children, who
3 are now 30 and 34 years old so they
4 could get to where they are. The
5 pay inequities are obscene.

6 And so, I have to tell
7 you that -- I never advertised this
8 so this is the first time you're
9 all hearing this. But it was men
10 who would step up and say to me,
11 White men in particular who would
12 say, you deserve to be paid better
13 than what they're paying you, so
14 let's pay you well. I'm sorry I'm
15 stepping on toes, but let's just
16 handle it. But it was other people
17 who said to me, well, you know, can
18 you prove, did you do, are you able
19 to. And so, we have to get better
20 at this in all levels, shape and
21 form.

22 I'm literally sitting
23 here though because there's a
24 couple of things happening. I've

1 spoken to so many women who have
2 lost their jobs, who went to
3 school, got their PhDs, working for
4 the federal government or working
5 for other jobs, and all of a sudden
6 those jobs were no longer there.
7 As an entrepreneur, I'm paying over
8 \$1,000 a month for my health
9 insurance. But even more distinct
10 is that in September of 2023, when
11 my daughter-in-law gave birth to
12 their third child, my son and her
13 third child, within a month she was
14 laid off, let me tell you. And I
15 said this on my radio show this
16 morning: For 19 months, my
17 husband, my ex-husband and myself
18 helped to carry them so that they
19 would not be out of their house so
20 that their mortgage wouldn't go
21 into foreclosure. The child care
22 was over \$5,000 a month for the
23 twins alone. I need us to talk
24 about this and stop acting like

1 it's some one-off. I'm being
2 vulnerable in this space so that
3 you can understand.

4 And so, all the money my
5 husband and I saved to make sure
6 that we would be able to retire and
7 be okay, may the Lord rest and
8 bless because it went to my
9 children. And so, when we show up
10 and we're here for the work,
11 please, please, please don't
12 question who we are or what value
13 we bring to the table.

14 It is important that you
15 understand that we are here. We've
16 been doing the work. We've been
17 carrying all kinds of people and we
18 have carried mediocrity for far too
19 long, only to be told that we're --
20 I see the signs going up, I'm
21 sorry. Only to be told we're not
22 qualified to do what we do.

23 And so, we're tired, do
24 you hear me. I had to shut down

1 for eight weeks because the
2 cortisol levels in my blood was so
3 high and my blood pressure was
4 200/100-and-something. I almost
5 died trying to get you all to
6 understand what is necessary. So
7 the time has long since passed for
8 us to talk about it and not have --
9 Morgan Cephas, I said to her, how
10 can I get 100 or 200 Black women to
11 give you \$20 a month for two,
12 three, four years before you even
13 start to run for something. Why do
14 we wait? The misogynistic
15 behaviors towards us is
16 unconscionable. We need to be
17 supported and strengthened by our
18 partners, and that's not happening
19 in alarming rates.

20 So I did not intend to
21 testify today. But after watching
22 all of what was going on and you
23 look at me and you say, oh, she's
24 out here doing her thing, I have

1 not borrowed a dime from a bank,
2 built my credit on nothing less
3 than Jesus, hope and pricelessness.
4 I don't know how I did it right to
5 get where we needed to get. And on
6 top of that, have been mentoring
7 young Black women in their 20s and
8 30s and 40s for decades quietly,
9 and opening doors for them that
10 wouldn't otherwise be open for
11 them.

12 So let's also talk about
13 the fact that we get into position
14 and then we forget the people that
15 are coming right behind us or
16 beside us. And that's all I want
17 to say today. Thank you for giving
18 me the space. I think this is
19 probably the second time I've
20 talked to City Council. I'm not
21 showing up, y'all. I'm watching
22 you online, but I'm just not
23 coming.

24 And Councilmember

1 Driscoll, I had to ask who you
2 were. I'm so glad to see you.
3 I've heard your name, but this is
4 my first time seeing you. Nice to
5 meet you, sir. All right, I'm
6 done.

7 (Applause.)

8 COUNCILWOMAN GILMORE

9 RICHARDSON: Thank you, thank you,
10 thank you, Andrea Lawful-Sanders.
11 I'm so glad that you were able to
12 make the hearing today, and just
13 want to uplift and appreciate your
14 mentorship to Black women
15 throughout the years. That's how I
16 first came to really know you, and
17 just thank you for how you've
18 poured into so many of us over the
19 years. And we appreciate your work
20 on A Lawful Truth. And we're
21 always listening and tuning in, so
22 we appreciate that work. Thank
23 you --

24 MS. LAWFUL-SANDERS:

1 You're welcome.

2 COUNCILWOMAN GILMORE

3 RICHARDSON: -- for being a part of
4 this today.

5 Any quick questions for
6 this witness?

7 COUNCILWOMAN AHMAD:

8 Yes. Thank you so much for that
9 passionate testimony. We needed to
10 hear that. I wanted to just pick
11 out on something you said, what is
12 called weathering, the impact of
13 all the stress and strain that it
14 has on your physiology. It is
15 real. That costs us something,
16 because your health care becomes a
17 problem and you don't have
18 insurance and it gets even worse.

19 So I just want to
20 underscore that when we are talking
21 about all this, there's a real
22 physiological impact on your bodies
23 that are making you even more
24 vulnerable. So we need to add that

1 to the economic conversation, that
2 you cannot forget that that
3 variable is going to make life even
4 harder. So we need our
5 policymakers and everybody to
6 understand every time there's a
7 barrier in your path, your
8 weathering goes up, which means
9 your physiology is impacted. So
10 thank you for mentioning that. I
11 just wanted to make a point of
12 that.

13 Thank you, Madam Chair.

14 COUNCILWOMAN GILMORE

15 RICHARDSON: Thank you. Thank you
16 so much, Dr. Ahmad. And thank you
17 again.

18 We will proceed with the
19 additional witnesses. And what
20 we'll need to do, because we have
21 50 minutes to hear from 30
22 witnesses, so we're going to ask
23 everybody to do a 90-second
24 abbreviated version of your

1 testimony, if possible. We wanted
2 to do longer. But because we are
3 in crunch time with budget, this is
4 the only time that we can have
5 hearings. Okay.

6 And so, we have to have
7 a Rules Committee hearing shortly
8 after this hearing. So please
9 abbreviate your testimony. We will
10 keep our questions and comments to
11 a minimum and we'll just say thank
12 you so that we can get in as many
13 witnesses as possible, because we
14 need this for the record for the
15 report that's being produced.
16 Okay. Thank you so much.

17 Please proceed with your
18 testimony. State your name for the
19 record. Thank you, Madam
20 President.

21 MS. CHAPMAN: Good
22 morning, Councilwoman Gilmore
23 Richardson, Councilwoman Bass,
24 Councilwoman Landau just walked

1 away, and Councilmember Driscoll.
2 So my name is Nyesha Chapman, and I
3 speak today as the President of the
4 National Coalition of 100 Black
5 Women, Pennsylvania Chapter. We
6 are an organization with a 40-year
7 legacy of advocating on social,
8 political and economic empowerment
9 of Black women and girls in the
10 city and the Commonwealth.

11 We come here before you
12 today, not to oppose taxation, but
13 to understand that a functioning
14 city requires revenue. We come
15 today to name a truth that the data
16 confirms and that our community
17 feels every single day when policy
18 changes land, but do not land
19 equally. So I've already provided
20 written testimony so I won't go
21 through the written testimony. But
22 what I will do is just go through
23 the ask of the National Coalition
24 of 100 Black women and to take

1 specific actions of City Council.

2 One of them being create

3 a BIRT micro business relief fund.

4 We ask that City Council establish

5 a targeted relief fund for micro

6 businesses, those earning under

7 \$50,000 in gross annual revenue,

8 with priority outreach and

9 eligibility for businesses owned by

10 Black women. The 38.5 million

11 allocated in last year's budget for

12 business support is a start.

13 We need to ensure that

14 money reaches the businesses that

15 need it the most and not the ones

16 with accountants and lawyers who

17 know how to find it. We also ask

18 that you direct the Commerce

19 Department to conduct targeted

20 in-community outreach, free tax

21 prep assistance and accounting

22 matching assist, but awareness in

23 Black business communities is

24 uneven at best.

1 We ask that the Commerce
2 Department be directed to partner
3 with Black-led chambers, faith
4 institutions and community
5 organizations, organizations like
6 ours to ensure that every eligible
7 small business owner knows what
8 help is available and how to access
9 it before the April filing
10 deadline.

11 And third, we ask that a
12 commission of disparities study
13 focus specifically on Black women
14 business owners. You cannot solve
15 what you have not measured.
16 Philadelphia has not -- that's --
17 I'm sorry, has not disaggregated
18 its economic data in ways that make
19 Black women businesses' realities
20 visible.

21 We're asking for a study
22 that looks specifically at revenue
23 gaps, capital access barriers,
24 contracting disparities and tax

1 burden impact as they affect Black
2 women-owned businesses in the city.
3 What gets measured gets addressed.
4 And in closing today, the women we
5 represent, the hair salon owners,
6 the home health aides who launch
7 their own agencies, the caterers,
8 the child care providers, the
9 therapists, the consultants, they
10 are the backbone of Philadelphia's
11 neighborhood economies. They
12 survived the pandemic. They are
13 surviving inflation and we're also
14 asking that you help ensure they
15 survive this too.

16 As the President of the
17 National Coalition, our members
18 stand ready to work with the
19 Council, the Commerce Department
20 and the Revenue Department to
21 ensure that economic empowerment is
22 not a talking point, it is a policy
23 outcome. And I'm not a Black
24 business owner, but I do want to

1 say that we support all Black women
2 business owners. And it's one of
3 the things of our advocacy
4 priorities, is that we increase
5 entrepreneurship for Black women,
6 and we ask that the Council
7 continue to support this effort.

8 (Applause.)

9 COUNCILWOMAN GILMORE

10 RICHARDSON: Thank you. Thank you
11 so much, Madam President, and thank
12 you for the work of the Coalition.

13 Please state your name
14 for the record and proceed with
15 your testimony.

16 MS. POWELL-FOLKS: Thank
17 you, Madam Chair. I am only here
18 in support of my President, she was
19 very clear -- I'm sorry. My name
20 is Jennifer Powell-Folks and I am a
21 Black woman, and I am here in
22 support of my President, but also
23 the number of organizations by
24 which I also am a part of.

1 I'm here to testify
2 about the displacement,
3 marginalization and attempted
4 destruction and spirit of the
5 fortitude of women and girls of
6 color, most especially Black women
7 and Black women entrepreneurs
8 nationwide, and more to the point,
9 this region. It is with great
10 sadness that I am here today to
11 give witness to all that I have
12 seen, heard and experienced about
13 how we are treated not just by
14 corporations, institutions,
15 communities, but by the government
16 itself, the federal government.

