

***CELEBRATING 25 YEARS***

**PATHWAYS**

**»»» TO »»»**

***Accelerating  
the  
Possibilities***

**PROGRESS**



WNY WOMEN'S FOUNDATION



WNY WOMEN'S FOUNDATION

Dear Reader,

At the WNY Women's Foundation, we've made a bold and intentional decision to drive strategic change with trusted data. We've invested in producing comprehensive, data-driven research reports on six critical issues that disproportionately impact women's economic stability: child care, poverty, leadership, education, occupational segregation, and pay equity. Addressing these issues is vital for gender equality, economic security, and prosperity for families and communities. But this series of reports is more than research. It is a strategic resource - a foundation for progress, a platform for influence, and a catalyst for change.

These reports identify specific, solvable problems and lay out a clear path to removing barriers to economic mobility. Our research is a tool for advocates, donors, and partners to inform strategy, drive action, and build momentum toward systemic change. Policymakers need facts to inform legislation. Funders demand measurable impact. Advocates depend on credible sources, and collaborators look for informed, data-backed solutions.

We know the price of inaction directly impacts the economic health of our communities and disproportionately affects women, especially women of color. Our research is trusted by decision-makers, partners, and community stakeholders. Now is the time to amplify it and share it with those who are ready to make a difference.

For twenty-five years, the WNYWF has been committed to promoting intersectional gender equity, empowering women of all backgrounds and identities to achieve economic mobility, and advancing women's leadership. We continue to work towards a future where all women achieve their fullest potential, leading to a vibrant, inclusive Western New community. Please join us in this effort.

Thank you!

**Access the full  
series of  
Pathways to  
Progress reports  
digitally on our  
website.**



***We've come a long way since 1999, but we won't stop now.***



WNY WOMEN'S FOUNDATION

# Contents

**1**  
Introductory White Paper

**10**  
Child Care

**23**  
Poverty

**35**  
Leadership

**45**  
Education

**59**  
Occupational Segregation

**71**  
Pay Gap

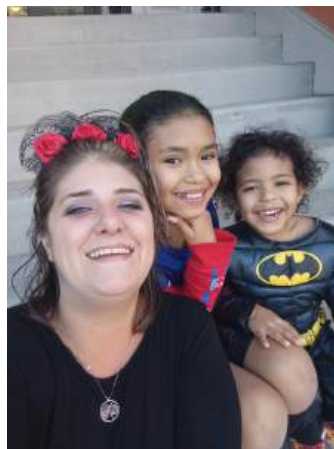
**85**  
Report Summary



# Introduction

For twenty-five years the WNY Women's Foundation (WNYWF) has been transforming systems, culture and policy to create opportunities for each woman to thrive. To commemorate this silver milestone, the WNYWF is releasing the third installment of our *Pathways to Progress: Accelerating the Possibilities* series. This data-driven analysis focuses on: **child care, poverty, leadership, education, occupational segregation, and pay equity**. Our latest edition builds off of the WNYWF's 2010 and 2017 *Pathways to Progress: The Status of Women in WNY* reports and compares the state of affairs for women 25 years ago, to the current climate, with a forecasted trajectory over the next 20-25 years.

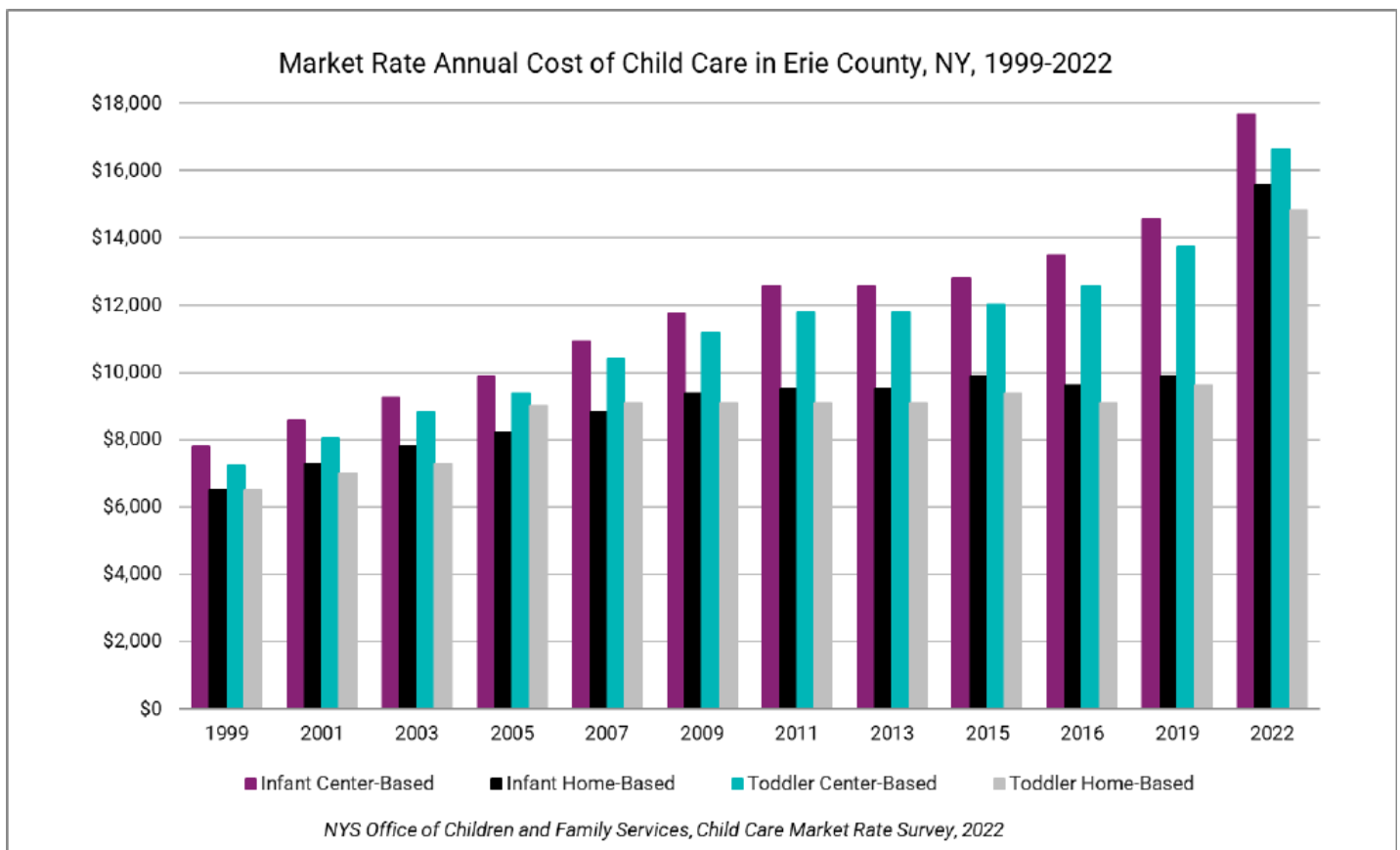
This introductory white paper is the first in a series of 7 reports that take an intersectional look at six critical areas impacting women and includes a strategic action plan to build economic equity by eliminating the barriers holding them back. It is through a comprehensive understanding of our history and goals that we can both celebrate gains and challenge hesitancy to act. We know that the price of inaction directly impacts the economic health of our neighborhoods and disproportionately affects women of color. We are proud to honor our commitment to empower the potential of all women, but that will never be possible unless our leaders and champions make urgent and necessary change.





# Child Care

In 1999, the cost of infant center-based child care in Erie County stood at **\$7,800** annually, equivalent to 13% of the median family income for a family of four (NYS Office of Children & Family Services, 1999). By 2022, that figure had risen to **\$17,680** per year, constituting 14% of the median family income for the same household (NYS Office of Children & Family Services, 2022). If current trends continue, the annual cost of infant center-based child care would soar to an estimated **\$40,075** in another 23 years—a staggering 16% of the median family income. Child care is considered affordable when it costs families no more than 7% of their household income (U.S. Dept of Health & Human Services, 2016). The escalating costs paint a grim picture of the financial burden families will face. If current trends continue at the same rate, a million women could be kept out of the workforce (House et al., 2022).



**Call to Action:** Write or call your NYS legislators today to advocate for universal child care!

**Click below to call or write your NYS legislators:**

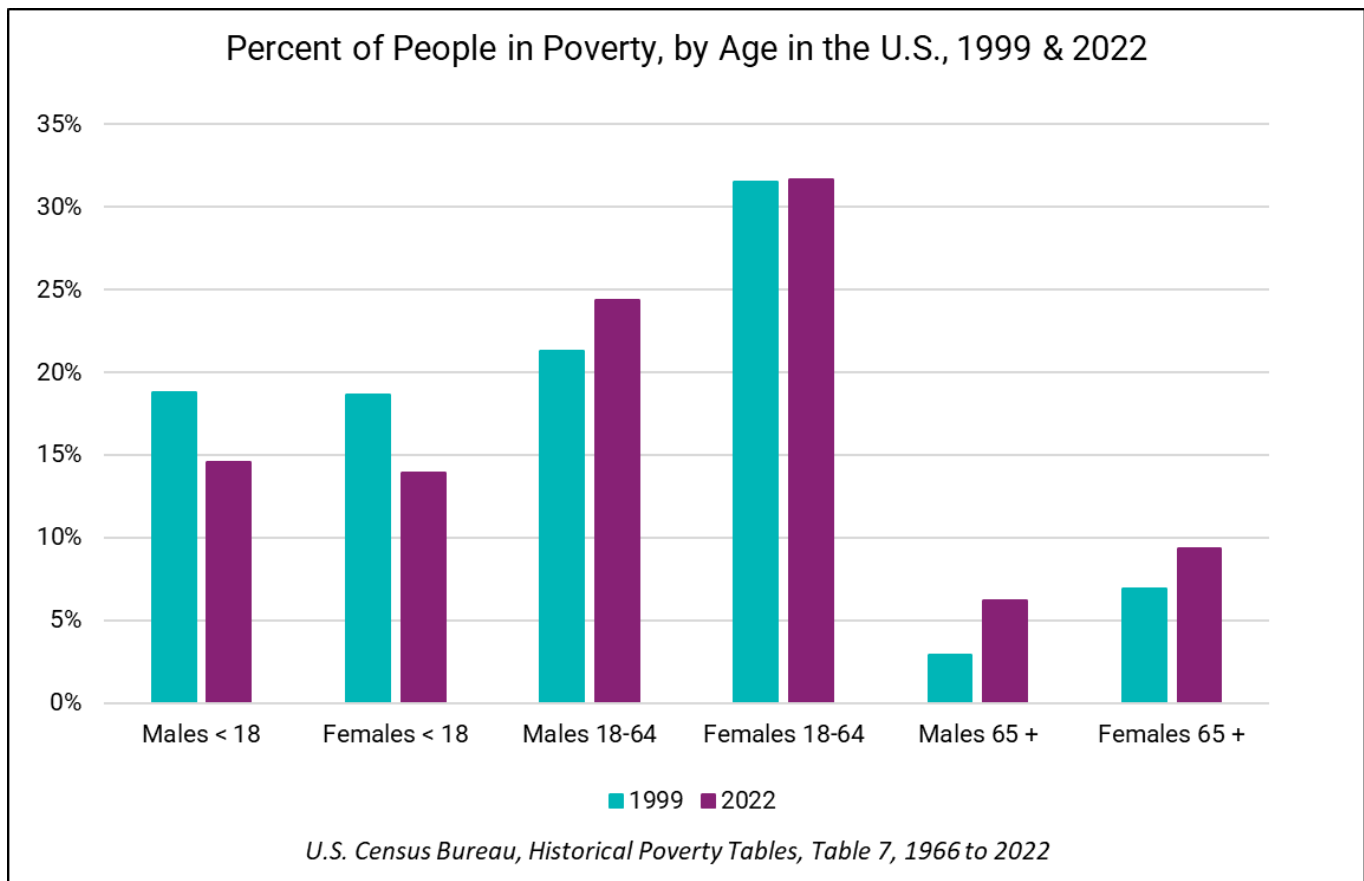
<https://www.nysenate.gov/find-my-senator>

<https://nyassembly.gov/mem/search/>



# Poverty

In 1999, the poverty rate for working women was **5.9%** compared to 4.4% for men. By 2021: the rate had decreased to **4.5%** compared to 3.7% for men (U.S. Bureau of Labor Statistics, 2021b). Assuming a decrease by the same percentage point continues to 2046, the rate will be **3.1%**. One of the reasons that so many working women live in poverty may be that many are employed in low-wage jobs and industries. In NYS in 2021, women constituted 63% of the low-paid workforce and 15% of them lived in poverty (Tucker et al., 2023). Jobs such as child care workers, home health aides and housekeepers have typically been undervalued and underpaid, despite the importance of these occupations. For example, 94% of child care workers in NYS were women and 12% of them lived in poverty (NYS DOL, 2023). These figures highlight the ongoing need for policies and actions aimed at achieving gender equality in the workforce and addressing systemic barriers that disproportionately impact women's economic opportunities.



**Call to Action:** Advocate for fair wages and support education and job training programs!

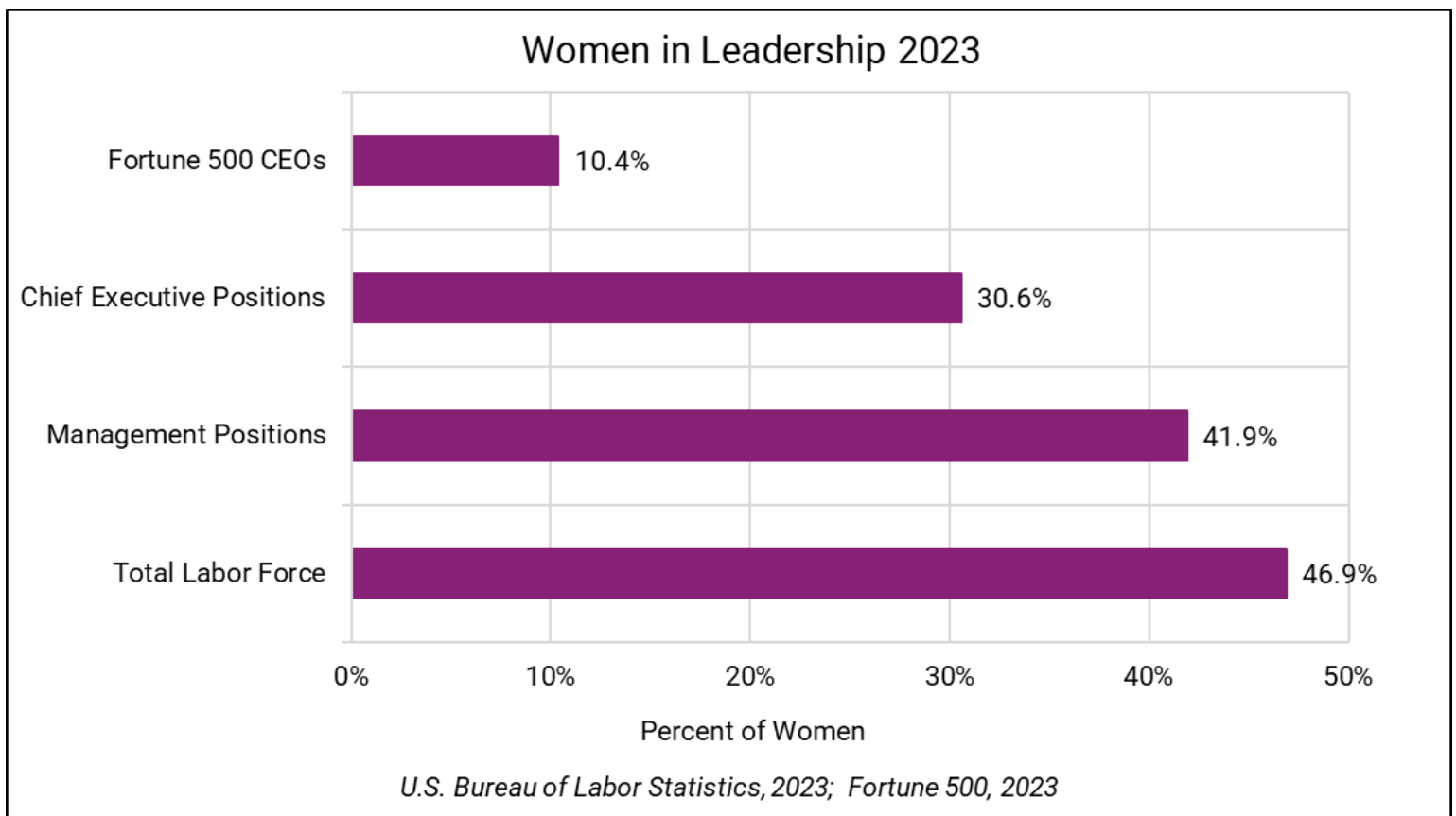
Stay informed by signing up for our monthly e-newsletter:

<https://wnywomensfoundation.org/subscribe/>



# Leadership

In 1999, only **0.4%** of Fortune 500 company CEOs were women, but by 2023, this figure had risen to **10.6%** (Pew Research Center, 2024). If the share of women in these CEO positions increases by another 10.2 percentage points over the next 24 years, only **20.8%** of Fortune 500 company CEOs will be women by 2047. This disproportionate trend emphasizes the importance of ongoing efforts to promote gender diversity and equality in corporate leadership roles. Only 87 women are promoted from entry-level positions to manager for every 100 men promoted, which creates a gap in the pipeline to senior management (Field et al., 2023). Currently, women comprise 47% of the labor force yet only make up 31% of chief executives (U.S. Bureau of Labor Statistics, 2023a). If current trends continue at the same rate, women will continue to be underrepresented in leadership positions and denied equal career opportunities.



**Call to Action:** Empower, mentor, and sponsor aspiring leaders!

**Click below to learn about the WNYWF's mentorship program: Ready, Set, Lead!**

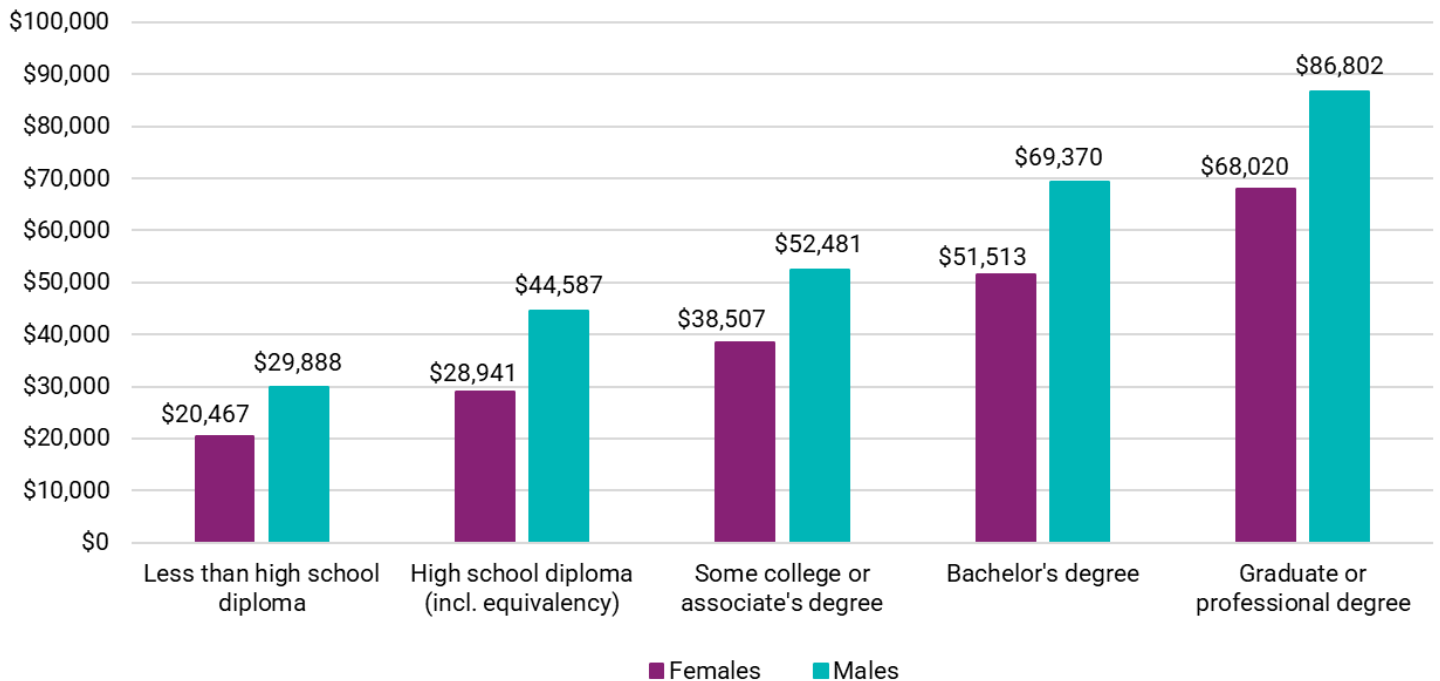
<https://allinwny.org/participate/individuals/>



# Education

In 1999, **18%** of women aged 25 and older held at least a bachelor's degree, slightly trailing behind men at 19% (U.S. Census Bureau, 2000a). Today, the landscape has notably shifted: **31%** of women in the same age group now hold a bachelor's degree, outpacing men at 29% (U.S. Census Bureau, 2022). If current trends continue, in another 23 years, an estimated **56%** of women aged 25 and older will hold at least a bachelor's degree. However, the impact of educational attainment on women's employment status and earnings remains a poignant issue. As we strive for parity in compensation, it is critical to foster an environment where gender does not dictate professional advancement or earnings. Current data suggests that a woman must complete an additional degree to secure equivalent wages to a man with less education.

