

The Portfolio Economy: Work, Wealth, and Value Creation in the Age of AI



The Portfolio Advantage: Why women will lead



The Portfolio Economy

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The traditional career ladder is giving way to a new economic model. As AI drives down the cost of execution, coordination, and expertise, value is migrating to the things AI cannot supply on its own: orchestration, judgment, trust, and relationships. The people best positioned to thrive are those who can integrate multiple strengths, roles, and opportunities at the same time. We call this the **Portfolio Advantage** — and we argue that women have spent generations developing exactly the capabilities it rewards.

For more than a century, women entered a workforce engineered for a different life than the one most of them actually lived. The *industrial workplace* rewarded physical presence and repetition.

The *knowledge economy* rewarded credentials and an uninterrupted climb up a single ladder. Both models assumed a worker with no competing obligations and a linear, lifelong relationship with one employer. Women adapted to that system. They were rarely designed into it.

Artificial intelligence is changing the system itself. **For the first time**, technology is not just automating work—it is expanding human capacity. As execution becomes abundant, the scarce resource is human judgment: *the ability to orchestrate, build trust, and navigate complexity.*

That shift is transforming the structure of opportunity.

In the *Portfolio Economy*, individuals no longer stake their security on a single role, title, or employer. They build and compound a portfolio of assets – skills, relationships, reputation, owned expertise, and diversified income – with AI as the force multiplier that makes such a portfolio manageable for one person. The career ladder was a single point of failure. The portfolio is a system of redundancy, leverage, and ownership.

This report argues that **women may be uniquely positioned to thrive** in this new model because the skills the AI era now rewards are the same ones many women have developed through education, work, social expectations, and the experience of managing multiple responsibilities at once.

The **World Economic Forum's** data show that the human skills rising fastest in value – leadership and social influence, resilience and adaptability, communication, collaboration, and active listening alongside analytical thinking – sit squarely in territory women have long been expected to occupy, often without credit or pay.

But an advantage is not a guarantee. The Portfolio Advantage is real, yet women today face a paradox: they are disproportionately equipped for the new economy while remaining more exposed to AI disruption and slower to adopt the tools shaping it.

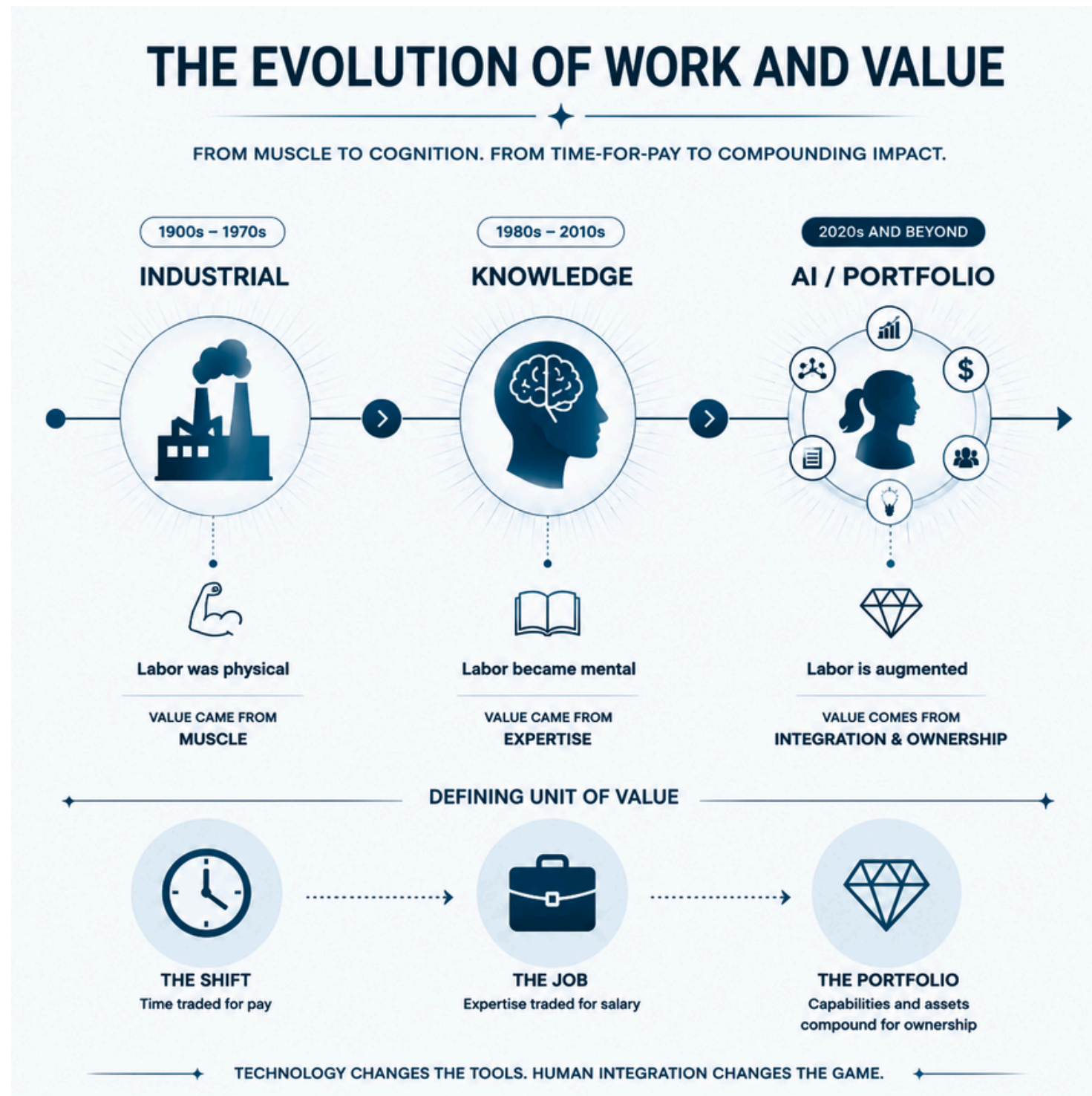
“
The future rewards
orchestration, not
execution.”