17 It is a longstanding
18 fact that women of color,
19 especially Black women, are the
20 most educated, experienced, skilled
21 and seasoned in so many industries
22 and functioning of our country. I
23 will also yield to the statistics
24 already stated, so we'll not repeat

1 them. But today I am here to say
2 that I am part of a number of
3 illustrious organizations, great
4 organizations, standing on the
5 shoulders of so many women of
6 color, here to highlight and
7 testify, including the Coalition of
8 Cultural Competence, the National
9 Coalition of 100 Black Women, Black
10 Women's Leadership Council, the
11 Frankford Neighborhood Advisory
12 Council, the great and historic
13 210-year-old Campbell African
14 Methodist Church, and finally the
15 organization I founded 25 years
16 ago, the Frankford Coalition of
17 Neighbors, which was founded due to
18 the changing demographics and
19 stigmatization of folks of color in
20 the Frankford community.

21 In my lifetime, I have
22 found myself the only woman of
23 color in so many boardrooms,
24 business forums, at a PDAC and even

1 in educational settings. It's a
2 travesty that we are ones who hold
3 up so many organizations throughout
4 the nation to ensure their success
5 and prosperity, but are deterred
6 and blatantly not allowed, and to
7 be frank, purposefully
8 disenfranchised from asserting the
9 fruits of our labor.

10 Today, I wish to thank
11 Councilwoman Katherine Gilmore
12 Richardson and this committee for
13 giving us the opportunity to put on
14 the record the outright dismantling
15 of our families, our schools, where
16 we find sisterhood, mentorship, a
17 way of earning an income, resulting
18 in Black women and girls who bear
19 the brunt of any and every
20 destruction and discrimination of
21 our nation.

22 Today we find ourselves
23 with the highest maternal morbidity
24 rate. I will skip all those

1 because those are highlights. But
2 I do want to say that it's a time
3 and time again we find ourselves
4 terminated and fired, leading that
5 unemployment rate, which completely
6 dismantles our ability to build
7 wealth.

8 I could go on here
9 saying that these needs should be
10 coordinated and -- these things
11 that are coordinated and targeted
12 movements to change these outcomes
13 eliminate the attempts to quiet our
14 voice, diminish our girls, their
15 self-esteem and their educational
16 opportunities. Black women have
17 borne the world's pain and
18 suffering.

19 Women are responsible
20 for the literal birth of this
21 nation, and it continues its
22 existence regardless of what our
23 nation's federal government tries
24 to tell you. And as long as I and

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1 so many of my sisters in this room
2 live, there is no mountain high or
3 wide enough to keep us from rising
4 and rising again to change these
5 statistics. Thank you so much.

6 (Applause.)

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Thank you. Thank you
9 so much for your service to the
10 community and for your work with
11 the Coalition and all the
12 organizations you represent. Thank
13 you very much for being here. And
14 thank you, Madam President.

15 Any questions for this
16 panel?

17 (No response.)

18 COUNCILWOMAN GILMORE

19 RICHARDSON: Seeing none, we will
20 now call the next panel. Thank
21 you.

22 THE CLERK: Amber
23 Harris, Pennsylvania Human
24 Relations Commission, Philadelphia

1 Office; Lucinda Hudson, Parkside
2 Association; Carla Hill, GPS Career
3 and Business Strategies; Ajee Cook
4 and Chelsea Cox.

5 (Witnesses approached
6 witness table.)

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Okay. Please approach
9 the witness table. You can state
10 your names for the record and
11 proceed with your testimony.

12 I just wanted to notate
13 for the record we did call Aissia
14 Richardson, Deputy Chief of Staff
15 for Senator Sharif Street, and also
16 Regina Hairston, President and CEO
17 of African American Chamber of
18 Commerce.

19 Please state your name
20 for the record and proceed with
21 your testimony, Madam Chair of
22 Public Policy.

23 MS. HARRIS: Good
24 morning, good morning, Majority

1 Leader Katherine Gilmore Richardson
2 and the additional members of
3 Council. My name is Amber J.E.
4 Harris, and I serve as the Regional
5 Director of the Philadelphia Office
6 of the Pennsylvania Human Relations
7 Commission. For those that are
8 unaware, we are the Commonwealth's
9 civil rights enforcement agency
10 charged with enforcing
11 discrimination laws in the
12 Commonwealth.

13 We began with remarks
14 from our Chair, Councilmember
15 Jones, who acknowledged that many
16 of the practices that we are
17 discussing today are not only
18 harmful, but in many instances they
19 are also illegal. It's important
20 to name that clearly because too
21 often these experiences are
22 minimalized, normalized or treated
23 as isolated incidents rather than
24 systematic challenges.

1 But more importantly, I
2 join y'all today as a Black woman
3 who has spent years navigating and
4 serving within systems that too
5 often expect Black women to carry
6 extraordinary burdens with limited
7 support. One thing I believe we
8 must acknowledge is that many Black
9 women in Philadelphia are doing
10 everything right and we are still
11 struggling to achieve economic
12 stability.

13 We are educated, we are
14 working, we are leading households,
15 organizations, nonprofits and
16 communities, and yet many Black
17 women are still navigating wage
18 inequities, rising housing costs,
19 child care challenges, burnout,
20 student loan debt and workplaces
21 where we often feel undervalued
22 despite being overly relied upon.

23 In both my professional
24 and community work, I have seen how

1 economic inability impacts every
2 part of a person's life:
3 employment, housing,
4 transportation, caregiving
5 responsibilities and access to
6 opportunity. All of these things
7 are connected. If we truly want
8 economic stability for Black women
9 in Philadelphia, then we must
10 create systems that recognize the
11 full scope of what Black women
12 contribute to the city, while
13 removing unnecessary barriers to
14 advancement and stability. And we
15 must move beyond symbolic inclusion
16 and move towards structural
17 investment.

18 That means investing in
19 leadership pipelines and mentorship
20 opportunities for Black women and
21 girls. It means expanding access
22 to affordable child care and
23 workforce supports -- I'm wrapping
24 it up. It means ensuring equitable

1 procurement opportunities for Black
2 women business owners. It means
3 strengthening workplace protections
4 and accountability measures. And
5 it means creating pathways to
6 economic mobility that are
7 sustainable and not just temporary.
8 It also means acknowledging that
9 many women are not just struggling
10 financially, they are struggling
11 administratively, navigating
12 systems that are fragmented,
13 difficult to access and often not
14 designed with working families in
15 mind.

16 Black women aren't
17 asking you for charity. What we're
18 asking you for are systems designed
19 to recognize our value, invest in
20 our leadership and support our
21 long-term economic security. Thank
22 you for the opportunity to testify
23 this morning.

24 (Applause.)

1 COUNCILWOMAN GILMORE

2 RICHARDSON: Thank you. Thank you
3 so much for your testimony, and
4 thank you for being here and for
5 all the work you do. We request
6 that each individual here to
7 testify today please, if you have
8 not done so already, submit a
9 written copy of your testimony.
10 Because believe it or not, I do go
11 back and read all of the testimony
12 and I rewatch the hearings as well.
13 So thank you very, very much for
14 being here and for the next steps
15 and the action items.

16 All right. Please state
17 your name for the record and
18 proceed with your testimony.

19 MS. HILL: To the
20 honorable members of the Committee
21 on Finance, my name is Carla Hill.
22 I'm a long-term Philadelphia
23 resident who retired from the City
24 of Philadelphia in late 2024, after

1 35 years of municipal leadership.
2 My tenure allowed me to see the
3 full breadth of our city's
4 workforce, as I had the privilege
5 of serving as a Portfolio Manager
6 for Central HR, providing strategic
7 staffing services to a collection
8 of city agencies and leading
9 citywide performance excellence
10 training.

11 I also served as the HR
12 Manager for several key
13 departments, including Public
14 Health, Behavioral Health, and
15 Intellectual Disability Services,
16 Fleet Management, before ultimately
17 retiring as a Deputy Director for
18 Planning and Development. I loved
19 working for the city because there
20 is not an occupation that does not
21 exist within it. However,
22 throughout those decades, I
23 observed a consistent tragedy.

24 90% of career exits are

1 not due to a lack of skill, but a
2 lack of alignment. Today I serve
3 as the co-founder and Chief
4 Navigation Officer of GPS Career
5 and Business Strategies. My
6 mission is to champion a multi-
7 pronged economic approach that
8 balances the needs of our youth
9 with the support required by all
10 Black women, whether they are in
11 the trade, service industries or
12 professional roles.

13 My perspective is
14 informed by my current leadership
15 in professional organizations,
16 where I serve educational
17 committees and volunteer my
18 expertise to support workforce
19 development in high-demand
20 industries. First, we must engage
21 students much earlier than we
22 currently do. We need a curriculum
23 designed to cultivate student
24 learning based on their unique

1 individual design.

2 Through my leadership in
3 these professional associations, I
4 advocate long-term wraparound
5 support that begins in the
6 classroom. We cannot wait until a
7 woman is already facing economic
8 instability to offer a life raft.
9 We must provide specialized
10 resources and assessment tools
11 while she is still a student to
12 identify her specific design.

13 This allows us to pivot
14 individuals into existing vacancies
15 through intentional retraining,
16 especially in high-growth sectors
17 like construction, AI quantum
18 computing and clinical research,
19 where we must build intentional
20 pathways to women to enter
21 technical and leadership roles.

22 Second, we must address
23 the two-way players of our economy:
24 Black women who must play offense

1 in their careers while playing
2 defense against economic hurdles
3 and family responsibilities
4 simultaneously. Our talent is
5 increasingly looking outside the
6 United States because they lack the
7 succession planning and peer
8 mentorship necessary to thrive
9 here.

10 Whether it's a scientist
11 in a lab, a technician in the
12 trades or a woman running a local
13 restaurant, we are losing talent to
14 international markets that offer
15 better bridges. To address these
16 challenges, we must invest in a
17 follow-up model, cultivating first-
18 generation businesses, supporting
19 neighborhood restaurants with peer
20 mentors, and building bridges of
21 employee separation that lead to
22 pivots, not poverty.

23 I urge this committee to
24 support policy that treats career

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1 pathways across all demand-high
2 industries as long-term investment,
3 ensuring our youth and all our
4 women have a written career
5 blueprint and the specialized
6 knowledge to thrive. Thank you for
7 your time and your commitment to
8 this mission.

9 (Applause.)

10 COUNCILWOMAN GILMORE

11 RICHARDSON: Thank you. Thank you
12 so much for your testimony. We
13 will take the testimony of all the
14 witnesses prior to asking for
15 questions.

