



WOMEN
WORK
& WAGES

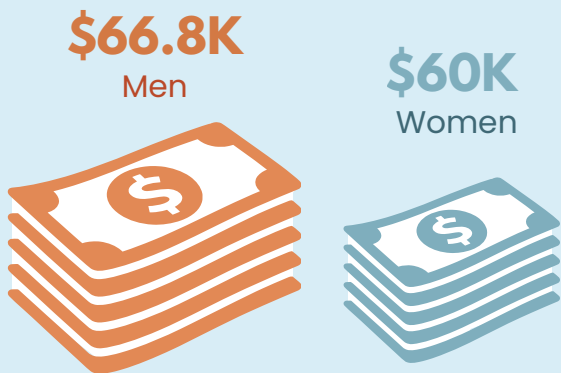
WOMEN, WORK & WAGES 2026 REPORT: SPOTLIGHT ON OCCUPATIONAL SEGREGATION & PARENTHOOD

Vermont women working full-time earn a median annual salary that is **\$6,800 less** than their male counterparts. That is enough to feed a single mother with one child for almost 10 months.

We invite you to delve into two key contributors to this disparity: occupational segregation and parenthood. Both men and women often overlook rewarding career paths that align with their passions and skills by sticking to gender-typical roles. Furthermore, research shows that while parenthood can boost men's earnings, women's wages often stagnate and labor force participation decreases. By addressing these challenges directly, we can foster a more equitable workforce that not only benefits individuals but also enhances our economy as a whole.

This report will focus on Vermonters of prime working age, 25-64 years old, working full-time year-round.

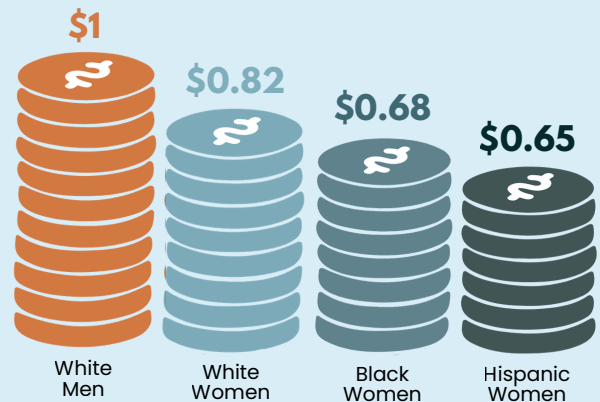
Vermont women aged 25-64 working full-time earn just **\$0.90 for every dollar** earned by men, \$6,800 less annually.



Vermont Median Annual Earnings,
Full-time, Year-round Workers Aged 25-64

Source: IPUMS USA, University of Minnesota,
www.ipums.org, 2024 5-yr estimates

The wage gap is even greater for Black and Hispanic women in the U.S.



In the U.S. in 2025 white women earned 81.9% of white men's pay, black women 68.3%, and Hispanic women 64.5%.¹ Sample sizes in Vermont data can lead to large margins of error. In this case, we look to national data as a proxy.

Nationally, women of prime working age earn \$0.82 for each dollar a man earns, **a gap in the U.S. of over \$12,000/year** in median annual earnings. In Vermont, the wage gap has decreased over the last ten years; the earnings ratio rose from \$0.86 on the dollar in 2014 to \$0.90 today.²





WOMEN WORK & WAGES

OCCUPATIONAL SEGREGATION

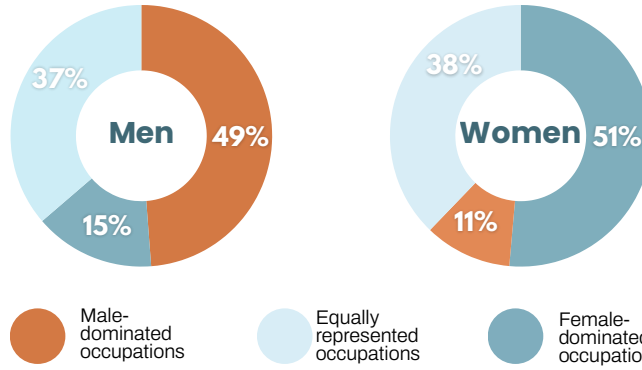
Occupational Segregation is the phenomenon where people tend to cluster into specific occupations by gender and/or race or ethnicity.