Every step up the AI maturity curve multiplies your potential, not just your productivity.



The Workforce Was Built for a Different Era



Every workplace encodes assumptions about who the worker is. The factory assumed a body that could stand at a station for a shift. The corporation assumed a careerist who could give an employer the first and best hours of every day for forty years, with someone else absorbing the rest of life. These were not laws of nature. They were design choices, made mostly by people whose lives fit the design.

The economist Claudia Goldin, who won the 2023 Nobel Prize for her century-spanning work on women and the labor market, gave this pattern its sharpest name.

found, is no longer mostly about men and women in different jobs; it is increasingly a gap within the same occupations, and it opens decisively with the arrival of a first child. The reason is structural. The highest-paying roles are what Goldin calls “greedy jobs”: positions that pay a disproportionate premium for long, continuous, on-call hours and round-the-clock availability.

Whoever can least afford to be unavailable – most often the mother – steps toward flexibility and away from the premium. The penalty is not for lack of talent or ambition. It is for needing control over one's own time.

The modern gender pay gap, she

The old career model rewarded limitless hours on a single track. But as AI expands human capacity, output becomes less tied to time spent physically available, weakening the structural penalty Goldin identified.

That penalty has been costly. Women now out-earn men in degrees, yet advancement still stalls early: McKinsey and LeanIn find that only about **81 women are promoted to manager for every 100 men**. The broken rung remains the point where the pipeline starts to fail.

The lesson is not that women failed to climb—it is that the ladder itself was the constraint. A system that ties opportunity to one employer, one title, and one uninterrupted path will always disadvantage those with multidimensional lives.

What appeared to be a talent gap was often a design flaw. The traditional career model rewards linearity, permanence, and singular focus, leaving little room for the realities of modern lives and the many ways people create value outside a single, continuous track.

The question this report asks is: **What happens when the ladder stops being the only structure available — and a different one, better suited to multidimensional lives, becomes economically viable for the first time?**

Women hold roughly 29 percent of C-suite seats, up from 17 percent in 2015 but still far from parity; for women of color the figure is about 7 percent.



The World Economic Forum projects 170 million jobs created and 92 million displaced by 2030, with 39 percent of today's core skills expected to change within five years.