16 So please state your
17 name for the record and proceed
18 with your testimony.

19 MS. COOK: Right. Good
20 morning. I am Ajee Cook, CEO and
21 founder of Done and Done, also
22 known as Chief "Get It Done"
23 Officer. As a Black woman and
24 small business owner based in

1 Philadelphia, I know firsthand what
2 it takes to build something from
3 the ground up.

4 I got started as an
5 entrepreneur because I was laid
6 off. After searching for a year
7 and applying for jobs, even
8 positions I was overqualified for,
9 the rejection letters kept coming.
10 So I decided to use my own skills
11 of organization and structure and
12 created Done and Done. I am a
13 mother, one-month postpartum, a
14 wife and a business owner. Black
15 women show up every day, just like
16 myself, after just being up today
17 since 4 o'clock a.m. And just like
18 we showed up today in this room, we
19 should be seen.

20 Five years in, and I'm
21 proud to say, we are still here,
22 still growing, still serving and
23 still getting it done. Thank you
24 for the opportunity to speak today,

1 for not just us at Done and Done,
2 but for women in business looking
3 to thrive who are set back by
4 funding. We work the hardest, but
5 are the least funded, and that
6 leads me to one of the biggest
7 challenges we face: Funding
8 itself.

9 There are a lot of
10 programs out there that say they're
11 for small businesses. There's
12 money out there. There are
13 opportunities. But when you read
14 the fine print, the requirements
15 are not actually built for small
16 businesses. They ask for five
17 years of audited financials. They
18 want you to have 10 full-time W-2
19 employees. They want six-figure
20 revenue before they'll consider
21 you. That's not small business.
22 That's established business.

23 Real small businesses
24 are teams of one to five, we're

1 bootstrapping. We're building
2 credit, we're wearing every hat,
3 and too often we're locked out of
4 the very funding that claims to
5 help us. That's why spaces like
6 this matter. That's why Done and
7 Done exists. We help founders get
8 operational ready, strong systems,
9 real admin support. So when the
10 right opportunities do come, you're
11 not disqualified on a technicality.

12 Five years ago, I
13 started this company with a laptop
14 and a mission. Today we're a
15 six-figure, 100% remote, serving
16 clients nationwide. We beat the
17 odds. Today we are testifying and
18 asking how can Philadelphia help
19 small businesses, because we want
20 Philadelphia small businesses to
21 survive the systems that had -- we
22 want to -- sorry. We want
23 Philadelphia small businesses to
24 survive. The systems have to meet

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1 us where we are.

2 (Applause.)

3 COUNCILWOMAN GILMORE

4 RICHARDSON: Thank you. Thank you
5 so much for being here today. One
6 month postpartum?

7 MS. COOK: Yes, I am.

8 COUNCILWOMAN GILMORE

9 RICHARDSON: My goodness.

10 MS. COOK: I'm tired,
11 y'all, but I showed up.

12 COUNCILWOMAN GILMORE

13 RICHARDSON: Thank you for being
14 here. But I'm going to say take
15 good care of yourself. I'm going
16 to add that part in there. Okay.
17 So please take good care of
18 yourself and rest when necessary.
19 But we certainly appreciate you
20 being here. But I had to notate
21 that for the record.

22 MS. COOK: Thank you.

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Thank you again.

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1 Please state your name for the
2 record and proceed with your
3 testimony.

4 MS. COX: Good morning
5 to the honorable members of the
6 Committee on Finance. My name is
7 Chelsea Cox, founder of C2
8 Consulting. My company lives at
9 the intersection of data strategy,
10 civic engagement and storytelling.
11 I'm a Black woman entrepreneur and
12 a mother building a business here
13 in Philadelphia.

14 Before becoming a full-
15 time entrepreneur, I worked in
16 Corporate America, earning over six
17 figures a year, not including a
18 five-figure performance bonus. I
19 left because I did not feel fully
20 valued or fulfilled. I had ideas
21 that were being used but not
22 properly compensated. I had skills
23 that were growing but not being
24 developed and I had a vision I

1 believed could better serve my
2 community and the clients directly.

3 But through building my
4 business, I have also seen some
5 real gaps. Philadelphia's small
6 business support system has not
7 fully caught up to the way many
8 Black women are building businesses
9 today. I am not a traditional
10 storefront business. I am a
11 service-based, digital and largely
12 virtual business. I create value
13 through strategy, data,
14 communications, content and
15 consulting. But many grant
16 opportunities are still designed
17 around physical locations,
18 storefront improvements or more
19 traditional business models.

20 Cities like Chicago have
21 created micro business grants
22 models that provide funding to
23 businesses like C2 without
24 requiring to repay them like a

1 loan, and that leaves out many.
2 And these types of organizations or
3 these types of opportunities
4 provide for many entrepreneurs who
5 are building lean, innovative
6 businesses online from home or
7 through professional services.

8 The loss of the \$100,000
9 BIRT exemption has also added more
10 burden to four small businesses,
11 freelancers and self-employed
12 people. And business
13 certifications, while important,
14 take away a lot of time and money
15 to secure to renew them, even when
16 we have access to the
17 opportunities.

18 Philadelphia has an
19 opportunity to modernize how we
20 support small businesses, and that
21 means recognizing digital service-
22 based and micro businesses, not
23 just storefronts. Lastly, I would
24 ask Council to explore a formal way

1 to evaluate how every economic
2 development and finance policy
3 impacts Black women so we are not
4 at the forefront of the policy
5 conversation, but we are also at --
6 excuse me. I would -- lastly, I
7 would ask Council to explore a
8 formal way to evaluate how economic
9 development and finance policies
10 impact Black women, so we are at
11 the forefront of the policy
12 conversation, not added in
13 decisions afterwards.

14 (Applause.)

15 COUNCILWOMAN GILMORE

16 RICHARDSON: Thank you. Thank you
17 so much for being here and for
18 calling our attention to more
19 non-traditional business models and
20 the work that we have to do from a
21 city perspective to support you
22 all. Thank you for your great
23 work. And I will say if you're not
24 following Chelsea on social media,

1 she's fantastic and fabulous and
2 shares wonderful information,
3 easily digestible information for
4 the masses. So thank you very much
5 for your work.

6 COUNCILWOMAN AHMAD:

7 Madam Chair --

8 COUNCILWOMAN GILMORE

9 RICHARDSON: The Chair recognizes
10 Dr. Ahmad.

11 COUNCILWOMAN AHMAD:

12 Thank you. I just wanted to add
13 that everybody knows you're an
14 actorial.

15 MS. COX: Yes.

16 COUNCILWOMAN AHMAD: I
17 don't know if enough people know,
18 because we would love to showcase
19 you to say what does that mean and
20 what did you do with that. And,
21 you know, those are wealth-building
22 career options. So thank you for
23 what you do. We appreciate you.

24 MS. COX: Thanks.

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1 COUNCILWOMAN GILMORE

2 RICHARDSON: She's great. Thank
3 you. Thank you all for being here.

4 We will ask the Clerk to
5 please call the next panel.

6 THE CLERK: Daniyah
7 Richardson, Barbara Jordan Fellow;
8 Christina Faith, founder and CEO of
9 Grindhouse; Kimberly Nelson, 1001
10 Face; and Sherri Darden, Scoop USA
11 Media.

12 (Witnesses approached
13 witness table.)

14 COUNCILWOMAN GILMORE

15 RICHARDSON: And then if you could
16 just pre-alert the next panel so
17 that they are ready.

18 THE CLERK: Eboni
19 Zamani, Pearl's Girl Production;
20 Armani Nickens; and Darnette Arce,
21 Lower North Philadelphia CDC.

22 COUNCILWOMAN GILMORE

23 RICHARDSON: Okay. And you all can
24 be prepared to step to the witness

Committee on Finance

1 table next.

2 So please state your
3 name for the record and proceed
4 with your testimony.

5 MS. RICHARDSON: Hi.
6 Good morning. My name is Daniyah
7 Richardson --

8 COUNCILWOMAN GILMORE
9 RICHARDSON: Can you pull the mic
10 up?

11 MS. RICHARDSON: Yes.

12 COUNCILWOMAN GILMORE
13 RICHARDSON: Okay. Thank you. All
14 right. Restate your name for the
15 record.

16 MS. RICHARDSON: Good
17 morning. My name is Daniyah
18 Richardson. And for some
19 background on me, I am a Philly
20 native, born and raised. I grew up
21 in the Northeast section of
22 Philadelphia. I went to Girls'
23 High for high school and then I
24 graduated from Penn State with a

1 double major in psychology and
2 criminology and a minor in
3 sociology.

4 So one quick question I
5 really had was, do you guys know
6 what adultification bias is?

7 COUNCILWOMAN GILMORE

8 RICHARDSON: I apologize. I
9 couldn't really hear what you said.

10 MS. RICHARDSON:

11 Adultification bias.

12 COUNCILWOMAN GILMORE

13 RICHARDSON: Adultification bias?

14 MS. RICHARDSON: Mm-hmm,
15 in children. And if not, I just
16 wanted to give a personal statement
17 on what it looked like for me as a
18 child. So at 9 years old, I had to
19 walk me and my little brother to
20 school every day. My brother was 5
21 and I was 9. And every day walking
22 us to school and back, expected to
23 have us ready and in bed by
24 8:00 p.m., we had to eat, I had to

1 clean us. We had to make sure we
2 were together every day for school.

3 And it is different
4 because since childhood, there are
5 many roles that are played on young
6 Black girls. We have to be adults,
7 but also still kind of be children.
8 We're expected to be mature. And
9 that's something that I feel like
10 isn't really looked at. It's
11 something that we don't really
12 think about, that we have to first
13 look at the child before we look at
14 the adult.

15 So looking at the
16 experiences that a child goes
17 through, a Black child goes
18 through, and expanding that onto
19 adulthood, so making sure,
20 especially when it comes to that
21 mental health, making sure that
22 those resources are available for
23 them and starting those policies to
24 make it available for all Black

1 children to have those resources,
2 so that in adulthood those barriers
3 that we are stuck with, they can be
4 limited as we continue to grow.

5 Thank you.

6 (Applause.)

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Thank you very much
9 for being here and for your
10 testimony. Another Girls' High
11 girl-changer in the world. What's
12 your class number?

13 MS. RICHARDSON: 264.

14 COUNCILWOMAN GILMORE

15 RICHARDSON: 245. Thank you for
16 being here.

17 Please state your name
18 for the record and proceed with
19 your testimony.

20 MS. FAITH: Hello. How
21 are you doing? My name is
22 Christina Faith. Thank you to
23 Majority Leader Gilmore Richardson
24 and members of the Philadelphia

1 City Council. I am the founder and
2 CEO of the Grindhouse, a
3 Philadelphia-based production
4 company and event company. We
5 produce commercials, digital
6 series, documentaries, narrative
7 features, corporate content and
8 live events with a team of talented
9 creatives rooted here in the City
10 of Philadelphia.