Median Annual Earnings of Population 25 Years +  
by Educational Attainment in Erie County, NY



U.S. Census Bureau, ACS 5-Year Estimates Detailed Tables, Table B20004, 2018-2022

**Call to Action:** Support initiatives that provide women with supportive quality education!

Click below to support the WNYWF's mPower education-to-employment program:

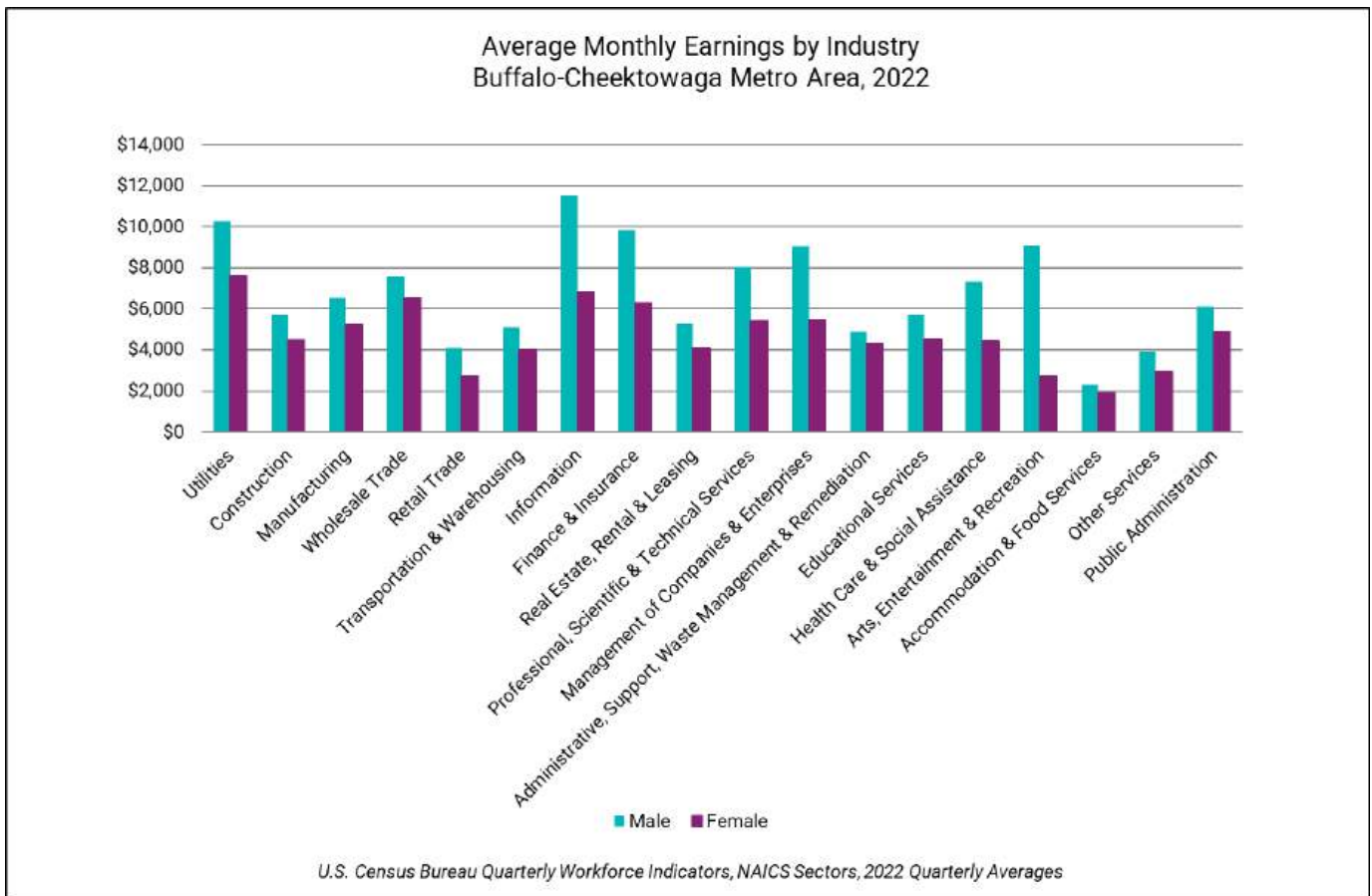
<https://wnywomensfoundation.org/womens-economic-mobility-mpower>





# Occupational Segregation

Nationwide, in occupations that pay less than \$30,000 per year, **2 out of every 3** full-time workers are women (U.S. Bureau of Labor Statistics, 2023b). In jobs paying an average of \$100,000 or more per year, fewer than **1 in 3** full-time workers are women. This underscores the persistent issue of occupational segregation, which remains a primary cause of the gender pay gap. Even as women's representation in higher-paying occupations has grown, they are still paid less than their male counterparts. Addressing these disparities demands concerted efforts to challenge systemic barriers, promote workplace equity, and ensure all individuals have equal access to opportunities for fair compensation. Empowering women is one of the smartest investments employers can make. With financial independence, women help to stimulate economic growth and inspire others in their communities while simultaneously making their own career choices.



**Call to Action:** Compel employers to implement diversity and inclusion initiatives with specific intersectional gender equity priorities!

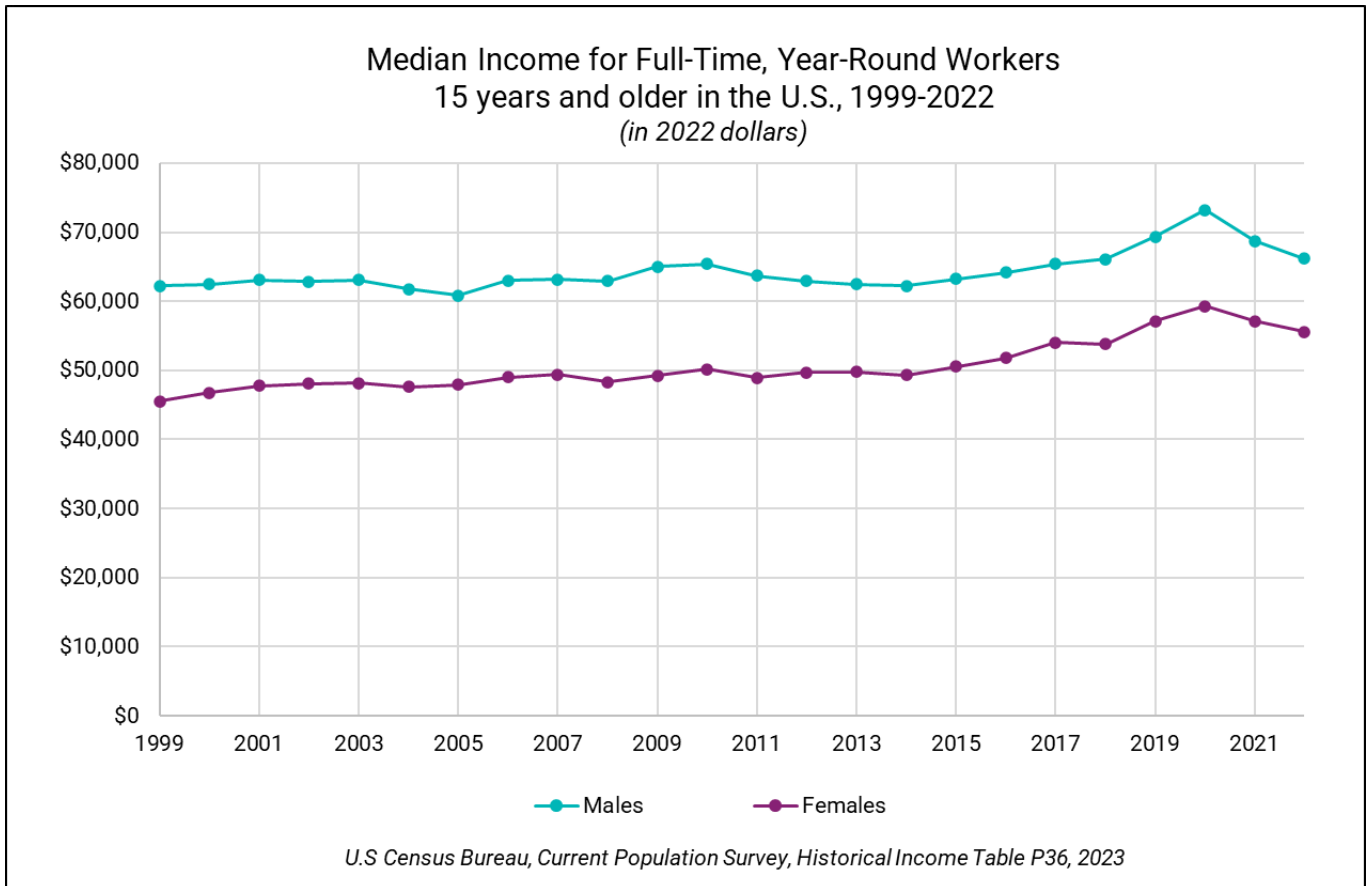
Click below to learn about WNY Women's Foundation's diversity, inclusion, and equity program: **ALL IN for employers:**

<https://allinwny.org/participate/employers/>



# Pay Gap

In 1999, the typical full-time, year-round working woman earned about **75 cents** for every dollar earned by a man (U.S. Census Bureau, 2024b). By 2022, this gap had narrowed slightly, with women earning approximately **84 cents** for every dollar earned by a man. If progress continues at the same rate as it has since 1999, women will earn approximately **90 cents** for every dollar a man earns in 2045. The pay gap for women of color is even wider. In 2022, for every dollar paid to non-Hispanic, white men, Black women are paid 69 cents, Native American women are paid 59 cents, and Latina women are paid 57 cents, which translates to annual losses of \$22,120, \$28,747, and \$30,450, respectively (Javaid, 2024). While the narrowing of the pay gap signals positive change, it underscores the need for continued advocacy and policy reforms aimed at dismantling systemic barriers to gender equality in the workforce.



**Call to Action:** Hold employers accountable for adhering to NYS salary transparency and history laws!

**Click below to know your rights regarding NYS employment policies and benefits:**

<https://dol.ny.gov/fostering-access-rights-and-equity-fare-grant>



# Conclusion

The WNY Women's Foundation's milestone campaign— *Pathways to Progress: Accelerating the Possibilities*— reflects the foundation's long-term commitment to deliberately crafting change through data and storytelling. This initiative not only celebrates women's achievements but highlights the work still needed to be done to build a more equitable and inclusive WNY. Intersectional gender equity is not the root of our problems, but rather the bold solution to business and society's most complex challenges. We are empowered to continue our transformative work, knowing that every step forward brings us closer to realizing our vision of a world where success and possibility are not limited by gender, race, or place.

**WOMEN**  
— *in* —  
**ACTION**



**Call to Action:** Join Women in Action! At the end of each month, you'll receive an email from the WNYWF with timely, actionable steps you can take to make our community better for all women.



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# Child Care



WNY WOMEN'S FOUNDATION



# Introduction

For twenty-five years the WNY Women's Foundation (WNYWF) has been transforming systems, culture and policy to create opportunities for each woman to thrive. To commemorate this silver milestone, the WNYWF is releasing the third installment of our *Pathways to Progress: Accelerating the Possibilities* series. This data-driven analysis focuses on: **child care, poverty, leadership, education, occupational segregation, and pay equity**. Our latest edition builds off of the WNYWF's 2010 and 2017 *Pathways to Progress: The Status of Women in WNY* reports and compares the state of affairs for women 25 years ago, to the current climate, with a forecasted trajectory over the next 20-25 years.

Ensuring access to high-quality, affordable child care is not just a matter of family well-being; it is a cornerstone of economic prosperity and gender equality. In today's society, the existing child care infrastructure is struggling to meet the needs of children, parents, and educators, resulting in adverse consequences for families, employers, and communities alike.

As we explore the challenges and opportunities surrounding child care in this white paper, we uncover the multifaceted impacts of insufficient access to affordable child care on women's labor force participation, career trajectories, and economic security. We delve into the complexities of the child care system, highlighting the disparities in access, affordability, and quality that persist across different regions and socioeconomic backgrounds. Through a comprehensive analysis of the current landscape, we aim to shed light on the urgent need for policy reforms and investments that prioritize the valuing of compensation of caregivers, support working families, and strengthen our economy.



## Overview

Accessible, affordable high-quality child care is crucial for children's development and parents' ability to work. However, the current system fails both, leading to lower labor force participation, hiring challenges, and economic strain. Underpaid child care workers, the majority of whom are women, face financial hardships and often rely on public assistance to support their own families. Insufficient access to child care disproportionately affects women's workforce participation, widening the gender wage gap and hindering career progression, unlike most fathers. Addressing these issues is vital for equality and economic prosperity.

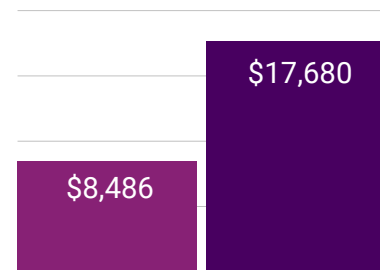
### Cost of Insufficient Child Care

Over the course of her lifetime, a **mother with one child earns 28% less than a woman without children**, and each additional child decreases her lifetime earnings by another **3%** (Royce & Matsui, 2023).



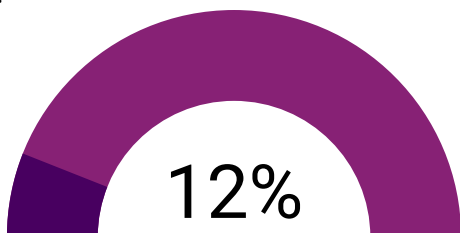
### Affording Child Care

In Erie County, NY the annual cost of infant-center based child care is \$17,680, more than **twice the cost of in-state tuition** for one year at SUNY Buffalo State University (\$8,486).



### Child Care Workforce

In New York State (NYS), **12% of child care workers** live in poverty, compared to 5% of workers in other occupations (Patel et al., 2023).



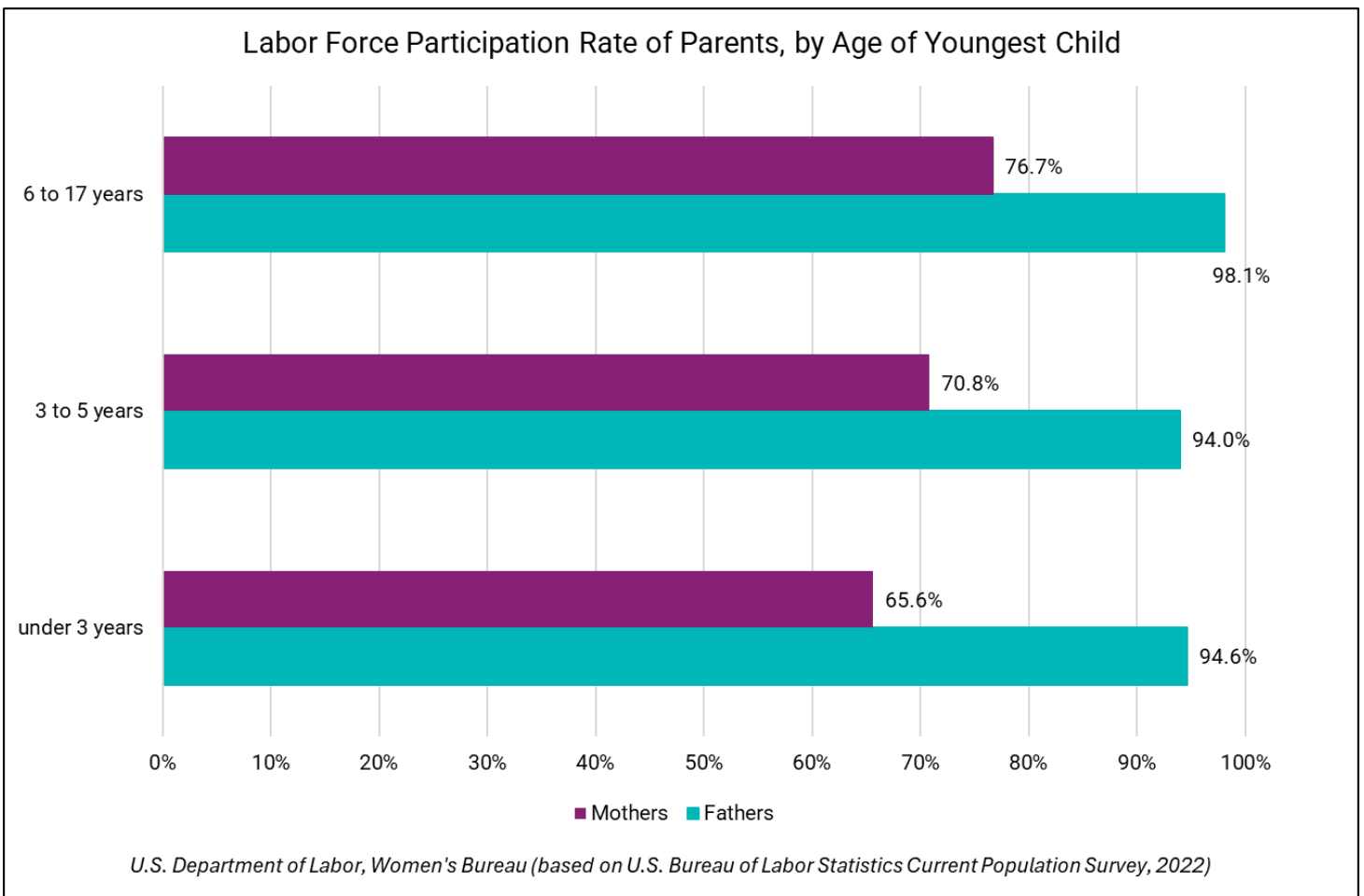
### Investment in Child Care

90% of a child's brain develops by age 5, however, the public invests approximately **9 times more per child** per year through the K-12 system than it does for early childhood care and education (Borowsky et al., 2022).



# Women in the Workforce

The availability of child care has a greater impact on women's participation in the labor force compared to men's. Women are more likely than men reduce their work hours or leave the workforce entirely when families cannot find or afford child care. Among women with children younger than 6 years, labor force participation is **28 percentage points** lower than men with young children (66% vs 94%) (House et al., 2022). Given the cost of child care, the decision for both parents to keep working does not make financial sense for many families, and more often it is the mother who leaves the labor force to take on the child care responsibilities.



Access to affordable child care has been shown to increase labor force participation among mothers. Public schools provide child care for parents of children ages 6-17 years during the school day, regardless of their ability to pay, but no such system exists for parents of younger children. If the participation rate of mothers with children younger than 6 years old (66%) increased to that of women with school-age children (76%), approximately **one million** more workers would be in the labor force today (House et al., 2022).

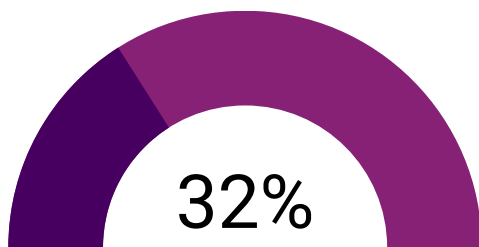




## Women in the Workforce, cont.

Even when mothers remain in the workforce, many are still responsible for child care. Among employed parents, **56% of mothers** report they are the ones to care for children when they are sick and cannot attend school, compared to 19% of fathers (Borowsky et al., 2022). Mothers who return to work part-time often lack paid leave, making it more difficult to balance work and child care even when they have already cut back their hours.

**32% of women** with caregiving responsibilities for their children said they have been penalized at work for those responsibilities, compared to 19% of men (Marshall Plan for Moms, 2022).



**Approximately 6 in 10 women** stated they were held back professionally due to child care responsibilities, compared to 4 in 10 men (Marshall Plan for Moms, 2022).



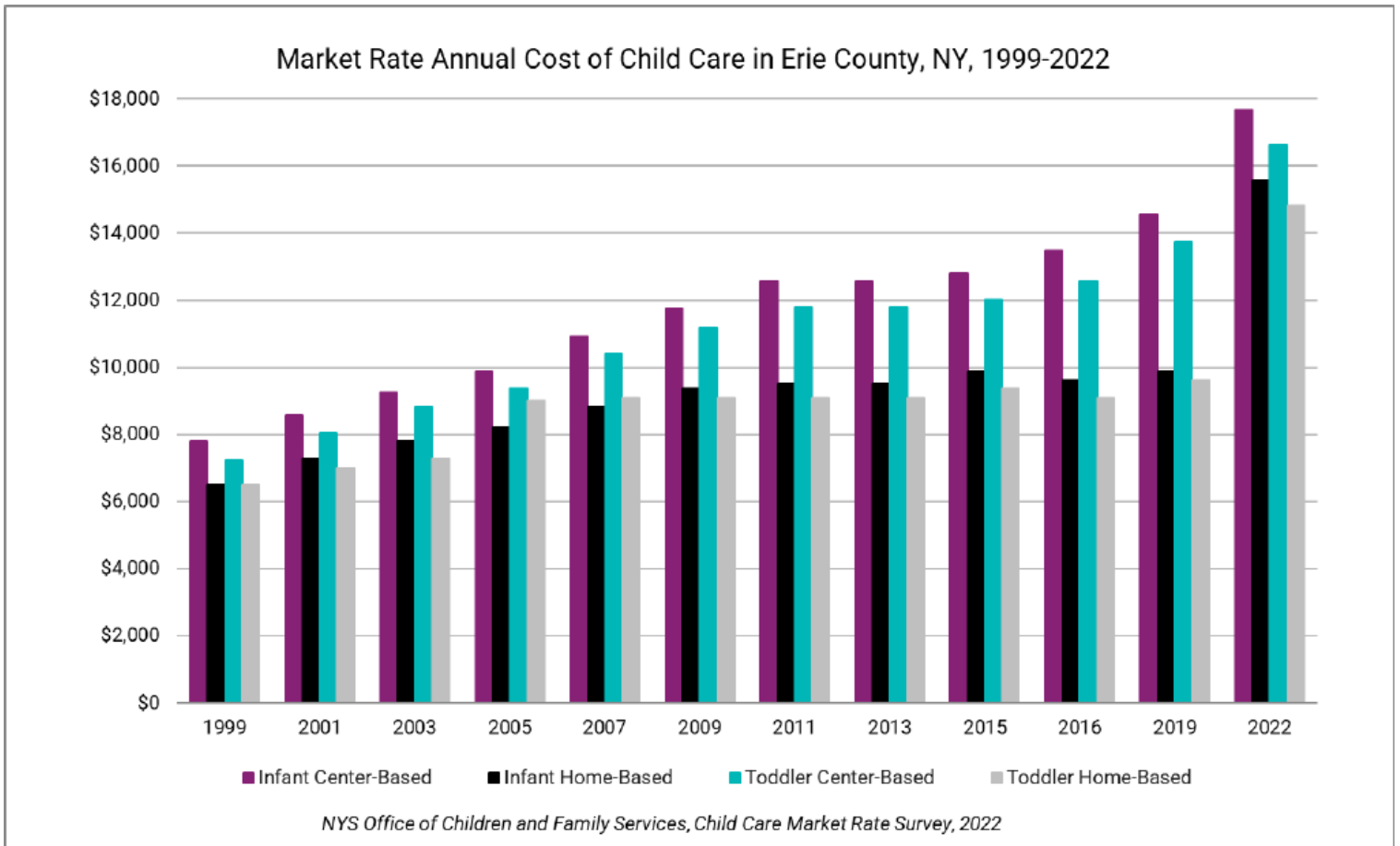
When women leave the workforce to care for their children, they not only lose income, but these gaps in their careers have long-term impacts on career growth, future earnings, and retirement savings. One study showed that women who leave the workforce to care for family members lose on average **\$142,693 in wages and stand to lose an additional \$131,351 in Social Security benefits** (Royce & Matsui, 2023).

Lack of access to reliable, affordable child care not only hurts women and their families; it is also detrimental to employers and communities. For employers, it drives many experienced workers out of the labor force and causes costly productivity problems. Federal, state, and local governments lose tax revenue. A 2023 ReadyNation report on infant-toddler child care estimates that the annual economic burden caused by insufficient child care costs U.S. families, businesses, and taxpayers **\$122 billion** (\$78 billion cost to families; \$23 billion cost to businesses; and \$21 billion to taxpayers). NYS's share of that cost is an estimated **\$9.8 billion** (ReadyNation, 2023).