Many of the most common occupations for both Vermont women and men have median earnings below the basic needs budget for a single parent with one child.

However, three of the most common occupations for men earn considerably higher than the threshold whereas only one of the top female occupations does.

Census occupational categories can hide segregation. About 16% of prime-working-age, full-time Vermont workers are in "management," a category that overall shows a roughly even gender split. A closer look at specific jobs reveals more separation.

Occupational segregation is common in Vermont.

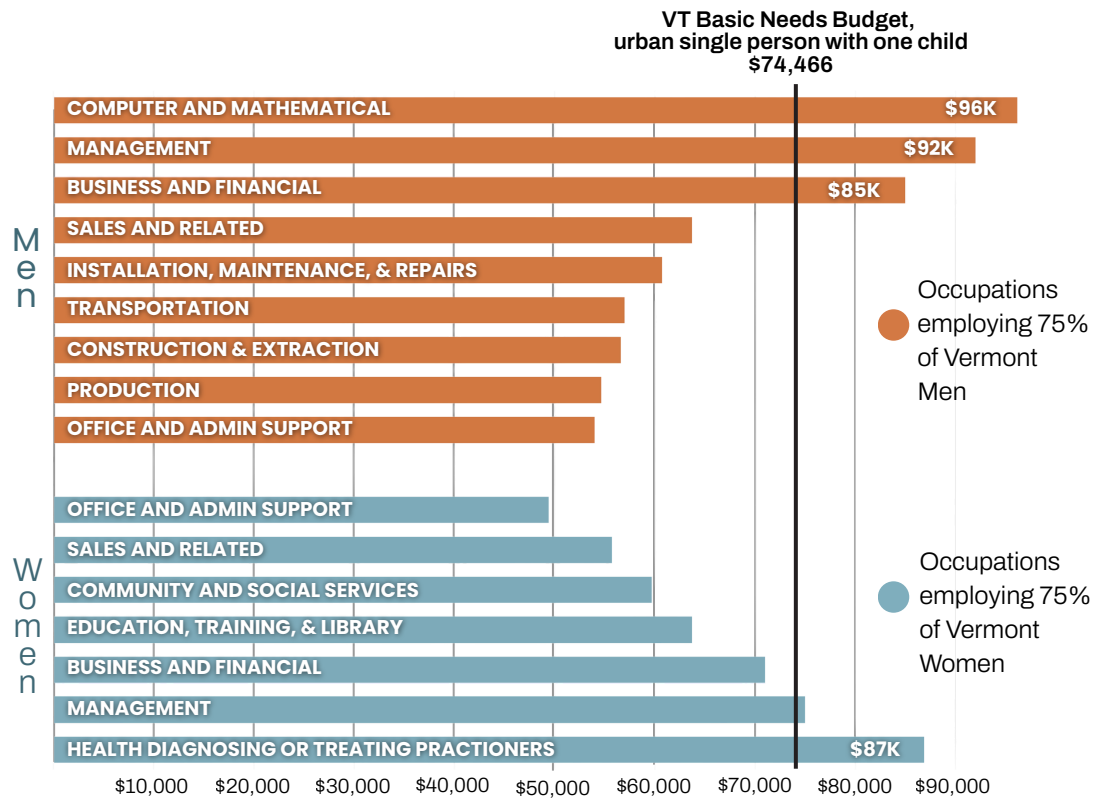


About half of Vermont's full-time, prime-working-age adults work mainly with others of their own gender.

Only 15% of men work in female-dominated occupations and 11% of women work in male-dominated occupations.

Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates. Male- and female-dominated occupations are comprised of males and females respectively constituting 60% or more of workers in the occupation.