11 I'm grateful for this
12 opportunity at this hearing because
13 what you are examining today is not
14 abstract. It is my life. It is
15 the life of nearly every Black
16 woman I know who dared to build
17 something on their own. The
18 reality for Black women
19 entrepreneurs is this: We are the
20 fastest-growing group of business
21 founders in the country, among the
22 least supported.

23 I started the Grindhouse
24 because I had a vision, a skill and

1 an unshakable drive. What I did
2 not have access to is capital
3 contracts in the rooms in which the
4 decisions are made. I have built
5 my network from scratch, proven my
6 credibility twice over and operate
7 a fraction of the resources my
8 counterparts take for granted.
9 This is not unique to me.

10 Nationally, Black women-
11 owned businesses generate the
12 lowest average revenue of any
13 group, not because we lack talent,
14 but because of the system that
15 fails us. Less than 1% of venture
16 capital goes to Black women.
17 Black-owned businesses are
18 consistently denied loans at higher
19 rates than White-owned businesses.
20 And here in Philadelphia, despite
21 Black residents making up 40% of
22 the population, Black-owned
23 businesses represent a fraction of
24 employer firms in this city.

1 The gap is not a
2 coincidence. It is a compounded
3 result of decades of exclusion from
4 banking contracts, networks and
5 institutional investment. What I
6 am asking this Council to do is
7 simple: Use your power to close
8 the gap. Specifically, I urge the
9 Council to prioritize three things:

10 First, expand access to
11 capital for Black women-owned
12 businesses. That means pushing
13 more city-backed loan programs,
14 grants, partnerships with the CDFI
15 that are designed to reach us, not
16 programs that require the kind of
17 existing infrastructure that
18 systemic exclusion has prevented us
19 from.

20 Second, direct city
21 contracts to Black women-owned
22 businesses. Third, invest in the
23 creative and cultural economy of
24 Pennsylvania and Philadelphia.

1 Companies like the Grindhouse are
2 not just producing content, we are
3 creating jobs, training young
4 people and telling Philadelphia
5 stories the way that the world has
6 never seen.

7 And since 2024, I have
8 contracted over 300 people. I am a
9 little bit different when it comes
10 to business. Our revenue is over
11 \$1 million, which means we're
12 mid-sized, but we're immediately
13 pushed out of what's available
14 because it's considered mid-size,
15 right.

16 And so, one of the
17 things that I'm asking is that you
18 reconsider not using our revenue
19 but using our profits as the way
20 that you are doing how you are
21 providing loans and grants and
22 access to capital. So I want to
23 thank you all for this opportunity.
24 We are not asking for charity. We

Committee on Finance

1 are asking for the conditions that
2 allow us to do what we are already
3 doing exceptionally and at scale in
4 this city. Thank you.

5 (Applause.)

6 COUNCILWOMAN GILMORE

7 RICHARDSON: Thank you. Thank you
8 so much for your testimony. And
9 while you were testifying, I just I
10 had a few thoughts and I'm just
11 taking little notes. But I'm
12 obviously the Chair of Council's
13 Committee on Finance, so we have to
14 work with a number of financial and
15 banking institutions relative to
16 our payroll depository and some of
17 the other work, so I think that's a
18 good opportunity as Chair of
19 Finance to figure out how we get
20 small women, small Black women
21 business owners in the rooms with
22 some of these institutions.

23 And so, that thought
24 process just came to my head

Committee on Finance

1 because we're thinking about the
2 next Committee on Finance hearing,
3 which we'll have to have before the
4 end of the term, in order to ensure
5 that we continue the payroll
6 deposits for the city. And so,
7 that's an opportunity. So I
8 appreciate the testimony that you
9 shared specifically because that'll
10 help us on the back-end. We will
11 have follow-up activities as a
12 result of this hearing.

13 MS. FAITH: Thank you.

14 COUNCILWOMAN GILMORE

15 RICHARDSON: Okay. Thank you.
16 Please state your name for the
17 record and proceed with your
18 testimony.

19 MS. NELSON: Good
20 morning. My name is Kimberly
21 Nelson, and I'm here this morning
22 to testify on behalf of being a
23 Black business owner. After --
24 okay, I'm sorry. After I had my

1 daughter, I decided to open up a
2 business -- start a business for my
3 daughter because I needed to teach
4 her how to do math and how to be
5 able to communicate out in the
6 public as well as being a part of
7 the political party, being a
8 committee woman as well to teach my
9 daughter how to advocate. So now,
10 it's her spill.

11 What's the name of your
12 business, Kennedy?

13 MS. K. NELSON: My name
14 is Kennedy Nelson. So my business
15 card is -- so my business and some
16 money.

17 MS. NELSON: Okay. Now,
18 my turn. So she sells graphic
19 T-shirts and children accessories
20 as well as jewelry. And I want to
21 make sure that City Council knows
22 that she's not only Black, she's a
23 female and she's disabled, to help
24 to create more funding. My

1 daughter is one of the youngest
2 youth entrepreneurs in the City of
3 Philadelphia, and she does pop-ups
4 around the city.

5 And I want to make sure
6 that she knows how to read,
7 literacy, math and how to
8 socialize. Those are the things
9 that they are learning inside of
10 schools. And I decided that we're
11 going to start advocating more to
12 make sure we have more
13 accessibility inside of our city.
14 So I just want to make sure that
15 you guys hold some funding aside
16 for disabled children, Black
17 business owners as well. Thank you
18 so much. Have a blessed day.

19 (Applause.)

20 COUNCILWOMAN GILMORE

21 RICHARDSON: Thank you and thank
22 you, Kimberly, for being here. And
23 let's thank Kennedy. I love
24 Kennedy, y'all. Give Kennedy a

Committee on Finance

1 round of applause.

2 (Applause.)

3 MS. K. NELSON: Can I
4 say one thing please.

5 COUNCILWOMAN GILMORE

6 RICHARDSON: You want to share one
7 thing. Go ahead, sweetheart.

8 MS. K. NELSON: Close
9 your eyes please. My grandpa, my
10 dad, so please go to him. And my
11 dad and grandpop. People of the
12 community, so my grandpop, my dad,
13 my grandpa. So see my business.
14 So my mom and dad get married.

15 (Applause.)

16 COUNCILWOMAN GILMORE

17 RICHARDSON: Thank you. She's so
18 sweet. Thank you, Kennedy. We
19 appreciate you being here,
20 sweetheart. Thank you, Kimberly,
21 so much for being here.

22 Please state your name
23 for the record and proceed with
24 your testimony.

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1 MS. DARDEN: Good
2 morning, Kathy. I'm going to ask
3 if Andrea can sit here with me
4 because she's speaking on behalf --
5 well, with me if you can.

6 COUNCILWOMAN GILMORE
7 RICHARDSON: Yes. And then please
8 if you could just pull the mic up
9 so we can hear you for the
10 stenographer. Just state your name
11 for the record and then proceed.

12 MS. DARDEN: Good
13 morning. My name is Sherri Darden.
14 I'm the owner and publisher of
15 Scoop USA Newspaper. And I asked
16 Andrea to sit behind me because my
17 discussion is not just about news
18 and me and Black women. It's about
19 Black women in media. And some of
20 the things that we struggle through
21 that many people don't realize are
22 happening.

23 I think that we all show
24 up and we show up bright and

1 bubbly, and nobody knows what's
2 going on, on the inside or that
3 because our people show up to
4 represent and share our stories and
5 resources for us, no one realizes
6 what goes on in the back room. And
7 in those rooms, the back room that
8 nobody knows exists, we have to
9 figure out how to publish, how to
10 pay, how to make sure our staff is
11 paid, how to carry the institution
12 so that then we can show up and do
13 what we do at no cost for other
14 people. I think that it is a very
15 unfortunate and bad balance. And I
16 think that because we need to show
17 up, we often don't talk about it.
18 That is one of the bad things that
19 Black women do. We carry the
20 weight and we don't talk.

21 As a Black woman who
22 owns an entity that has been owned
23 for 57 years by a Black man prior
24 to, I often find it hard or

1 disheartening that I walk into a
2 room and someone will say they
3 support me because of the Black man
4 who's now been gone for 8 years or
5 10 years. They don't support
6 because we're needed. They don't
7 support because we have to be here
8 for our communities. They support
9 because a Black man owned it.

10 I think that I find that
11 way too often people are in the
12 room and they don't recognize what
13 it is or who we are or what goes
14 into being the product that we put
15 out consistently. We consistently
16 work on behalf of our communities
17 and it's not recognized. And I
18 think that it's just something that
19 I wanted to share, that we are
20 here. We are Black women in these
21 rooms.

22 There are several times
23 over the past four years Christmas
24 comes, I haven't been able to pay

1 my staff because the money doesn't
2 move. Can you imagine Christmas
3 Day you wake up and you have people
4 that you haven't been able to pay
5 and they have kids? But at the
6 same time, the paper is out. The
7 work is done. It's pristine. The
8 communities that we represent don't
9 know the heartache that goes into
10 that. So it's very important that
11 I just share that.

12 I don't think that
13 anyone from the media ever shares
14 what we go through. I'm the only
15 full owner and Kathy is the only
16 other full owner of a media entity.
17 Andrea now owns her own media
18 entity. But I think that there are
19 struggles that people would never
20 even imagine exist.

21 (Applause.)

22 COUNCILWOMAN GILMORE

23 RICHARDSON: Well, thank you, thank
24 you so much for being here today

1 for the work that you do with the
2 Scoop. And I think it's incumbent
3 upon us to understand that we also
4 have to support Black women in
5 media.

6 MS. DARDEN: I think
7 that we have to save ourselves. I
8 think that Black women and women
9 will save ourselves. We have to
10 make that first step.

11 COUNCILWOMAN GILMORE
12 RICHARDSON: Received. Thank you.
13 Thank you. Thank you so much for
14 being here.

15 Will the Clerk please
16 call the next panel.

17 THE CLERK: Eboni
18 Zamani, Pearl's Girl Productions;
19 Armani Nickens; Darnette Arce,
20 Lower North Philadelphia CDC.
21 Following them will be Felicia
22 Shanken, Philadelphia Women's
23 Network Collection LLC; Danielle
24 McLane, Diamond Beauty Academy;

Committee on Finance

1 Desarrie McDuffie, Philly Real
2 Estate Diva; and Alia Sutton-Bay, A
3 Sutton Bay LLC.

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Okay. Are any of
6 those witnesses present? Okay.
7 Please approach the witness table
8 and state your name for the record,
9 and then you can proceed with your
10 testimony.

11 (Witnesses approached
12 witness table.)

13 COUNCILWOMAN GILMORE

14 RICHARDSON: I see two, so we will
15 call the next four as well. Call
16 the next four.

17 MS. SHANKEN: Good
18 morning. Is it still morning?

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Still morning.

