





2019 Status Report:



Women,
Work,
and Wages
in Vermont



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INTRODUCTION

This report is published by Change The Story VT (CTS), a partnership initiative of three statewide organizations: the Vermont Women's Fund, Vermont Commission on Women, and Vermont Works for **Women**. Founded in 2015, its mission is to align philanthropy, policy, and programs to fast track women's economic well-being in Vermont.



This is our fifth report on topics related to women's economic status and leadership. In it we explore a range of factors that contribute to women's lower earnings. Our findings reflect that women continue to be a disproportionate share of Vermonters living in poverty, working in low-wage jobs, shouldering primary responsibility for child or elder care, and experiencing sexual harassment and intimate partner violence.

Women's relative economic vulnerability is sometimes explained as the product of women's choices. But this is an oversimplification that obscures the influence of *context*. A woman's choices about what she studies, where she works or whether she takes time out of the workforce aren't made in a vacuum. They're influenced by messages she received from parents, teachers, community, and popular culture. They can be affected by where she lives, who she lives with, and who she knows. Her choices can be limited by biases that determine whether she is hired, promoted, or gets a raise. And they can be forced by the high cost of child care, an aging parent's decline, or a hostile work environment.

Women's earnings are also the product of an economic system that has a stake in a steady supply of workers in fields where women are the majority, wages are low, and the number of open positions through 2026 are projected to be high—cashiers, personal care aides, retail salespeople, food prep and service workers, and waiters. Given longstanding labor trends, without significant effort we can be confident that women will continue to fill the majority of these jobs.

Women are the sole or primary earners in 47% of Vermont families. Their struggles reflect demographic and social realities we have been slow to recognize and even slower to address.

The question isn't whether addressing these issues will benefit Vermont's women, and their families, and fuel economic growth. They will. The question is whether we have the resolve to respond to the challenges outlined in this report with creativity, courage, and eyes fixed firmly on the future. It's up to us.

This report was developed by Change The Story VT. Vermont state data was collected and analyzed by Vicki Hart of Hart DataWorks, a Vermontbased consulting firm. For more information, contact Change The Story VT at www.changethestoryvt.org.







AMONG OUR FINDINGS:

Women—especially women of color and women living with disabilities—are a disproportionate share of Vermonters who live in poverty.

- The poverty rate for male single householders without children is 3.5%; for women, the rate is nearly four times that at 11.4%. When you add minor children to the household, families led by single men have a poverty rate of 16.0%; families led by single women are more than twice as likely to live in poverty at 36.7%.
- The poverty rates for women of color are higher than the rate for white women (12.3%). The poverty rate for Hispanic/Latinx women is 17.6%; for Asian women, 14.3%, and for Black women, 26.9%.
- 20.1% of women with a disability live in poverty, more than twice the poverty rate for women without a disability (8.4%).

While Vermont women work at a rate that is higher than the national average, full-time work doesn't always pay the bills.

- Nearly 4 out of 10 women who work full-time do not earn enough to meet basic living expenses for a single individual, as defined by Vermont's Joint Fiscal Office.
- Women are a disproportionate share of Vermonters who make less than \$11 an hour. The median age
 of women earning under \$11 an hour is 38 years old and 28% have earned college credits or have a
 college degree.
- The poverty rate for tipped workers—81% of whom are female—is 13.1%, six points higher than the overall poverty rate for employed women.

The gender wage gap persists at 16 cents for every dollar earned by men—and is especially pronounced for women of color and women living with disabilities.

- A woman must earn at least some college credits to come close to matching the income of a man without a high school diploma.
- Women living with disabilities who work full-time earn nearly 13% less than women without disabilities and 23% less than men with disabilities. In contrast, full-time earnings between men with and without disabilities differ by less than 4%.
- The wage gap between white men and women in the United States is 22%. The rate is 16 points higher (38%) for Black and Native Hawaiian or Pacific Islander women, 42% for Native American women, and 46% for Hispanic/Latinx women. While wage gap data by race in Vermont may not exactly mirror national statistics, they are very likely to follow the general pattern.

Sixty percent of the wage gap is linked to two factors: occupational segregation and time in and out of the labor force.

- Nearly half of the occupations in which women's median annual salaries top \$35,000 (the amount an individual must earn to meet basic needs, as defined by the VT Joint Fiscal Office) are those in which women are a tiny fraction of the workforce.
- Women are at least four times more likely than men to reduce their hours or leave the workforce for a period of time to care for children or aging family members. If a 35 year-old woman earning \$41,000 leaves her job until her newborn goes to kindergarten, she could lose an estimated \$433,000 in wages, lost raises, and retirement contributions.

40% of the wage gap is attributed to gender bias, discrimination, persistent gender norms, and the economic impact of experiences that disproportionately affect women: sexual harassment and intimate partner violence.

- Differences in pay start early: A national study of 10,000 families found that on average boys earned twice as much allowance from their families for doing weekly chores (\$13.80) than girls did (\$6.71).
- Participants in a widely cited national study were asked to assess equally qualified candidates whose status as either mothers or women without children was implied somewhere on a resume or cover letter. Evaluators were 8.2 times more likely to recommend women without children for promotion.
- Nationally, the estimated lifetime cost to someone who has experienced intimate partner violence is \$103,767.

Women carry more student loan debt and pay higher costs or taxes on basic consumer products.

- Women carry almost two-thirds of outstanding student debt in the United States—totaling nearly \$929 billion. Black women carry the highest level of college debt overall—\$8,700 more than white women and nearly \$18,000 more than Asian women.
- In 2015, when New York City officials compared 800 products from over 90 brands with clear male or female brands, they found that "women's" products cost seven percent more than similar products for men.

The cumulative impact of women's lower earnings over a lifetime of work is significant—for women and for Vermont.

- Women over 65 have a median annual income of \$19,566—about \$11,000 less than men. As a result, 44% of Vermont's senior women do not have enough income to meet basic expenses.
- Researchers estimate that if women earned wages equal to that of men who are comparable (in terms of age education, and number of work hours) women's higher earnings would add an additional \$1.2 billion to the state economy.



READER'S NOTES

This is our fifth report in a series we have published on topics related to women's economic status and leadership. It updates U.S. Census data that informed our first two reports and paints a more inclusive and nuanced picture of Vermont women and the factors fueling the gender wage gap.

Wherever possible, and unless otherwise noted, we used data specific to Vermont. We have relied on national or regional data for the purposes of comparison, for context, or to fill in gaps where U.S. Census data for Vermont is unreliable given the state's size and racial and ethnic makeup. By doing so we have attempted to acknowledge the ways in which census data can obscure experiential differences for women of color, women who live with disabilities, and women who identify as LGBTQIA.

As we did in our earlier reports, we have presented aggregated data that controls for year-to-year variances that can skew the results in smaller states. For the sake of comparing wages we have used earnings data for full-time workers only.



This report was informed by the perspectives and expertise of many.

*Change The Story VT** would especially like to recognize the contributions of:

Mat Barewicz, VT Department of Labor

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Karen Tronsgard-Scott, VT Network Against Domestic and Sexual Violence

The report was designed, with loving patience, by Courtney Satz, a freelance designer.

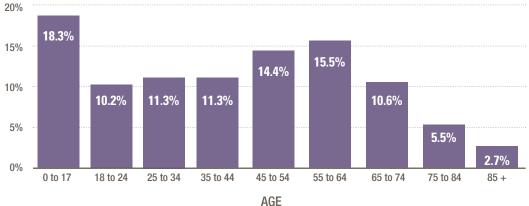
A DEMOGRAPHIC SNAPSHOT

Women and girls make up 50.6% of Vermont's total population—approximately 317,000 individuals.

AGE

The median age of Vermont women is 44—about 4.9 years older than the national median age for women and 2.6 years older than the median age of Vermont men. Thirty percent of Vermont women are between the ages of 45 and 64. Almost one in five Vermont women are over 65, compared to 16% of Vermont men.

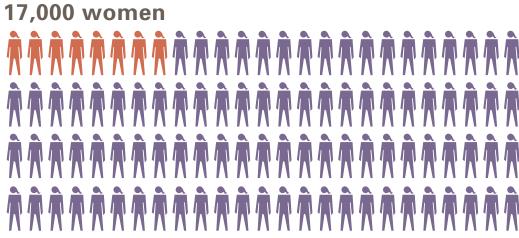
% VT Women by Age Group



U.S. Census American Community Survey 2013-2017 5-year estimates.

