

A dramatic sunset over the ocean. The sky is filled with dark, heavy clouds, with a bright orange and yellow glow from the setting sun breaking through near the horizon. The water is dark blue with white-capped waves. In the foreground, a bright orange lifebuoy with a white stripe and black straps floats on the water. The overall mood is one of struggle and hope.

OLIVIA JARAS

ENOUGH

A WOMAN'S JOURNEY TO
**SELF-EMPOWERMENT
AND WEALTH**



CHAPTER 1

THE RAGING TIDE OF INEQUALITY

Each time a woman stands up for herself, without knowing it possibly, without claiming it, she stands up for all women.

—MAYA ANGELOU

Have you ever found yourself grappling with the perplexing question of why, in the twenty-first century, we are still contending with a colossal gender money gap? Maybe this question has crossed your mind, or perhaps it's an issue that has never quite surfaced on your mental radar. But for me, it's been a persistent thought that has woven itself into the fabric of my existence.

Picture this: In the swinging 1960s and 1970s, women were earning a mere 60 percent of what their male counterparts got paid for the same job, sometimes even less.¹ Progress was slow, and it wasn't

1 Gloria Guzman and Melissa Kollar, "Income in the United States: 2022," US Census Bureau, Report Number P60-279, Table A-7, September 12, 2023, <https://www.census.gov/data/tables/2023/demo/income-poverty/p60-279.html>.

until the early 1990s that women clawed their way up to 70 percent.² Then, enter the COVID-19 pandemic, a wrecking ball that catapulted us back a century in terms of gender wage equality; the World Economic Forum forecasts that the gender pay gap won't vanish for at least 136 years.³ That's over five generations of undervalued and underpaid women!

This quandary has occupied my thoughts for decades. I was diagnosed with ADHD at a very young age, but my parents chose not to tell me or do anything about it. Decades later when I found out about it (and was able to do something about it), I realized just how much I had missed out on growing up. I realize many people today believe ADHD is a myth, but I'm not one of them. The difference getting help made for me was like night and day. Growing up, I grappled with a pervasive sense of inadequacy. I felt stupid, dumb. I felt in my bones that everyone around me was smarter than I could ever be.

To make things worse, I had a persistent and dire thought always percolating in my thoughts: If intelligent and capable women were consistently falling behind men in their careers and compensation, what chance did I, with my shortcomings, have in the ruthless world of success? I was destined to fail.

I grew up in Santiago, Chile, raised in a society that instilled in me a tumultuous relationship with money—a sentiment echoed by women across all generations and geographies. We loved money when it graced our presence, loathed it when it vanished, and perpetually felt undeserving of it. Money became the barometer of our worth—only those with top grades were deemed worthy and, consequently, rewarded with financial prosperity.

2 Guzman and Kollar, "Income in the United States: 2022"

3 "Global Gender Gap Report 2021," World Economic Forum, March 2021, https://www3.weforum.org/docs/WEF_GGGR_2021.pdf.

Growing up in the 1990s, I've witnessed how the idea of money as a measure of worth became deeply entrenched in societal norms, especially for women. Even though my parents were big believers in gender equality, society subtly taught me that my value is closely linked to external markers of success, with financial wealth being paramount among them. These beliefs were reinforced by the cultural narrative that perpetuated the myth of the male "breadwinner" role. Unintentionally, and like billions of women across the globe, I found myself internalizing these norms, leading to feelings of inadequacy and unworthiness whenever I perceived myself as falling short in financial terms.

So when it came time to think about college, I made the bold decision to leave Chile, a move driven by a peculiar blend of societal expectations and a desire to escape my perceived unworthiness. Landing a spot at Tufts University in Boston felt like a lifeline, a chance to forge a new identity free from the constraints of those who knew me. Maybe I could run away and fool others into thinking I wasn't stupid.

Little did I know that my journey would lead me to a career in salary negotiations, human capital, and compensation, where I would assign and argue (in support of or against) the value of other human beings. While I've always loved this career path, I know I chose it as a desperate attempt to further hide my sense of unworthiness and fit into a world that seemed to measure my worth in dollars and cents. While my job allowed me to assess the worth of others, I could avoid measuring my "enoughness" at all costs.