21 MS. SHANKEN: Good
22 morning, Chairperson Richardson and
23 members of the committee. My name
24 is Felicia Shanken. I'm the

1 founder and the CEO of the
2 Philadelphia Women's Network
3 Connection, PWNC Foundation and
4 PWNC Digital Futures. For years, I
5 have worked closely with women
6 across Philadelphia who are trying
7 to survive, rebuild and create
8 economic stability for themselves
9 and their families.

10 What I see every single
11 day is that Black women are
12 carrying the weight of entire
13 households, businesses, children,
14 aging parents and communities,
15 while still being underpaid,
16 overlooked and unfunded. Many of
17 the women I serve are educated,
18 skilled and hardworking. Yet they
19 are still living paycheck to
20 paycheck. Some are forced to
21 choose between paying rent, child
22 care, transportation or investing
23 in the businesses they are trying
24 desperately to build.

1 Others are leaving
2 corporate jobs because they are
3 burnt out, unsupported or stuck in
4 workplaces where they are expected
5 to work twice as hard just to be
6 seen as equal. As a Black woman
7 entrepreneur myself, I know
8 firsthand how difficult it is to
9 access capital, secure contracts,
10 apply for grants with thousands of
11 other businesses and scale a
12 business without generational
13 wealth or strong financial backing.

14 Black women are one of
15 the fastest-growing groups of
16 entrepreneurs in this country and
17 have been for years. Yet we
18 continue to receive the smallest
19 percentage of business funding and
20 investment. Why is that? I also
21 want to speak to the emotional and
22 mental toll this creates. So many
23 Black women are operating in
24 survival mode every single day,

1 including myself.

2 We are expected to be
3 resilient while navigating
4 inflation, rising housing costs,
5 health care challenges, caregiving
6 responsibilities and economic
7 uncertainty. Resilience should not
8 be the requirement for survival;
9 opportunities should be. We need
10 policies that create real access to
11 funding, affordable child care,
12 equitable wages, housing stability,
13 business education, mental health
14 support and pathways to ownership
15 and wealth creation for Black women
16 and their families.

17 When Black women rise
18 economically, families rise,
19 communities rise and Philadelphia
20 rises. Thank you for allowing my
21 voice and the voices of the women I
22 serve to be heard today. And also,
23 let us not forget about those women
24 that are 50 and over that are

1 leaving the corporate world or who
2 have lost their jobs. What are we
3 going to do with them? Where are
4 they going to go? Where are they
5 going to get the support? We need
6 to help them. My name is Felicia
7 Shanken. Thank you.

8 (Applause.)

9 COUNCILWOMAN GILMORE

10 RICHARDSON: Thank you. Thank you
11 so much for your testimony and
12 notating that sort of 50 to 65
13 before you can officially retire,
14 but you still got to work. Yes,
15 received. Thank you so much.

16 MS. SHANKEN: Thank you.

17 COUNCILWOMAN GILMORE

18 RICHARDSON: Please state your name
19 for the record and proceed with
20 your testimony.

21 MS. McDUFFIE: Hello.

22 My name is Desarrie McDuffie. Good
23 morning, everyone, and thank you
24 for the opportunity to participate

1 in the Black Women in Economy
2 hearing. Again, my name is
3 Desarrrie McDuffie. I'm a
4 Philadelphia realtor with over 20
5 years of experience. And before
6 real estate, I spent over a decade
7 working within social services.

8 Through both careers, I
9 have witnessed firsthand the
10 economic burden Black women
11 continue to carry in our
12 communities. Black women are often
13 doing everything right. We are
14 earning degrees, raising children,
15 caring for parents, building
16 businesses and working multiple
17 jobs, yet still struggling to
18 survive in an economy that grows
19 more expensive by the day.

20 The numbers tell the
21 story. The Black homeownership
22 rate in America is only about 44
23 percent, compared to nearly 74
24 percent for White households.

1 Black women remain one of the
2 fastest-growing groups of
3 homebuyers in this country. That
4 means, despite the barriers, Black
5 women are still fighting to build
6 stability and generational wealth
7 for their families.

8 But the reality is
9 heartbreaking. I speak with
10 hardworking women every day who
11 have good jobs, pay their bills on
12 times and still cannot afford to
13 buy a home because housing costs,
14 inflation and interest rates have
15 pushed stability out of reach. I
16 also hear from senior women on
17 fixed incomes who are choosing
18 between rent, medication, food and
19 utilities.

20 Supporting Black women
21 economically requires intentional
22 investment, affordable housing,
23 access to capital, caregiver
24 support, child care support,

1 protections for seniors and real
2 pathways to homeownership and
3 wealth creation. Because when
4 Black women are financially stable,
5 families are stronger, communities
6 are safer and economies grow. And
7 the City of Philadelphia cannot
8 continue calling itself the City of
9 Brotherly Love, while the sisters
10 holding the brothers and everyone
11 else down are struggling just to
12 survive.

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Thank you. Thank you
15 so much. You can just conclude
16 your testimony. I know you were
17 trying to wrap it up.

18 MS. McDUFFIE: I
19 concluded my testimony.

20 (Applause.)

21 COUNCILWOMAN GILMORE

22 RICHARDSON: Okay. Thank you. And
23 listen, I want to thank you so much
24 for being here and thank you for

1 your work. Another great social
2 media presence in the real estate
3 industry in Philadelphia. Thank
4 you, thank you, thank you.

5 All right. Please state
6 your name for the record and
7 proceed with your testimony.

8 MS. SUTTON-BEY: Good
9 morning. My name is Alia Sutton-
10 Bey, and I'm the founder of Essence
11 of Ujima, a leadership development
12 program for Black women navigating
13 spaces that were not created with
14 us in mind. Good morning,
15 Councilwoman Gilmore Richardson,
16 members, and thank you for creating
17 the space.

18 I've seen firsthand the
19 impact of being both Black and a
20 woman on access to sustainable
21 economic mobility. Even when we
22 are highly educated, deeply
23 experienced and carrying the weight
24 of organizations on our back, our

1 economic mobility remains stifled.
2 One of the things that I want to
3 bring forward today is that we
4 cannot have a serious conversation
5 about economic mobility of Black
6 women without also talking about
7 what is happening to Black women in
8 the workplace.

9 And to be clear, I am
10 grateful to live in a city where we
11 see Black women in visible
12 positions of leadership and power.
13 That representation matters. But
14 the presence of highly visible
15 Black women in leadership does not
16 negate the realities that many
17 Black women are still navigating
18 every single day in the workplace
19 across the city.

20 We cannot confuse optics
21 with outcome. I know what it feels
22 like to be highly capable, deeply
23 committed and still overlooked for
24 advancement while being expected to

1 carry organizations both
2 emotionally and operationally.
3 Economic mobility is not just about
4 helping Black women get jobs or
5 access to money. It is also about
6 ensuring access to opportunity and
7 advancements once in the workplace.

8 So my ask today is that
9 the City of Philadelphia become an
10 early adopter of the Workplace
11 Psychological Safety Act, its
12 standards and practices within city
13 government and across workplaces.
14 The Workplace Psychological Safety
15 Act is not about ordinary workplace
16 conflict. The legislation is
17 designed to address severe,
18 repeated psychological harm such as
19 bullying, intimidation,
20 humiliation, retaliation, sabotage
21 and abusive conduct that current
22 laws often fail to cover.

23 Current discrimination
24 laws leave major gaps. If a Black

1 woman experiences sustained
2 workplace harm but cannot
3 explicitly prove discrimination
4 tied to her protected class, many
5 harmful behaviors remain legally
6 actionable only through resignation
7 and internal HR practices, because
8 when Black women can advance
9 through support, retention,
10 promotion and equitable pay,
11 Philadelphia advances. Thank you
12 for your time.

13 (Applause.)

14 COUNCILWOMAN GILMORE

15 RICHARDSON: Thank you. Thank you
16 very much for your testimony. I
17 wanted to ask, and we'll make sure
18 the team follows up with you, if
19 you could work with us to review
20 some of the laws that are on the
21 books that are enforced by the
22 Philadelphia Human Relations
23 Commission around protected
24 classes.

1 I know Dr. Ahmad briefly
2 talked about that and touched on it
3 earlier in the hearing, but I was
4 just taking a few quick notes on
5 your testimony. If you could just
6 follow up with us, and we'll kind
7 of go through that with you to see
8 if there's legislative opportunity
9 there as well. Okay. Thank you.
10 Appreciate you being here.

11 Will the Clerk please
12 call the next panel.

13 THE CLERK: Frankie
14 Darcell; Tonya D. Hinton-Green,
15 Magical Whispers and Charming
16 Wishes LLC; Mercedes S. Bonilla,
17 Leverage Economic Solutions;
18 Marvetta Coleman; Delisa Roman,
19 Tyra Wright Johnson; Khamyia
20 Johnson; and Melanie Serato Ramos.

21 COUNCILWOMAN GILMORE
22 RICHARDSON: Okay. If your name
23 was called, please approach the
24 witness table.

1 (Witnesses approached
2 witness table.)

3 COUNCILWOMAN GILMORE

4 RICHARDSON: Thank you so much for
5 being here. The Frankie Darcell
6 from WDAS here in Philadelphia.
7 Please state your name for the
8 record and then proceed with your
9 testimony.

10 MS. DARCELL: My name is
11 Frankie Darcell, WDAS Radio. I am
12 excited to be in this space. And
13 for as much as this panel is on the
14 challenges of Black women, I would
15 choose to be nothing but a Black
16 woman in this day and in this time.
17 Although I did not have prepared
18 statements, I will say this to you:
19 The challenges that African
20 American women face on a regular
21 basis in media, in business,
22 personally, socially, the stories
23 that I heard today are so
24 empowering.

1 I will say to each woman
2 who has spoken in this room and
3 every other room, though we have
4 tripped, we've not fallen. Though
5 we may have been bent, we are not
6 broken. We are and always have
7 been extremely resilient at the
8 causes before us. I will say to
9 you as an eight-and-a-half-year
10 breast cancer survivor, where 1996
11 my mother was diagnosed, one of the
12 most challenging disparities in our
13 health care is making sure that
14 research is available on every
15 level, and we've come an extremely
16 long way.

17 25 years with the Sista
18 Strut, and I'm proud to say that we
19 are now here in Philadelphia on our
20 ninth year. When mammograms and
21 self-breast examinations personally
22 are done, where we take
23 responsibility and advocate for our
24 health, the outcomes are much

1 better whether we're talking about
2 menopause or breast cancer or other
3 health care disparities. But in
4 this time when health care is one
5 of the greatest challenges, we're
6 going to find that when other
7 communities get a cold, Black folk
8 get the flu. Health care and the
9 lack of health care are killing
10 people within our community by
11 merely not being able to go to a
12 doctor. So when we talk about
13 being able to show up in work, we
14 have to be physically fit to be
15 able to do so.