RACE

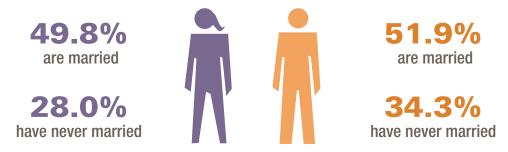
While a significant majority of Vermont women are White (92.5%), over 17,000 Vermont women identify as Asian, Black or African-American, Native American, Hispanic/Latinx, or are two or more races.²



US Census Bureau QuickFacts, V2018

MARITAL STATUS

Vermont women are about as likely to be married or divorced as Vermont men. They are *less* likely than men to have never married (28% vs. 34.3%). And strikingly, they are **three times as likely as men to be widowed** (8.5% vs. 2.6%).

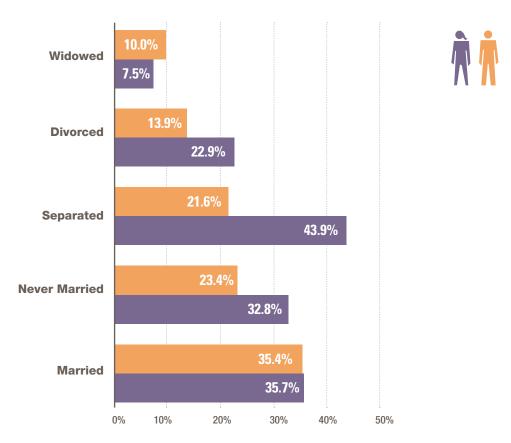


U.S. Census Bureau American Community Survey—5 Year Average (2013-2017)—Persons age 15 and older.

LIVING WITH MINOR CHILDREN

Unsurprisingly, the ratio of married women and men with minor children at home is nearly equal. But **women who head households**—whether divorced, separated, or never married—**are significantly more likely than men to live with minor children**.

VT Households with Minor Children, by Marital Status & Gender



US Census Current Population Survey—5 Year Average (2013-2017)—Persons age 15 and over.

SEXUAL ORIENTATION AND GENDER IDENTITY

Nearly 40,000 Vermonters (or 6.3%)—identify as gay, lesbian, bi-sexual, or transgender.³ Of that number, the majority (61%) identify as female, 3 points higher than the national average. The demographic profile of this group is different from Vermont's overall profile: they are younger (averaging 38.4 years old) and are more racially diverse (14% identifying as non-white).4

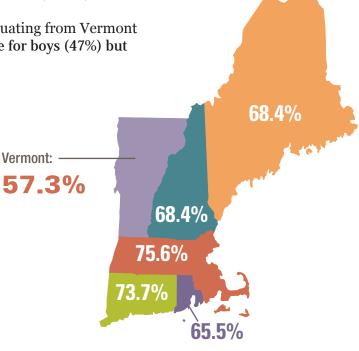
EDUCATION

Nearly 40% of Vermont adult women have a college degree, which is significantly higher than the national average for women (31.2%) and higher than the rate for Vermont men (34.2%).5

However, college matriculation for girls graduating from Vermont high schools is just 57%—higher than the rate for boys (47%) but well below the national average of 72%.6

Indeed, Vermont's college matriculation rate for girls is the lowest in New England.

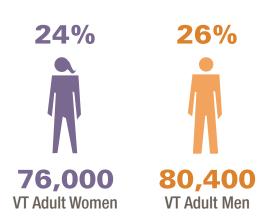
College Matriculation Rates -Young Women in New England



New England Secondary School Consortium (2018).

DISABILITY STATUS

Overall, 14.5% of Vermonters live with a disability-14.6% of women and 14.5% of men.⁷ But the disability rates for adult women (24%) and men (26%) are nearly ten points higher.8



VT Department of Health -- Behavioral Risk Factor Surveillance System Report (2017).

WOMEN AND POVERTY

Vermont women are more likely than men to live in poverty, particularly those who are single heads of household, women of color, and those living with disabilities.

POVERTY AND FAMILY STATUS

Married couples in Vermont without children have a poverty rate of under 3.1%. The rate nudges up slightly (to 4%) when minor children live at home.⁹

Households headed by single men and women are at greater risk of poverty, **but the risk for women is much higher**:

VT Poverty Rate Comparison, by Family Type

Single Female Householder

11.4% without minor children

3.5%

36.7% with minor children

47.1% with minor children under five years old

U.S. Census Bureau American Community Survey—Five Year Estimates (2013-2017)



Single women with no children have an overall poverty rate of 11.4%—more than three times the rate for single men without children (3.5%).



For women, the rate increases to 36.7% if minor children are present.

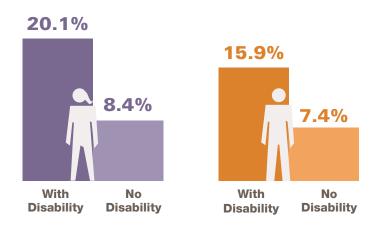


The rate swells to 47.1% if the children at home are under five years old.

POVERTY AND DISABILITY

Twenty percent of women with disabilities live in poverty, more than twice the poverty rate for women without disabilities (8.4%) and four points higher than the poverty rate for men with disabilities (15.9%).

VT Poverty Rates for Men & Women, by Disability Status

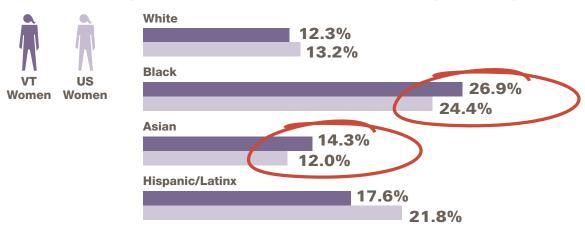


U.S. Census Bureau Current Population Survey—4-Year Average (2015-2018).

POVERTY AND RACE/ETHNICITY

The poverty rate for women of color in Vermont is higher than the rate for white women (12.3%), especially for Black women (26.9%). Of note is the fact that poverty rates for Black and Asian women in Vermont are higher than national averages. Notably, the poverty rate for Hispanic/Latinx women in Vermont is lower than the national poverty rate, but more than 5 points higher than the rate for white women.

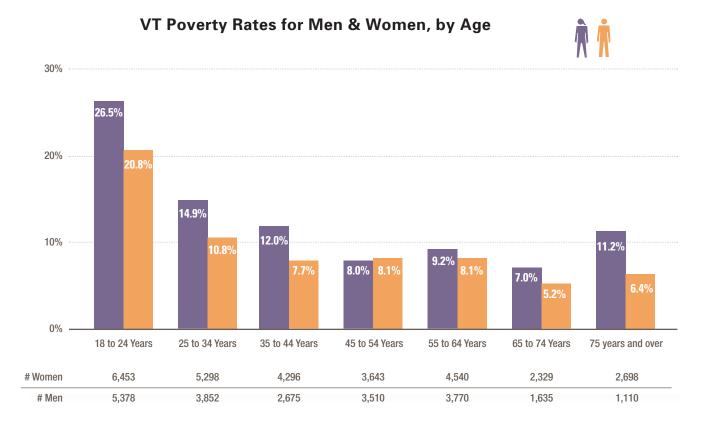
Comparison of VT and US Women's Poverty Rates, by Race



U.S. Census Bureau American Community Survey—Five-Year Average (2013-2017), Persons 16 and older.

POVERTY AND AGE

Adult women in Vermont are more likely than men to live in poverty at nearly every age, but particularly at both ends of the spectrum.



U.S. Census Bureau American Community Survey—5-Year Estimates (2013-2017), Persons 16 and older.

POVERTY, SEXUAL ORIENTATION, AND GENDER IDENTITY

Female-identified members of Vermont's LGBTQIA community are more likely than non-LGBTQIA women to be unemployed, food insecure, and have incomes of less than \$24,000.¹⁰

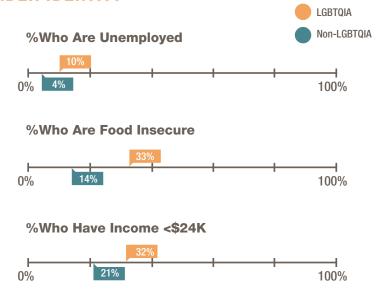


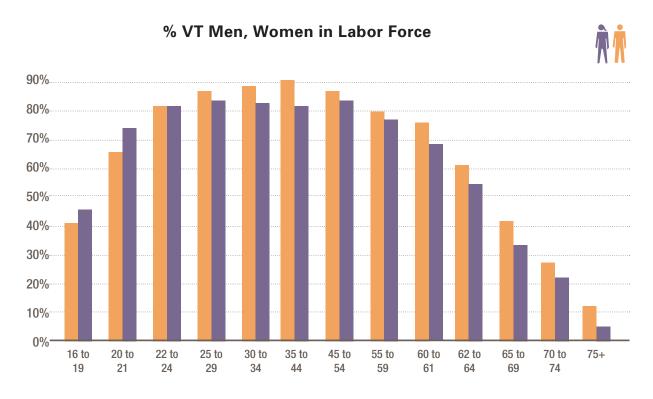
Chart from: UCLA School of Law, Williams Institute—LGBT Data and Demographics for VT.