Fast-forward to my twenties and thirties, when I found myself orchestrating salary decisions and negotiations for really big global companies. Though I was excelling at the career thing, I still clung to

the feeling of unworthiness; in my gut, I knew I was less intelligent than my peers and that they would all soon find out that I was an imposter.

Then one day, I stumbled upon Sheryl Sandberg's article on the gender wage gap and the way companies were complicit in perpetuating it.⁴ The article contradicted my belief that companies with compensation departments, like the ones I worked with, were champions of pay equality. I mean, my job was quite literally to ensure that people (regardless of gender or ethnicity) were being compensated fairly relative to market and internal equity.

Somewhat intrigued and disheartened by the article, I delved into my own data, setting out to prove that the gender wage gap did *not* exist. After all, I was the gatekeeper setting the salaries with great attention to any potential bias that could impact the pay ranges I was recommending to the hiring manager. And as the gatekeeper, not only was I female; I was also a minority.

I was confident that I would be able to refute this notion. But to my dismay, I proved to myself and my peers that, indeed, there was a significant pay gap between men and women. But for a different reason than Sheryl had pointed out.

In looking at thousands of salary recommendations my peers and I had given over the years, the evidence was clear: in spite of companies wanting to do "what's right," women were often settling for lower salaries due to a pervasive sense of unworthiness. They either didn't know their worth, or even if they did, they didn't know or feel worthy of advocating for it. This propensity to not advocate for ourselves can be caused by any number of factors, some of which are outside our control.

4 Sheryl Sandberg, "Sheryl Sandberg: Pay Gap Holds Us All Back," *USA Today* (op-ed), April 4, 2017, <https://www.usatoday.com/story/opinion/2017/04/04/pay-gap-women-equal-sheryl-sandberg-column/99954086/>.

We've all faced moments of feeling inadequate, unworthy, and out of place. It's an acknowledgment of the challenges we've overcome and a reminder that in our darkest moments we have the potential to transform, much like an oyster forging a pearl amid years of irritation.

It's imperative that we do so if we're going to bridge the gender money gap. In fact, studies correlate self-worth to income and even suggest that it's a two-way street—self-esteem may increase income, and increased income (such as a pay raise) may increase self-esteem.⁵

My experience, and my opinion, is that the gender money gap isn't just a contemporary issue; it's a manifestation of generations of unhealed wounds, a legacy that continues to shape our perceptions of self-worth. To break this cycle, we must confront the deeper wounds within ourselves and across generations. It's not about vilifying the system but about recognizing our role in perpetuating the narrative of unworthiness and not *enoughness*.

This book aims to empower you to transcend the gender money gap, not through negotiation tactics (I've written other books to help with that) but by addressing the roots of underearning—our wounded sense of self-worth. The path toward earning what both you and I know you deeply desire to be earning begins with a process of healing, an acknowledgment and transformation of the lingering pain within. It begins by voyaging through your vulnerabilities and reconnecting with that baseline assurance that you are enough. Without this

5 Francesco Drago, "Self-Esteem and Earnings," IZA Discussion Paper No. 3577, IZA Institute of Labor Economics, July 14, 2008, https://papers.ssrn.com/sol3/papers.cfm?abstract_id=1158974; Charlotta Magnusson and Magnus Nermo, "From Childhood to Young Adulthood: The Importance of Self-Esteem during Childhood for Occupational Achievements among Young Men and Women," *Journal of Youth Studies* 21, no. 10 (2018): 1392-1410, <http://doi.org/10.1080/13676261.2018.1468876>; Lex Borghans, Angela Lee Duckworth, James J. Heckman, and Bas ter Weel, "The Economics and Psychology of Personality Traits," *The Journal of Human Resources* XLIII (2008), 4, https://jenni.uchicago.edu/papers/Borghans_Duckworth_etal_2008_JHR_v43_n4.pdf.

ENOUGH

fundamental understanding, any success will prove fleeting and lack permanence. This is a journey, a clear invitation to move beyond restrictive stories about yourself and actively shape your path to a happier, more satisfied, and wealthier you.

Here's to you, boldly embracing your absolute brilliance and recognizing that you are unequivocally enough, shattering the glass ceiling, and rewriting the narrative for yourself and for future generations of women. Here's to a world where every woman not only acknowledges her true inner worth but stands tall and unapologetic with bank accounts brimming with dollars and assets in her name.

ORDER NOW IN AMAZON