16 So I say to Black women
17 in particular, we take care of
18 everybody else, but to remember as
19 well to take care of yourself.
20 I'll close with this as well as a
21 small business owner. First, to
22 each one, teach one. And with my
23 theater production company that I'm
24 so proud of and I'm entering my

1 15th year, that for as much as the
2 funding has 110% been my own, it
3 was two African American women who
4 said, Frankie, what is it that we
5 can do. We make it our business
6 first to do business with each
7 other. And for as much as there
8 has been a challenge to find
9 traditional funding to be able to
10 put to make a dollar out of \$0.15,
11 I funded it on my own. Therefore,
12 I can make decisions on my own and
13 things have turned out to be well.

14 But I can tell you some
15 of the greatest challenges, as we
16 talk about doing business and Black
17 women in business, some of the
18 greatest challenges have come from
19 Black women. We cannot fix what we
20 don't acknowledge. So with that, I
21 would only say that before I sign
22 any contract with anyone, I
23 specifically look to do business
24 with other African American women,

1 be it catering, makeup and
2 backstage costumes or whatever the
3 case might be. It is so important
4 to talk the talk and to walk the
5 walk.

6 I'll close with this: I
7 thank you, Madam Chair, for being
8 the brilliant light you are. We
9 can have challenges, but without a
10 forum like this for others to be
11 able to be empowered. My daughter,
12 who I'm so proud of, I walk this
13 walk because I want to leave her
14 better off than my great-
15 grandmother, my mother left me.

16 She graduated with her
17 Doctorate degree, and I did not
18 know that this weekend on her
19 scroll she wrote and read it at her
20 capping ceremony, and this is just
21 an abbreviation. And when she read
22 it, my sisters and I, who were in
23 the audience, just cried. And she
24 said, For my great-grandmother and

1 my grandmother and to my mother, I
2 bring the gifts that my ancestors
3 gave. I am the dream and the hope
4 of the slave. She said, Mom, I
5 rise, and to every Black woman out
6 there on her grind, rise. Thank
7 you, Madam Chair.

8 (Applause.)

9 COUNCILWOMAN GILMORE

10 RICHARDSON: Thank you, thank you,
11 thank you, Frankie Darcell. Thank
12 you for all that you do here in the
13 City of Philadelphia. But not only
14 the contributions you give via
15 media, but the work that you do
16 with your production company, with
17 Sista Strut, ensuring that we are
18 taking care of ourselves and always
19 supporting other Black women.

20 I'll never forget when
21 you arrived here in Philadelphia.
22 I was a staffer for former
23 Councilmember Blondell Reynolds
24 Brown, and the two of you

1 connected. And I will just never
2 forget the community that you
3 created. And I took that with me
4 for the remainder and the rest of
5 my staff career and now as a member
6 of Philadelphia City Council. So
7 thank you, thank you, thank you,
8 Frankie Darcell.

9 Please state your name
10 for the record and proceed with
11 your testimony.

12 MS. DARCELL: Thank you
13 for that.

14 MS. JACKSON: Good
15 morning. My name is Khamyia
16 Jackson, and I'm -- Councilwoman,
17 that was so powerful. So my name
18 is Khamyia Jackson, known to my
19 community of service as Maya the
20 Doula or Myia or Big Sis. I also
21 represent the PA Doula Commission
22 as being on the Board. I serve as
23 a Black Indigenous doula in
24 Philadelphia, Pennsylvania where I

1 was born and raised.

2 Throughout my support to
3 Black mothers, birthing people and
4 families who are often carrying
5 more than pregnancy, they are
6 carrying the weight of rising rent,
7 low wages, unstable employment,
8 food insecurities, child care
9 barriers and the emotional stress
10 of trying to survive while
11 preparing to bring life into the
12 world.

13 And so, Ms. Darcell,
14 that just really touched me because
15 I am carrying everybody and I
16 didn't -- as a Black woman and
17 community-based doula, I have
18 firsthand seen how economic
19 challenges impact maternal health.
20 I have supported families who have
21 to choose between paying for
22 transportation to prenatal
23 appointments or buying groceries.

24 I have worked with

1 members who wanted to rest during
2 pregnancy but could not afford to
3 miss a shift. I have seen families
4 struggle to find safe housing while
5 also trying to prepare for labor,
6 postpartum healing and newborn
7 care. For Black women, financial
8 instability is not just about
9 money. It affects our health, our
10 choices, our access to care and our
11 ability to feel safe and supported.
12 Many Black women are working hard,
13 building businesses, raising
14 families and serving their
15 communities, yet still face wage
16 gaps, limited access to funding and
17 systems that do not value fully our
18 leadership of labor.

19 So as a doula, I also
20 see entrepreneurship as both a
21 pathway and a challenge. Both
22 Black women and our counterparts
23 are creating solutions in our own
24 communities, but we need fair

1 funding, fair pay, child care
2 support, affordable housing and
3 real investment in our work.

4 When Black women are
5 economically supported, families
6 are stronger, babies are healthier
7 and communities thrive. Supporting
8 Black women is not a charity; it is
9 a justice, it is prevention and it
10 is an investment in the future of
11 Philadelphia. Thank you.

12 (Applause.)

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Thank you and thank
15 you so much for being here, and
16 thank you for your work as a doula
17 and working in the Black maternal
18 health space. And I will tell you
19 that one thing that you mentioned
20 in your testimony that we've heard
21 throughout this hearing is relative
22 to child care. And Council
23 President Johnson has just started
24 a committee to study child care and

1 early childhood education.

2 And I will tell you that
3 Eliza, who's a new mom on my team,
4 has been talking to me about this
5 for some months and has a proposal
6 for me to review. And so, we hear
7 you, we thank you, we appreciate
8 you and uplift you being here. And
9 it was just serendipitous for the
10 two of you to be on this panel. So
11 thank you both so much for being
12 here. Thank you, thank you.

13 Please approach the
14 witness table and state your name
15 for the record and then you can
16 proceed with your testimony. I'll
17 ask the Clerk to call the remaining
18 witnesses.

19 THE CLERK: Angela
20 Brown-Vann; Bonita Cummings,
21 Strawberry Mansion Community
22 Concern and RCO.

23 (Witnesses approached
24 witness table.)

1 COUNCILWOMAN GILMORE

2 RICHARDSON: I'll ask that those
3 witnesses please approach the
4 witness table. And I wanted to
5 state for the record that we did
6 receive written testimony from the
7 Honorable Ronnie Green from the
8 190th Legislative District. She
9 was unable to be here today, but
10 she did submit written testimony.
11 And also Good as Gold Foundation,
12 they submitted written testimony.

13 And I also wanted to
14 recognize the presence again of
15 Josie Jones from Zeta Phi Beta
16 Sorority, Inc., Beta Delta Zeta
17 Chapter, serving as their first
18 Vice-President. Will you be giving
19 testimony, Soror Jones or you're
20 here?

21 MS. JONES: (Shaking
22 head).

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Received. Okay. Thank

1 you so much. I just wanted to make
2 sure that acknowledgement happened.

3 So please state your
4 name for the record and proceed
5 with your testimony.

6 MS. HINTON-GREEN: Good
7 morning. My name is Tonya Hinton-
8 Green. Good morning, Majority
9 Leader Katherine Gilmore Richardson
10 and the committee for creating a
11 space to hear directly from Black
12 women in Philadelphia. Again, my
13 name is Tonya Hinton-Green, and I
14 am a woman entrepreneur, advocate,
15 creative strategist and business
16 owner here in Philadelphia.

17 I stand before you today
18 not only for myself but for so many
19 Black women who are highly
20 educated, highly capable, deeply
21 resilient and still struggling to
22 achieve economic stability in a
23 system that often overlooks us.
24 Many Black women are carrying

1 multiple responsibilities at once.
2 We are caregivers, we are
3 entrepreneurs, we are advocates, we
4 are mothers, daughters, community
5 leaders and often the emotional and
6 financial backbone of our families
7 and communities.

8 Yet despite all of this,
9 many of us are still underfunded,
10 underpaid, overlooked for
11 opportunities and forced to work
12 twice as hard for visibility and
13 sustainability. As a business
14 owner myself, I can personally
15 speak to the challenges of
16 accessing funding and capital,
17 building visibility without major
18 resources, navigating technology
19 and AI shifts without institutional
20 support, balancing health
21 challenges while trying to remain
22 economically productive and trying
23 to create generational stability in
24 an economy that often feels

1 designed for us to survive instead
2 of thrive.

3 One of the biggest
4 issues I see is that Black women
5 are often expected to already
6 figure it out because we appear
7 strong and resourceful. But
8 resilience should not be mistaken
9 as unlimited capacity. We need
10 greater access to grants and
11 business funding specifically for
12 Black women entrepreneurs, more
13 city-supported education around AI,
14 digital business growth and
15 emerging technology, easier access
16 to procurement opportunities and
17 city contracts, better support
18 systems for women living with
19 chronic illnesses or disabilities
20 who still want to contribute
21 economically and more investment in
22 mentorship, visibility, and
23 sustainable wealth-building
24 programs.

1 Black women are
2 innovators. We are creators,
3 problem-solvers, culture drivers.
4 But too often we are building
5 without the same safety nets and
6 support system that others receive.
7 I also emphasize that
8 representation matters. Many Black
9 women-owned businesses are creating
10 culturally relevant products,
11 services, educational and solutions
12 that directly impact our community.

13 Supporting us is not
14 charity. It is economic
15 development. Philadelphia has an
16 opportunity to become a model city
17 for how Black women are supported,
18 funded, protected and empowered
19 economically. I thank you again
20 for listening, for creating this
21 hearing and for recognizing the
22 voices of Black women who deserve
23 not only acknowledgement, but
24 action. Thank you.

1 (Applause.)

2 COUNCILWOMAN GILMORE

3 RICHARDSON: Thank you and thank
4 you so much for sharing again. I
5 just wanted to notate for the
6 record in your testimony you talked
7 about AI and emerging technological
8 advances and ensuring that we're
9 investing in that work as well.
10 And I think that's been a trend
11 throughout this hearing also. So
12 thank you, thank you very much for
13 being here and for your work and
14 for your testimony.

15 Please state your name
16 for the record and proceed with
17 your testimony. And you can
18 approach the witness table. Thank
19 you.

20 (Witnesses approached
21 witness table.)

22 MS. CUMMINGS: Thank
23 you. My name is Bonita Cummings
24 and I am the Director of Strawberry

1 Mansion Community Concern and the
2 Vice-Chair of the 28th Ward. I
3 just want to thank you,
4 Councilwoman Gilmore Richardson and
5 the members of Council. I really
6 want to say to you how much I
7 appreciate these beautiful placards
8 you put together. Someone I know
9 and Me Too, so I'm on both sides of
10 this beautiful expression that is
11 being displayed with these
12 placards.