# Affording Child Care

In 1999, the cost of infant center-based child care in Erie County stood at **\$7,800** annually, equivalent to 13% of the median family income for a family of four (NYS OCFS, 2000). By 2022, that figure had risen to **\$17,680** per year, constituting 14% of the median family income for the same household (NYS OCFS, 2022). The escalating cost of child care paints a dire picture of the financial burden families face. In a survey of parents in the U.S., 68% of parents reported difficulty in meeting child care costs and 27% of parents said they have quit a job or school to avoid child care costs (Theirworld et al., 2023).



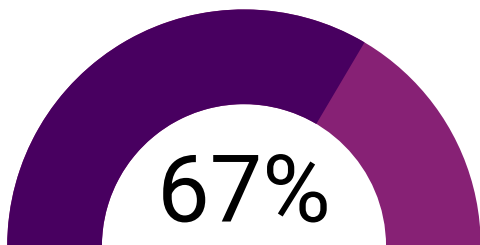
For the 8 counties of Western New York (WNY) except Erie County, child care costs range from **\$13,000** for home-based child care for a preschool-aged child to **\$15,340** for center-based child care for an infant (NYS OCFS, 2022).



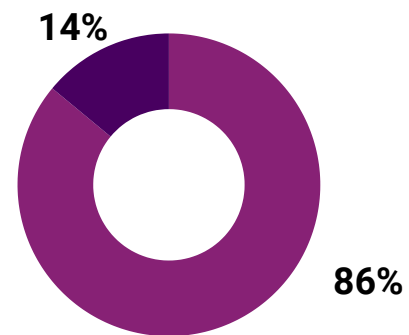
## Affording Child Care, cont.

Child care is considered affordable when it costs families no more than 7% of their household income (U.S. Dept of Health & Human Services, 2016). In Erie County, child care costs range from \$13,988 for home-based care for a preschool-aged child to \$17,680 for center-based care for an infant, **constituting 11% and 14% of the median family income for a family of 4**, respectively (NYS OCFS, 2022). For the 8 counties of WNY except Erie County, child care costs range from 19.9% of the median family income for center-based child care for an infant in Orleans County to 12.4% for home-based child care for a preschool-aged child in Niagara County (Patel et al., 2023). The cost of child care is even more burdensome for families who earn less than the median income, or for families who need child care for multiple children.

Nationally, **67% of parents** paying for child care are spending **20% or more of their annual household income** on child care, up from 51% in 2022 according to Care.com's 2023 Annual Cost of Care Report (Care.com, 2023).



Locally, infant center-based child care in Erie County costs \$17,680 per year, constituting **14% of the median family income** for a family of 4 (NYS OCFS, 2022).



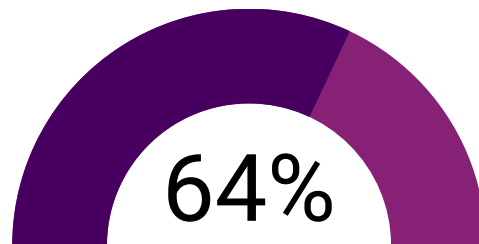
**Child care costs in the WNY region far exceed the 7% affordability threshold set by the U.S. Department of Health & Human Services.** These figures underscore the pressing need for interventions to address the significant financial burden child care places on families in the region. A recent poll found that 59% of part-time or non-working parents say they would go back to work full-time if their child had access to quality child care at a reasonable cost (First Five Years Fund, 2023).



## Finding Child Care

New York State has expanded access to child care by raising the assistance program income eligibility level, but many families cannot benefit from this change because there is a shortage of child care slots. **In WNY, there was a 1.7% decrease in child care providers from 2017-2022** (Patel et al., 2023). According to a 2023 Empire State Campaign for Child Care survey of 1,660 child care programs in NYS, 90% of child care programs report they are currently understaffed. As a result, 67% report reducing capacity, closing classrooms, or closing their facilities on short notice, and 35% report closing earlier. This negatively impacts women who depend on consistent, reliable child care to stay in the workforce.

**64% of NYS residents live in a child care “desert,”** defined as an area where there are 3 or more children for every licensed child care slot (Center for American Progress, 2021). In WNY, child care availability ranges from 3.6 children per slot in Erie County to 8.6 children per slot in Wyoming County (Patel et al., 2023).



### Child Care Availability in WNY (Patel et al., 2023)

Number of children under 6 years per child care slot available (by county)

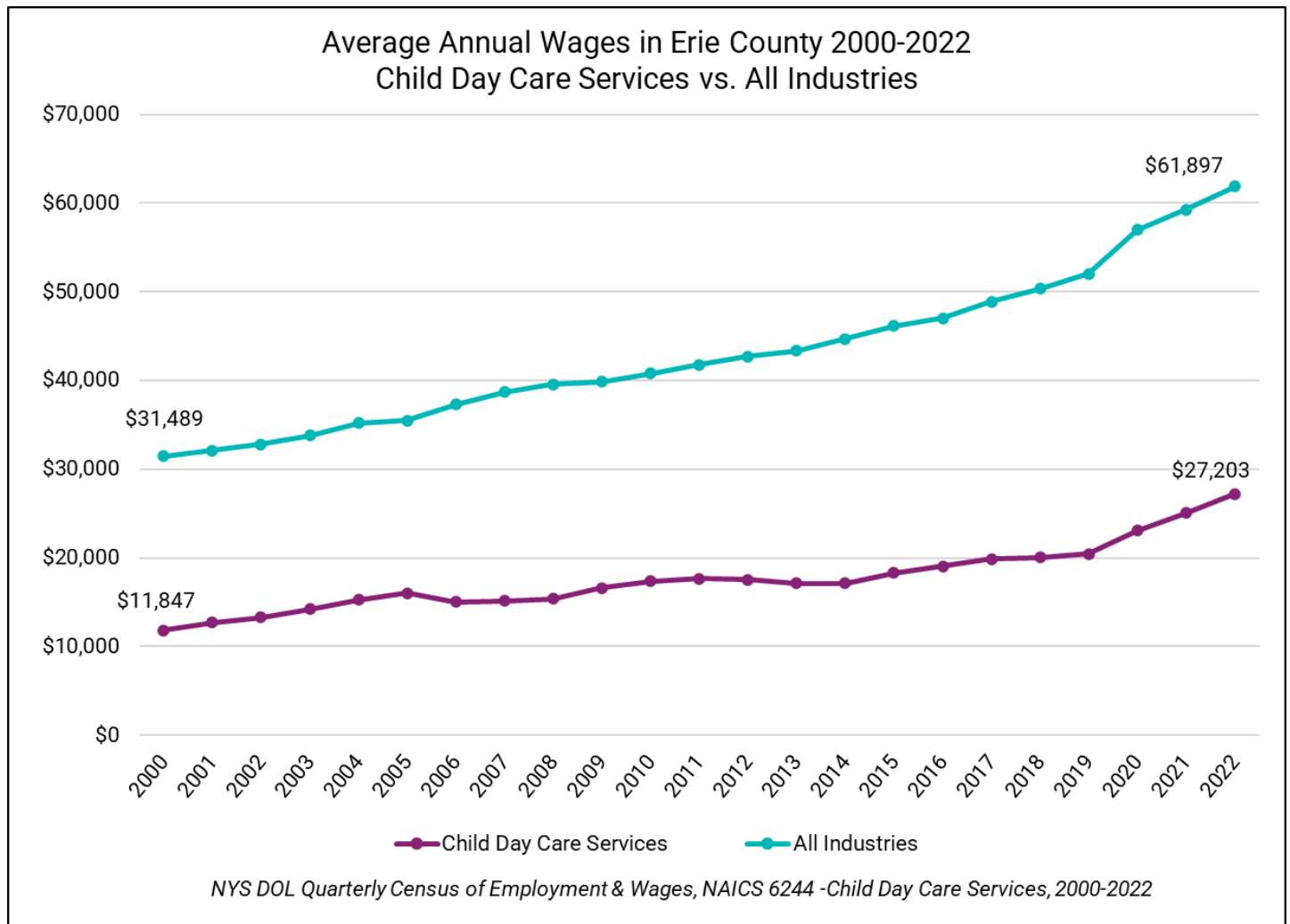
- Allegany 4.6
- Cattaraugus 5.9
- Chautauqua 4.8
- Erie 3.6
- Genesee 5.7
- Niagara 4.8
- Orleans 6
- Wyoming 8.6

In the 8 counties of WNY, there are an average of **6** children per available child care slot



# Child Care Workforce

One of the biggest problems contributing to the lack of child care is low wages for child care workers. **Child care workers earn less than 96% of occupations in NYS** (Schuyler Center, 2024) and 12% of them live in poverty (Patel et al., 2023). Increasing wages for the child care workforce is critical to reducing turnover and improving workforce stability, which will help to increase the availability of high-quality child care.

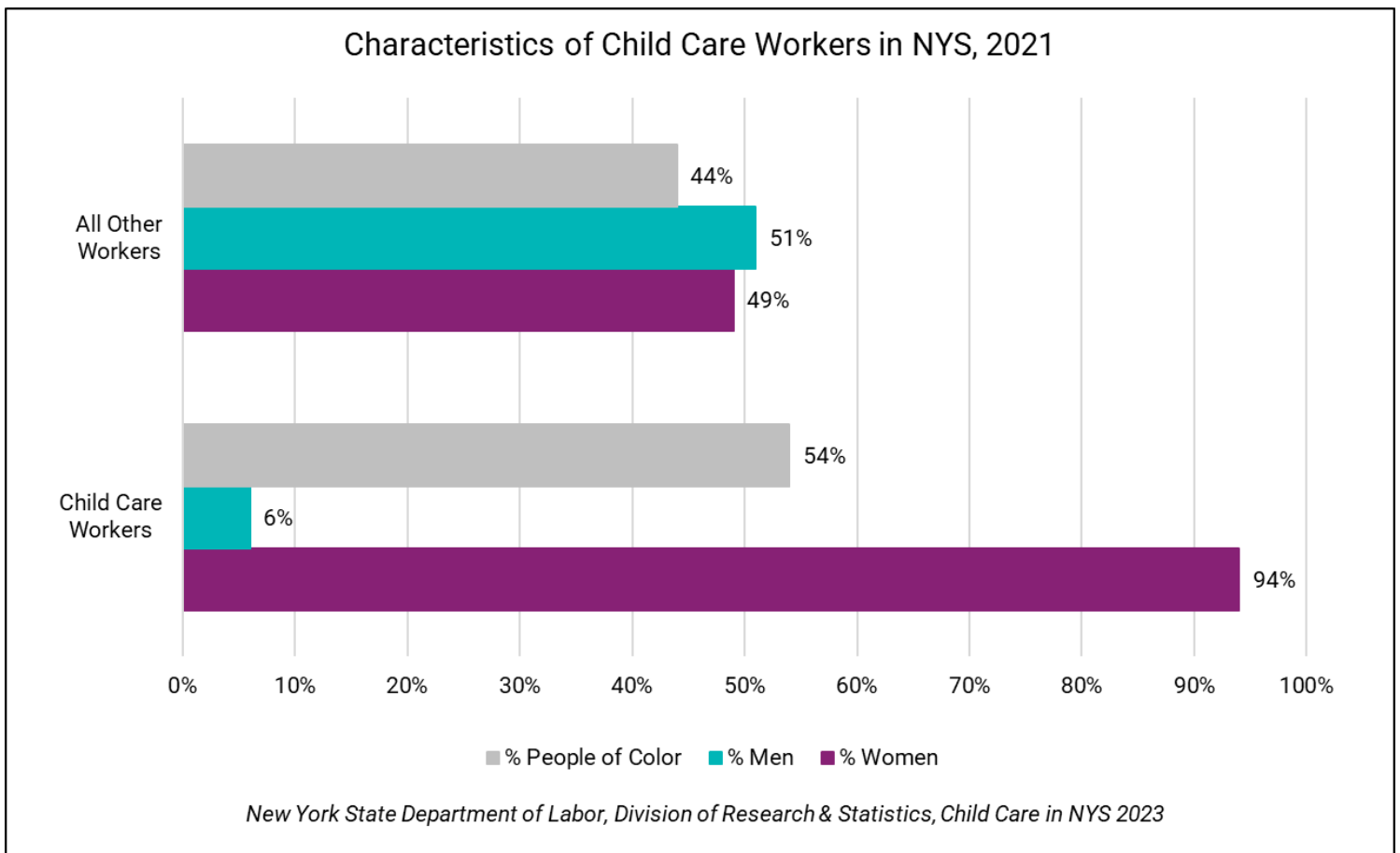


In 2022, the annual average wage for workers in the child care industry in WNY was \$26,817 (Patel et al., 2023). **In Erie County, the annual average wage for workers in child day care services was \$27,203.** As a reference, the federal poverty threshold for a family of 3 was \$23,030 in 2022. At these wages, child care workers would have to spend approximately 62% of their annual earnings for center-based infant care.



## Child Care Workforce, cont.

The child care industry is one of the starkest examples of occupations in which women and people of color are over-represented in low-paying jobs. **In NYS, a staggering 94% of the child care workforce are women, and 54% are people of color** (Patel et al., 2023). Despite the vital role they play in nurturing and educating our children, the child care workforce is often undervalued and undercompensated.



The child care workforce is essential to society, providing critical support that enables parents to pursue their careers and contribute to the economy. Recognizing and addressing the undervaluation of the child care workforce is essential not only for the well-being of these dedicated professionals but also for the overall functioning and prosperity of our society. The lack of adequate public funding for child care weakens the economic stability of both women working in the child care sector and those who rely on it to remain.

# Lack of Affordable Child Care Impacts EVERYONE!



The high cost of child care



A smaller workforce



Greater hiring difficulty for employers



Smaller families, slower potential GDP growth

## CHILD CARE SUBSIDY - EMPLOYEE RESOURCE

Eligibility expanded to 85% of the NY State Median Income (SMI) up to 300% New York State Income Standard (SIS) (see chart to right).

Child care copays for eligible Erie County families are capped at 1% of income over the federal poverty level.

## INCOME SCALE

Family Size	85% SMI	300% SIS
2	\$19,720	\$59,160
3	\$24,860	\$74,580
4	\$30,000	\$90,000
5	\$35,140	\$105,420
6	\$40,280	\$120,840

Employees can receive applications by contacting their county's Department of Social Services.

For application assistance or finding a child care center who accepts subsidies, contact:

**Child Care Resource Network WNY:**  
716-877-6666

**Child Care of Niagara:**  
716-285-8572

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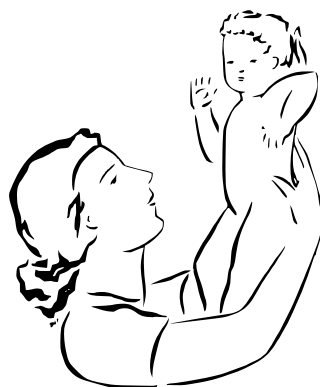




# Conclusion

Ensuring access to high-quality, affordable child care is not merely a family concern but a fundamental pillar of both economic prosperity and gender equality. The challenges faced by the existing child care infrastructure pose significant obstacles to the well-being of children, parents, and communities at large. Through this white paper, we have examined the far-reaching implications of inadequate access to affordable child care, particularly on women's labor force participation, career advancement, and economic stability. Our exploration has underscored the intricate nature of the child care system, revealing persistent disparities in access, affordability, and quality across various regions and socioeconomic strata.

In light of these findings, it is imperative that we prioritize policy reforms and investments aimed at addressing these challenges head-on. By prioritizing the needs of children, supporting working families, and bolstering our economy, we can pave the way for a more equitable and prosperous future. It is our hope that this comprehensive analysis serves as a catalyst for action, propelling us toward a child care system that is truly accessible, affordable, and of the highest quality for all.





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*CELEBRATING 25 YEARS*

**PATHWAYS**

**»» TO »»**

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the  
Possibilities*

**PROGRESS**

# Poverty



WNY WOMEN'S FOUNDATION



# Introduction

For twenty-five years the WNY Women's Foundation (WNYWF) has been transforming systems, culture and policy to create opportunities for each woman to thrive. To commemorate this silver milestone, the WNYWF is releasing the third installment of our *Pathways to Progress: Accelerating the Possibilities* series. This data-driven analysis focuses on: **child care, poverty, leadership, education, occupational segregation, and pay equity**. Our latest edition builds off of the WNYWF's 2010 and 2017 *Pathways to Progress: The Status of Women in WNY* reports and compares the state of affairs for women 25 years ago, to the current climate, with a forecasted trajectory over the next 20-25 years.

Among the key focal points of this analysis is the issue of poverty. Within this context, we explore not only the stark realities faced by women but also the systemic factors that perpetuate and exacerbate these disparities. By shedding light on the multifaceted nature of poverty, we endeavor to catalyze meaningful dialogue and action towards sustainable solutions.

As we embark on this journey of reflection, analysis, and projection, we invite stakeholders from all sectors to join us in our mission to create a more equitable and inclusive society where every woman has the opportunity to realize her full potential. Together, let us accelerate the possibilities and pave the way for a brighter, more prosperous future for all.



## Overview

The cumulative impacts of the gender wage gap, occupational segregation (where women are overrepresented in low-paid jobs and underrepresented in high-paying ones), disparities in caregiving and home responsibilities, and the lack of policies that support working families - such as affordable, accessible child care and paid family leave - have created significant economic challenges for women, particularly for women of color. These issues are compounded by systemic factors like gender inequality, racial discrimination, limited access to education, and inadequate social safety nets. Poverty does not affect all women equally. Factors such as race, ethnicity, age, class, and sexual orientation intersect to shape the unique experiences of women living in poverty.

### Education

In Erie County, NY, **earning a Bachelor's degree reduces women's likelihood of living in poverty** from 16% to 6%, compared to women with a high school diploma (U.S. Census Bureau, 2022c).



### Retirement

**Women aged 65 and older in Erie County have higher poverty rates than men of the same age** (11% vs. 8%), due in part to smaller retirement savings and lower Social Security benefits (U.S. Census Bureau, 2022d).



### Low-Paid Workforce

Of the 1 million U.S. workers with hourly pay at or below the federal minimum wage in 2022, **68% were women** (U.S. Bureau of Labor Statistics, 2023b).



### Economic Disparity in Buffalo

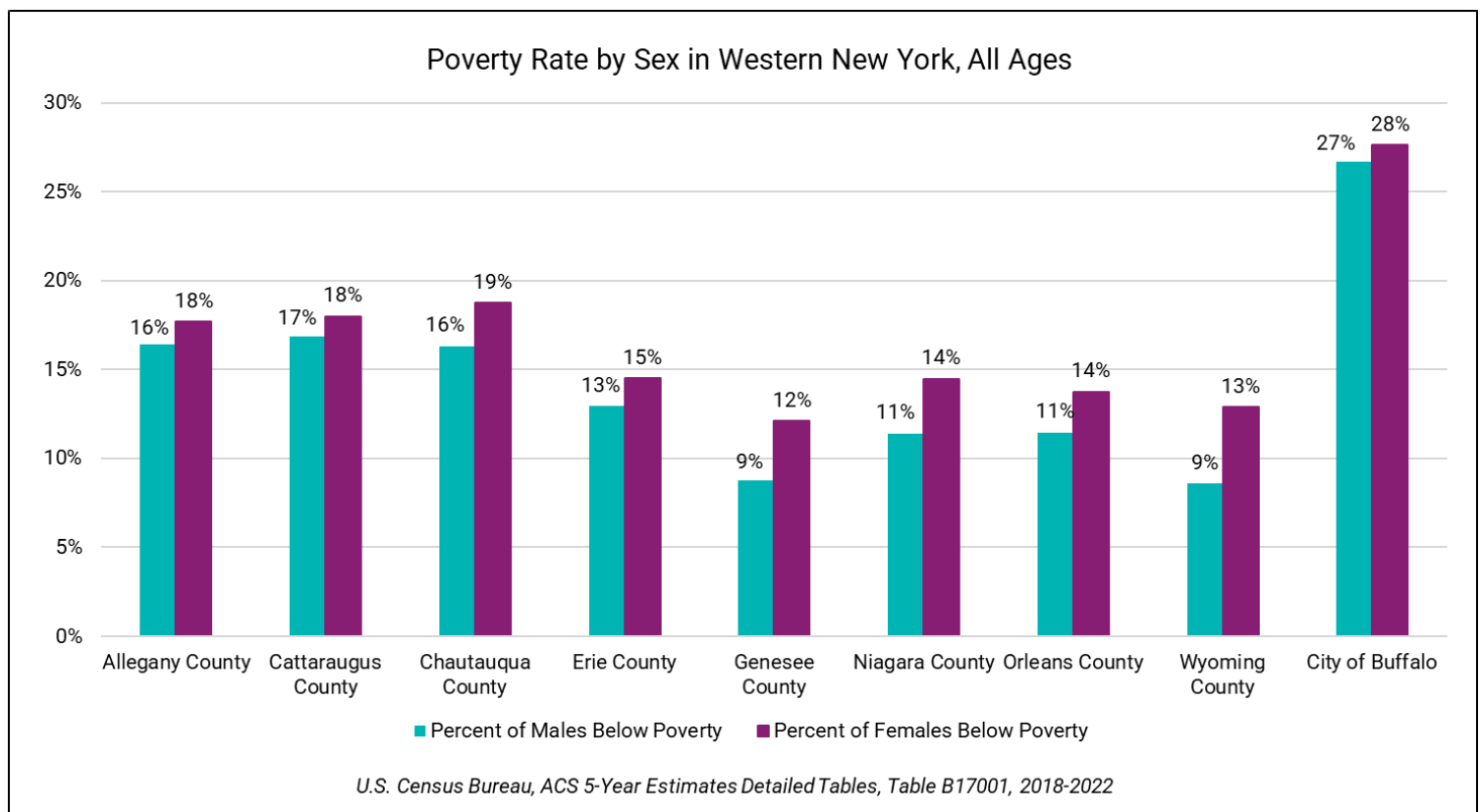
In Buffalo, **26% of Black women, 37% of Asian women, and 41% of Latina women 18 years and older live in poverty** - far higher than the national rates of 20%, 11%, and 17%, respectively (U.S. Census Bureau, 2022d).





# Local Poverty Statistics

Across Western New York (WNY), women experience poverty at higher rates than men. **Among people 18 years and older in Erie County, 14% of women live in poverty compared to 11% of men.** Poverty rates are even higher in Buffalo, with 25% of women and 22% of men 18 years and older living in poverty (U.S. Census Bureau, 2022d). These are strikingly higher than the national poverty rates of 13% for women and 10% for men. This data highlights the urgent need for targeted interventions and policy measures aimed at addressing the root causes of gender-based poverty and promoting economic equity across all stages of women's lives. Such initiatives could include policies to address wage gaps, improve access to affordable child care and health care, and strengthen social safety nets for vulnerable populations.