In a world of constant disruption, resilience comes less from a job and more from a portfolio. As the cost of execution falls, individuals create security through a mix of skills, relationships, reputation, income streams, and ventures that they own and can carry across opportunities.

More than 70 million Americans now work independently, and that number continues to grow. But what makes this the defining model of the AI era is leverage. Unlike the gig economy, where one person did one person's work, AI allows individuals to direct capabilities that once required entire teams.

The result is a more resilient economy. Instead of relying on one employer, people can build portfolios of skills, relationships, reputation, and income streams—made scalable by AI.



Women may hold a statistical advantage in the Portfolio Economy because many of the capabilities it rewards align with strengths and experiences women disproportionately possess, including communication, empathy, relationship-building, collaboration, social influence, adaptability, emotional intelligence, and the ability to coordinate multiple priorities simultaneously.

Why Women Are Positioned to Thrive

The Portfolio Economy rewards a different set of capabilities than the traditional career ladder. Women may be well positioned for this shift because many of the skills the new economy values are ones they have long been carrying and developing.

output, success depends less on constant availability and more on judgment, orchestration, and outcomes.

- **The Model Runs on Relationships:** Portfolios are built on trust, reputation, networks, and community—assets women have often spent years developing.

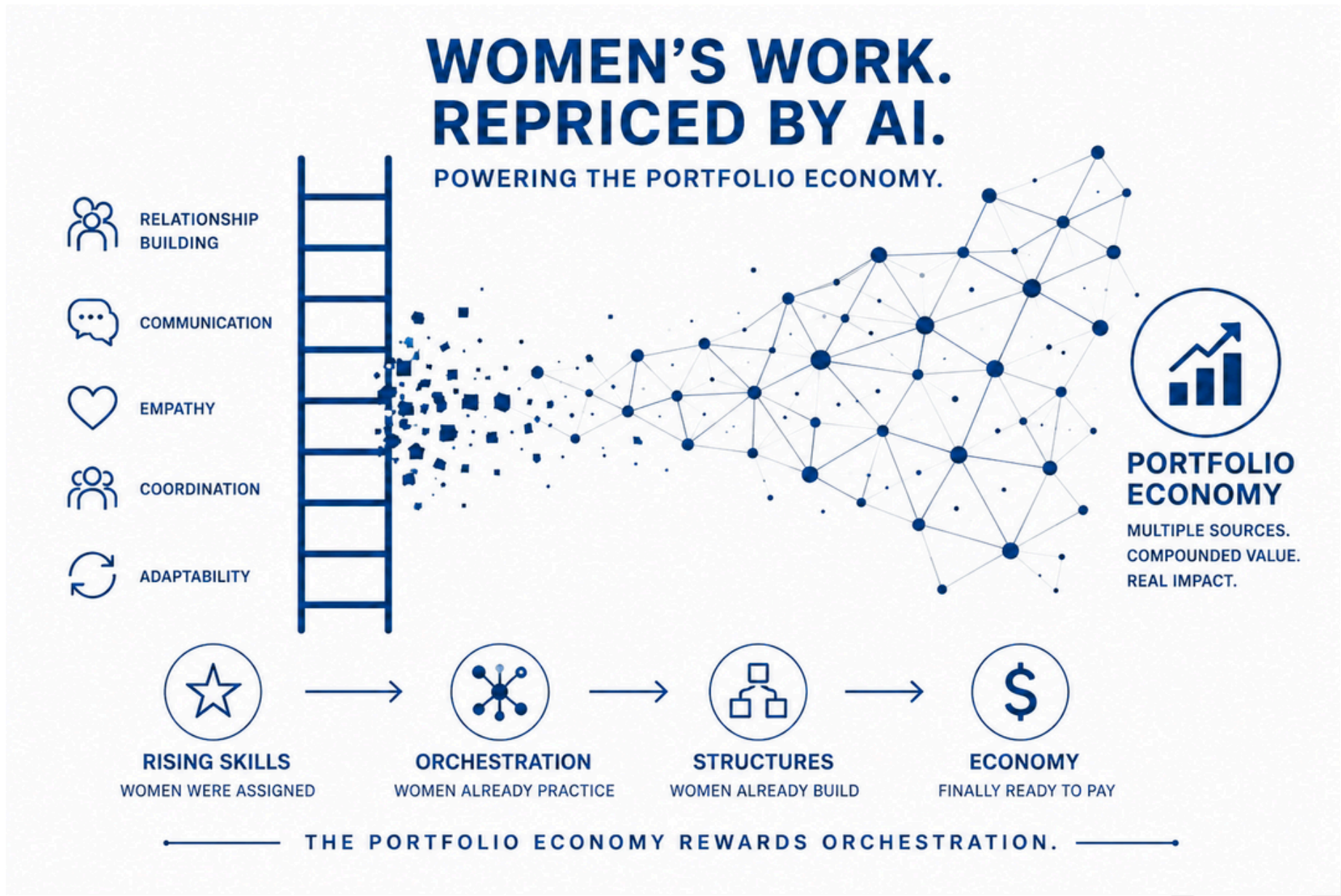
- **The fastest-rising skills are human skills:** Communication, adaptability, and collaboration—are skills women have long disproportionately carried.

