



WOMEN WORK & WAGES

We are thrilled to launch the **Vermont Women, Work, and Wages Spotlight Report** — a powerful tool for understanding the economic realities facing women across our state. This spotlight report shines a light on the essential role women play in driving Vermont's economy and strengthening our communities. A more comprehensive and expansive Women, Work, and Wages Report will launch in Summer 2026. This report is the product of thoughtful collaboration, and we're deeply grateful to the contributors, researchers, and supporters who made it possible. By grounding our efforts in data, we're hoping to spark conversations, inspire action, and keep building a stronger, more inclusive Vermont for everyone.

WAGE GAP:

Over a year, the median annual earnings for a woman in Vermont in 2023 was \$9,000 less than a man's earnings. While Vermont specific data is not reliably available, we know on a national basis that women of color experience an even larger wage gap.

Vermont women in managerial and professional positions earn just \$0.80 on the dollar earned by men in similar positions.

EDUCATION:

While education does increase a woman's earnings, it is not a way out of the wage gap. Women with graduate degrees earn just \$0.71 on the dollar compared with men with graduate degrees for full-time Vermont workers.

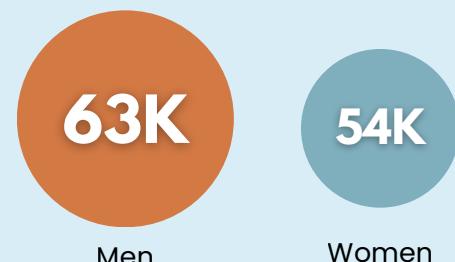
Women with graduate degrees earn roughly the same as men with bachelor's degrees. Likewise, women with a bachelor's degree earn the same as men with an associate's degree or only some college.

Vermont Wage Gap in 2023



Vermont women working full-time earn just \$0.86 for every dollar earned by men.

Vermont Median Annual Earnings in 2023



Vermont women earn \$9,000 less than men annually.

Median Annual Earnings in 2023 by Educational Attainment for Vermonters Working Full-time (Ages 25+)



All data in this report is from the Institute for Women's Policy Research's State Policy Action Lab (State PAL) data for Vermont. Unless otherwise stated, State PAL pulled data from the 2023 US Census American Community Survey. Data is based on full-time workers in Vermont ages 16+ unless otherwise stated.

Do you see yourself in this data? What about your friends, neighbors, and family members?



PARENTHOOD:

In 2023 before Vermont Act 76 went into effect, families paid an average of \$12,395–\$17,973 for infant care. Home-based care accounted for about 23% of the median annual earnings for a woman working full-time, while center-based care accounted for 33.3%. For single parents, this burden is often much higher.

In 2024, Act 76 expanded eligibility for subsidies to households earning up to 575% of the federal poverty level (FPL) with households under 175% FPL potentially making no payments at all. 575% FPL for a family of three in 2025 is \$142,945. Most Vermont households qualify for some assistance with the new income threshold.

PART-TIME WORK:

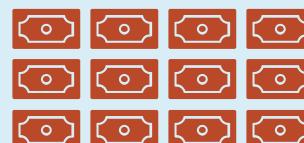
The wage gap data focuses on full-time workers, so it does not reflect the experiences of women who temporarily leave the workforce or choose to work part-time to care for young children or elders.

Parents with children under six experience a significant decline in workforce participation. Among working parents, 21% of mothers work part-time, while only 6% of fathers do. Additionally, 24% of women with young children are not in the labor force at all, compared to just 9% of men.

RETIREMENT:

The wage gap, combined with time out of the workforce and reduced hours, greatly impacts women's lifetime earnings, resulting in lower retirement incomes. Women typically receive only 71% of what men do from Social Security and just 59% of men's retirement income from sources like pensions, IRAs, and 401(k)s.

Cost of Home-Based Infant Care in Vermont in 2023



\$12,395 →

WOMEN

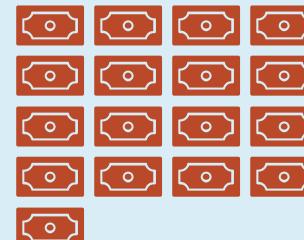


19.7%

23.0%

While men would need 19.7% of their median full-time earnings to afford home-based care, women need 23%.

Cost of Center-Based Infant Care in Vermont in 2023



\$17,973 →

WOMEN



28.5%

33.3%

While men would need 28.5% of their median full-time earnings to afford center-based care, women need 33.3%.

Data are shown for 2023. All data in this section are from Price of Care: Child Care Aware of America, 2023, except cost as a proportion of earnings is calculated by IWPR using ACS earnings estimates for full-time year-round workers age 16+. Child care costs are average costs.

For most two-parent households, the decision for one parent to reduce their workforce participation to care for young children is economically driven. Given that women typically earn less than men, it is not surprising that more women with young children work part-time than men.

Part-Time Work of Vermont Parents with Young Children in 2023



Young children are those under 6. Labor force participation counts as either being employed or being unemployed but actively looking for a job. Part-time work is being employed but working less than 35 hours a week.

Median Annual Retirement & Social Security Income in Vermont in 2023



● Retirement Income (Ages 62+) ● Social Security Income (Ages 62+)

Other common sources of income for people over 62 include earning, asset income, survivor benefits and other government programs.

THANK YOU
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