WOMEN, WORK, AND THE GENDER WAGE GAP

Most Vermont women work at a rate higher than the national average.

LABOR FORCE PARTICIPATION

65% of all adult women and 71% of all adult men participate in Vermont's labor force—eight points higher than the national average for women (57%) and 1.5 points higher than the national average for men.



U.S. Census Bureau American Community Survey—5-Year Average (2013-2017)—Persons 16 years and older.

Nearly 80% of Vermont's women and 91% of Vermont's men work full-time.

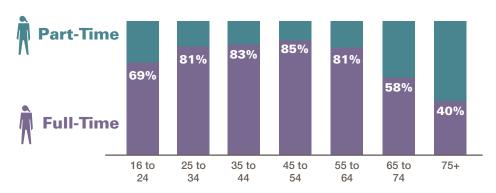
VT Full-time Workers and Part-time Workers



U.S. Census Current Population Survey—5-Year Estimates (2014-18).

During peak earning years (ages 25-64), between 81-85% of women and 91-96% of men in the labor force work full-time. The rate drops by 23 points when women reach retirement age; it drops 16 points for men from 65-74.

Ratio Full-Time, Part-Time Female Workers by Age in VT



U.S. Census Bureau Current Population Survey—5-Year Estimates (2014-2018),—All Persons.

Women living with disabilities are half as likely to participate in the full- or part-time workforce (42.3%) as women without disabilities (85.5%). **The percentage of women with disabilities who work full-time is just 16**%—30 points lower than the rate for women without disabilities (46%) and 7.5 points lower than the rate for men with disabilities (23.5%).¹¹

VT Labor Force Participation Rates, by Gender and Disability Status



U.S. Census Bureau American Community Survey—5-year Estimates (2009-2013).

Full-time work doesn't always pay the bills ... for women or for men.

Nearly 4 out of 10 (or just over 41,000) Vermont women working full-time do not earn enough to meet basic living expenses for a single individual as defined by Vermont's Joint Fiscal Office. Just over 15% (or nearly 16,000 women) make hourly wages of less than \$11 an hour, a bit above the state's minimum wage.



US Census Bureau Public Use Microdata Sample (2013-2017), full-time workers age 16+.

Men fare better, but not by an especially wide margin: nearly 34% of men working full-time make wages below the Basic Needs Budget and 13% earn below \$11 an hour. 12

What do we mean by basic needs?

Vermont's Basic Needs Budget is "a market-based analysis that accounts for estimated monthly living expenses in Vermont. The budgets differ based on family size and whether the family lives in an urban or rural part of Vermont."13

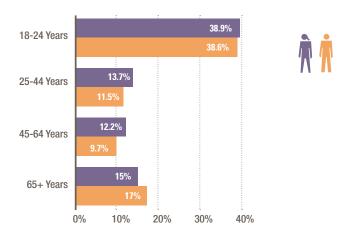


LOW-WAGE AND TIPPED OCCUPATIONS

At 53.5%, women are a disproportionate share of Vermonters who earn less than \$11 an hour. Many low-wage jobs lack regular schedules, access to health benefits, paid time off, or significant opportunities for advancement—all factors critical to helping make ends meet.¹⁴

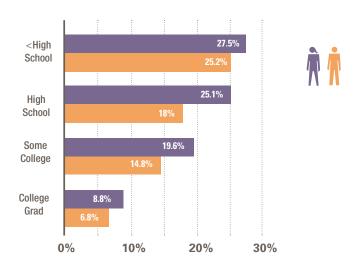
The women who hold these positions are adults, and many of them have at least some post-secondary education; their median age is 38 years old, and 28% have at least some post-secondary education.¹⁵

Vermonters Working Full Time, Earning Less than \$11/hr, by Age and Gender



US Census Bureau Public Use Microdata Sample (2013-2017), full-time workers age 16+.

Vermonters Working Full Time, Earning Less than \$11/hr, by Highest Degree Earned



US Census Bureau Public Use Microdata Sample (2013-2017), full-time workers age 16+.

Tipped work is most often low-wage work.¹⁶

Tipped work in the United States grew rapidly after the Civil War, when restaurant and hotel owners hired "newly emancipated Black men and women but offered them no wage, leaving them to rely on patrons' gratuities for their pay instead."17

Tipped workers today aren't expected to work for free, but in most states work for less than the minimum wage.

- In 18 states, tipped workers are paid the allowable federal minimum of \$2.13 an hour.18
- In Vermont tipped workers earn an hourly rate of \$5.39, provided that worker pay (including tips) is at least equivalent to the state minimum hourly wage of \$10.78.19

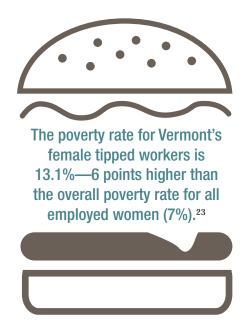
WHO ARE **TIPPED WORKERS?**

They generally include restaurant servers, bartenders, service workers at casinos or race tracks, barbers, hairdressers, massage therapists, and other personal appearance workers.

Over 81% of Vermont's tipped workers are women the highest rate in the nation.20

While sub-minimum wages contribute significantly to depressing the earnings of tipped workers, so too do factors like inconsistent scheduling, the timing of shifts, and the moods, attitudes, and biases of customers or clients.

National research indicates that **the practice of tipping is often discriminatory**, with white service workers receiving larger tips than black service workers for the same quality of service.²¹ Black women are also more vulnerable to sexual harassment—while holding 13.6% of accommodations and food services industry jobs, Black women filed 31.4% of sexual harassment charges with the Equal Employment Opportunities Commission between 2012-2015.22



THE GENDER WAGE GAP

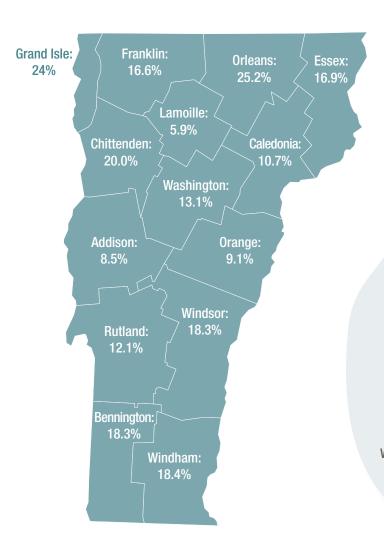
Women's full-time earnings in Vermont are lower than men's in every county, at every education level, and at every age. The differences are even more pronounced for women of color and those living with disabilities. Median annual income for women working full-time is \$41,146, about \$8,000 less than the median annual salary of men (\$49,027).²⁴ This means that women's earnings are a fraction of men's—in this case, 84%—translating into a loss (or wage gap) of 16 cents to every dollar earned.²⁵

LIBER 16C

Sixteen cents on the dollar may not sound like a lot of money, but it adds up. For a single person, \$8,000 would pay for about seven months of rent. For a family of four, it could buy about half a year's groceries or four months of child care for two children.²⁶

The wage gap persists in every county of Vermont...

Variances in the wage gap which range from a high of 25.2% to 5.9%—reflect in part county differences in median annual wages for both men and women.



U.S. Census American Community Survey—5-Year Estimates (2013-2017).

CALCULATING THE WAGE GAP²⁷

Comparisons of women's and men's earnings can be reported as the actual gap between women and men's median earnings. The gender wage gap in Vermont is 16%, meaning that women earn 16 cents less on every dollar earned by a man.

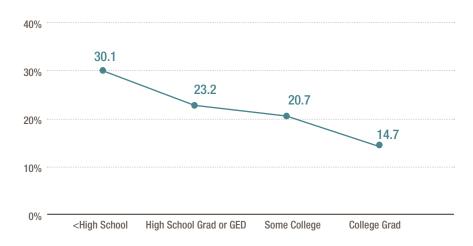
[Men's median earnings – Women's median earnings]

Men's median earnings

WAGE GAP = $\frac{\$49,027 - \$41,186}{\$49,027} = 16.07 = 16\%$

It exists at every level of education...





US Census Bureau Public Use Microdata Sample (2013-2017), full-time workers age 16+.

The wage gap narrows significantly if a woman earns a college degree—but women must at least earn some college credits to come close to matching the income of a man without a high school diploma.