Female and male median income for most common occupations in Vermont, 2024



Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates for full-time, year-round workers. The Vermont basic needs budget is calculated annually by the The Vermont Legislative Joint Fiscal Office³

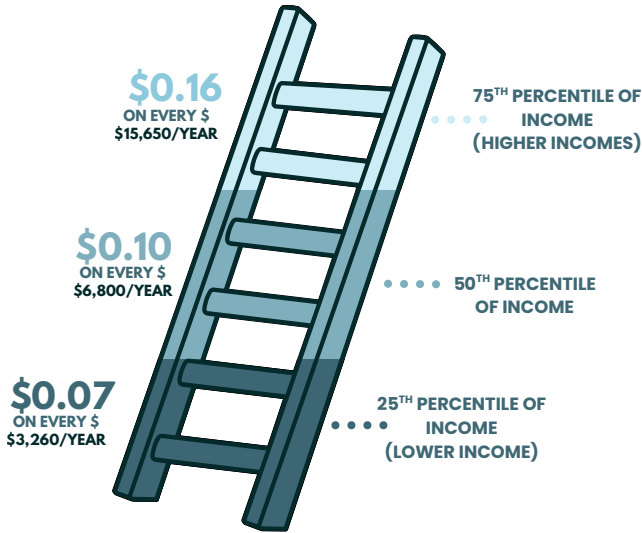
Men in management occupations have an annual median income about \$17,000 higher than women. Data for Vermont suggests women are more likely to be social service, health, or education and childcare managers; while men are more likely to be construction managers or chief executives.

Median Annual Pay for Full-time Vermonters in Management Occupations





Wage Gap in Vermont by Income Quartile



The wage gap is highest at the highest income levels.

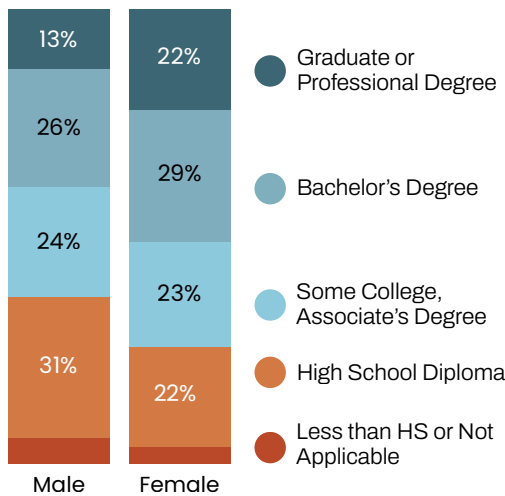
As people move up the earning ladder, the wage gap actually increases. For the top 25% of earners in Vermont, men’s median earnings are \$0.16 higher on every dollar than women’s. However, among the lowest 25% of income earners, men only make \$0.07 more than women. Minimum wage creates a wage floor, whereas there is no wage ceiling.

There are many low paid men and women, but fewer highly paid women than men. We saw this in the occupational segregation data on the previous page, where the highest paid common occupations for men earn significantly more than the highest paid common occupations for women. It also sheds light on the increasing earnings gap at the highest education levels.

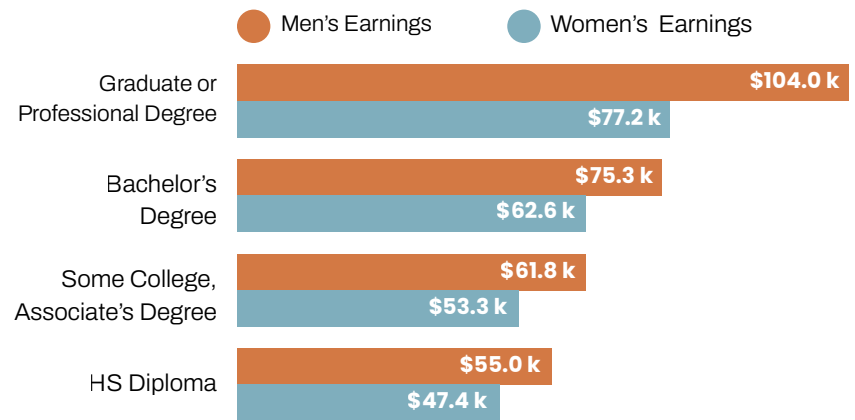
Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates

Women earn less than men at every level of education. Higher education raises pay, but widens the gender wage gap.

Highest Level of Education for Vermonters of Prime Working Age



Median Annual Earnings in 2024 by Educational Attainment for Vermonters Working Full-time of Prime Working Age



Data source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates

Although the proportion of Vermont women and men with a bachelor's degree is comparable (29% and 26%, respectively), more Vermont women earn a graduate degree (22% vs 13%). A greater percentage of women pursue more education after high school (74% of women and 63% of men).