- **Managing complexity is becoming a premium capability:** The ability to manage multiple priorities, stakeholders, and responsibilities is becoming a core economic asset.

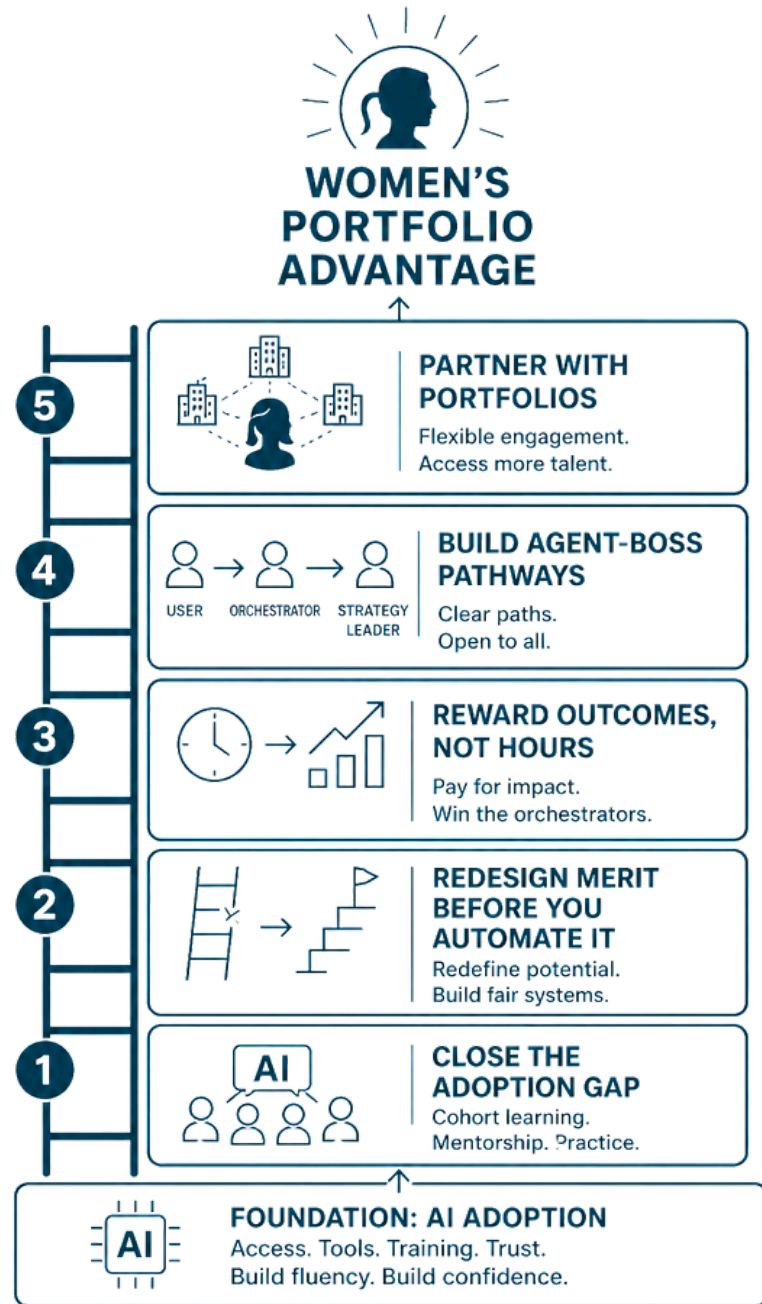
- **The Flexibility Penalty is Weakening:** As AI amplifies