VT Median Full-Time Annual Earnings, by Education and Gender

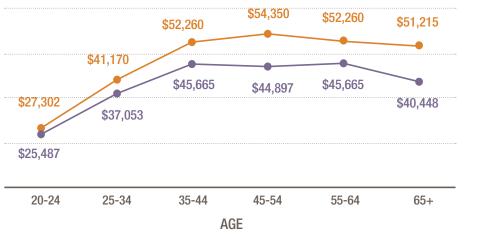


US Census Bureau Public Use Microdata Sample (2013-2017), full-time workers age 16+

The wage gap widens as women age...

Women working full-time are closest to achieving equal pay when they are new to the labor force, with a median wage gap of 7%. **The wage gap expands to 17% for women during peak earning years** (45-54), and is widest when women are close to retirement (21%).

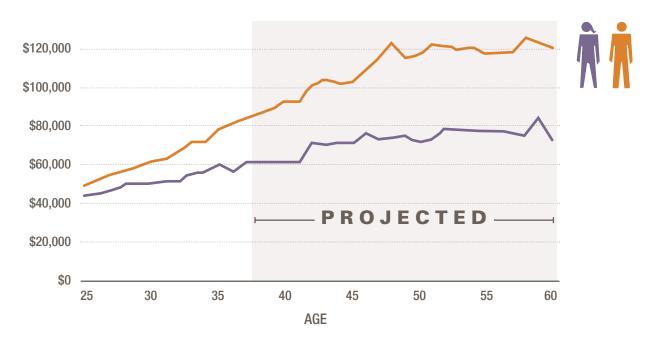
VT Earnings by Age and Gender



U.S. Census Bureau Public Use Microdata Sample (2013-2017), full-time workers age 16+.

The impact of the wage gap isn't just a generational problem in the United States that will diminish as Baby Boomers retire. It's already a problem for millenials, the most educated generation of women in U.S. history, and is projected to persist well into their retirement.²⁸

Earnings for U.S. College-Educated Millennials Projected to Age 60



Institute for Women's Policy Research analysis of U.S. Census Bureau Public Use Microdata Sample (2013-2017), full-time workers age 16+.

The wage gap is especially pronounced for women with disabilities...

Women living with disabilities who work full-time earn nearly 13% less than women without disabilities, 23% less than men with disabilities, and 26% less than men without disabilities. Strikingly, full-time earnings between men with and without disabilities, differ by just under 4%.

Wage Gap Between VT Women with Disabilities vs. Other Groups



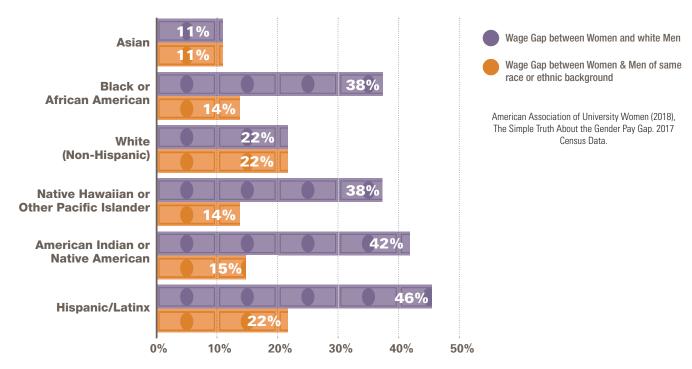
U.S. Census Bureau Public Use Microdata Survey—5-year Estimates (2012-2016).

...and for women of color.

Vermont's size and current demographic profile make labor force participation and earnings data for people of color statistically unreliable so we are unable to break down wage gap data by race. However, while wage gap data by race in Vermont may not *exactly* mirror national statistics, they are likely to follow their general pattern.

Nationally, the wage gap is wider for most women of color—whether compared to men of the same racial or ethnic background or to a dollar earned by white, non-Hispanic men.²⁹

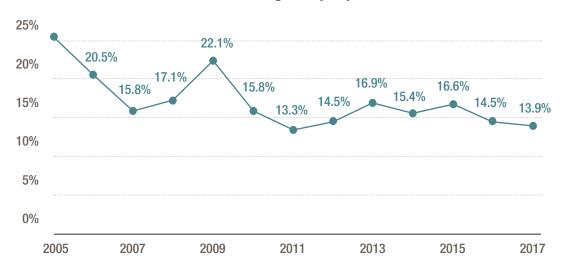
U.S. Gender Wage Gap By Race and Ethnicity Between Women and White Men & Between Women and Men of Same Race or Ethnicity



The wage gap isn't fading away anytime soon—especially for women of color.

While the gender wage gap in Vermont has narrowed over time, the pace of its decline has slowed considerably. In 2007, the wage gap was about 16 cents on the dollar. Since then it has risen almost as much as it has dropped.

VT Gender Wage Gap by Year



US Census Bureau American Community Survey (2000-2017), Full-Time, Year-Round Workers, Ages 16+.

(UN)EQUAL PAY DAY

Equal Pay Day is a symbolic day that marks how far into the new year a woman must work to equal a man's wages for the previous calendar year. In 2019, Equal Pay Day for all women fell on April 2nd—which means that women had to work all of 2018 plus an additional three months to earn what men earned. Black women, however, didn't catch up until August 22nd—an additional eight and a half months of work. Native American women marked Equal Pay Day on September 23rd, an additional nine and a half months. And Hispanic/Latinx women had to work until November 20th—nearly an additional year—to earn what white men earn.30

WHY THE WAGE GAP?

"The varied factors that influence the wage gap—different jobs, different hours, and different work histories—are not purely the result of women's choices. There are significant structural factors that influence the decisions working women make that result in lower pay, and these deserve as much attention as overt discrimination."31

- Center for American Progress, 2014

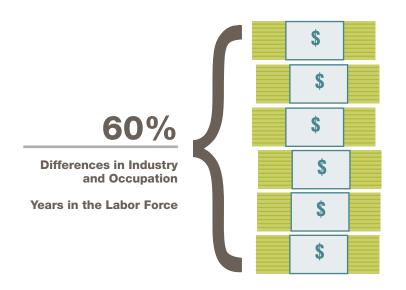
The wage gap is the product of three primary, intersecting factors.³²

✓ OCCUPATIONAL SEGREGATION:

A significant number of workers continue to be clustered in fields that are either predominantly male or female. Earnings in traditionally female fields are lower—not because they require fewer skills but because they are undervalued.33

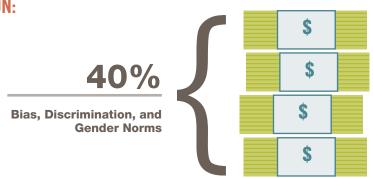
\checkmark TIME IN AND OUT OF THE

LABOR FORCE: Women continue to be the primary caregivers of children and aging family members—in part because of persistent gender norms and because it is often the most practical option in a heterosexual couple, given women's lower earnings. Taking time out of the labor force has significant short- and long-term consequences but is often necessary in the absence of accessible and affordable care options.34



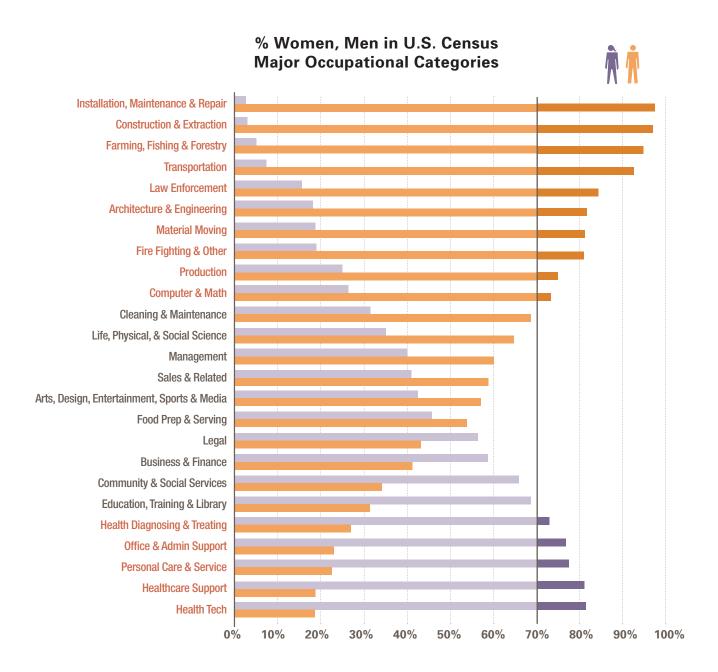
✓ GENDER NORMS, BIAS, AND DISCRIMINATION:

The remaining 40% of the wage gap is attributed to bias, discrimination, and gender norms or expectations that limit women's salaries and opportunities, particularly for women of color.³⁵ The wage gap also reflects women's disproportionate experience of sexual harassment and intimate partner violence.