The median income for women with higher levels of education is similar to men with less education. For example, the median income for women with a graduate degree is comparable to the income of men with a bachelor's degree.





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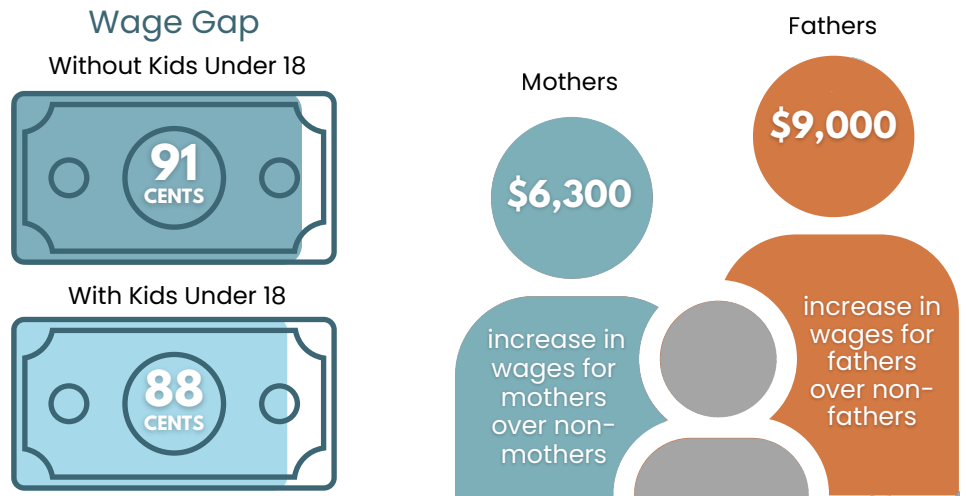
PARENTHOOD

Occupational segregation is not the only driver of the wage gap. The wage gap also exists within occupations driven by factors such as parenthood and discrimination.

Fathers tend to earn more than men who are not fathers, a phenomenon known as the fatherhood premium.⁴ Women, even those working full-time after becoming parents, do not benefit from a similar boost. 53% of Vermont mothers with children at home work full-time.

Wage-gap statistics that only examine full-time working parents hide some of the impacts of motherhood on women's earnings. Women with young children are less likely to work full-time than men.

Fathers earn more than men without children, widening the gender pay gap even as mothers' wages rise over women without children.



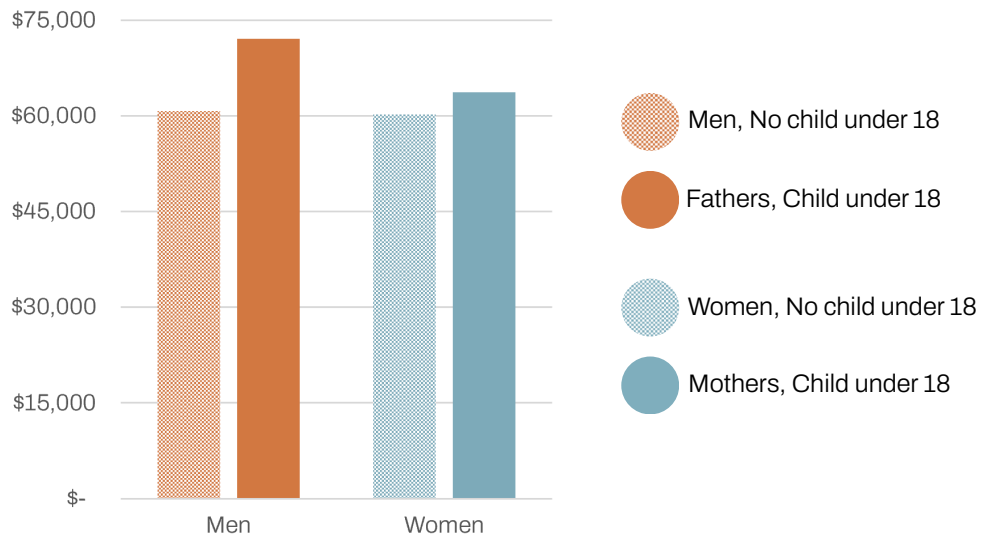
Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates for full-time, year-round prime working age Vermonters with and without children under 18

Fathers generally earn more than mothers and men who are not fathers

Mothers with children under 18 who work full-time earn about \$0.88 for every \$1 earned by fathers in Vermont. By comparison, women without children earn about \$0.91 for every \$1 earned by men without children. Although mothers in their prime working years earn more than women without children under 18, fathers see a larger wage increase, which widens the gap.