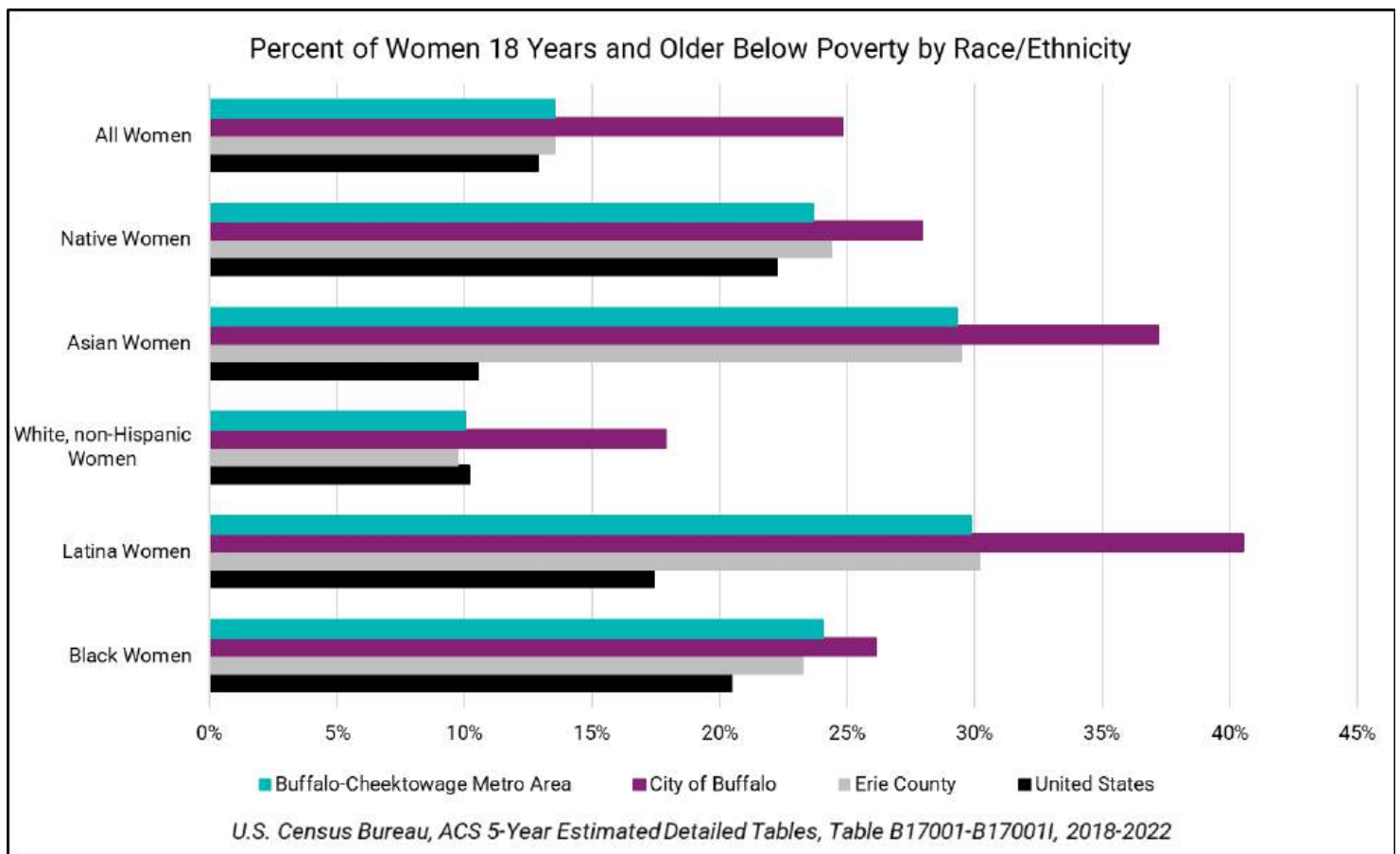


Women are disproportionately represented among people in poverty. This holds true in the United States, New York State (NYS), all 8 counties of WNY, and the City of Buffalo. **Of the 127,623 people living in poverty in Erie County, 54% are female even though women make up only 51% of the population.** In the Buffalo-Cheektowaga Metro Area, women represent 51% of the population, but constitute 55% of people in poverty. The disparity is especially glaring in Wyoming County, where women represent almost 50% of the population but almost 60% of people in poverty (U.S. Census Bureau, 2022d).



## Race & Ethnicity

Poverty rates among women of color are even higher. In Erie County, Black women 18 years and older are more than twice as likely as White, non-Hispanic women to live in poverty (23% compared to 10%) and Latina women are three times as likely (30% compared to 10%). **In the City of Buffalo, Black women 18 years and older are almost 1.5 times more likely to live in poverty than White, non-Hispanic women** (26% compared to 18%). The poverty rates for Latina and Asian women of the same age group are even higher, 41% and 37%, respectively (U.S. Census Bureau, 2022d).

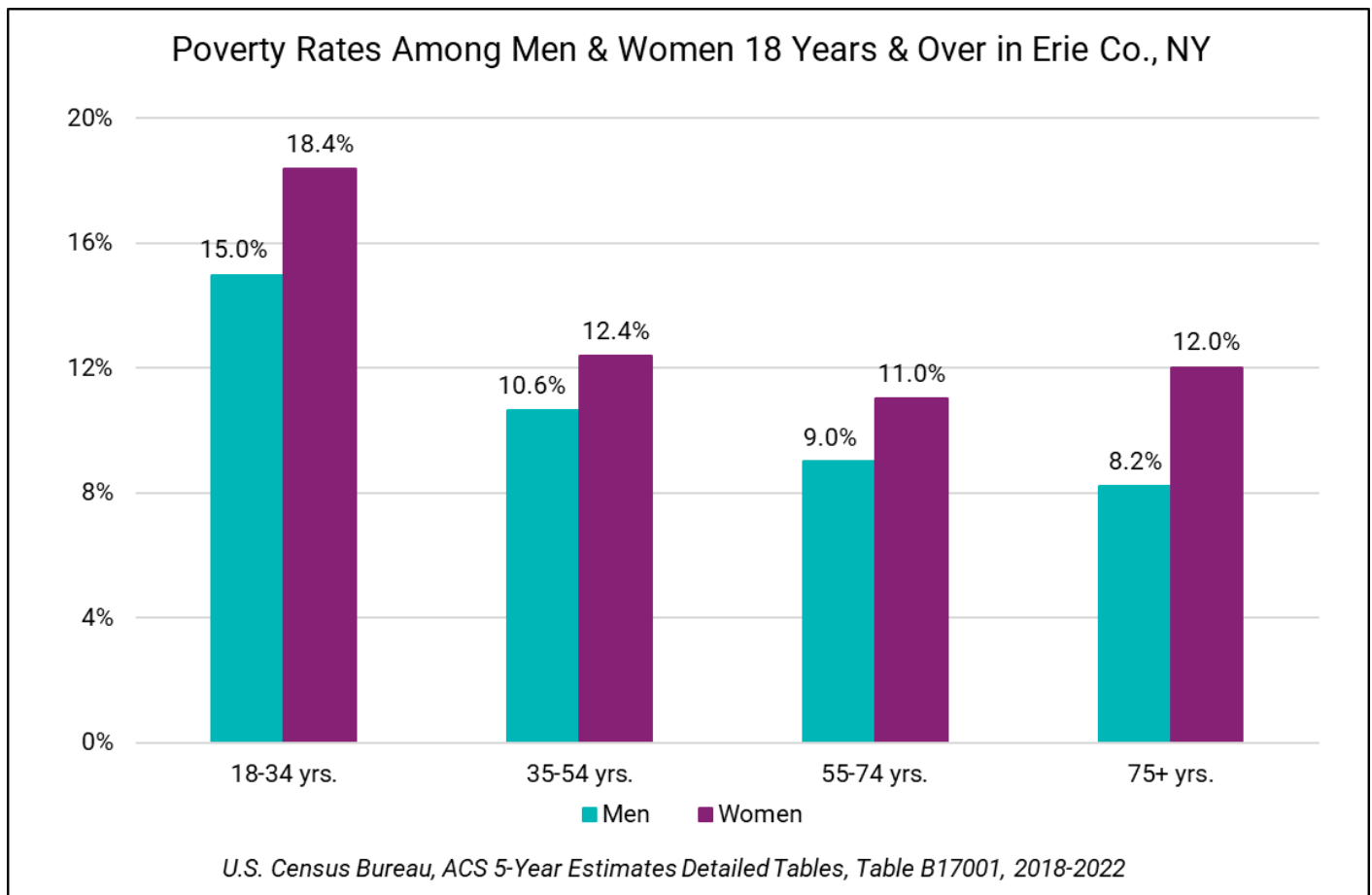


Black and Latina women's higher poverty rates can be partially attributed to their overrepresentation in low-paying jobs, such as service occupations, but also to the wage gap. Nationally, 1 in 5 Black women full-time workers and 1 in 4 Latina women full-time workers work in service occupations, but earn approximately 70% of what white men in those occupations earn (Hegewisch & Gartner, 2024). The wage gap does not only exist in service occupations, however. Across industries, occupations and education levels, women of color are paid less. When **comparing all full-time, year-round workers, Black women earn 69 cents and Latina women earn 57 cents for every dollar paid to a White, non-Hispanic man**. This translates to annual losses of \$22,120 for Black women and \$30,450 for Latina women (Javaid, 2024).



## Age

Women are more likely than men to live in poverty throughout the course of their lifetimes. In general, women have lower incomes, which limits their ability to contribute to retirement plans while in the workforce. Women also take more time out of the workforce than men, often due to unpaid caregiving responsibilities. As a result, women have lower retirement savings and Social Security benefits. **On average, women earn 21% less in their lifetimes, have 9 years less of earned income, and have 30% less in retirement contributions than men** (Goldman Sachs, 2023). For people under 18, the poverty rate for women and men is similar - approximately 19% - but the gap increases for people age 18-34, when many women have children. While the gap narrows after age 34, it never closes and actually widens for women 75 years and older.

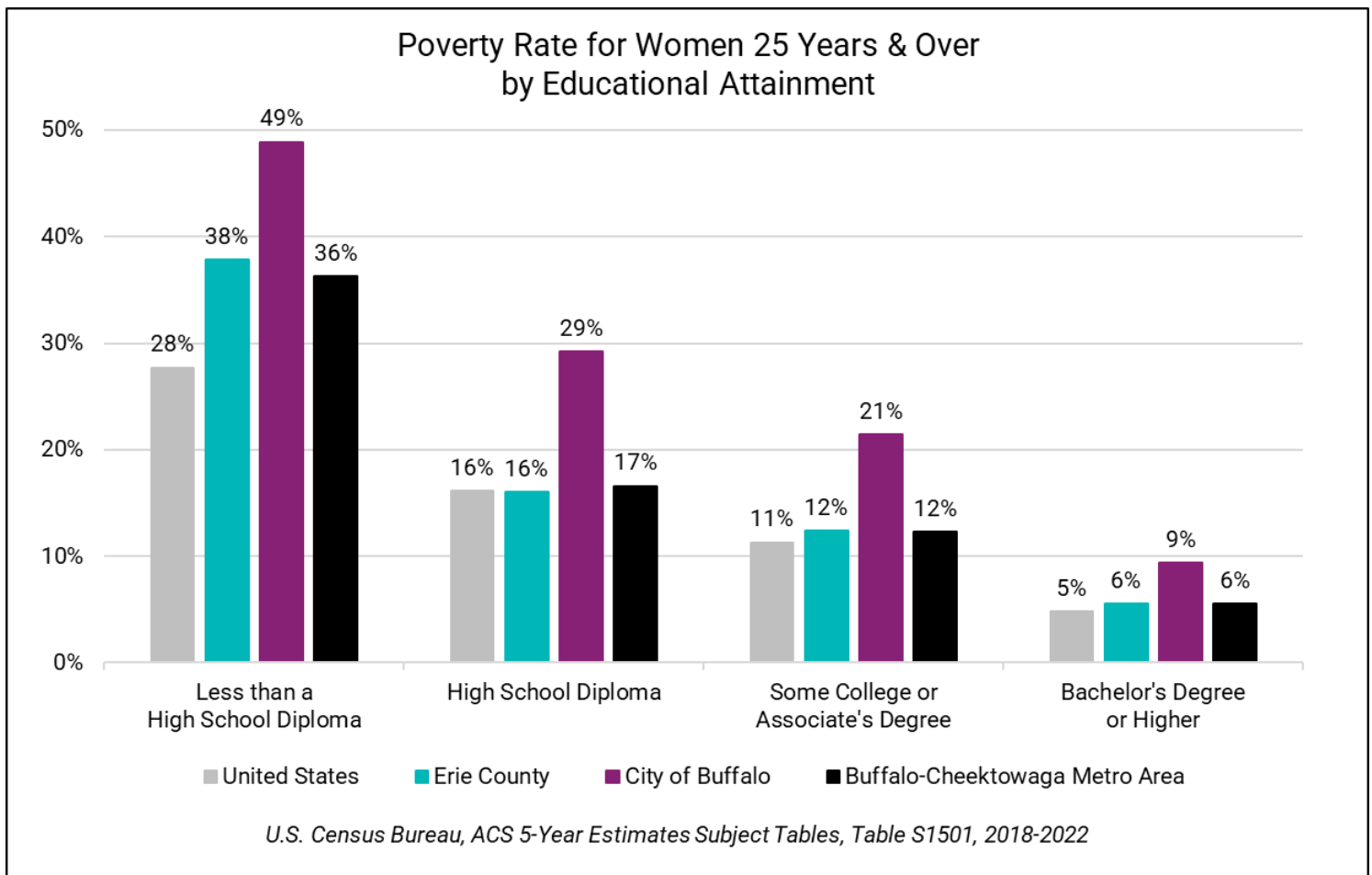


**In 2022, the average annual Social Security benefit for retired women 65 and older was approximately \$4,600 less than retired men of the same age** (Anderson et al., 2024). A longer life expectancy for women puts them at an even greater financial disadvantage since they have less money with which to live longer. Implementing measures such as adjusting benefit formulas to account for caregiving responsibilities, increasing access to retirement savings programs for low-income workers, and ensuring equitable distribution of resources can help alleviate the financial burden disproportionately borne by older women in their retirement years.



## Education

Higher education is an effective way to reduce poverty rates among women. As women attain higher levels of education, their likelihood of living in poverty decreases. In fact, each additional level of education earned by a woman is associated with lower poverty rates. In Buffalo, women with a high school diploma are 1.4 times more likely to live in poverty than women with an associate's degree and 3 times more likely to live in poverty than women with at least a bachelor's degree. **Among women in Buffalo without a high school diploma, almost half live in poverty** (U.S. Census Bureau, 2022c).



Higher education is also associated with reduced unemployment and higher incomes. **Women in Buffalo with a bachelor's degree earn approximately \$21,000 more a year than women with a high school diploma.** Earning an associate's degree results in an increase in women's earnings by \$7,700 a year (compared to a high school diploma), which would pay for more than a year of community college tuition at State University of New York (SUNY) Erie (\$5,935). However, a quarter of women 25 years and older in Buffalo have not taken any coursework beyond high school (U.S. Census Bureau, 2022c), leaving them at a financial disadvantage throughout their lifetimes.





# Families

Female-headed families with children are more likely to live in poverty than other types of families. Single mothers are disproportionately affected by poverty, since they are often the sole breadwinner for their families and face significant barriers to balancing work, care giving, and other responsibilities. **Of the 14,331 female-headed families with children living in Buffalo, 47.4% (6,789) live below the poverty level** compared to 21.8% of all families, 34.2% of families with children, and 20.4% of married-couple families (U.S. Census Bureau, 2022b). The City of Buffalo not only has much higher rates of poverty among families than the U.S. and NYS, there are almost twice as many female-headed families with children than in the U.S. and NYS (47% compared to 25% and 27%, respectively) (U.S. Census Bureau, 2022a).

Percent of Households Below Poverty				
	Buffalo	Erie County	NYS	U.S.
All Families	21.8%	9.3%	9.7%	8.8%
Families with Children	34.2%	16.0%	14.9%	13.6%
Female-headed Families with Children	47.4%	34.8%	32.6%	33.1%

*U.S. Census Bureau, ACS 5-Year Estimated Detailed Tables, Table B17012, 2018-2022*

Many times individuals face a dilemma where they are offered promotions or raises but risk losing critical social support programs, leaving them worse off financially. This unfair predicament forces individuals into a difficult choice: advance their career or prioritize their family's immediate financial needs. **The Benefits Cliff impacts not only individuals and their families but also businesses, which miss out on talent, and the community, which loses significant taxpayer dollars over time.** To address this challenge, Employ Buffalo Niagara and the Federal Reserve Bank of Atlanta have collaborated to develop the Benefits Cliff Calculator—a free, user-friendly tool designed to calculate an individual's Benefits Cliff and provide valuable insights to navigate this complex issue (Buffalo Niagara Partnership, 2023). This innovative tool aims to empower individuals with the knowledge and resources needed to make informed decisions about their careers and financial well-being. However, it does not solve this systemic problem.



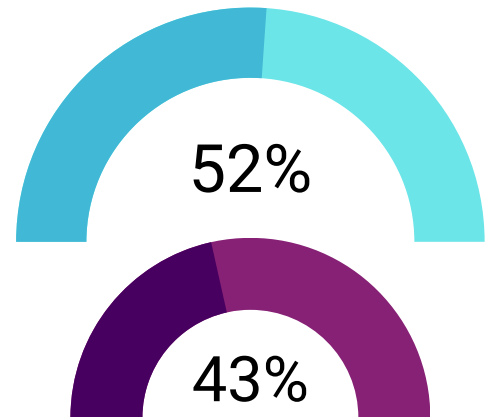
## Low-Paid Workforce

Occupational segregation is one reason why so many working women live in poverty. Women are over-represented in lower-paying jobs and industries such as service and care giving, and under-represented in higher-paying ones such as engineering and finance. Nationally, **women hold two-thirds of full-time jobs that pay less than \$30,000 per year and less than one-third of jobs that pay an average of at least \$100,000** (Chun-Hoon, 2023). The working-poor are defined by the Bureau of Labor Statistics as people who spend at least 27 weeks in the labor force but whose income still falls below the official poverty level. Nationally in 2021, the working poor rate for women was 4.5% compared to 3.7% for men, and even higher for women of color - 7.7% for Black women and 7.6% for Latina women (U.S. Bureau of Labor Statistics, 2023a).

In NYS in 2021, women constituted **63% of the low-paid workforce**, and 15% of them lived in poverty (Tucker & Vogtman, 2023).



In the U.S., women are 43% of full-time, year-round workers, but **52% of workers with earnings under \$25,000** (U.S. Census Bureau, 2023). Annual earnings of \$25,000 is approximately \$12/hour.

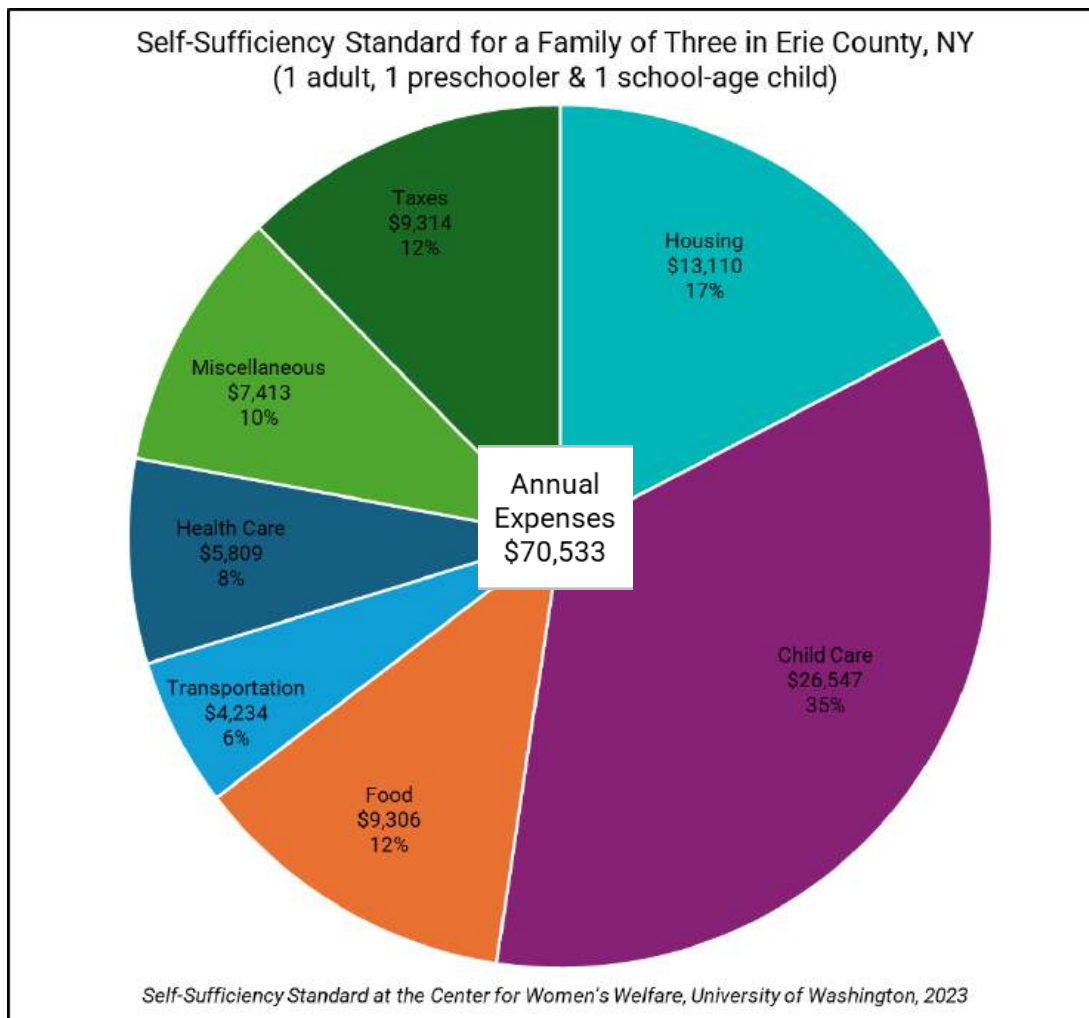


Workers in service occupations, where women are disproportionately represented, are more likely to be among the working poor than in other occupations. Even within the same occupation, women face a higher likelihood of being part of the working poor than men. **The working poor rate for women in service occupations was 10% compared to 6.4% for men in the same occupations** (U.S. Bureau of Labor Statistics, 2023a). Service occupations also have the highest percentage of hourly paid workers earning at or below the federal minimum wage (U.S. Bureau of Labor Statistics, 2023b). These jobs are also less likely to offer employer-provided benefits such as health insurance, paid leave, and retirement plans. These figures underscore persistent gender disparities in wages and highlight the ongoing need for policies and actions aimed at achieving gender equality in the workforce and addressing systemic barriers that disproportionately affect women's economic opportunities.



# Self-Sufficiency

The Self-Sufficiency Standard calculates the income working families need to meet their basic needs without public or private assistance, considering factors such as family composition and geographic location. Basic needs include housing, child care, food, transportation, health care, miscellaneous expenses such as phone and internet, clothing, household supplies, and taxes (accounting for federal and state tax credits). The Self-Sufficiency Standard does not include savings for emergencies, college, or retirement. (University of Washington, 2023).