OCCUPATIONAL SEGREGATION

The wage gap is partly a function of the specific fields in which so many working men and women are clustered. **Vermont workers in 15 of 25 major occupational categories are at least 70% male or female.**



U.S. Census Bureau American Community Survey—5-Year Estimates (2013-2017)

Since 1970, women's presence in certain fields—most notably law and medicine roughly equal to that of men.³⁶ But many traditionally female fields remain predominantly female, employing 43% of Vermont women who work full-time. The percentage of women in more than half of these professions has actually increased.

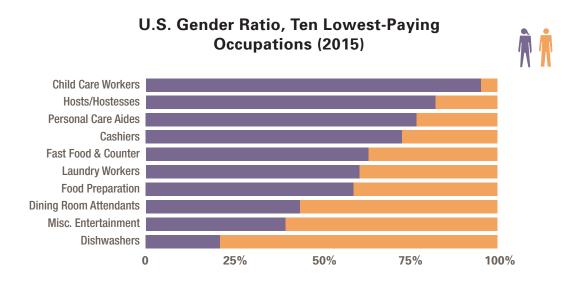
% VT Women Full-Time Workers in "Traditionally Female" Occupations: 1970 vs. 2017³⁷

	Nurses	Health Workers (excluding nurses)	Office Admin.	Bookkeepers	Teachers, Elementary and Secondary	Food Service	Personal Service*
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1970	100%	100%	98%	88%	66%	71%	62 %
2017	91%	82%	95%	94%	72%	52 %	82%

1970: 1970 Census of the Population, part 47, Vermont, US Department of Commerce, Bureau of the Census U.S. Census Bureau American Community Survey (2013-17) full-time workers age 16 and older.

Occupational segregation wouldn't be a problem if wages were higher in the fields in which many women are clustered. **But they aren't.**

Women are a significant majority of workers in 7 of the nation's 10 lowest-paying occupations...³⁸



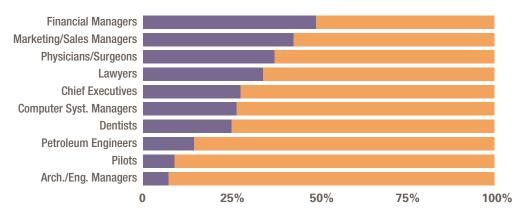
Washington Center for Equitable Growth analysis: Bureau of Labor Statistics "May 2015 National Occupational Employment and Wage Estimates" and "Employed persons by detailed occupation, sex, race, and Hispanic or Latino ethnicity."

^{*}Personal service occupations include personal care aides, animal trainers and groomers, hairstylists and barbers, fitness instructors, massage therapists, funeral service workers, lobby attendants, and child care workers.

And they are a smaller share of those working in the nation's highest paying occupations.







Washington Center for Equitable Growth analysis: Bureau of Labor Statistics "May 2015 National Occupational Employment and Wage Estimates" and "Employed persons by detailed occupation, sex, race, and Hispanic or Latino ethnicity."

In Vermont, nearly half of the fields in which women's median annual salaries top \$35,000 (the amount an individual must earn to meet basic needs) are occupations where women are a tiny fraction of the workforce.

VT Occupations in Which Median Salaries for Vermont Women Exceed \$35,000

Occupation	% Female	# Women Employed	Women's Median Annual Salary
Construction and extraction occupations	3%	434	\$40,410
Installation, maintenance, and repair occupations	4%	311	\$63,594
Architecture and engineering occupations	12%	637	\$60,256
Law enforcement workers including supervisors	14%	290	\$54,107
Fire fighting and prevention, and other	16%	227	\$60,201
Computer and mathematical occupations	25%	1528	\$71,250
Management occupations	41%	11,744	\$57,436
Life, physical, and social science occupations	46%	1192	\$50,470
Legal occupations	58%	1711	\$58,150
Business and financial operations occupations	61%	7,036	\$51,602
Education, training, and library occupations	61%	10,125	\$47,382
Community and social services occupations	68%	3,842	\$42,714
Health Diagnosing and Treating Practitioners and other Technical Occupations	71%	6,797	\$66,681
Health Technologist and Technicians	76%	2,933	\$41,859

U.S. Census Bureau American Community Survey—5 Year Estimate (2013-2017).

The wage gap also shows up within occupations.

Occupational segregation, however, isn't the sole cause of the gender wage gap. It shows up in all but one of the 20 most common occupations for U.S. women.

It exists in occupations where women are a significant majority of workers.³⁹

Occupations - Majority Women	Women's Median Weekly Earnings	Men's Weekly Earnings	Wage Gap	Women as % of Workers in the Occupation
Receptionists and information clerks	\$ 606	\$ 593	-2.2%	91.3%
Cashiers	\$ 463	\$ 468	1.1%	72.9%
Bookkeeping, accounting, and auditing clerks	\$ 739	\$ 778	5.0%	84.7%
Social workers	\$ 897	\$ 958	6.4%	81.1%
Nursing, psychiatric, and home health aides	\$ 513	\$ 558	8.1%	89.1%
Registered Nurses	\$ 1,156	\$ 1,271	9.0%	87.8%
Personal care aides	\$ 493	\$ 555	11.2%	83.2%
Elementary and middle school teachers	\$ 982	\$ 1,148	14.5%	79.5%
Secretaries and administrative assistants	\$ 753	\$ 903	16.6%	93.8%
Maids and housekeeping cleaners	\$ 457	\$ 559	18.2%	87.6%
First-line supervisors of office and administrative workers	\$ 835	\$ 1,050	20.5%	69.7%

IWPR calculation of data from the U.S. Department of Labor, Bureau of Labor Statistics, 2018. Household Data Annual Averages. Table 39.

It is widest in many occupations where the gender ratio is roughly even. 40

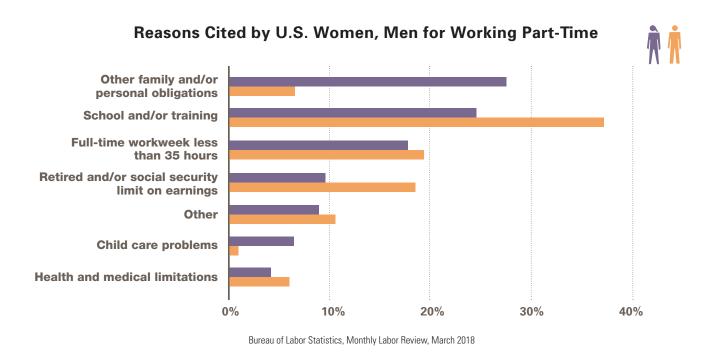
Occupations - More evenly divided, male, female	Women's Median Weekly Earnings	Men's Weekly Earnings	Wage Gap	Women as % of Workers in the Occupation
Customer service representatives	\$ 680	\$ 689	1.3%	64.4%
Waiters and waitresses	\$ 478	\$ 551	13.2%	65.6%
Managers, all other	\$ 1,341	\$ 1,628	17.6%	38.4%
Education administrators	\$ 1,245	\$ 1,563	20.3%	65.7%
Accountants and auditors	\$ 1,108	\$ 1,404	21.1%	60.0%
First-line supervisors of retail sales workers	\$ 6726	\$ 911	26.2%	43.9%
Retail salespeople	\$ 543	\$ 764	28.9%	38.5%
Financial managers	\$ 1,262	\$ 1,784	29.3%	57.3%

IWPR calculation of data from the U.S. Department of Labor, Bureau of Labor Statistics, 2018. Household Data Annual Averages. Table 39.

TIME IN AND OUT OF THE LABOR FORCE

In 2018, U.S. men logged in 34 more minutes than women each work day, in part because women are more likely than men to work part-time.⁴¹

A survey published by the U.S. Bureau of Labor Statistics shows that **men and women who work parttime rather than full-time for non-economic reasons do so for different reasons**.⁴²



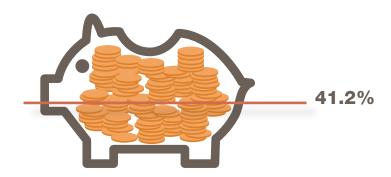
Women were 4 times more likely than men to cite family and/or personal obligations as reasons for working part-time—and 7 times more likely to cite childcare problems.

Over the course of their careers, more than 4 out of 10 women in the United States leave the labor force altogether at some point to care for family members.⁴³ This decision is characterized by some to be a personal choice. Doing so, however, ignores the economic and social context in which most families make such decisions—and their long-term costs.