The fatherhood premium in Vermont is most visible among 35-44 year olds.

Median Wage for Full-time, Year-Round Workers Aged 35-44 by Gender & Parenthood Status



Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates

The **fatherhood premium** becomes pronounced for full-time workers aged 35-44, during peak parenthood years. Fathers in that age group with children under 18 earn about **19% more** than comparable men without children. Women's pay does not change meaningfully due to parenthood. Interestingly, the fatherhood premium does not show up in this data for other age groups. This may be due to educational or other differences beyond the scope of this report.





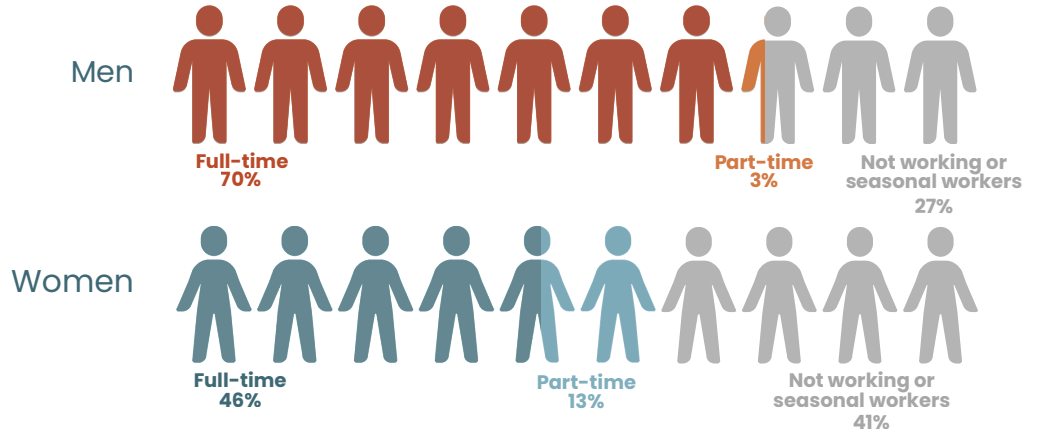
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CHILDCARE

Vermont Act 76 continues to improve childcare affordability and access-- two factors which influence whether parents work full-time, part-time, or leave the workforce altogether. Women with children under age six are more likely than similar men to work part-time or not participate in paid employment.

Childcare availability and cost impact the ability of parents of young children to participate in the workforce.

Parents with Children Under the Age of 6 in Vermont








Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates

Vermont still struggles with a shortage of childcare slots. In 2026 a statewide report found that of the children likely to need care, only an estimated 40% of infants, 70% of toddlers, and 69% of preschoolers have access to a full-day, full-year slot from licensed childcare providers.⁵

Subsidies through the Child Care Financial Assistance program, expanded through Act 76, are tapered so that families do not face a benefits cliff if a parent gets a raise or opportunity for increased hours. The benefits cliff is when a pay increase causes a loss of public benefits greater than the value of the pay increase.

For families earning up to 175% of the federal poverty level (about \$47,810 for a family of three in 2026), the subsidy covers the full cost of childcare. As family income increases, the subsidy gradually decreases, ending at 575% of the federal poverty level (around \$157,090 for a family of three in 2026).