**For millions of women in low-paid jobs, working full-time, year-round is not enough to prevent themselves and their families from living in or near poverty.** Poverty is not stagnant - people move in and out of poverty as financial difficulties arise, like medical emergencies or work absences. Most families have to earn much more than the federal poverty line to afford to pay for the basics. In 2023, the federal poverty threshold was \$24,549 for a family of 3 with 1 adult and 2 children (U.S. Census Bureau, 2024). In Erie County, that same family needs almost 3 times that amount to afford basic necessities (University of Washington, 2023).



# Conclusion

The multifaceted challenges faced by women, especially women of color, in today's economic landscape demand urgent attention and action. Systemic barriers not only perpetuate economic inequality but also hinder women's ability to fully participate in and contribute to the workforce. To build a more equitable future, it is imperative to dismantle these barriers comprehensively and implement robust policies that foster inclusivity, opportunity, and prosperity for all women, regardless of their race or background. Only through concerted efforts and collective action can we realize the promise of true gender equality and economic empowerment for women everywhere.

Addressing poverty requires collaborative actions and systemic changes to uplift marginalized communities and ensure equitable opportunities for all. One crucial step is supporting initiatives like the WNYWF's mPower initiative, which focuses on empowering women economically, as gender disparities often exacerbate poverty rates. Spreading awareness and education about poverty through resources like this white paper is essential for fostering community understanding and mobilizing collective action. By actively supporting women-owned businesses and prioritizing equitable economic policies, we can create a more just and inclusive society where everyone has the opportunity to thrive. Making these changes is not only morally imperative but also crucial for building resilient communities and fostering long-term prosperity for all individuals and families.

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# Leadership



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A central focus of this analysis is women's leadership. We explore not only the challenges women encounter but also the systemic barriers that impede their advancement into leadership roles. By highlighting these issues, we aim to spark meaningful dialogue and drive effective solutions.

As we embark on this transformative journey of reflection, analysis, and future planning, we call upon stakeholders from all sectors to unite with us in our mission to forge a more equitable and inclusive society. By empowering every woman to realize her full leadership potential, we can drive unprecedented progress and cultivate a brighter, more prosperous future for everyone. Together, let us seize this opportunity to enact lasting change and elevate the role of women leaders in shaping our world.

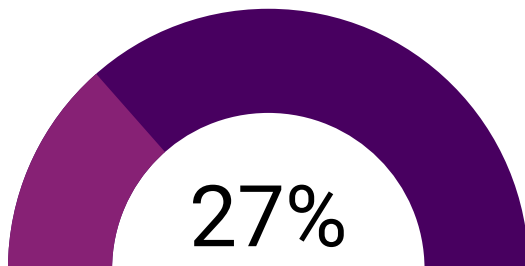


## Overview

Leadership creates and sustains change in every facet of society, but women have long been denied access to leadership roles. Despite remarkable progress in government, the C-Suite, and boardrooms, women's representation in senior leadership positions is significantly below their representation in the workforce. Research shows that companies with more women in executive management positions financially outperform companies with no women in senior roles and foster a more diverse workforce, but women still face many barriers to leadership, and senior positions are primarily dominated by men. Women's representation in positions of power and leadership brings new ideas and perspectives to the forefront and provides women the opportunity to create change and influence policies and practices that consider the systemic issues that women face.

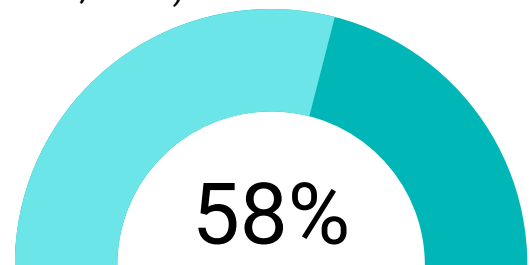
### Lack of Representation in Corporations

Only **27** of the 100 largest employers in Buffalo are currently led by women top executives (Green, 2024).



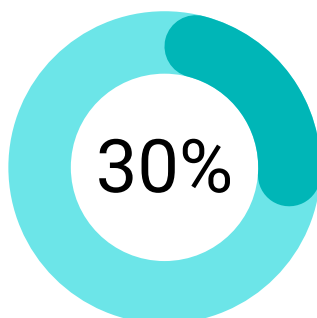
### Missing from Top Leadership

**58%** of Americans say women having to do more than men to prove themselves is a major obstacle to top leadership positions (Horowitz, 2023).



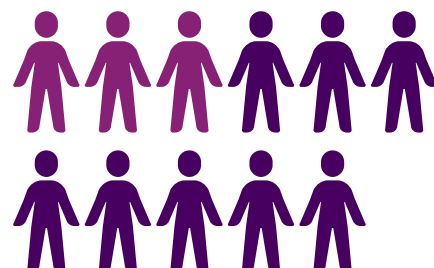
### A Need for Women

Companies with **more than 30%** women executives were more likely to outperform companies with between 10%-30% women executives (Dixon-Fyle et al., 2020).



### Lack of Representation in Politics

**3 of the 11** members of the Erie County, NY Legislature are women (27.3%) (Erie County Board of Elections, 2024).

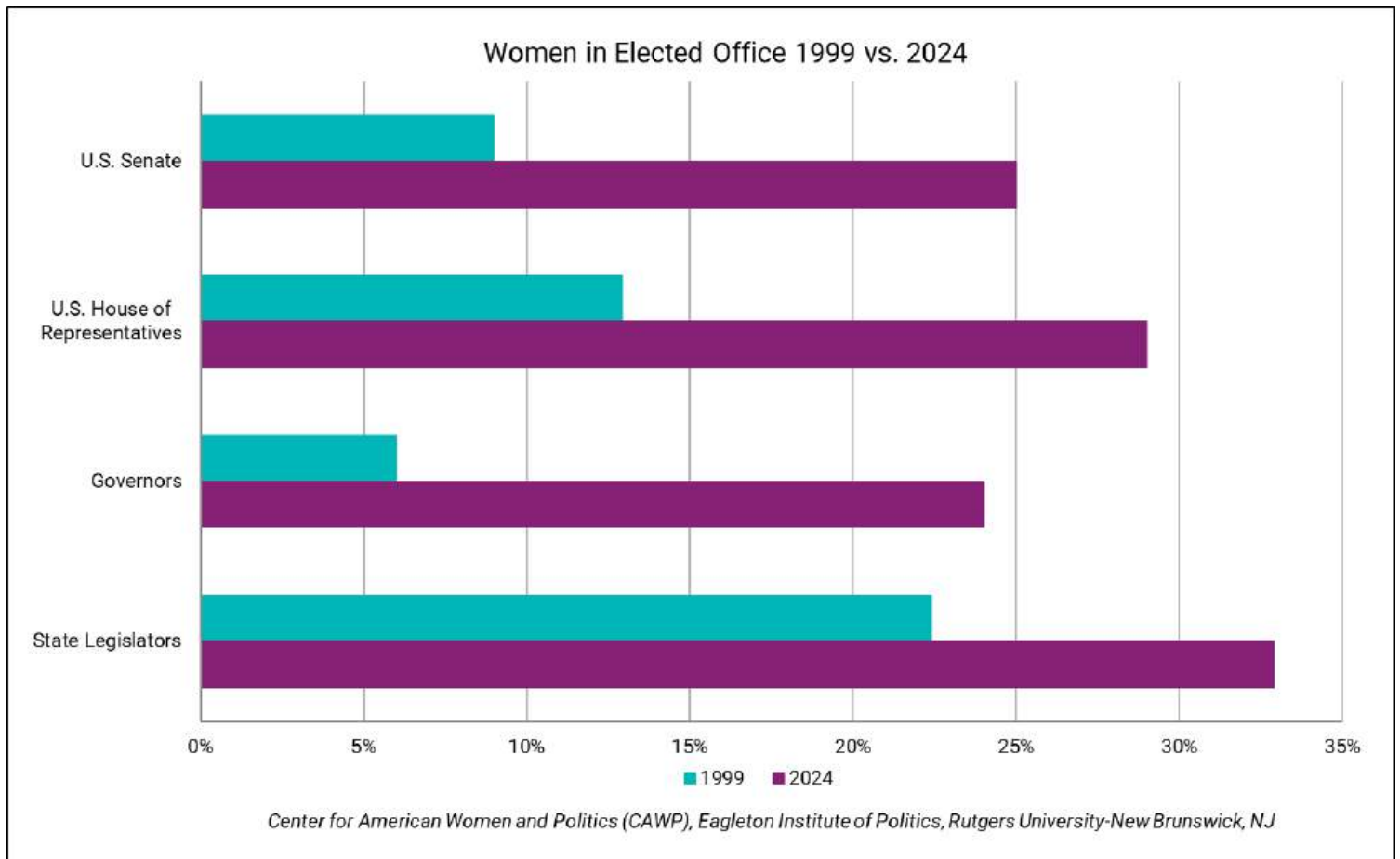






## Government

The representation of women in government is crucial for inclusive policymaking that addresses the needs of all citizens. As of 2024, women hold 28% of the seats in the U.S. Congress, with 25% in the Senate and 29% in the House of Representatives (CAWP, 2024). At the state level, women hold 32.9% of legislative seats nationwide and 33.8% in New York State (NYS). However, in Erie County, women's representation drops to 20%, and **in the Buffalo Common Council, only 2 of the 11 members are women** (Erie County Board of Elections, 2024). Increasing women's presence in political roles is essential for fostering comprehensive and inclusive governance that reflects the diverse perspectives of society.

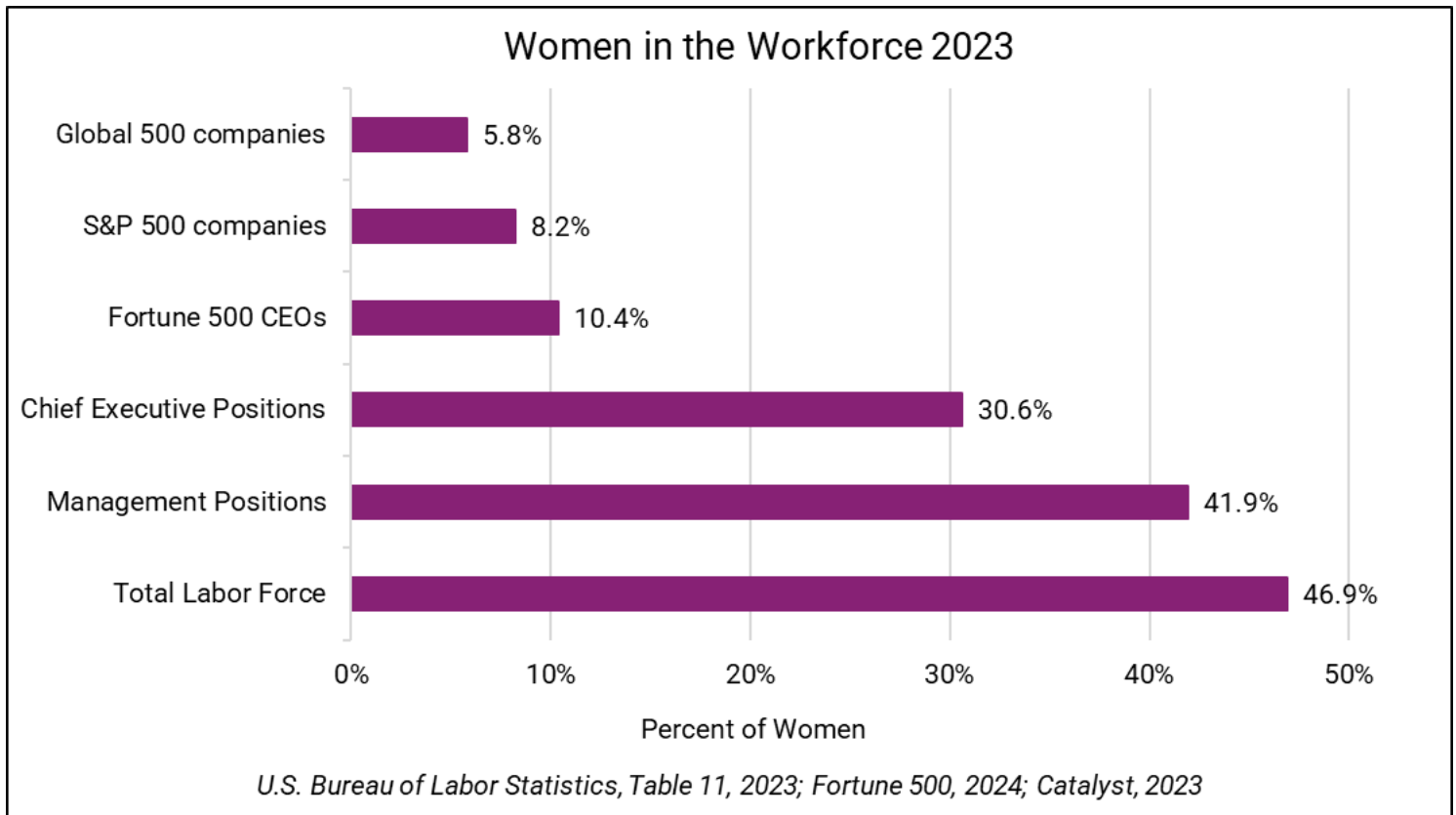


Boosting the number of women in government is essential for creating inclusive policies that reflect the experiences and challenges of over half the population. Women's leadership brings unique insights and approaches to issues such as healthcare, education, and economic development, fostering more comprehensive and inclusive governance. To build a more equitable and just society, it is imperative to continue advocating for and supporting the advancement of women in political roles at all levels of government.



## C-Suite

Acknowledging the vital role of gender diversity in corporate leadership, it is now abundantly clear that having women in C-suite roles is a driving force behind a company's overall success and financial performance. According to a study by S&P Global, **in the 2 years following their appointments, firms with a female CEO saw a 20% increase in stock price momentum** and firms with female CFOs saw a 6% increase in profitability and 8% larger stock returns (Sandberg, 2019). Research conducted by the Peterson Institute for International Economics indicates that a shift from no female leaders in corporate leadership to 30% representation of women correlates with a notable 15% increase in profitability (Noland & Moran, 2016). The report also highlights that the influence of having more women in the C-suite surpasses that of merely having a woman on the board or serving as the CEO.



A stark illustration of the current gender disparity lies in the fact that **in 2023, women held 11.8% of approximately 15,000 C-suite positions across publicly traded U.S. firms** (Chiang et al., 2024). This is actually a decrease from 12.2% in 2022, the first time women have lost seats since S&P started measuring the data in 2005. Additionally, in 2021, only 1 out of the 20 highest-paid S&P 500 CEOs were women (S&P Global, 2023). These glaring statistics demonstrate the urgent need for concerted efforts to promote gender equality and empower women to take on leadership roles at the highest levels of organizations.

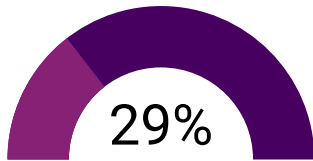


# Boards

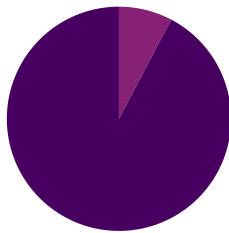
Despite increased awareness and efforts, progress towards gender equity in the boardroom has been slow due to the common practice of recruiting board members through personal networks, often excluding women and underrepresented groups. Closing the gender gap requires addressing this networking challenge. The boardroom's influence on critical policies, as highlighted by Mangan (2023), extends beyond the corporate sphere, impacting stakeholders across various domains. To effect change, board members, CEOs, and investors must actively seek diverse executive relationships. In fact, **firms with female CEOs have twice the number of female board members, compared to the market average** (23% vs. 11%) (Sandberg, 2019).

Among Russell 3000 companies:

**29.4%** of board members were women.

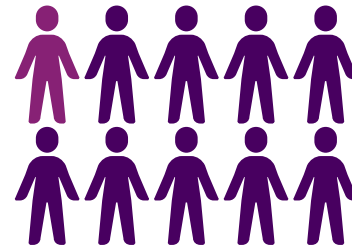


**Only 7.7%** of board members were women of color.



(50/50 Women on Boards, 2023)

In 2021, among Equilar 500 companies, **10.5%** of board leadership positions were held by women (Equilar, 2023).

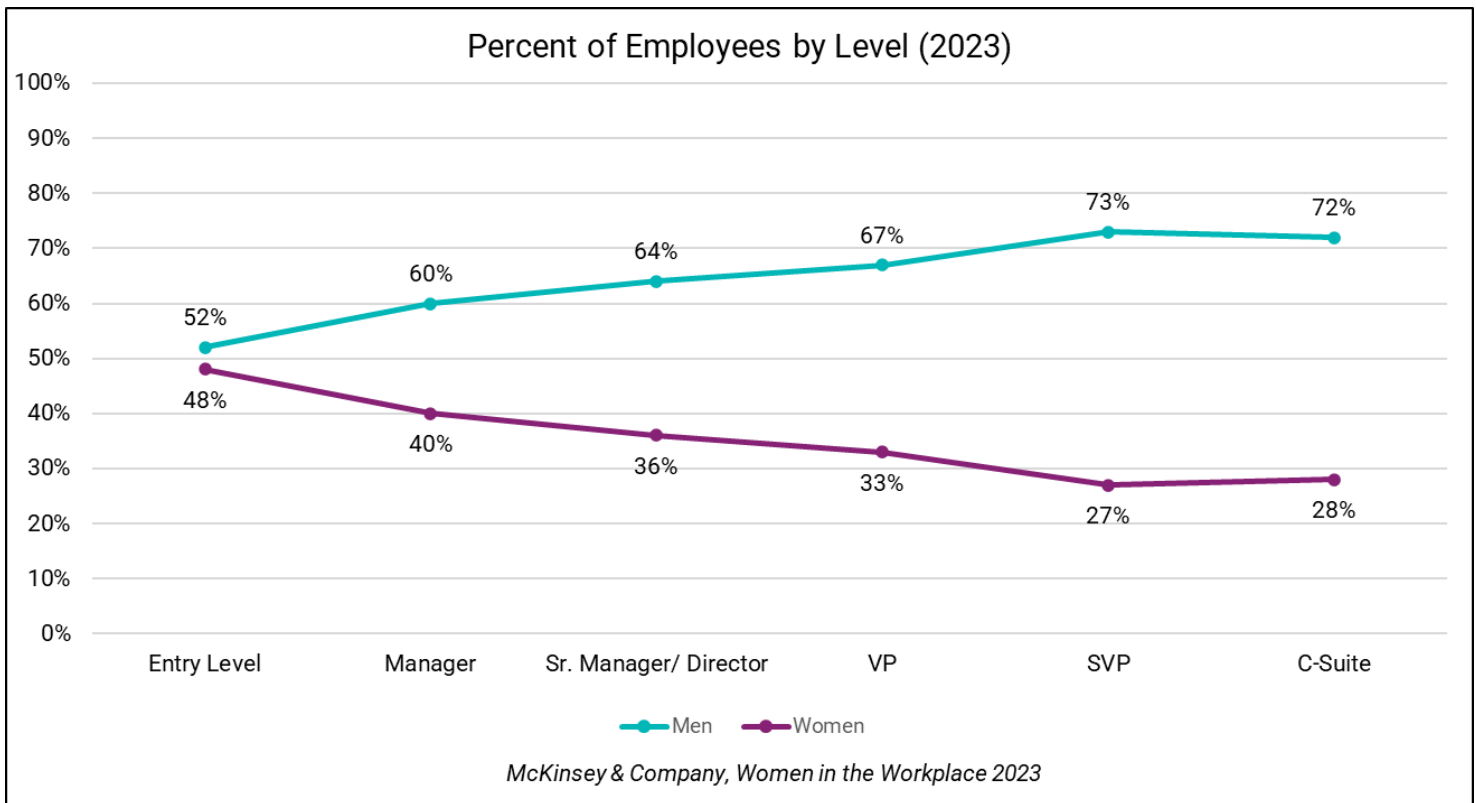


In 2023, there was remarkable progress in diversifying S&P 500 boardrooms. The representation of women surged to 33%, a significant increase from 19% in 2013, and **100% of S&P boards have at least 1 female director** (Spencer Stuart, 2023). Additionally, 9% of female directors identified as underrepresented minorities, indicating a move towards greater inclusivity and intersectionality. These statistics underscore a positive shift towards gender diversity and inclusion within corporate leadership, marking significant strides towards more representative and equitable board compositions.



# Management

Diverse companies are increasingly outperforming their non-diverse counterparts. Research has shown that firms with more women in senior positions are generally more profitable, more socially responsible, and provide higher-quality customer experiences (Post et al., 2021). A 2019 analysis showed that **companies in the top quartile for gender diversity among executive teams were 25% more likely to achieve above-average profitability** compared to the bottom quartile (Dixon-Fyle et al., 2020). Conversely, companies in the bottom quartile for gender diversity were 19% more likely to underperform financially, indicating a growing penalty for lacking diversity.



A 2023 study analyzing possible causes of the underrepresentation of women CEOs concluded that the shortage of women in other executive positions is the primary factor (He & Whited, 2023). They found that approximately 90% of new CEOs were either current executives or other executives known to the company's board of directors. According to McKinsey's latest Women in the Workplace Report, for every 100 men promoted from entry-level to manager, only 87 women were promoted (Field et al., 2023). **When being considered for promotions, women often have to prove they can do the job, while men just have to show they have the potential to do so** (Galloway, 2022). The disparity in promotion rates creates a lack of women at middle-management levels and a gap in the pipeline to senior management. With fewer women promoted from entry-level positions to manager-level positions, there are fewer women to promote to the next level of management, and even fewer at the next level.



## Mentoring

Female mentors play a unique and invaluable role in women's career development. They not only serve as examples of what women can achieve in their careers, but they can relate to the challenges and obstacles women often face in the workplace and help other women navigate those challenges. Female mentors can share their knowledge and experience, provide guidance and support, and inspire and motivate their mentees. One study found that **87% of mentors and mentees feel empowered by the relationship and reported greater confidence and career satisfaction** (Kramer, 2021). In fact, 71% of Fortune 500 companies offer formal mentoring programs. By fostering these mentor-mentee relationships, organizations can create more inclusive and supportive environments where women can thrive and succeed.

Cornell University's School of Industrial and Labor Relations found that mentoring programs increased minority representation at the management level by between **9% to 24%** (Beheshti, 2022).



More than **80% of women leaders** report using networking to achieve board seats, promotions into the C-Suite, and higher pay. (Leonhardt et al., 2023).



80%

Women remain at a disadvantage when it comes to accessing mentors, networks, and sponsors. Gender biases and a lack of mentorship and sponsorship opportunities for women further exacerbate this issue, creating a cycle that limits the advancement of women to the highest levels of corporate leadership. Increasing mentorship and sponsorship opportunities for women in early and mid-career positions is essential for providing the guidance and support needed to advance to senior leadership roles. **Among women aged 30 and younger, 9 in 10 want to be promoted to the next level, and 3 in 4 aspire to become senior leaders** (Field et al., 2023). By expanding these mentoring opportunities, organizations can help women achieve their career goals and ensure more equitable representation in leadership positions.