13 As someone who has spent
14 decades working in Philadelphia
15 government and community advocacy,
16 I have watched a troubling economic
17 shift happening in many Black
18 neighborhoods, particularly in
19 communities like Strawberry
20 Mansion. When we talk about Black
21 women and the economy, we often
22 focus on jobs, wages and
23 entrepreneurship. But I know we
24 also need to talk about economic

1 loss through the loss of land,
2 property and neighborhood economic
3 infrastructure.

4 I have witnessed
5 families lose homes, inherited
6 property and access to land over
7 generations. I have watched
8 demolition policies and
9 redevelopment patterns transfer
10 property into systems that are
11 often more accessible to developers
12 than to the children and relatives
13 of longtime residents.

14 At the same time, many
15 of our educated young people come
16 home from college or training
17 programs and find fewer pathways to
18 ownership in their own communities.
19 Commercial corridors that once
20 created opportunities for small
21 businesses, storefronts, salons,
22 offices and family entrepreneurship
23 are increasingly disappearing into
24 residential development from

1 basement to roof.

2 So the issue is not only
3 employment. The issue is whether
4 Black women and Black families can
5 retain economic roots in the
6 communities they help sustain. For
7 many Black women, economic
8 stability has historically come
9 through holding families together
10 through homeownership, caregiving,
11 entrepreneurship and community
12 networks.

13 But when ownership
14 disappears, inheritance disappears
15 and neighborhood economic space
16 disappears. Long-term wealth
17 building becomes harder with each
18 generation. I hope this hearing
19 also considers, one, policies
20 around land retention, two, family
21 property preservation, three,
22 protection of neighborhood
23 commercial corridors and pathways
24 to ownership for younger

1 generations.

2 And I say that we must
3 know that if we do not express or
4 have some type of training for our
5 younger generation, that they too
6 will lose their parents' homes
7 because we've not taught them
8 succession. We've not given them
9 the ability to know how to not lose
10 land, which doesn't depreciate. So
11 I ask that you all take a look at
12 that as we speed toward, you know,
13 all of this development because
14 that development is at the expense,
15 and some of your own children are
16 at risk of losing what you all
17 presently own. So thank you.

18 (Applause.)

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Thank you. And I want
21 to thank you for being the first
22 person to bring that up today
23 around generational wealth and
24 preservation of land, property and

1 parcels. I know you've been on the
2 front line of that work in
3 Strawberry Mansion for a long time,
4 and it's work that we are
5 continuing to fund and work on
6 legislative and policy initiatives
7 to address in Council.

8 And you know that I have
9 a personal shared story on tangled
10 titles, in that we have introduced
11 legislation as a result of that,
12 and then through the NPI
13 Initiative, made a 7.6 million
14 dollar investment for the
15 resolution of tangled titles and
16 deeds, but also in the new H.O.M.E.
17 Plan, ensuring that it's a
18 provision there that folks have to
19 get a will. Okay. Because once
20 you own anything, you should have a
21 will. And so, I thank you for
22 being the first person to address
23 generational wealth also in this
24 hearing. Thank you.

1 MS. CUMMINGS: Can I
2 just say quickly that generational
3 wealth, particularly for the 28th
4 Ward, is real assets. Because our
5 parents, which were our
6 grandmothers and great-grandmothers
7 who were wives, they weren't
8 concubines or mistresses, they were
9 married to our grandfathers. They
10 didn't have mortgages. So that
11 wealth that we're losing is a real
12 asset.

13 So it's a difference
14 between having a property that's
15 mortgaged and having one that's
16 not. So our loss is great and
17 we're shifting wealth in a way that
18 we will never, never, ever get it
19 back.

20 COUNCILWOMAN GILMORE

21 RICHARDSON: Received. And thank
22 you, thank you for your work. We
23 appreciate you.

24 Please state your name

1 for the record and proceed with
2 your testimony.

3 PASTOR BROWN VANN: Yes,
4 yes. Good morning, good morning,
5 Councilwoman Gilmore Richardson.
6 I'm Angela Brown Vann, and I'm the
7 Pastor of Alleyne Memorial A.M.E.
8 Zion Church in West Philadelphia.
9 In my corporate days, I worked as a
10 mortgage lender and financial
11 planner and I saw something that
12 still breaks my heart today.

13 Many people in our
14 community were not living
15 sustainably. They were surviving,
16 and there's a difference. Survival
17 is paying one bill late so another
18 can stay on. Survival is choosing
19 between medicine and groceries.
20 Survival is being smart enough to
21 dream bigger, but never being given
22 the tools, training or opportunity
23 to compete. And Black women carry
24 so much of that weight.

1 And as Pastor now, I see
2 it every week through our food
3 ministry and church work. I see
4 hardworking women raising children
5 with special needs, caring for
6 parents, trying to hold families
7 together while the economy keeps
8 moving faster around them and
9 policies keep changing underneath
10 them. One is fighting hard to pass
11 her GED, but can't quite get there
12 and she's at her wits' end with it.
13 Others don't read well or
14 comprehend well.

15 Speaking with them about
16 resources takes time because they
17 may not understand the rules when
18 the rules are stated. If you give
19 them pages with many rules, what
20 will or what can they do with them.
21 Read them, perhaps. Understand
22 them, maybe. I went to grade
23 school and college in Philadelphia.
24 And when I got to college, I

1 realized I was behind. I thought I
2 was brilliant when I walked in
3 until I sat beside students who had
4 access to resources and an
5 education I never had. I had to
6 catch up.

7 That taught me something
8 important. Many people are not
9 failing because they lack
10 intelligence. They're starting
11 behind. And after No Child Left
12 Behind, they're extremely behind.
13 Years ago in college, I read
14 Reinventing Government. One idea
15 stayed with me: Communities must
16 empower people, not just rescue
17 them. That's why faith
18 institutions and faith-based
19 initiatives matter.

20 For example, the Black
21 Church has always been more than
22 worship. We taught people to read,
23 organized communities, built
24 businesses and created hope where

1 systems created barriers. Mosques,
2 Black Panthers, they did it. And
3 we must do it again. Faith-based
4 initiatives can help churches teach
5 financial literacy,
6 entrepreneurship, technology, child
7 care and survival skills, because
8 prayer and preparation belong
9 together.

10 Our people do not lack
11 desire, but hope is being deferred.
12 They lack access, education and
13 resources. And when we invest in
14 Black women and Black children, we
15 help entire generations. That's my
16 testimony.

17 (Applause.)

18 COUNCILWOMAN GILMORE

19 RICHARDSON: Thank you. Thank you
20 so much for being here and for your
21 work at the A.M.E. Zion Church.
22 Tell me the full name because I was
23 trying to write it down.

24 PASTOR BROWN-VANN:

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1 Alleyne, A-l-l-e-y-n-e, Memorial.

2 COUNCILWOMAN GILMORE

3 RICHARDSON: Yep, A.M.E. --

4 PASTOR BROWN-VANN:

5 Memorial.

6 COUNCILWOMAN GILMORE

7 RICHARDSON: Memorial.

8 PASTOR BROWN-VANN:

9 Alleyne Memorial A.M.E. Zion
10 Church.

11 COUNCILWOMAN GILMORE

12 RICHARDSON: Received. Thank you
13 so much for being here and for
14 being one of the first witnesses to
15 testify regarding adult literacy
16 and the importance of adult
17 literacy in education and access.
18 So thank you very, very much for
19 being here. We'll be certain to
20 follow up with you.

21 PASTOR BROWN-VANN:

22 Thank you.

23 COUNCILWOMAN GILMORE

24 RICHARDSON: Thank you. Are there

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1 any further witnesses that I did
2 not call? Are there any witnesses
3 to give public comment whose name
4 has not been called?

5 Please approach the
6 witness table. I saw two hands,
7 three. Okay.

8 Are there any further
9 witnesses whose names have not been
10 called or any witnesses who wish to
11 give public comment today?

12 (No response.)

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Okay. All right.
15 Please state your name for the
16 record and then proceed with your
17 testimony. It's good to see you.
18 Thank you for hanging out with us
19 all morning.

20 MS. RAYNER: Good
21 afternoon. My name is Nefertiti
22 Rayner. I'm a community organizer
23 and a Philadelphia resident. Thank
24 you for this hearing on the State

1 of the Economy for Black women in
2 Philadelphia. It is a critical
3 conversation that reflects real
4 conditions affecting women across
5 the city.

6 Last time I was here, I
7 spoke about the salon where I
8 worked and the owner, a Black
9 woman, and her experience trying to
10 access support through the Catalyst
11 Fund Grant program. I'm returning
12 because that experience reflects a
13 broader economic reality for Black
14 women-owned businesses across
15 Philadelphia. Black women are not
16 only workers but also business
17 owners and key contributors to
18 neighborhoods.

19 They operate essential
20 small businesses like salons and
21 service-based shops that create
22 jobs, support families and sustain
23 commercial corridors. Despite that
24 role, access to capital remains

1 uneven, especially for micro
2 businesses without institutional or
3 grant writing support. This gap
4 between economic contribution and
5 access to funding defines the
6 current conditions facing Black
7 women entrepreneurs in this city.
8 This can be strengthened through
9 targeted funding set aside for
10 Black women-owned businesses with
11 existing small business programs.

12 It also requires
13 simplified and standardized grant
14 access, along with technical
15 assistance with micro businesses
16 without institutional support, and
17 it will also include mandatory
18 public reporting on who is applying
19 for and receiving funding so equity
20 and access can be measured and
21 accountability can be ensured. If
22 we cannot measure who is receiving
23 funding, then we cannot claim the
24 system is equitable. Thank you.

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1 (Applause.)

2 COUNCILWOMAN GILMORE

3 RICHARDSON: Thank you, and thank
4 you so much for being here again.
5 And I'm hopeful that you all were
6 able to connect with the Commerce
7 Department since the last time that
8 you were here. I know we had them
9 meet with you all on the spot.

10 MS. RAYNER: We were,
11 and I advised my boss, the owner of
12 the salon, to reach out to
13 Councilmember Curtis Jones because
14 he is her Councilmember in that
15 District. But we were told that
16 she had an LLC before and she
17 changed her name. She connected
18 both of them on the application.
19 They did not review both of them,
20 so they denied her for the grant.

21 COUNCILWOMAN GILMORE

22 RICHARDSON: Oh, okay. Received.
23 So that's why the technical
24 assistance on the back end that you

1 mentioned in your testimony is
2 important, which is something that
3 we have been seeking to fund, even
4 through the work that we've done
5 recently on the H.O.M.E. Plan.