Annual Childcare Costs for Sample Families with Median Vermont Income with Act 76 Subsidies & Universal Pre-K

	 SINGLE PARENT with children under 18 Median Annual Income: \$57,910	 MARRIED COUPLE with children under 18 Median Annual Income: \$137,525
Infant Only 	\$3,900 for family of 2 or 3 (or 7% of annual income)	\$19,500 for family of 3 (or 14% of annual income)
Infant & Preschooler (family of 3-4) 	\$3,900 for family of 3 (or 7% of annual income)	\$15,600 for a family of 4 (or 11% of annual income)
Preschooler & Older child not in childcare 	\$1,275 for a family of 3 (or 2% of annual income)	\$11,610 for a family of 4 (or 8% of annual income)

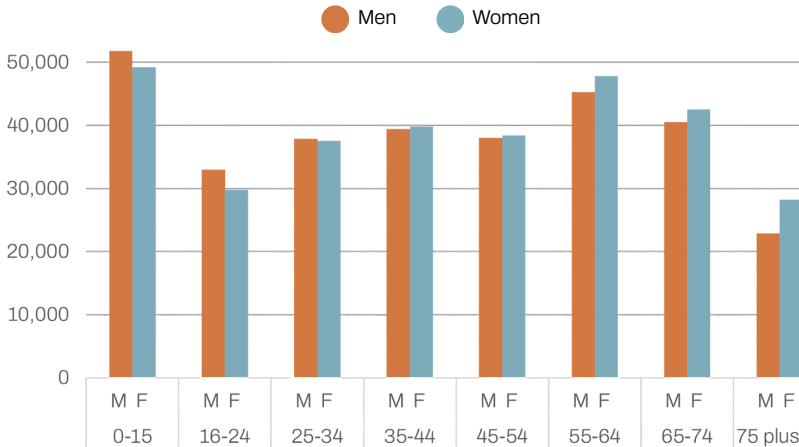
Actual costs may be higher depending on childcare center actual tuition. Preschool care assumes 35 weeks of Universal Pre-K subsidies, valued at \$3,982/year. This analysis assumes families are not paying more or less than the listed CCFAP family share less universal pre-K support. CCFAP subsidies are per family with the benefit applied to youngest child in care first.⁵





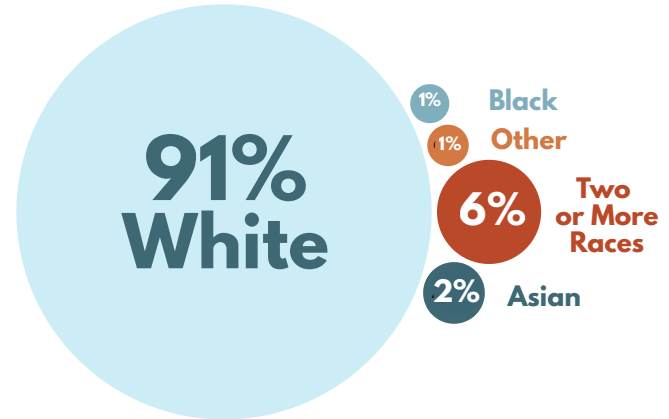
Due to small sample sizes, some disaggregated data, such as wage gap by race in Vermont, has a large margin of error. While race, gender, sexual orientation, and other characteristics impact the wage gap, we are not able to explore that in depth for Vermont in this report.

Vermont Population by Age & Gender



Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates

Racial Identity of Vermont Women



Vermont men show a similar racial breakdown as women.

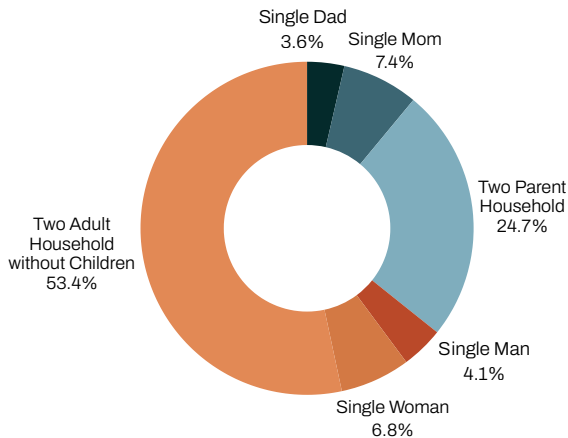
Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates

Gender Identity of Vermonters

The limited survey data available for Vermonters outside of the gender binary suggest this group is under 5% of the overall population.

Source: U.S. Census Bureau, Household Pulse Survey, Phase 4.0-4.2, January 2024-September 2024.