# Conclusion

Addressing the disparities in women's leadership is essential for a progressing society. Women face significant challenges in attaining leadership roles on boards, in politics, and within management and C-Suite positions. To alleviate these issues and improve the pipeline from employee to manager, it is crucial to leverage mentorship and sponsorship opportunities. These initiatives can provide the support and guidance necessary to help women advance in their careers and achieve leadership positions. Additionally, organizations must actively work to create inclusive environments and implement policies that promote gender equity and support families, ensuring that women have equal opportunities to succeed and lead.

Moreover, embracing diversity in leadership not only fosters innovation but also enhances organizational performance. By harnessing the unique perspectives and talents of women, companies can drive creativity and better decision-making processes. It's imperative for businesses to prioritize diversity and inclusion efforts, not only as a moral imperative but also as a strategic advantage. Encouraging diverse leadership teams and cultivating an inclusive culture can lead to greater employee engagement, improved morale, and ultimately, stronger business outcomes. Through concerted efforts to address gender disparities and promote inclusivity, society can unlock the full potential of women leaders, driving progress and prosperity for all.



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*CELEBRATING 25 YEARS*

**PATHWAYS**

**>>> TO >>>**

*Accelerating  
the  
Possibilities*

**PROGRESS**

# Education



WNY WOMEN'S FOUNDATION





# Introduction

For twenty-five years the WNY Women's Foundation (WNYWF) has been transforming systems, culture and policy to create opportunities for each woman to thrive. To commemorate this silver milestone, the WNYWF is releasing the third installment of our *Pathways to Progress: Accelerating the Possibilities* series. This data-driven analysis focuses on: **child care, poverty, leadership, education, occupational segregation, and pay equity**. Our latest edition builds off of the WNYWF's 2010 and 2017 *Pathways to Progress: The Status of Women in WNY* reports and compares the state of affairs for women 25 years ago, to the current climate, with a forecasted trajectory over the next 20-25 years.

A central focus of this analysis is women's education. We explore the challenges women encounter and the systemic barriers that impede their advancement into higher education. By highlighting these issues, we aim to spark meaningful dialogue and drive effective solutions.

It is critical to analyze the evolving educational landscape for women in Buffalo and across the nation. By examining pay disparities across different education levels, the gender pay gap, employment statistics, and the experiences of student parents, we can gain a deeper understanding of the current environment for women. We must advocate for increased educational opportunities and encourage women to enter male-dominated fields. Together, we must strive for meaningful change in this landscape.



## Overview

Higher education is associated with lower poverty rates, reduced unemployment, and higher incomes. It is crucial for women to have the opportunity and choice to pursue further education, as limited access often leads to decreased economic stability. Although more women now attend college than men, they continue to earn less than their male counterparts with the same degree. It is important for women to continue seeking educational opportunities and advancing their careers. While progress has been made, there is still much more to achieve.

### College Enrollment

In Fall 2022, **58% of all students enrolled in postsecondary institutions were women.** 49% were White, 21% were Latina, 14% were Black, and 7% were Asian (NCES, 2023).



### Gender Pay Gap

Women with bachelor's degrees from top-rated schools (as defined by Barron's Admissions Competitiveness Index) earned **71.6 cents** for every dollar earned by male graduates of similar educational programs (U.S. Census Bureau, 2024).



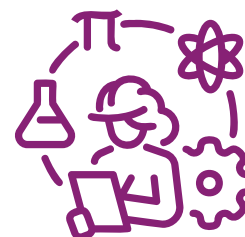
### Increased Economic Stability

In the U.S. in 2023, the **unemployment rate was nearly three times higher for women without a high school diploma** than for women with a bachelor's degree (6.4% vs. 2.2%) (U.S. Bureau of Labor Statistics, 2024a).



### STEM Education

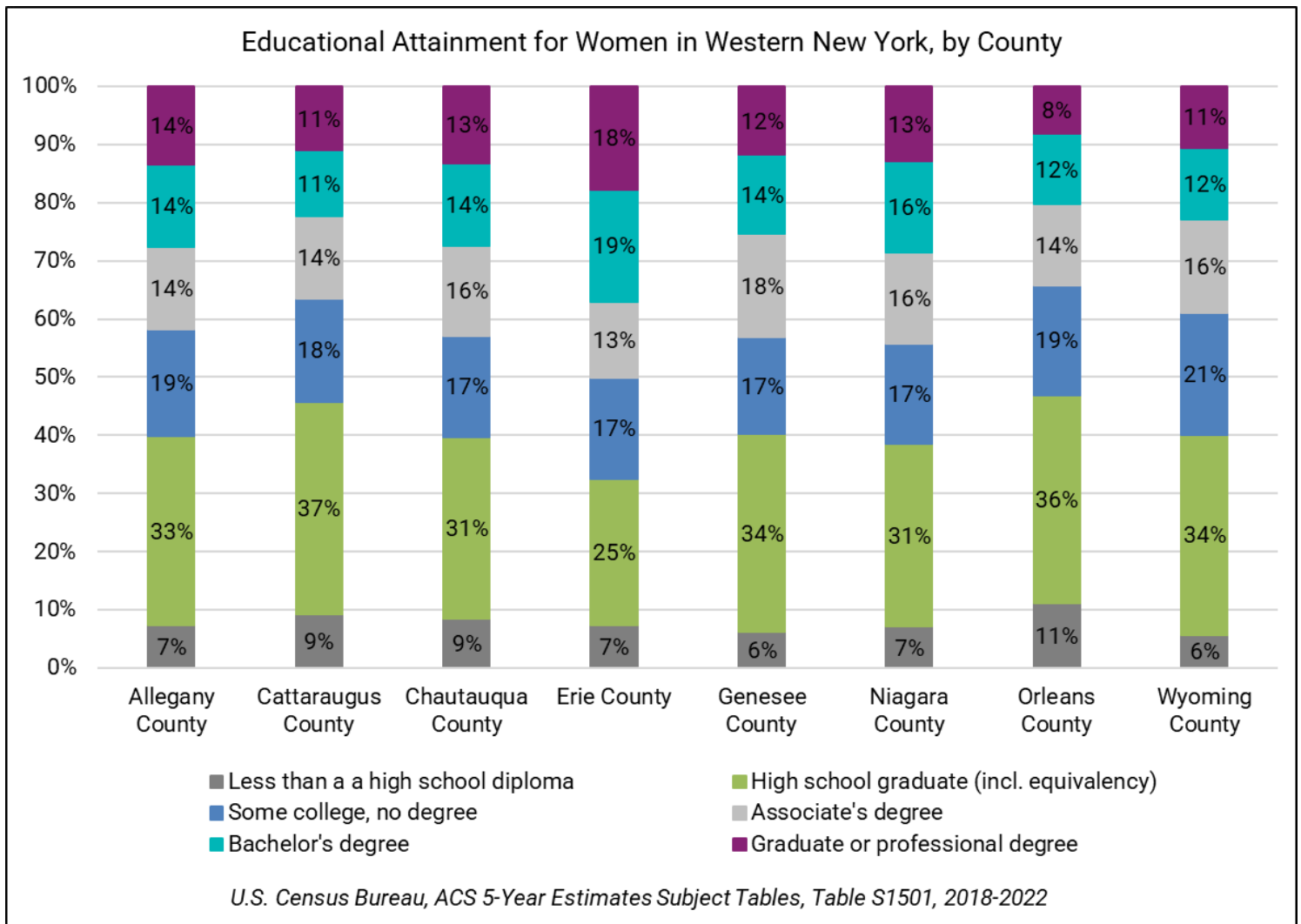
Between 2011 and 2020, the **number of science and engineering degrees earned by women increased by 63%** at the associate's level, 34% at the bachelor's level, 45% at the master's level, and 18% at the doctorate level (NCSES, 2023).





## Local Statistics

Higher education is associated with higher incomes. Women in Buffalo with a bachelor's degree earn approximately \$21,000 more a year than women with a high school diploma (U.S. Census Bureau, 2022b). In Buffalo, **earning an associate's degree increases women's earnings by \$7,700 a year** (compared to earning a high school diploma), which would pay for more than a year of community college tuition at State University of New York (SUNY) Erie (\$5,935).

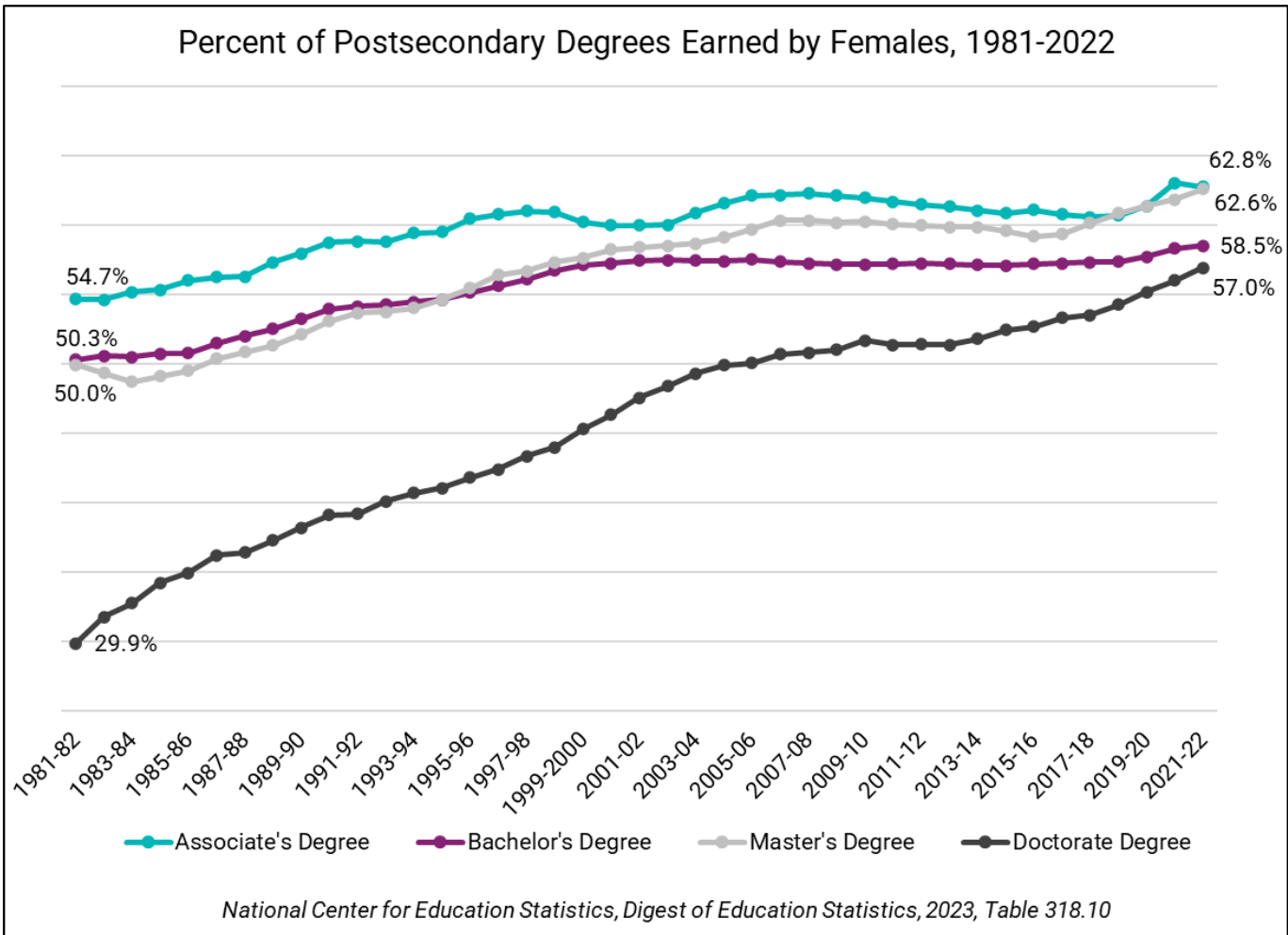


However, a **quarter of women 25 years and older in Buffalo have not taken any coursework beyond high school**, leaving them at a financial disadvantage throughout their lifetimes (U.S. Census Bureau, 2022b). This shows the ongoing need to expand access to higher education for women and address the barriers that prevent them from advancing their education and economic status.



# Educational Attainment

Women are increasingly pursuing higher education, reflecting significant progress in educational attainment. In 2023, **among high school graduates aged 16-24, 65% of women were enrolled in college** compared to 58% of men (U.S. Bureau of Labor Statistics, 2024b). This trend highlights the strides women have made in accessing higher education and their growing commitment to academic and professional advancement. Despite these gains, continued support is essential to address remaining gender disparities and ensure equal opportunities in all fields. Expanding mentorship programs, providing financial aid, and fostering supportive academic environments can further enhance women's educational achievements and help sustain their upward trajectory in the workforce.

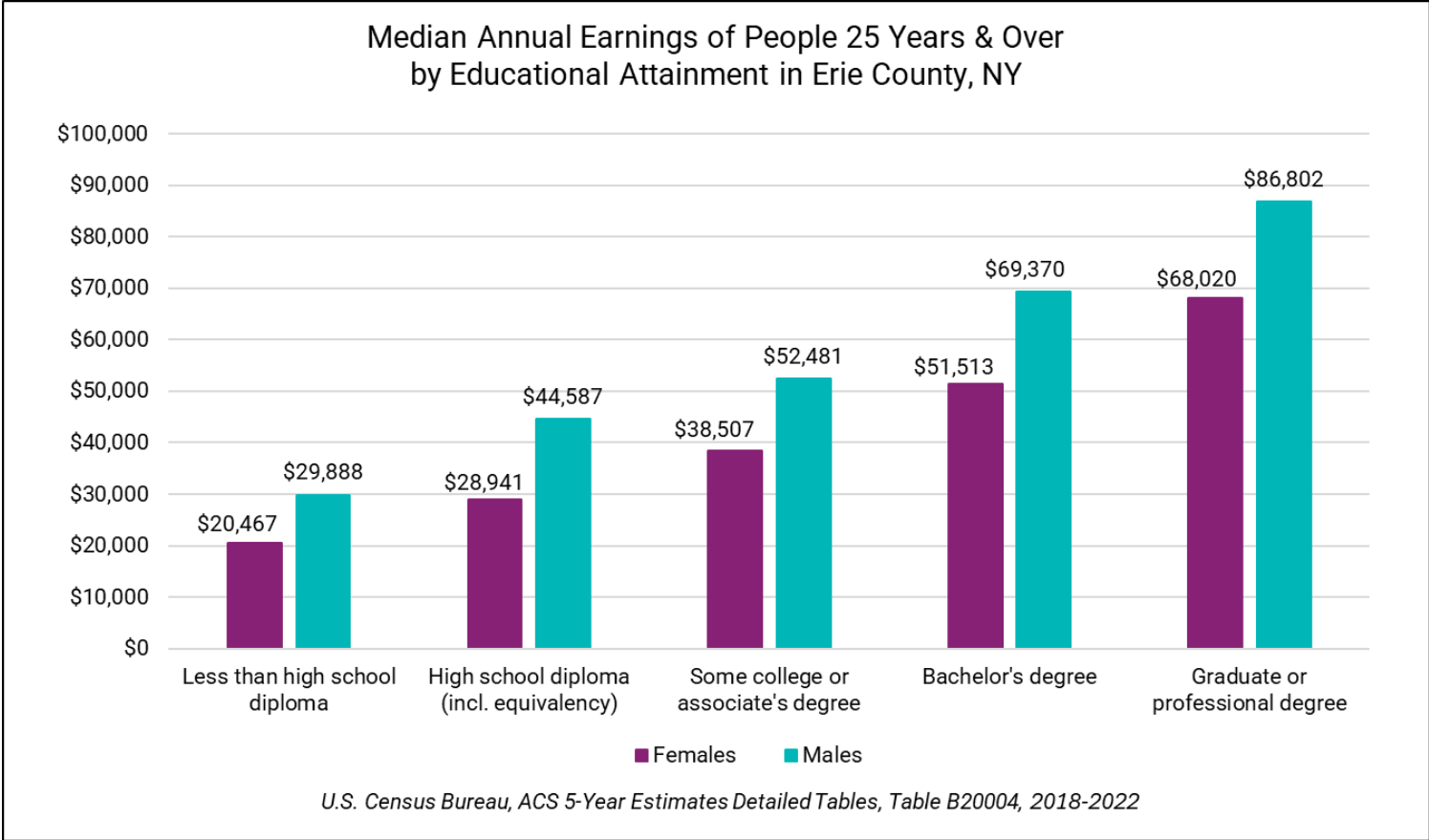


Of the more than 2 million bachelor's degrees awarded in the 2021-2022 academic year, **58.5% went to women** (PNPI, 2024). Despite this significant representation, a gender pay gap persists. Ten years after earning a bachelor's degree, female graduates reported an average gross income of \$66,445, compared to \$89,204 for their male counterparts (PNPI, 2024). This disparity highlights the ongoing challenges women face in achieving pay equity, even with similar educational backgrounds.



# Pay Gap

Despite achieving higher levels of education, women face a persistent wage gap compared to men with lower educational credentials. In Erie County, NY the median annual earnings for women with a Bachelor's degree is \$51,513, **nearly \$1,000 less than what men typically earn with just some college education or an associate degree** (U.S. Census Bureau, 2022b). Even when women attain a graduate or professional degree, they continue to be out-earned by men with less education. Women with a graduate or professional degree earn 98% of what men with a Bachelor's degree earn (\$68,020 vs. \$69,370) and far less - only 78% - of what men with the same education earn (\$68,020 vs. \$86,802).

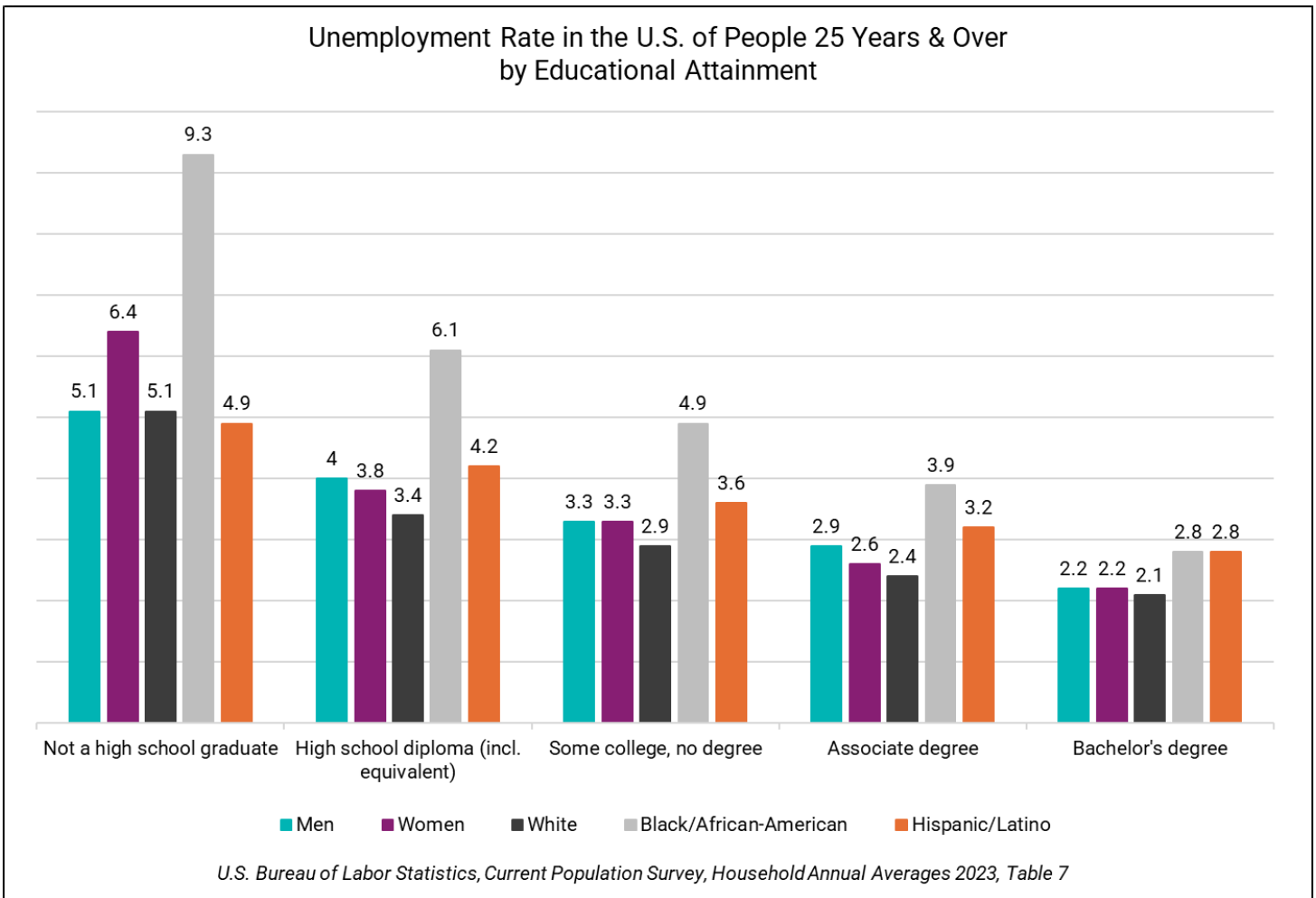


While education is crucial for career advancement, it does not always guarantee equal pay between genders in the workforce. These gender gaps reflect broader systemic issues in the labor market such as gender discrimination and biases, occupational segregation, and differing negotiation outcomes. These disparities impact women's economic security and career advancement opportunities, and require systemic change involving policy interventions, workplace diversity initiatives, and advocacy for fair pay practices. By promoting transparency in wages, fostering inclusive work environments, and implementing supportive policies, organizations and policymakers can work towards narrowing the wage gap and fostering greater economic equity for women across all educational levels.



# Employment

People with more years of education are more likely to be employed, usually have greater access to higher paying jobs, and are less likely to live in poverty than people with jobs that do not require higher levels of education. Unemployment rates decrease with every additional level of education, especially for women and people of color. **Women without a high school diploma are over nine times more likely to be among the working poor than women with at least a bachelor's degree (14.2% vs. 1.5%)** (U.S. Bureau of Labor Statistics, 2024a). Women working in service occupations are much more likely to be among the working poor than women in management, professional and related occupations (9.5% vs. 1.5%).