The fastest-growing segment of women's entrepreneurship is “sidepreneurship,” part-time ventures that grew at nearly twice the rate of women's entrepreneurship overall in the years before the pandemic.

Women's strength in building trust, networks, and communities is not incidental to portfolio success—it is the foundational platform.



What Leaders Must Do Next



For executives, founders, investors, HR leaders, and policymakers, the Portfolio Economy is a talent strategy, not a risk to manage. The organizations that win will attract, develop, and partner with portfolio-minded people—and treat women's latent capability as a source of competitive advantage.

That means focusing on five priorities: **closing the adoption gap, redesigning merit before automating it, rewarding outcomes over hours, building agent-boss pathways, and partnering with portfolios, not just employees.**

Leaders who move first will gain early access to the orchestrators, judgment, and relationship-driven leadership becoming the scarcest assets in the AI economy.

What Women Must Do Next



For women, the opportunity is not simply to recognize the Portfolio Advantage but to convert it into ownership.

The biggest gains will come from five moves: **adopting AI tools now, moving from augmented to diversified income, converting expertise into owned assets, treating network and reputation as capital, and learning in community.**

Together, these actions build the skills, assets, and confidence needed to move up the portfolio maturity curve. Women who act early will do more than adapt to the AI economy—they will build leverage, resilience, and ownership while the premium for AI fluency and portfolio-building is still being established.

We opened with a structural observation: for over a century, women adapted to a workforce designed around a life few of them led.

We close with a structural opportunity: AI is not merely automating tasks; it is expanding human capacity. And when capacity expands, the advantage flows to those who can integrate multiple strengths, roles, and opportunities into assets they own and compound over time.

The evidence suggests women may hold a disproportionate share of the capabilities this new economy rewards. But capability alone is not enough. The opportunity belongs to those who convert it into fluency, ownership, leverage, and wealth.

That is why Empressa exists.

Women in AI Quarterly Index Report

At Empressa, **our mission is to empower every woman to build her empire with AI she can trust.**

That empire is her portfolio: a compounding collection of skills, expertise, relationships, reputation, income streams, and owned assets.

We are the infrastructure that enables it—combining trusted AI, community, mentorship, skilling, proprietary research, and the collective wisdom of accomplished women who have already built what comes next.

Our vision is equally ambitious: to help close the gender parity gap in our lifetime. We believe AI, combined with the rise of the Portfolio Economy, is the greatest accelerator of women's economic empowerment in generations. The Career Economy employed women. The Portfolio Economy will enrich them. ♦

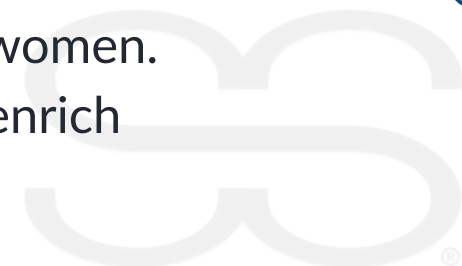
The window is open now.

The Portfolio Economy is emerging.

The women who act early will not simply adapt to the future of work—they will help define it.

Welcome to the Portfolio Economy.

Empressa is the infrastructure.
Your portfolio is the empire.



Sources Consulted

This report synthesizes primary research from the following institutions and publications. Figures are drawn from the most recent editions available at the time of writing and are attributed in-text to the originating organization.

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This report was prepared with the support of the following AI tools:
Canva, ChatGPT, Claude, Empressa AI, Microsoft Copilot, and Perplexity

A world where women building their empires with
AI close the gender equity gap in our lifetime.
Empressa AI