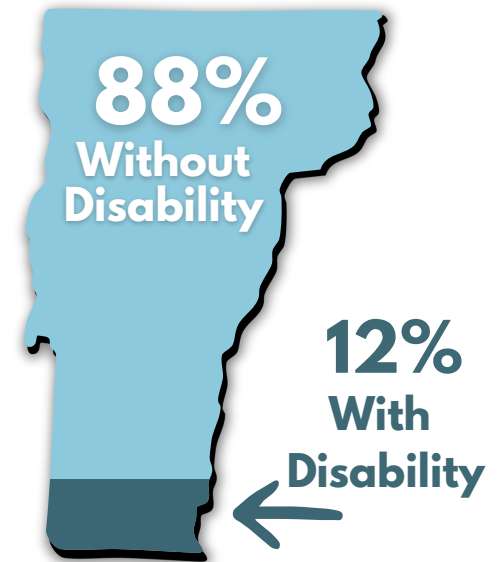
Family Type of Vermonters, by presence of own children under age 18



Source: US Census, American Community Survey, 2024 1-yr estimates table B11003

Disability Status of Vermonters, Age 25-64

While disability rates are identical for men and women of prime working age in Vermont, their workforce participation rates are not. **26% of prime working age men with a disability work full-time in Vermont and only 21% of women do.**



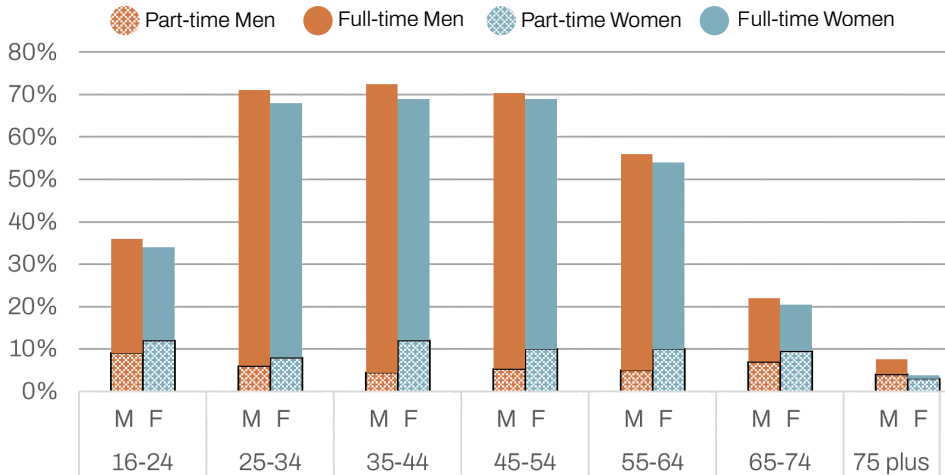
Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates

Disability is defined as a respondent identifying difficulty with one or more of the following areas: hearing, vision, cognition (concentrating, remembering, or making decisions), ambulation (walking or climbing stairs), self care (dressing or bathing), independent living (doing errands alone). The American Community Survey (ACS) asks a question about each of these areas independently, which this analysis uses to create a summary category identifying people with and without a disability.



Why Focus on Vermonters of Prime Working Age Employed Full-time, Year-Round?

Vermont Year-Round Workforce Participation
by Age & Gender, Full & Part-time Status



Source: IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates. Teachers are mainly included with year-round workers.

Younger and older workers display different employment characteristics as they start their careers, prioritize educational pursuits, and enter semi-retirement. This report focuses on Vermonters aged 25–64 to capture prime working-age experience.

Wage data cover only full-time, year-round workers for consistent comparisons. Women, especially those ages 35–64, are more likely than men to work part-time.