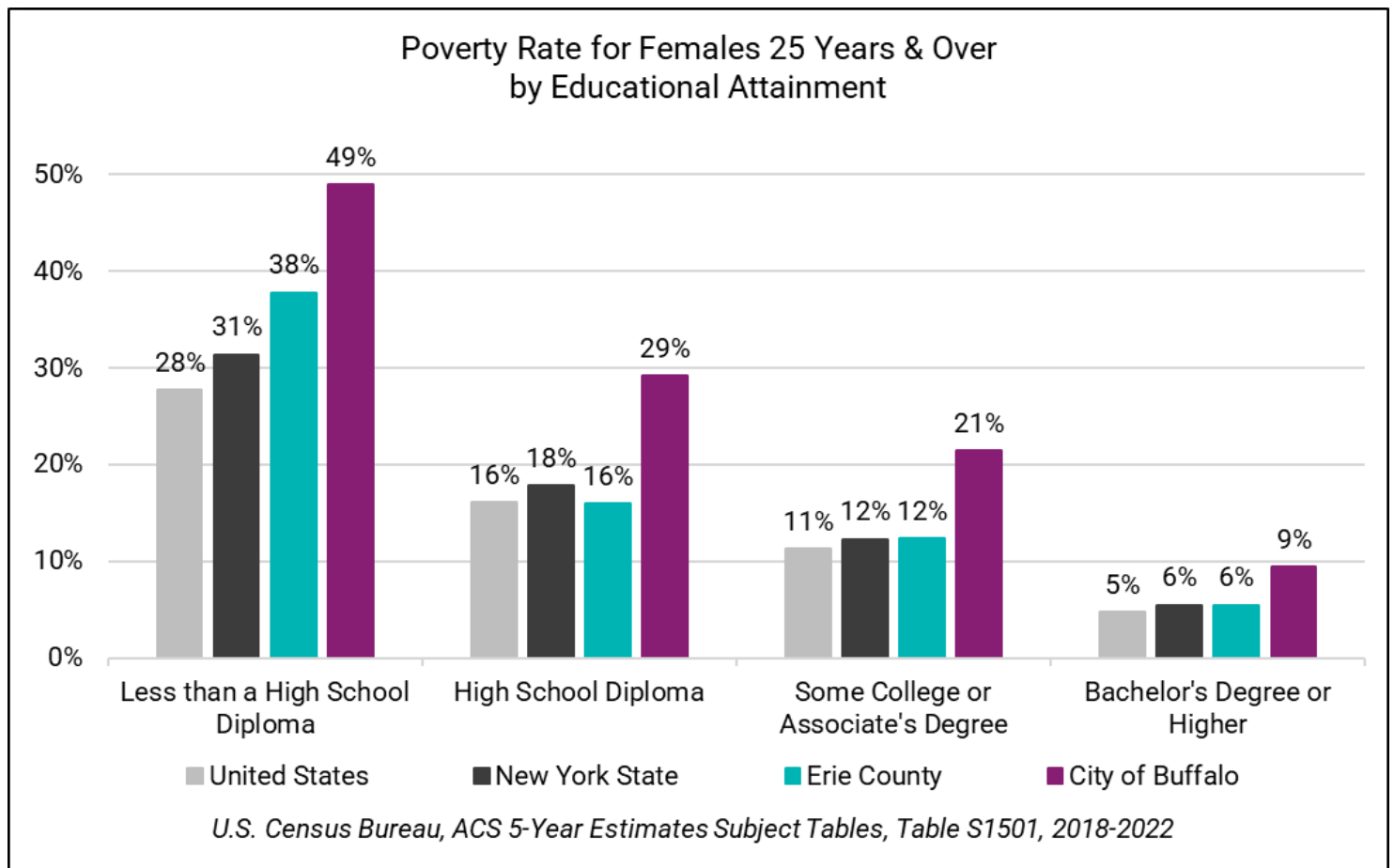


Policies aimed at increasing educational opportunities, especially for marginalized groups, are crucial. Implementing scholarship programs, expanding vocational training, and providing support for non-traditional students can help bridge educational gaps. Additionally, integrating financial literacy and career counseling into educational curricula can better prepare students for the job market and improve their chances of securing higher-paying positions. By addressing these educational disparities, we can work towards reducing the working-poor rate and promoting greater economic equity.



# Poverty

Higher education serves as a powerful tool for reducing poverty rates among women. **As women attain higher levels of education, their likelihood of living in poverty decreases significantly** (U.S Bureau of Labor Statistics, 2024a). This trend is particularly pronounced among women with college degrees, who demonstrate markedly lower poverty rates compared to those with lesser educational achievements. This illustrates the pivotal role that educational attainment plays in fostering economic security and opportunity for women across different socioeconomic backgrounds.



**In Buffalo, the disparity is stark: a woman with a high school diploma is 1.4 times more likely to live in poverty than a woman with an associate's degree, and three times more likely than a woman with at least a bachelor's degree.** Shockingly, nearly half of women living in Buffalo without a high school diploma live in poverty (U.S. Census Bureau, 2022b). These statistics enforce the critical role that education plays in economic stability and highlight the significant challenges faced by women with lower educational attainment levels in achieving financial security.



# Parenting in College

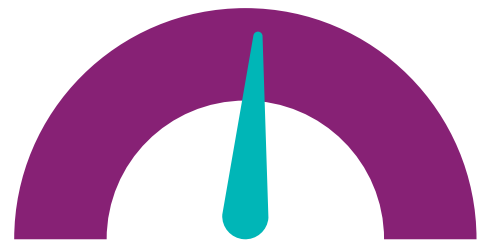
**Roughly 4 million postsecondary students are also parents** - approximately 22% (Contreras-Mendez & Reichlin Cruse, 2021). Student parents face unique financial challenges that hinder their academic success. These challenges include the difficulty of balancing sufficient work hours to support their families while also meeting the demands of college. Moreover, the responsibility of caring for children alongside academic commitments often forces student parents to leave college prematurely, burdened with student loan debt. Single mothers attending college full-time spending an average of 9 hours daily on child care and housework, compared to 2 hours for their childless counterparts (Contreras-Mendez & Reichlin Cruse, 2021). Access to affordable child care emerges as a crucial factor that can significantly impact student parents' ability to complete their degree or certificate programs successfully.

**Over two-thirds of student parents** are low income (i.e., at or below 200% of the federal poverty threshold) and report high financial insecurity, including issues with food and housing (Contreras-Mendez & Reichlin Cruse, 2021.)

2/3



**Over half (52%)** of undergraduate students with children leave college without completing their educational programs within 6 years of enrollment, compared to 29% of students without children and 32% of students overall (Contreras-Mendez & Reichlin Cruse, 2021).



52%

Investing in programs that support single parents in completing their college educations would benefit not only individuals, but their families, communities, and the economy at large. There is a critical need for scholarships specifically tailored to support women, especially single mothers, who face unique financial challenges in pursuing higher education. **It is estimated that single mothers with bachelor's degrees reduce their public assistance need by \$40,000** and pay an additional \$220,000 in taxes over their lifetimes, compared to single mothers with high school-level education (Reichlin Cruse, et al., 2019). This underscores the profound economic and societal advantages of enabling single parents, particularly mothers, to achieve higher education milestones.

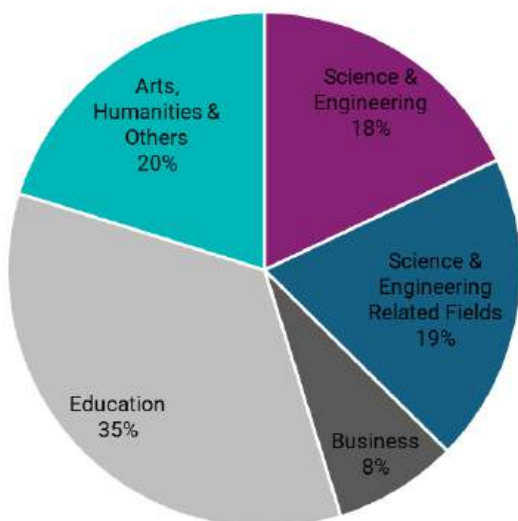




## Fields of Study

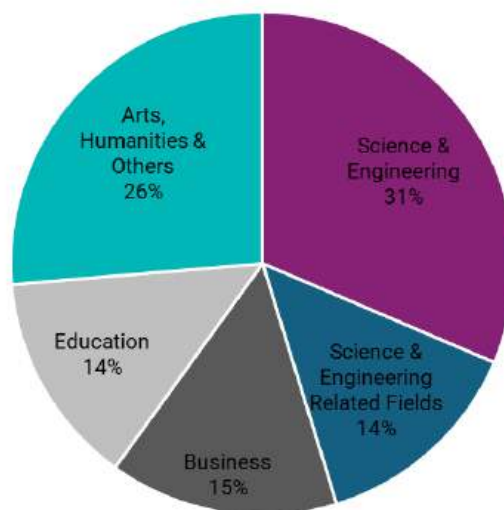
Typically, majors with a higher share of women had lower earnings than those with a higher share of men. Men hold at least 60% of degrees in engineering, computer science, finance, economics and history (U.S. Census Bureau, 2022a). **Women hold at least 70% of degrees in the education fields, psychology, social work, nursing, and family and consumer sciences.**

Women 65 Years & Older in Erie County with Bachelor's Degrees, by Field of Degree



**37% of women 65 years and older in Erie County have a degree in a STEM subject.**

Women 24-35 Years in Erie County with Bachelor's Degrees, by Field of Degree



**45% of women 24-35 years in Erie County have a degree in a STEM subject.**

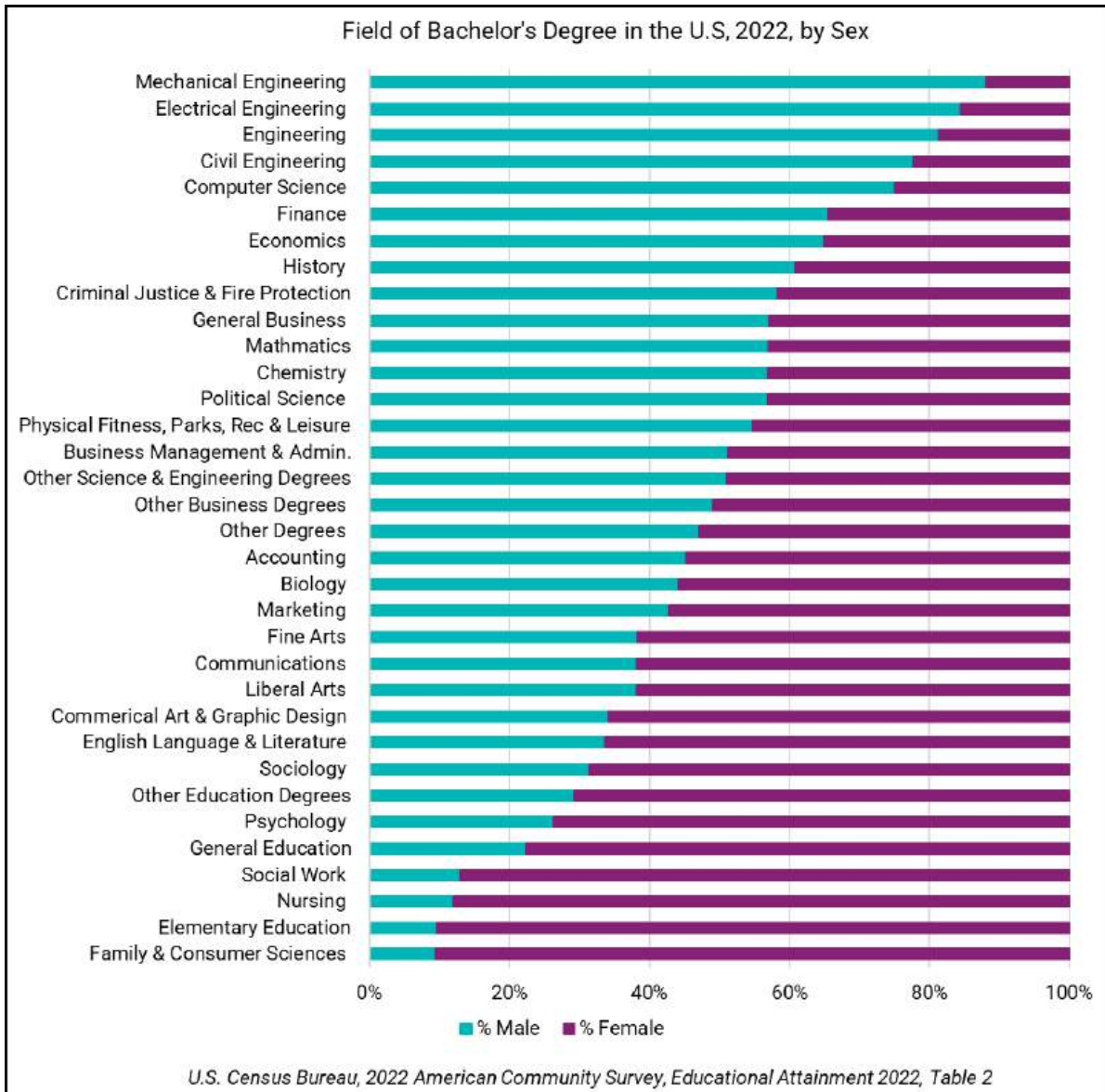
(U.S. Census Bureau, 2022a)

Beyond eliminating gender biases in STEM education, it is crucial to create more opportunities and provide support so women may succeed in traditionally male-dominated fields. **Women make up almost half of all employees in the U.S. workforce, but hold only 28% of STEM jobs** (AAUW, 2022). Within the STEM field, women are especially underrepresented in engineering, where they make up 16.5% of workforce. Women of color face an even greater lack of representation, with Black and Hispanic women accounting for only 2% of engineers (AAUW, 2022). Underrepresentation of women in postsecondary science and engineering education leads to underrepresentation in the workforce. While the percentage of women in STEM fields has increased, more representation is essential for an equitable future.



## Fields of Study

Among the 34 fields of bachelor's degrees, **women's median annual earnings were under \$60,000 in 13 fields and at least \$100,000 in just 1 field** (U.S. Census Bureau, 2022c). Conversely, men's median annual earnings were at least \$100,000 in 9 fields and there were no fields in which men's median annual earnings were under \$60,000. Addressing these gaps can help ensure that both women and men have equal opportunities to achieve high earning potential regardless of their chosen field of study.



**Even when men and women held a bachelor's degree in the same field, men generally earned significantly more than women in 2022.** In electrical engineering, the highest paid field overall, women's median annual earnings were 85% of men's (\$105,200 vs. \$123,800). In elementary education, one of the lowest paying fields overall, women's median annual earnings were 84% of men's (\$54,070 vs. \$64,380) (U.S. Census Bureau, 2022c).



# Student Debt

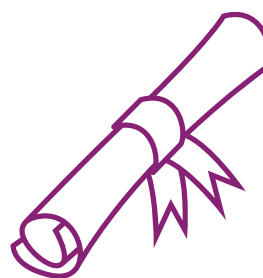
Significant disparities in student debt demand immediate action to support women. **Women hold nearly two-thirds of the outstanding student debt in the U.S., totaling about \$929 billion** (AAUW, 2020). On average, women borrow more than men and graduate with higher debt levels. Additionally, the pay gap exacerbates women's financial burden and extends their repayment periods by an additional two years. Women of color, especially Black women, face even more severe challenges, with 57% reporting financial difficulties in repaying their loans and an average debt of \$37,558 (AAUW, 2021).

While college attendance is at a record high, the cost has more than doubled over the past generation. **College education costs rose 103% since 1987** while household median income increased only 14% (AAUW, 2021).



Women with student loans borrow an average of:

- **\$29,611** for a public 4-year university
- **\$32,086** for a private non-profit 4-year university
- **\$42,778** for a for-profit 4-year university (AAUW, 2021).



Targeted interventions are essential to mitigate the financial impact on women across different racial groups. **Debt disparities are stark, with Black women facing the highest average debt of \$37,558, compared to \$31,346 for White women and \$25,507 for Asian women** (AAUW, 2020). For graduate studies, women borrow an average of \$51,035, which balloons to \$61,626 with interest a year after graduation, with Black women owing \$75,085, on average. Immediate policy changes are needed to support the 74% of women students who plan to continue their education beyond a Bachelor's degree, ensuring they do not face persistent wage disparities from initial employment (AAUW, 2021). Additionally, the 1.7 million single mothers in college require comprehensive support to manage their educational and financial responsibilities. Addressing these disparities with concrete actions will help alleviate the student debt crisis for women and promote greater financial equity.



# Conclusion

While women have made substantial progress in educational attainment, as evidenced by their higher enrollment rates in college and significant representation in Bachelor's degree awards, significant disparities persist in earnings and opportunities. Women's median annual earnings lag behind men's across many fields, reflecting ongoing challenges in achieving economic parity. To bridge these gaps, it is crucial to implement comprehensive strategies that promote equal pay, enhance career advancement opportunities, and support women in high-earning fields. By addressing these issues, we can better harness the potential of women's education and work towards a more equitable and inclusive future.

Since 2013, the WNY Women's Foundation has supported approximately 350 women and single mothers each year who are pursuing education at community college or workforce development programs through the MOMs: From Education to Employment® initiative, now expanded and rebranded as mPower: From Education to Employment®.

Encouraging women to enter and thrive in high-paying, traditionally male-dominated fields, coupled with supportive measures such as mentorship and professional development programs, can make a significant difference. Additionally, fostering an environment that values and rewards women's contributions equitably will help create a more balanced and fair economic landscape. By committing to these actions, society can ensure that the advancements in women's education translate into equal opportunities and fair compensation, ultimately benefiting the broader economy and promoting gender equality.



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**PATHWAYS**

**>>> TO >>>**

*Accelerating  
the  
Possibilities*

**PROGRESS**

# Occupational Segregation



WNY WOMEN'S FOUNDATION



# Introduction

For twenty-five years, the WNY Women's Foundation (WNYWF) has been transforming systems, culture and policy to create opportunities that allow each woman to thrive. To commemorate this silver milestone, the WNYWF is releasing the third installment of our *Pathways to Progress: Accelerating the Possibilities* series. This data-driven analysis focuses on: **child care, poverty, leadership, education, occupational segregation, and pay equity**. Our latest edition builds on the WNYWF's 2010 and 2017 *Pathways to Progress: The Status of Women in WNY* reports, comparing the state of affairs for women 25 years ago to the current climate, while providing a forecasted trajectory over the next 20-25 years.

Occupational segregation continues to be a significant barrier for women in the workforce, confining many to lower-paying, women-dominated industries such as education, healthcare, and retail. Meanwhile, women remain underrepresented in high-paying fields like technology, engineering, and finance. This division not only curtails women's economic advancement, but also exacerbates gender pay gaps, limiting opportunities for financial independence. Despite some progress, deep-rooted systemic barriers still hinder women's access to leadership roles and equitable compensation. Tackling occupational segregation requires comprehensive policy reforms, expanded access to education and training, and a concerted effort to challenge and break down entrenched gender norms in career choices.



## Overview

Occupational segregation refers to the uneven distribution of demographic groups across various jobs and industries, where certain groups, such as women, are either overrepresented or underrepresented. This segregation is one of the largest identifiable causes of the gender pay gap, as women are disproportionately concentrated in lower-paying occupations and industries while being underrepresented in higher-paying ones. Even as women make gains in higher-paying fields, they continue to face wage disparities, earning less than their male counterparts in equivalent roles.

### Perspective

When **78% of elementary and middle school teachers are women** and 80% of software developers are men, young people's perceptions of their future opportunities are impacted (U.S. Bureau of Labor Statistics, 2023).



### Management

While women are 46.9% of the total labor force, they hold only **41.9% of management positions and 30.6% of chief executive positions** (U.S. Bureau of Labor Statistics, 2023).



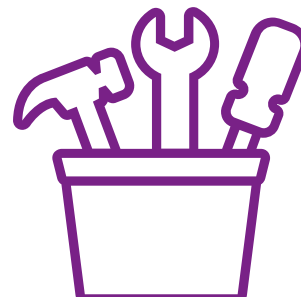
### Pay Gap

Being segregated into lower-paying jobs resulted in **lost potential earnings of approximately \$42.7 billion for Black women and \$53.3 billion for Hispanic women in 2023** (U.S. Dept. of Labor, 2024).



### Lack of Representation

Among all workers in 2023 (including part-time and full-time), women represent just **3.1% of Carpenters** (a decline from 3.5% in 2022) and just **2.9% of Electricians** (an increase from 2.1% in 2022) (Hegewisch & Gartner, 2024).



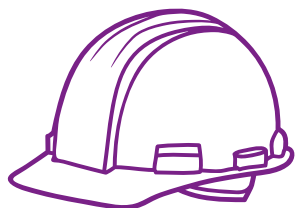




## Causes

Occupational segregation is driven by a variety of interrelated factors. From an early age, gender biases, societal stereotypes, and behavioral expectations shape children's interests, often channeling them into career paths that align with traditional gender roles. Education and training opportunities also reinforce these patterns, as girls and boys are steered toward certain fields. Role models play a significant role in shaping aspirations, yet the lack of diverse examples in many sectors limits the career exploration of young people. These stereotypes not only restrict all children from pursuing broader career interests, but also contribute to the undervaluing of women-dominated professions, which are often essential but underpaid.

Men are approximately **35 times more likely** to be carpenters, while women are **17 times more likely** to be child care workers (U.S. Dept. of Labor, 2024).



**White women are almost twice as likely as Black women** to work as elementary or middle school teachers, and **Latina women are over six times more likely than White women** to work as maids and housekeepers (U.S. Dept. of Labor, 2024).



Workplace discrimination based on gender, race, and ethnicity impacts all areas of work including recruitment, hiring, evaluations, and promotions. Workplace culture and harassment can create hostile work environments for women, especially in workplaces with few women (U.S. Dept. of Labor, 2024). Many workplaces do not have policies that are tolerant or supportive of workers with family caregiving responsibilities. Family caregiving responsibilities disproportionately fall on women, which often limits the time they can spend on paid work or the types of jobs they accept. Additionally, the discriminatory perception that women may want to take on family caregiving responsibilities, or that those responsibilities will interfere with work performance, may impact the work responsibilities, jobs, and promotions they are offered by employers (U.S. Dept. of Labor, 2024). Networks and mentors, especially of the same gender or race/ethnicity, can help women get referrals for job openings, hiring, or promotions, but these are limited for women and people of color in fields traditionally dominated by white men.



## Occupations

Women make up 45% of full-time workers. While the 20 occupations with the highest median wages overall and the 20 occupations with the lowest median wages overall both employ just over 7 million full-time workers, **women hold 31% of the highest-paid occupations and 67% of the lowest-paid occupations** (U.S. Dept. of Labor, 2022). Within the 20 highest-paid occupations, women working full-time, year-round collectively lose \$44.4 billion to the wage gaps within those occupations (Mason & Robbins, 2023). Occupations that employ a larger share of women pay lower wages even after accounting for characteristics of the workers and job, such as education, skills and experience (Glynn & Boesch, 2022).