6 I think it will be
7 advantageous for you all to again
8 meet with Commerce and/or Revenue
9 to ensure that whatever happened on
10 the back end doesn't happen
11 potentially in the future for
12 additional opportunities. So I'll
13 make sure we take your information,
14 okay, and then make sure we do the
15 connection with Councilman Jones'
16 office, Revenue and also with the
17 Commerce Department. Okay.

18 MS. RAYNER: Thank you
19 so much.

20 COUNCILWOMAN GILMORE

21 RICHARDSON: Because I remember you
22 from last time. Your hair was
23 different last time, but I didn't
24 forget you. Okay. Thank you.

Committee on Finance

1 Thank you so much for being here.

2 Please state your name
3 for the record and proceed with
4 your testimony.

5 MS. IRVINE: Yes. Thank
6 you for having us. I'm --

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Please pull the mic up
9 so the stenographer can hear you
10 and just restate your name for the
11 record.

12 MS. IRVINE: I'm Folami
13 Irvine. I wasn't going to speak,
14 but I had kind of, you know, the
15 young people encouraged me to come
16 today, so I'm glad I did come. I
17 was being a little stubborn because
18 I was kind of through with
19 politics. I'm just a straight-
20 faced person to speak honestly.

21 So one of the biggest
22 things I'm seeing is I'm very
23 passionate about the work I do. I
24 didn't just talk about community.

1 I invested in it. I purchased a
2 home to create a space for maternal
3 health, education, culture
4 preservation, youth programs,
5 storytelling, herbal education and
6 community gathering.

7 Many women over 50 are
8 carrying projects like this with
9 very limited funding and resources.
10 We're still doing the work because
11 the community needs it, but we need
12 stronger support systems,
13 partnerships, investments, so these
14 spaces can survive and grow.

15 Another thing I also
16 wanted to add to it is that I've
17 been fully funded to do a program
18 in the school district. I reached
19 out to over 30 schools. Only one
20 principal returned my call, and
21 that was Overbrook High School. So
22 I also brought other women who are
23 quilters, sewers, that we can bring
24 activities in schools for children.

1 Unfortunately, there are
2 a lot of times -- as the young lady
3 here was saying, sometimes
4 gatekeepers. They won't let us in
5 the schools. The children want us
6 in here. The last time I was able
7 to come into school, it took me
8 five years. And that was because
9 of my Councilman Curtis Jones and
10 Mr. Overton. I worked with five
11 girls. I was supposed to get \$500
12 per workshop. I got nothing. I
13 got nothing because the counselor
14 threw to me all the young ladies
15 who were a problem.

16 So the funders have --
17 we had funding here in Philadelphia
18 where all of us in here today can
19 be getting paid. But if that
20 principal does not want that
21 program in her or his school, that
22 program cannot go in there and it's
23 sad. It's an atrocity. And I
24 speak because my daughter will be

1 starting medical school in two
2 weeks. And I give all praises.

3 And I know it's the work
4 that I gave back to other people.
5 And these schools do not have a lot
6 of programs. I'm a veteran and
7 I've been a mentor and I've been
8 giving back in the communities.
9 Like she said, I come from the
10 bootstrap. I don't get -- I
11 brought a house in Strawberry
12 Mansion. I pay \$2,000 every month.
13 I don't get nothing back from it.
14 So it's just really unfortunate.

15 We need programs in
16 these schools. It's not just about
17 my daughter being successful. If I
18 win and nobody else wins, it
19 doesn't mean nothing. It means
20 nothing to me, you know. And I
21 also thank you very much. My
22 sister was killed. But before my
23 sister was killed, you reached out
24 and called our home. You had your

1 staff call because my sister was
2 unhoused and was mentally ill. And
3 you reached out to my family. I
4 will never forget you. You reached
5 out and my sister was killed. But
6 before she was killed, you reached
7 out and you tried to get her help
8 along with the police officer in
9 Lower Merion.

10 Unfortunately, they put
11 her in the streets and she was
12 killed. Two weeks after y'all
13 helped her get into a place, the
14 social worker was very nasty, put
15 my sister on the street, put her
16 out in the cold rain and she was
17 later killed two weeks later. But
18 I remember you reaching out to me.

19 COUNCILWOMAN GILMORE

20 RICHARDSON: My -- I remember
21 you --

22 MS. IRVINE: Yes, your
23 daughter walked by and saw my
24 sister and she was frightened.

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1 Your office called my home up. And
2 I was caring for my mom who just
3 passed. Yeah.

4 COUNCILWOMAN GILMORE

5 RICHARDSON: Oh, I'm so sorry for
6 your loss.

7 MS. IRVINE: I'll never
8 forget you. So you about the only
9 person that I really kind of -- two
10 other ones, y'all do the work.
11 Because everybody don't do no
12 work --

13 COUNCILWOMAN GILMORE

14 RICHARDSON: Thank you. I'm so
15 sorry for your loss. I will
16 never -- I thank you for saying
17 that because I still remember the
18 day that my daughter and I -- I
19 think at that time my daughter may
20 have been 6 or 7 years old, and we
21 saw your sister on the side of the
22 road. And we stopped and we asked
23 her if she needed help.

24 And I don't know how we

1 figured out how to find you all
2 with no information or anything. I
3 think your sister may have given us
4 a telephone number.

5 MS. IRVINE: She gave --
6 my sister sent you to me because I
7 was caring for my mom at the time.

8 COUNCILWOMAN GILMORE

9 RICHARDSON: Yes. I called you
10 from the side of the road, trying
11 to get her help to ensure she could
12 be somewhere safe in housing. I
13 will never forget that day. I
14 remember exactly where we were.
15 But I'm so sorry for your loss and
16 thank you for the work that you do.

17 MS. IRVINE: Thank you.

18 COUNCILWOMAN GILMORE

19 RICHARDSON: But I also wanted to
20 say that I'm excited to hear about
21 Overbrook High School. But I
22 wanted to connect you with
23 Dr. Robin Cooper from CASA. That's
24 the administrator over all of the

1 principal union, and she works with
2 all the different principals. So
3 we want to connect you with
4 Dr. Robin Cooper. So I'll ask my
5 team to do that so that maybe she
6 can help make the soft introduction
7 with all of the other principals.

8 I know Principal Graham
9 is doing a great job at Overbrook
10 and always looking for resources
11 for his students. But we want to
12 make sure we make the connection
13 with Dr. Robin Cooper. Thank you
14 for saying that because I never
15 forgot your sister.

16 MS. IRVINE: Thank you
17 for looking out for my sister.

18 COUNCILWOMAN GILMORE
19 RICHARDSON: Thank you. Please
20 state your name for the record and
21 proceed with your testimony.

22 MS. GILLESPIE: Good
23 afternoon. My name is Alicia
24 Gillespie. I'm a mother, a change

1 advocate, a mover and a shaker and
2 a thriver. I'm here to give
3 insight on my experiences and to
4 share solid solutions to empower
5 and strengthen the Black women of
6 Philadelphia.

7 As a sole provider, my
8 life has been full of ups and
9 downs, victories, losses and wins.
10 From sicknesses, dealing with
11 systems of many kinds, my number
12 one policy will be to create a
13 safety net to help women invest,
14 build, and grow and have financial
15 stability, which can promote steady
16 mental health, savings, asset
17 building and homeownership.

18 With this policy in
19 place, everyone can benefit from
20 this generation and the generations
21 to come. A bill only designed for
22 Black women to thrive called the
23 Thrive Bill. This city, country,
24 world was built on the backs of our

1 ancestors. Yet we are constantly
2 being overlooked. Why not start
3 with us, the experts, the ones with
4 the lived experience.

5 Many times I dreamed of
6 this opportunity to share about the
7 darkest times I endured in my life
8 and just needed a push to assist
9 with rent, bills, so I can escape
10 the shelter system, abusive
11 relationships with no strings
12 attached. Why not partner together
13 with such organizations as Women's
14 Way to help change the narrative of
15 women in Philadelphia? We are not
16 incapable. We need a source to
17 create resources. Thank you.

18 (Applause.)

19 COUNCILWOMAN GILMORE

20 RICHARDSON: Thank you and thank
21 you for being here again. I
22 remember you at our last hearing
23 and I appreciate the work that
24 you've been doing. So thank you so

Committee on Finance

1 much for hanging in there with us
2 and continuing to support the work.
3 We want to continue to support the
4 work you're doing.

5 MS. GILLESPIE: Thank
6 you. I appreciate you.

7 COUNCILWOMAN GILMORE

8 RICHARDSON: Thank you so much.

9 Are there any additional
10 witnesses here to testify?

11 (No response.)

12 COUNCILWOMAN GILMORE

13 RICHARDSON: Any panels or names
14 who have not been called, wishing
15 to testify or who were called and
16 are unable to testify?

17 (No response.)

18 COUNCILWOMAN GILMORE

19 RICHARDSON: Okay. Seeing none, we
20 thank you all so much for being
21 here. I want to thank all my
22 colleagues who were here. We have
23 two hearings today and several
24 other events, but they were all

Committee on Finance

1 here today in support of this
2 resolution.

3 There being no further
4 bills or resolutions on the agenda,
5 this will conclude the business
6 before the Committee on Finance
7 today. Thank you very much for
8 your attendance and for your
9 participation. Thank you, thank
10 you, thank you.

11 (Applause.)

12 - - -

13 (Committee on Finance
14 concluded at 12:33 p.m.)

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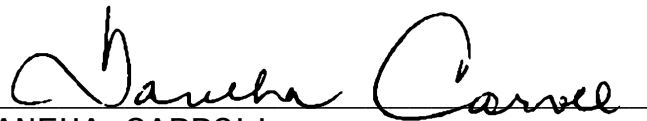
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I, hereby certify that the proceedings
and evidence noted are contained fully and
accurately in the stenographic notes taken
by me in the foregoing matter, and that
this is a correct transcript of the same.



TANEHA CARROLL
Court Reporter - Notary Public

(The foregoing certification of this
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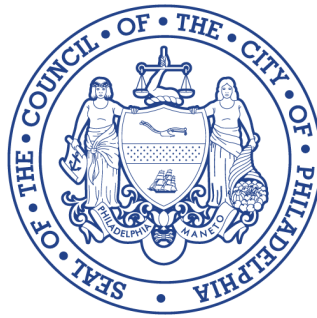
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City of Philadelphia

*City Council
Chief Clerk's Office
402 City Hall
Philadelphia, PA 19107*



Meeting Agenda

Wednesday, May 13, 2026

10:00 AM

Room 400, City Hall

Committee on Finance

The Committee on Finance of the Council of the City of Philadelphia will hold a Public Hearing on Wednesday, May 13, 2026, at 10:00 AM, in Room 400, City Hall, to hear testimony on the following items:

251034

Resolution Authorizing the Committee on Finance to hold hearings on the state of the economy for Black women in Philadelphia

Copies of the foregoing items are available in the Office of the Chief Clerk of the Council, Room 402, City Hall.