Caring for Children

More than 70% of Vermont children 5 years and younger live in families in which all available parents or guardians are in the labor force. 44 For these families, figuring out how to care for children during work hours isn't easy. Vermont's Let's Grow Kids projects that more than half (51%) of the state's infants and toddlers likely to need child care lack access to regulated early care and learning programs. 45

Even when slots are available, the cost of child care in Vermont gobbles up family income. A family of four earning \$50,000 a year could spend up to 41.2% of its income on high-quality child care for two children. 46 For many parents, reducing work hours or leaving the workforce to care for children is the only way for families to make ends meet.



The cost of leaving the workforce for several years includes not just loss of wages, but loss of wage increases, and contributions to retirement.

THE COST OF **LEAVING THE WORKFORCE TO** RAISE CHILDREN

Consider the example of a 35 yearold new mother who earns the equivalent of the state's median full-time wage for women (\$41,145). If she leaves the workforce for five years until her child enters kindergarten, she will lose an estimated \$433,000 in:

- income (\$205,730);
- wage increases (\$112,563);
- retirement assets (\$114,298).⁴⁷

Caring for Elders

The impact of taking time out of the workforce to care for children can be compounded by caring for older family members. The National Alliance for Caregiving estimates that 3/3 of unpaid family caregivers are women. 48 Their average age is 49—when women's wages often peak. 49 On average, they provide 20 hours of unpaid care each week in addition to working outside their home. 50 The competing demands of work and care responsibilities compels many caregivers, some of whom are still raising children, to reduce their hours at work, pass up promotions, take a leave of absence, or quit their jobs altogether.

On average, estimated cost of lost wages and social security benefits to a woman who cares for an aging family member is over \$324,000.51

GENDER BIAS, CULTURAL EXPECTATIONS, AND DISCRIMINATION

40% of the wage gap is attributed to persistent gender norms and expectations, biases or overt discrimination.⁵²

Differences in what women and men are paid begins early.

The day a girl gets her first allowance:

A study of 10,000 families found that on average boys earned twice as much for doing weekly chores (\$13.80) than girls did (\$6.71) ... a whopping 51% difference.⁵³



Within one year of graduating from college:

Controlling for factors affecting the wages of recent college graduates—undergraduate major, hours worked, age, occupation, region, economic sector, the selectiveness of an undergraduate institution, GPA, and marital status—one study found a 7% unexplainable gap between the earnings of men and women just one year after commencement.⁵⁴

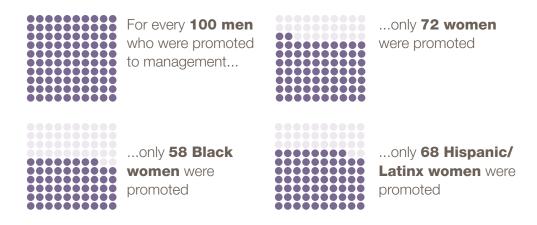
"Not all of the gender and race pay gaps can be explained by observable differences in college major, occupation, work hours, and time out of the workforce.

Direct discrimination and bias against women in the workplace are also culprits in the pay gap." 56

Women are less likely than men—particularly Black and Hispanic/Latinx women—to get a first promotion to management.⁵⁵

- American Association of University Women

Ratio of Promotions to First-level Manager, by Gender and Race



Analysis by McKinsey & Company and Leanln.org - Women in the Workplace 2019.

Although the majority of households with small children have all available parents working, Americans disagree about whether women with young children should work full-time: three-quarters of U.S. adults (76%) affirmed that working full time is ideal for fathers, while just 33% said the same thing about mothers.57

% of Adults Saying the Ideal Situation for Men/Women is...



Pew Research Center, June 25 - July 8, 2019

When mothers of young children do work full-time they often pay a penalty—the equivalent of 4% of earnings per child.⁵⁸ The study also found that working fathers experienced the opposite, a "fatherhood bonus."59 The study links the "motherhood penalty" and the "fatherhood bonus" to positive assumptions about what having children tells us about a man's character—and to concerns about the impact motherhood has on a woman's ultimate commitment to work.60

The study also noted that women without children fare better than mothers in employers' decisions about hiring, salary recommendations, and career promotions.61



SEXUAL HARASSMENT

Women's earnings are also impacted by experiences that disproportionately affect women: sexual harassment and intimate partner violence.

Polls estimate that over a third of women in the United States experience sexual harassment at work.⁶²

"While sexual harassment is increasingly being recognized in the national dialogue, it is nothing new— and over time it has negatively impacted women's workplace opportunities and career decisions, resulting in significant and often overlooked financial consequences."

-National Partnership for Women and Families While sexual harassment is not limited to women, women were the vast majority—80%—of individuals filing sexual harassment charges with the federal Equal Employment Opportunities Commission between 2005 and 2015. 63 And those numbers tell only a fraction of the story, since research indicates up to 70% of people who experience sexual harassment do not come forward to report it. 64

Although sexual harassment occurs across occupations and pay grades, studies find that **certain women are** at particular risk:⁶⁵

- $\sqrt{}$ women in tipped or low-wage occupations
- √ those who work in isolation (agricultural, hotel, and domestic care workers)
- √ women in the military or fields in which they are a
 distinct minority
- √ undocumented workers
- √ women who may not conform to gendered behavioral norms or work in predominantly male fields
- \checkmark gender non-conforming or lesbian women⁶⁶

The impact of sexual harassment on women's earnings and well-being are well-documented:

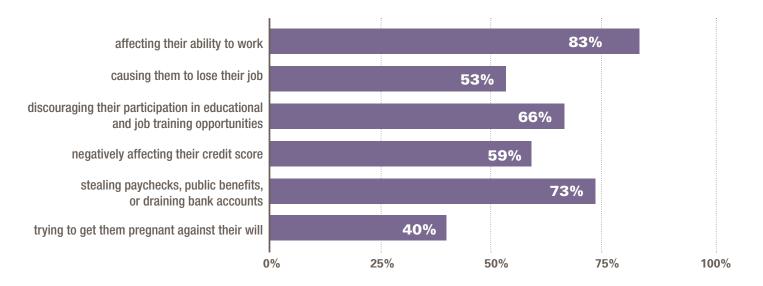
- 8 of 10 women who experience harassment leave their jobs within two years (as compared to half of other working women).⁶⁷
- Women who have been sexually assaulted are **nearly three times as likely to demonstrate depressive symptoms** and more than **twice as likely to have elevated anxiety** levels, which can affect an individual's earnings.⁶⁸

The cost of sexual harassment also affects employers—in the form of employee absences, reduced productivity, higher turnover rates, overall employee morale, and legal or settlement costs.⁶⁹

INTIMATE PARTNER VIOLENCE

Recent research has focused new attention on the **long-term financial costs of intimate partner violence**.

A national study of survivors—nearly all of them women—reported that their abusers had eroded both shortand long-term economic security by:70



In 2017, 22% of Vermont women reported having ever been threatened by an intimate partner, which translates into approximately 70,000 women. The risk of intimate partner violence is even higher for individuals who identify as lesbian, gay, bisexual, and transgender.72

The estimated lifetime cost to someone who has experienced intimate partner violence (which includes expenses related to health problems, criminal justice costs, and lost earnings) is \$103,767.73

> "The largest cost of violence against women is, of course, the suffering it causes. But it carries an economic cost. too...about \$4.9 billion in the United States annually. Seventy percent of this comes from direct medical costs, 15 percent from lost productivity, and 15 percent from lost earnings over women's lifetimes."74

> > - McKinsey Global Institute

WOMEN NOT ONLY EARN LESS... THEY SOMETIMES PAY MORE

Women's financial circumstances aren't just a function of their income.

It's also a function of the fact that women carry more student loan debt and pay more for certain consumer goods and services.

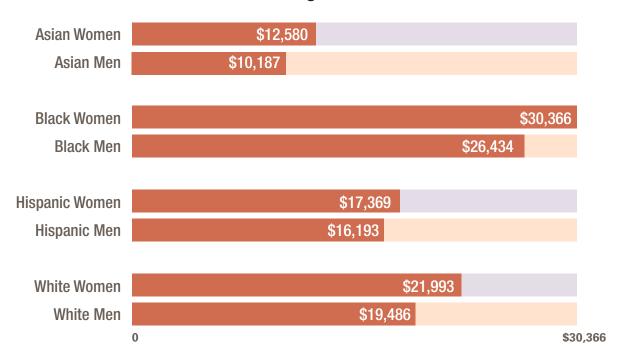
STUDENT LOAN DEBT

Since federal law transferred responsibility for issuing student loans from the Vermont Student Assistance Corporation to the federal government in 2016, data related to student loan debt for Vermonters is no longer accessible. American women carry almost two-thirds of the outstanding student loan debt in the United States—totaling nearly \$929 billion. 16

The amount of student debt women carry is strikingly different for women of color. Nationally, **Black women carry the highest level of college debt**—\$8,700 more than white women and nearly \$18,000 more than Asian women.⁷⁷

A student's debt reflects in part the ability of her family to contribute to tuition and living expenses. Not only do Asian and white workers earn more than their Black and Hispanic/Latinx counterparts, they hold more accrued wealth (savings, investments, and home ownership. For every \$100 in wealth held by white families, black families hold just \$5.04.⁷⁸

Mean Cumulative Debt for U.S. Students, Bachelor's Degree Graduates



Analysis by American Association of University Women using 2019 National Center for Education Statistics National Postsecondary Student Aid Study data.