Additional Resources:

- “Working with Disability” Vermont Center for Independent Living 2020 report, <https://vcil.org/wp-content/uploads/2021/04/Working-with-Disability.pdf>.
- Vermont Futures Project ([Economic Action Plan Data Visualizations](#)), Public Assets Institute ([State of Working Vermont 2025](#)), and The J. Warren & Lois McClure Foundation’s “[Most Promising Jobs](#)” have data sections exploring employment and income issues in Vermont.
- For more on Act 76 and childcare issues, see Building Bright Futures’ “[Report on Act 76 Monitoring](#)” submitted to the Vermont Legislature 1/15/2026 (<https://legislature.vermont.gov/assets/Legislative-Reports/Report-on-Act-76-Monitoring-January-2026-Building-Bright-Futures.pdf>) and [First Children’s Finance “2026 Vermont Supply Demand Gap Analysis”](#).
- For more on how occupational segregation shows up in the pipeline, see Department of Labor “[Vermont Registered Apprenticeship Annual Report](#) submitted to the Vermont Legislature 12/19/2025 (<https://legislature.vermont.gov/assets/Legislative-Reports/2025-Registered-Apprenticeship-Program-Annual-Report.pdf>).
- For more on living wages in Vermont, see The Vermont Legislative Joint Fiscal Office [2024 Vermont Basic Needs Budgets And Livable Wage Report](#).
- For more gender disaggregated data for Vermont, visit Institute for [Women’s Policy Research State Policy Action Lab](#): <https://statepolicyactionlab.org>
- For a deeper dive on the Fatherhood Premium nationally, see Pew Research Center <https://www.pewresearch.org/social-trends/2023/03/01/the-enduring-grip-of-the-gender-pay-gap/>



Follow this QR code to get to clickable links for these resources



REPORT PARTNERS



Vermont Works for Women (VWW) promotes economic justice by advancing gender equity and supporting women and youth at every stage of their career journeys through programming for girls, women, gender-expansive folks and workplaces. Learn more at www.vtworksforwomen.org



The Vermont Women's Fund improves the lives of women and girls across Vermont through focused philanthropy, strategic partnerships, and research. This report reflects that commitment, supported by VWF's investment in efforts to better understand the most pressing issues they face. Learn more at www.vermontwomensfund.org



Vermont Commission on Women (VCW) is an independent non-partisan state government commission working to advance rights and opportunities for cisgender and transgender women and girls and gender expansive people in Vermont since 1964. Learn more at www.women.vermont.gov

DATA PARTNERS

We want to extend our heartfelt thanks to all the contributors who made this report possible. By grounding our efforts in data, we aim to spark discussions, inspire action, and continue building a stronger, more inclusive Vermont for everyone.



We would like to thank our data partner Public Assets Institute for compiling the data.

This report was informed by many perspectives. We would especially like to recognize the contributions of:

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- Suzanne Eikenberry, Vermont Works for Women
- Kate Gluckman, Vermont Works for Women
- Vicki Hart, DLH Corporation
- Julie Lowell, Public Assets Institute
- Sujata Moorti, Middlebury College
- Jillian Scannell, Vermont Works for Women
- Ellen Tierney, Vermont Works for Women

FOOTNOTES

¹ Emma Cohn and Elise Gould. "The gender pay gap widened slightly in 2025" Economic Policy Institute Equal Pay Day, 3/19/26.

<https://www.epi.org/blog/the-gender-pay-gap-widened-slightly-in-2025-how-trumps-first-year-in-office-hurt-women-and-what-states-can-do-to-fix-it/>

² IPUMS USA, University of Minnesota, www.ipums.org, 2024 5-yr estimates. The wage gap is the same for 25-64 year olds as for 16+ using 2024 5-year estimates. For historical Vermont data, see Public Assets Institute 5/28/2026 Jobs Brief, <https://publicassets.org/research-publications/progress-toward-gender-wage-equality-is-slowing>.

³ The [Vermont Joint Fiscal Office Basic Needs Budget](#) is a market-based analysis of the income required for different household configurations to cover essential living expenses (housing, food, transportation, childcare, healthcare, and taxes) for both rural and urban Vermonters.

⁴ Pew Research Center <https://www.pewresearch.org/social-trends/2023/03/01/the-enduring-grip-of-the-gender-pay-gap/>

⁵ First Children's Finance "2026 Vermont Supply Demand Gap Analysis" (<https://www.firstchildrensfinance.org/app/uploads/2025/12/2026-SDG-Brief.pdf>)

⁶ Median income from U.S. Census Bureau, American Community Survey, 2024, 1-yr estimates. Cost of childcare from State of Vermont, Department of Children and Families, Child Development Division "Child Care Financial Assistance Income Guidelines" effective 3/25/2025.