EARNING LESS...AND PAYING MORE

Family contributions to a college education may also reflect gendered differences in the way parents prioritize saving for college. Surveys of parents with children of only one gender found that the parents of only boys were more likely than the parents of only girls to save for college, make monthly contributions, be more willing to foot the entire tuition bill, and to prioritize saving for college over retirement.⁷⁹

	Parents of Only	Girls Parents of	Parents of Only Boys			
À	39%	50 %				
	70%	83%				
	8%	Parents say they plan to pay the entire cost of college	17%			
	50%	Parents willing to prioritize college savings over saving for retirement	68%			

Student loan debt, exacerbated by lower earnings, means that women in the United States "take about two years longer than men to repay student loans and are more likely to struggle economically as they do so... often (putting) off saving for retirement, buying a home, or starting a business."80

THE "PINK TAX"

Consumer products and services

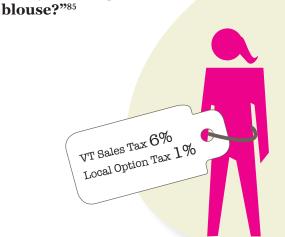
For decades, consumer advocates have challenged higher prices for products or services marketed and sold to women, dubbing the practice the "pink tax." One consumer group found that common drugstore "products directed at women—through packaging, description or name—might cost up to 50% more than similar products for men."81

The City of New York's Department of Consumer Affairs did a comparison of prices on nearly 800 products from over 90 brands with clear male and female branding. Overall, they found that women's products cost 7 percent more than similar products for men.⁸²

New York officials estimated the **annual cost of the pink tax to be \$2,280 for women**. Multiplied over a lifetime, that adds up.⁸³

Vermont officials have affirmed that gender-based pricing is a violation of the Vermont Consumer Protection Act. 84 Recent scholarship examining the effectiveness of similar state protections questions the ultimate effectiveness of state statutes in discouraging (or prosecuting) gendered pricing: while Vermont statute offers the promise of protection against the "pink tax" there are "no reported cases of this occurring. That is hardly surprising. Who would file a lawsuit over the price of a haircut or the cost

of dry cleaning a





The report found that women were paying:87

- 7% more for toys and accessories
- **4% more** for children's clothing
- 8% more for adult clothing
- 13% more for personal care products (such as body wash, deodorants, razors)
- 8% more for senior/home health care products (such as braces, canes, adult diapers)







ACTUAL TAXES: MENSTRUAL SUPPLIES

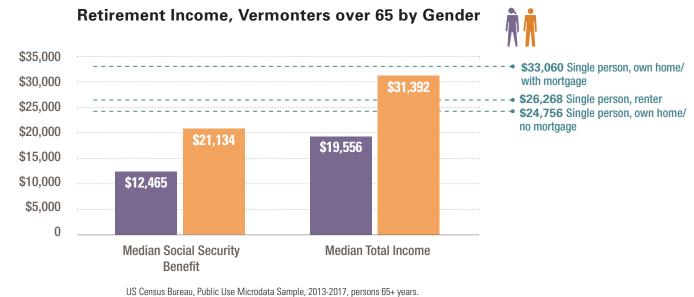
Most states tax the sale of goods, but exempt non-luxury "necessities". In Vermont, exempt products include groceries; most clothing; diapers; medical supplies including bandaids and disposable heating pads; and prescription and over the counter drugs. In Vermont, menstrual supplies are not recognized as non-luxury necessities, and people who menstruate pay a 6% sales tax and a 1% local option tax on necessary supplies. The Vermont Commission on Women estimates that over a lifetime, the average Vermonter who menstruates will spend \$155 in taxes on menstrual products that cost over \$2,200 over a lifetime.⁸⁶

ADDING IT UP

The cumulative impact of women's lower earnings and higher expenses are significant—for women and for Vermont.

After four decades in the workforce, experts estimate that the wage gap costs a typical Vermont woman more than a quarter of a million dollars (\$277,920)—not including reduced social security benefits, and not adjusting for inflation.88 Expenses related to higher prices for products or services marketed and sold to women further reduce her ability to save for necessary expenses and retirement.

Women's lower earnings result in reduced social security benefits—59% of what Vermont men receive. Women's total median annual income (including any additional retirement benefits or investments) is below \$20,000—far below the amount a single person in Vermont needs to cover basic expenses without having to rely on loans, gifts or benefits.89



VT Elder Index figures calculated by the Gerontology Institute, University of Massachusetts, Boston.

As a result, 44% of Vermont women over 65 do not have enough income to make ends meet.⁹⁰

It is time to change this story.

In the 56 years since Congress enacted the Equal Pay Act, women's economic options, their participation in the labor force, and their visibility as leaders across sectors have certainly improved. And yet—women continue to be a disproportionate share of Vermonters living in poverty, working in low-wage jobs, shouldering primary responsibility for child or elder care, and experiencing sexual harassment and intimate partner violence.

At root, changing the story requires that we accept we still have work to do. It requires dismissing the idea that addressing the particular needs of women diminishes our commitment to the well-being of all Vermonters. We must question the fairness and logic of relying on jobs for which we do not pay a livable wage. And, perhaps most importantly, we must recognize what the statistics in this report represent: systemic issues that call for systems change.

What do we stand to gain?

What if women working in Vermont *did* earn as much as "comparable men"—men of the same age, with the same level of education, the same number of hours, and of similar urban or rural status?

According to a state-by-state analysis, 91 the impact could be remarkable—for women, for their families, and for Vermont's economy:

- 1. The poverty rate for working women in Vermont would fall from 4.7% to 1.8%— the second largest decrease in the country.
- 2. The poverty rate for single working women with children would fall
- 4
- from 15.4% to 4.5%

 again, the second largest decrease nationwide.
- 3. The poverty rate of children with working mothers would fall 75.6%—the



largest drop in the nation.

Moreover, women's higher earnings would bring in an additional \$1.2 billion to the state economy (approximately 4% of Vermont's current total domestic product).⁹²



With \$1.2 billion to gain, we'd better pick up the pace.

RECOMMENDATIONS

Vermont deserves credit for an advanced understanding of the many reasons the wage gap exists and for its commitment to closing that gap by many different means. Our state can brag about these important actions:

- Guaranteeing the right of employees to talk about how much they make or to ask colleagues about their wages. Without wage transparency, people might never know if they're being paid unfairly.
- Guaranteeing employees the ability to request flexible working arrangements without worrying about being fired or otherwise retaliated against. As women still shoulder a disproportionate amount of family care obligations, flexibility can make the difference between being able to work full-time instead of part-time and can help reduce the additional decrease in wages that mothers often face. Flexible working arrangements, in fact, were found to reduce the "motherhood wage gap" by 68 percent in a recent study.
- Prohibiting employers from asking potential employees for their salary history. Using past salary to determine future salary can perpetuate pay inequities, even unintentionally.
- Requiring employers to provide reasonable accommodations to pregnant workers. Being able to sit down, keep a water bottle handy, take needed bathroom breaks, and other measures can make all the difference in keeping a pregnant woman working.
- Protecting nursing mothers' ability to express milk at work in an appropriate private space that is not a bathroom stall.
- Requiring companies who contract to provide goods to the State to provide written certification that they're in compliance with Vermont's equal pay law.

And...it's clear that there's a lot more work to do.

Each of us, in myriad ways, can help change the story for women in Vermont. It will take all of us. We have developed a number of strategies and tools that can be found on our website. We encourage you to explore them—and put them to use.

We propose **four recommendations to effect broad**, **systemic changes** in policy, practice and in the priorities that guide our decisions.

1. COMMIT TO COLLECTING, PUBLISHING, AND USING BETTER DATA.

Regularly collecting, publishing, and using more in-depth information about our communities makes a statement—about what we value, who is visible, and the priorities that drive our decision-making. Coupled with a commitment to equity, *knowing* the story we are trying to change can guide Vermont towards an equitable future.

There is limited information available in Vermont about the economic status of women and the challenges that are particular to people of color, members of the LGBTQIA community, people who are migrant workers, people living with disabilities, and seniors.

At present, we do not have data on participants in state and federally-funded training programs that are routinely disaggregated by gender, race, or type of training. Nor are training data consolidated across programs in ways that could tell us where we might be missing available talent. We still do not know the degree to which the state of Vermont contracts with women- or minority-owned businesses, in spite of the fact that nearly 30 years ago Governor Howard Dean issued an Executive Order requiring state agencies to integrate data on these businesses into the state's vendor list and list of awarded contracts.

What can we do?

- **Prioritize developing quantitative and qualitative data** related to Vermonters whose experiences are often obscured by aggregated information, among them: people of color, people living with disabilities, those who identify as LGBTQIA.
- Require state **training and apprenticeship data** to be disaggregated by gender, race, training program and anticipated wage post-training.
- **Modify Vermont incorporation forms** and software to indicate whether a business is woman- or minority-owned.
- Track and report on the number of state contracts awarded to women- and minority-owned businesses.

Who's Doing It?

The City of Boston maintains and updates monthly a public online demographic dashboard that aggregates city employees by gender and ethnicity; the database can be sorted by department, by organization, and by employee start date. (https://www.cityofboston.gov/diversity/).

2. ENACT PAID FAMILY LEAVE AND BOOST CHILD CARE SUBSIDIES.

The majority of families in this economy cannot afford to have a parent or guardian out of the workforce to care for children or aging family members.

The research is clear: paid parental leave and accessible, affordable child care increases parental labor force participation and employee engagement, which in turn boosts economies. Between 1995 and 2015, labor force participation for women ages 24-54 climbed in countries that provide these kinds of family supports (Germany, Canada and Japan), while the participation rate for women in the United States decreased—from 72.2% to 70.3%.93

A state-by-state analysis, the Economic Policy Institute estimates that **capping infant care** expenditures at 10% of family income in Vermont could add \$375 million to the state economy.94

Who's Doing It?

As of September 2019, four states—California, New York, New Jersey, and Rhode Island—have government-sponsored family-leave insurance programs. Five additional states—Maine, Massachusetts, Connecticut, Oregon and Washington—and the District of Columbia have enacted similar measures that will take effect in the coming years.95

3. VALUE ALL WORK BY HONORING IT WITH FULL-TIME WAGES THAT SUPPORT BASIC NEEDS.

If our economy hinges on developing an increasing number of cashiers, personal care aides, child care workers, food prep and service workers, waiters, and retail salespeople, their wages must reflect the important role they play in making the economy work. And we must ensure that wage boosts on the low end of the pay scale do not result in losing critical benefits.

Who's Doing It?

Five states—Illinois, Maryland, Massachusetts, New Jersey, and New York—and the District of Columbia have adopted legislation that increases the minimum wage to \$15 over a period of years. Five states— California, Minnesota, Montana, Oregon, and Washington—do not allow a reduced hourly wage for tipped workers; the minimum wage in each of these states applies to all workers.⁹⁶

4. RECOGNIZE AND REDUCE THE IMPACT OF BIAS AND DISCRIMINATION.

We all have them—biases that influence the friends that we make, the people we hire, and the candidates for whom we vote. As we've seen, biases reinforce gender and racial inequities. While we may not be able to avoid them, we can do a lot more to limit their influence.

A good place to start is by getting to know more about our own biases.

Project Implicit has developed a series of quick online assessments, Harvard Implicit Association Tests, ⁹⁷ that make our invisible preferences and associations a bit more visible. There is now a large body of research and

"Start by accepting that our minds are stubborn beasts. It's very hard to eliminate our biases, but we can design organizations to make it easier for our biased minds to get things right."

- Iris Bohnet, What Works: Gender Equality by Design.99

accessible literature about how bias creeps into the decisions we make as parents, teachers, supervisors, and employers. Change The Story's Let's Talk Gender toolkit is a deck of cards designed to facilitate informal conversations about gender norms and implicit biases. A companion deck, Let's Talk #Harassment, provides information about sexual harassment in the workplace and offers prompts to discuss how to prevent it, identify it, and address it when it happens. 98

Employers are in a unique position to make impactful and lasting change for their employees, vendors, customers, and communities. Create and nurture an inclusive culture by adopting practices designed with biases in mind: promote policies that reduce the impact of bias in recruitment, hiring, promotions, and salary negotiations. Sharing compensation information within an organization or even publicly can mitigate the impact of biased thinking.

What Can We Do?

- Learn more about your own implicit biases, as well as those that are systemic.
- Adopt **policies and practices that reduce the impact of bias** in recruitment, hiring, promotions, and salary negotiations.
- Conduct regular compensation reviews to ensure pay equity for all employees, and adopt a policy of pay transparency.

Who's Doing It?

As in **Boston**, other municipalities like **Seattle** have made employees' wages available beyond published annual reports. **The City of Seattle** maintains an online salary database that is updated monthly (https://data.seattle.gov/City-Business/City-of-Seattle-Wage-Data/2khk-5ukd). The dataset can be sorted, viewed, charted and downloaded by hourly rate, department, individual, and job title.

A growing number of U.S. private employers have also made wage data available to employees in the interest of moving toward more transparency as a core company value. **Buffer** publishes employee salaries on its website, making wage and bonus data available and sortable by gender, age, race and ethnicity, and tenure with the company.

5. INCREASE WOMEN'S PRESENCE IN SCIENCE, TECHNOLOGY, ENGINEERING, MATH, AND TRADES CAREERS.

Access to a full range of occupations offers women a shot at earning a livable wage—particularly those who lack a college degree. The benefit extends to Vermont employers in fields that are growing and/or facing long-term labor shortages—like construction, software development, solar installation, and manufacturing.

But this will not happen on its own, as the pipeline for female workers in many of these fields just doesn't exist.100

- Young women are a small fraction of those who complete high school career and technical programs in manufacturing, science and engineering, construction, transportation, information technology, and natural resources. 101
- Of 2,100 registered state apprentices between 2013-2018, only 11% were women—over half of whom were child development specialists.¹⁰²
- Of the 321 women who enrolled in programs supported by the Workforce Education and Training Fund from 2016-17, 90% received training in traditionally female fields: child care, food preparation and service, and health care. 103
- Vermont female college undergraduates earn just 20% of engineering degrees and 10% of degrees in computer science and physics. 104

What can we do?

- Support programs that expose young women and men to a broad range of careers.
- Set goals for increasing women's presence in non-traditional state-funded training programs and prioritize diversity in high school career and technical education programs and state colleges.
- Incentivize workforce diversity in state contracts and economic development awards.
- Ensure the safety of women in settings where they are a minority of workers.

Who's Doing It?

Just across the river, **Dartmouth College** made history in 2016 by awarding a majority of its engineering degrees to women at a time when women earned just 20% of the country's undergraduate diplomas in the field. The effort involved tweaks to the curriculum, recruiting diverse role models, and identifying ways to "fix the learning environment so that it's effective for a broader, more diverse group of students." 105

Signed into law in 2016, the state of California amended legislation to require state workforce officials who oversee programs funded by the federal Workforce Innovation and Opportunity Act (WIOA) to develop plans for outreach, recruiting, and retaining women in skilled trades fields. 106

CHANGING THE STORY FOR WOMEN AND VERMONT

The question isn't whether addressing these issues will benefit Vermont's women and their families, and fuel economic growth—they will. The question is whether we have the resolve to respond to the challenges outlined in this report with creativity, courage, and eyes fixed firmly on the future.

We can do this.

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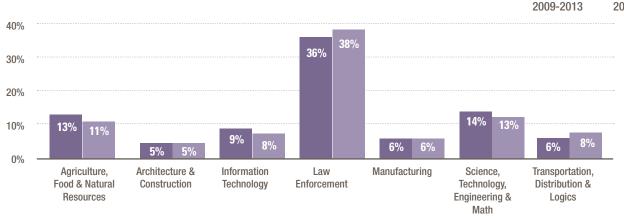
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% Females Completing High School Trades and Technical Programs

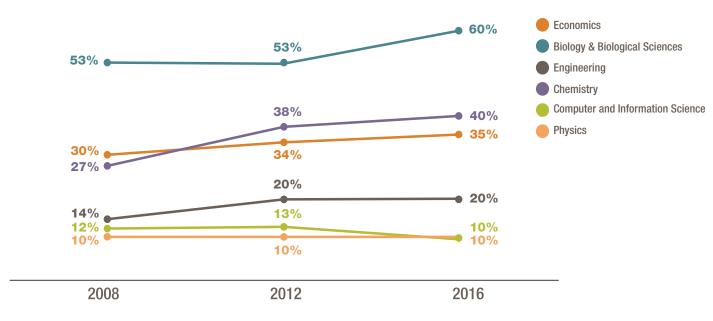






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