### Women-Dominated Occupations

	% Women	Men's Median Earnings	Women's Median Earnings	Annual Difference
Preschool & kindergarten teachers	97%	\$38,933	\$34,472	-\$4,461
Child Care workers	95%	\$36,302	\$26,820	-\$9,482
Speech-language pathologists	94%	\$82,439	\$72,470	-\$9,969
Executive secretaries & executive administrative assistants	94%	\$63,168	\$66,750	\$3,582
Dental assistants	93%	\$46,858	\$37,080	-\$9,778
Secretaries & administrative assistants (except legal, medical & executive)	93%	\$50,397	\$43,062	-\$7,335
Medical assistants	91%	\$40,256	\$36,930	-\$3,326
Medical records specialists	91%	\$62,677	\$47,679	-\$14,998
Veterinary technologists & technicians	90%	\$41,083	\$36,111	-\$4,972

*U.S. Dept. of Labor, Women's Bureau, Employment & Earnings by Occupation, 2022*

Even within women-dominated jobs, women are paid less on average than men in the same job. **For example, women represent 95% of child care workers nationally, but earn only 74% of what their male counterparts earn** (U.S. Dept. of Labor, 2022), which translates to an average annual pay gap of \$9,482. In New York State, 94% of child care workers are women and 54% are people of color (Patel et al., 2023). Among occupations where at least 90% of the workers are women, only women executive secretaries and executive administrative assistants have annual median earnings higher than men's.

## Occupations, cont.

Jobs in the care economy - child care, home health aides, personal care aides - pay significantly below average wages, despite the importance of these occupations. These and other occupations dominated by women are less likely to offer employer-provided benefits such as health insurance, paid leave, and retirement plans than occupations dominated by men. **Only 64% of workers in Service occupations, where 1 in 5 Black women and 1 in 4 Latina women work, have access to paid sick time**, compared to 96% of workers in Management, Business, and Financial occupations, where more than 1 in 5 White men work (Hegewisch & Gartner, 2024). Underpaying and undervaluing women-dominated occupations is detrimental to the economic security of women and their families, as well as the economy overall.

### Devaluation of Women-Dominated Occupations

	Women's Median Earnings	Men's Median Earnings	% Women in Occupation
Child Care workers	\$26,820	\$36,302	95.2%
Landscaping & groundskeeping workers	\$29,617	\$34,586	5.6%
Personal care aides	\$31,605	\$34,036	79.4%
Home health aides	\$31,744	\$34,527	86.5%
Food processing workers	\$37,864	\$45,556	31.1%
First-Line supervisors of retail sales workers	\$43,654	\$57,730	43.1%
Postal service mail carriers	\$56,680	\$64,813	37.5%

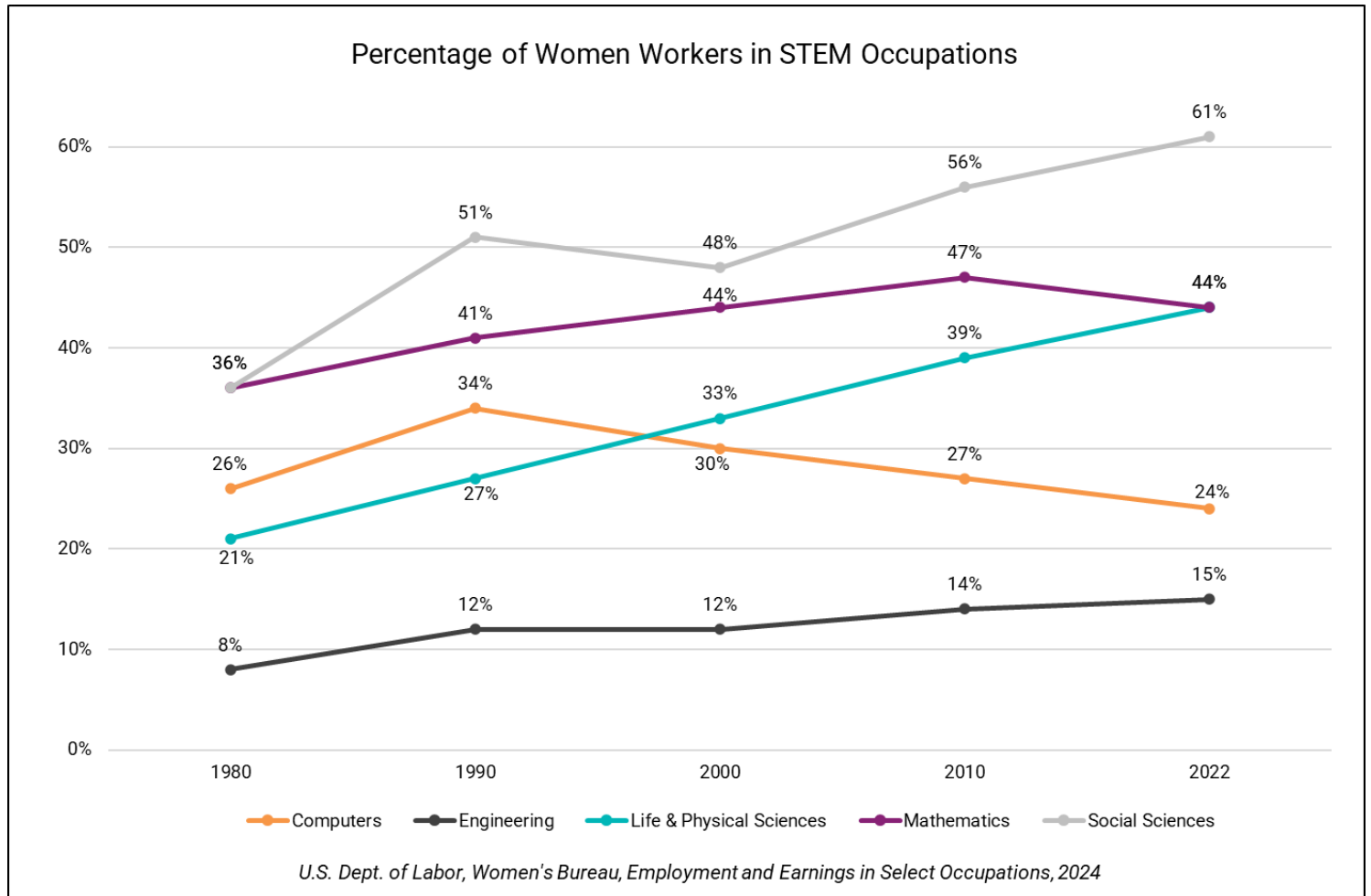
*U.S. Dept. of Labor, Women's Bureau, Employment & Earnings by Occupation, 2022*

To dismantle occupational segregation, a concentrated effort is needed to challenge gender biases and societal norms, encourage diverse interests, and provide equal opportunities across all fields, regardless of gender. This effort must also involve supporting women entering traditionally male-dominated fields and raising wages in undervalued women-dominated jobs. The **historical roots of occupational segregation reflect the systemic sexism and racism embedded in the workforce**, which costs women, particularly women of color, billions in lost wages each year. While women have always been critical contributors to the economy, their work has too often been undervalued and undercompensated. Addressing this imbalance is key to creating a more equitable and innovative society.



# STEM

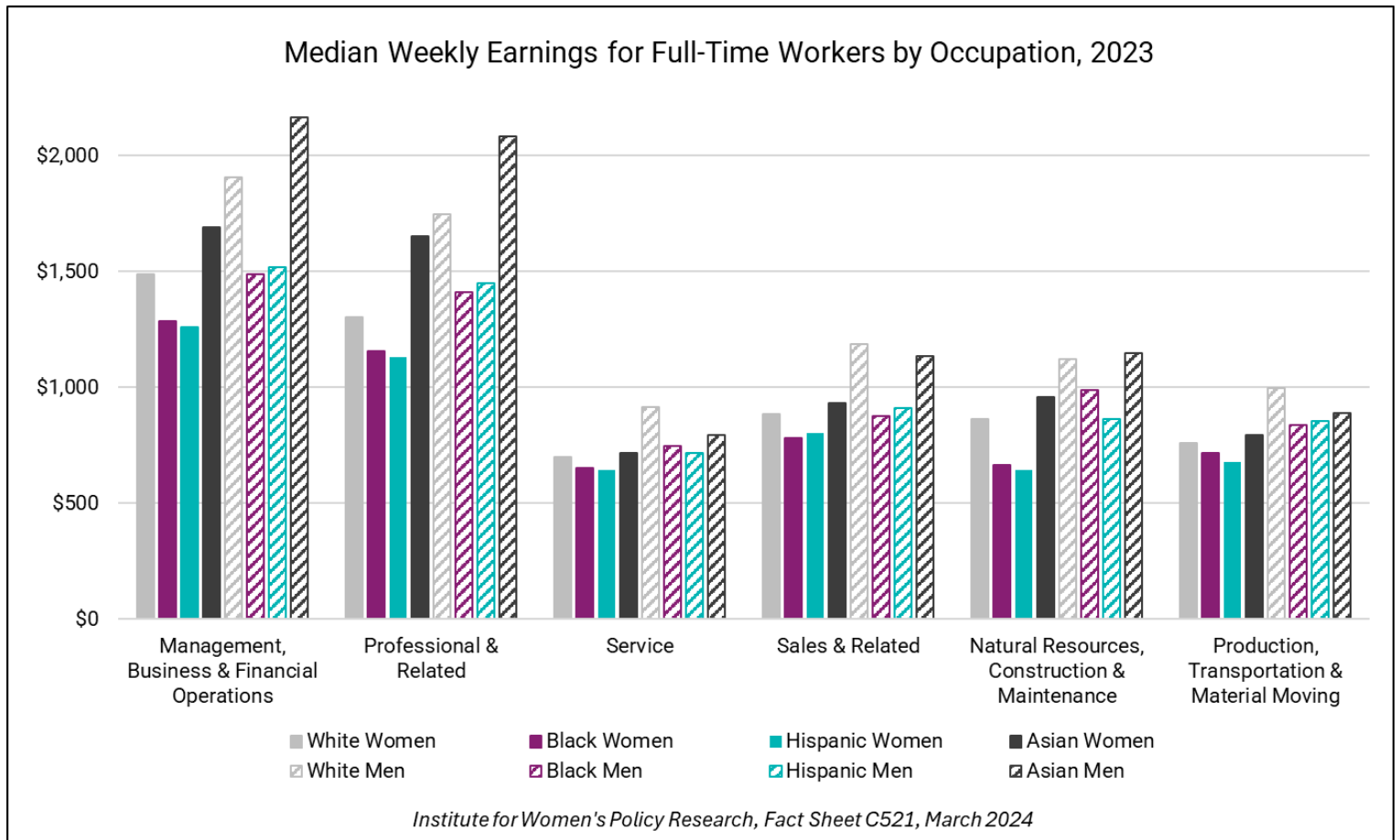
Women have made significant progress in the science, technology, engineering, and math workforces over the past several decades, but still experience occupational segregation in many STEM fields. **Overall, women's representation in STEM fields increased from 14% in 1980 to 26% in 2022** (U.S. Dept. of Labor, 2024b), but more progress has been made in some fields than others. Between 1980 and 2022, the share of women in Social Sciences increased significantly from 36% to 61%, even surpassing women's representation in the overall workforce (47%). Meanwhile, during the same time period, the share of women in computer occupations actually decreased slightly from 26% to 24%, despite increasing to 34% in 1990.



STEM occupations are some of the fastest-growing and highest-paid jobs. **The U.S. Bureau of Labor Statistics projects STEM jobs to grow by 10.4% in the next 10 years**, compared to 3.6% growth for non-STEM jobs (U.S. Bureau of Labor Statistics, 2024). In order for women to reap the benefits of this growth, we must encourage and support them in pursuing STEM careers, remove barriers, and change perceptions of STEM fields. Barriers like discrimination, stereotypes, and biases steer women away from these careers, and need to be dismantled in order to improve representation of women in STEM.

## Pay Gap

Nationwide, in occupations that pay less than \$30,000 per year, 2 out of every 3 full-time workers are women (Chun-Hoon, 2023). In jobs paying an average of \$100,000 or more per year, fewer than 1 in 3 full-time workers are women. **Even when working full-time in the same occupation, women and people of color tend to be paid less than their male counterparts.** Addressing the gender wage gap requires supporting women in entering traditionally male-dominated fields, raising wages in women-dominated sectors, and reducing systemic barriers such as workplace discrimination and caregiving responsibilities that limit women's economic mobility.

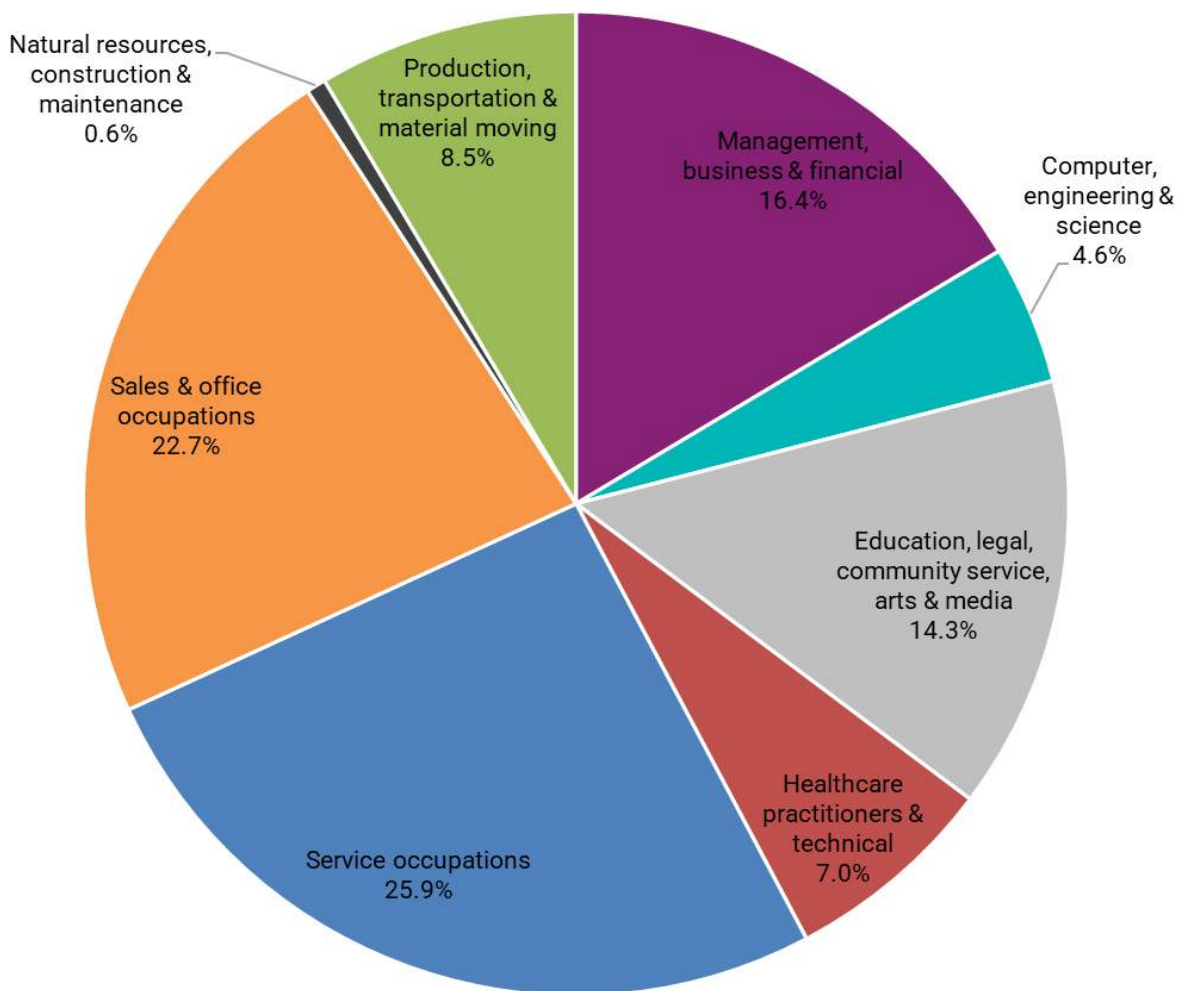


Significant income disparities persist in median weekly earnings for full-time workers in 2023 across various occupations based on race and gender. **White and Asian men consistently have higher earnings**, particularly in high-paying sectors like management and finance, **while women of color, especially Black and Hispanic women, earn the least.** In occupations such as service and sales, the wage gap narrows but remains present. Asian men also earn relatively high wages, especially in professional and construction-related fields, whereas Asian women, though earning more than other racial groups, still trail behind men (Hegewisch & Gartner, 2024). The data highlights persistent wage inequality, emphasizing the need for policy changes to address racial and gender-based income disparities in the U.S. workforce.



## Local Statistics

Where Women Work in Buffalo, NY

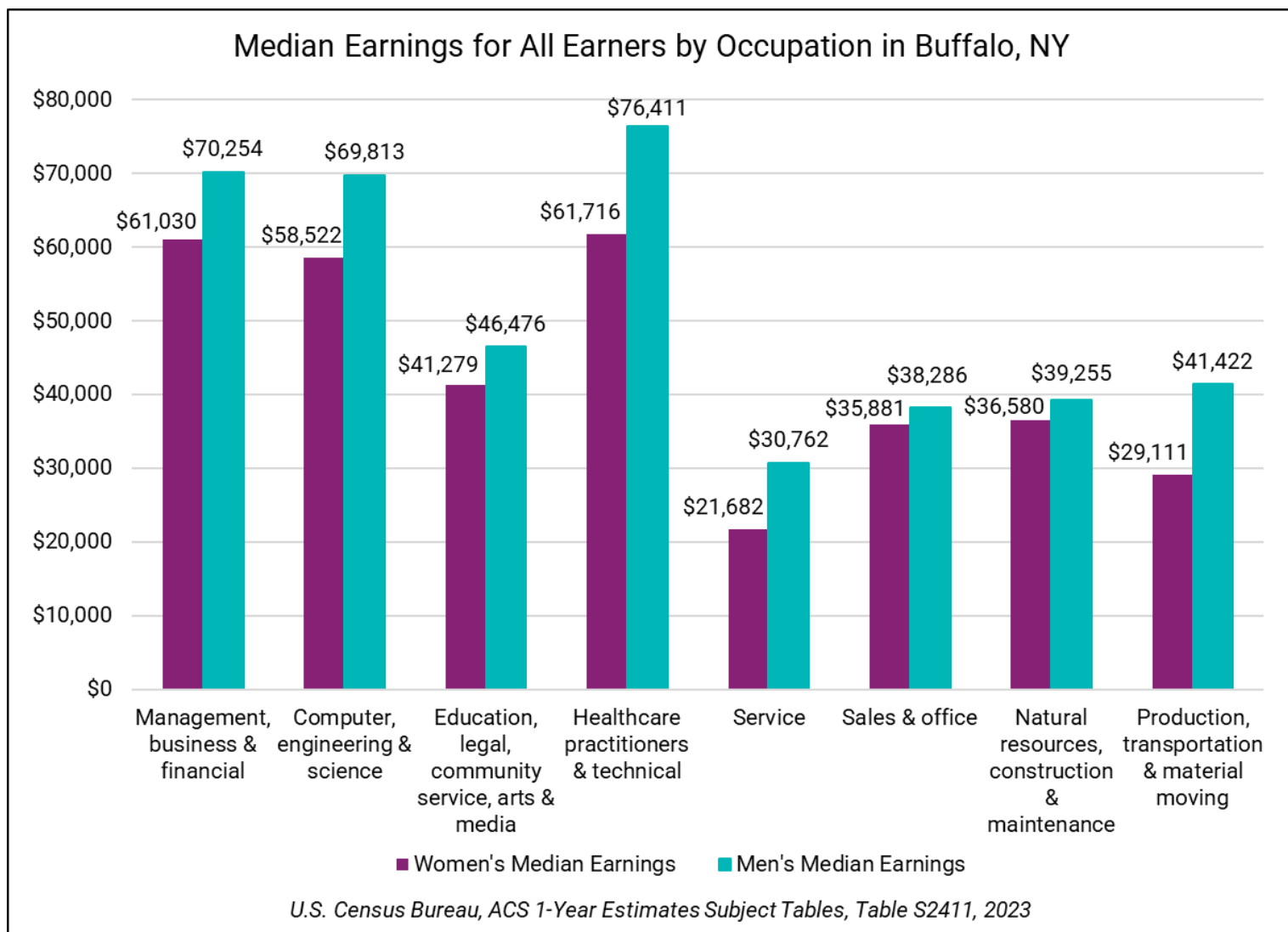


U.S. Census Bureau, ACS 1-Year Estimates Subject Tables, Table S2401, 2023

In Buffalo, the largest portion of women, **25.9%**, are employed in **service occupations**, followed closely by sales and office occupations, which account for 22.7% of women workers (U.S. Census Bureau, 2023b). Management, business, and financial jobs also represent a significant portion, employing 16.4% of women. In contrast, women are underrepresented in fields such as natural resources, construction, and maintenance, where only 0.6% of women work. The chart highlights the occupational segregation of women, with fewer women in higher-paying fields such as computer, engineering, and science (4.6%), and a substantial concentration in lower-paying sectors like service and sales roles (U.S. Census Bureau, 2023b). This segregation contributes to the gender pay gap, as fields with a higher representation of women tend to offer lower wages and fewer benefits.



## Local Statistics, cont.



The median earnings for men and women across various occupations in Buffalo, NY reveal a persistent gender pay gap. **In every occupational category, men's median earnings surpass those of women.** For example, in health care, a women-dominated field, women earn a median of \$61,716, while men in the same field make \$76,411 (U.S. Census Bureau, 2023a). Similarly, in management, business, and financial sectors, women earn \$61,030 compared to men's \$70,254. The gap is especially wide in service occupations, where women earn just \$21,682, while men make \$30,762 (U.S. Census Bureau, 2023a). These disparities highlight how occupational segregation and systemic inequalities contribute to the wage gap, underscoring the need for measures that promote pay equity.



# Conclusion

Discrimination and stereotypes have historically funneled women, particularly women of color, into limited career paths, stifling their potential and deepening systemic inequality. Implicit biases—unconscious attitudes and stereotypes—profoundly shape educational and occupational choices. These biases, ingrained from an early age, steer women and marginalized groups toward specific roles, narrowing their opportunities and reinforcing occupational segregation across industries.

To break down occupational segregation, robust policy reforms are essential. Ensuring equal access for women across all sectors requires enacting legislation for equal pay, gender-inclusive hiring practices, and opportunities for leadership advancement. Investments in education and skills development, particularly in programs that encourage girls and women to pursue STEM fields and vocational training in trades, are crucial steps forward. Additionally, creating mentorship opportunities and professional networks can provide vital support for women entering male-dominated industries, helping them navigate challenges and advance their careers.

Fostering a cultural shift to dismantle gender stereotypes, starting in early education and extending into professional environments, is essential. Schools, workplaces, and media must collaborate to promote diverse role models and normalize women in all professions, breaking down outdated gender roles and empowering future women leaders. By enabling women to thrive in any career, we not only build a more dynamic economy but also create a more just and inclusive society where everyone can contribute to shared success. Gender equity in career opportunities benefits individuals, organizations, and communities, paving the way for a more prosperous future.





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# Pay Gap



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Despite progress, the gender pay gap remains a significant issue, with women, especially women of color, earning less than their male counterparts for comparable work across nearly every industry. The causes of the pay gap are complex and multifaceted. Occupational and industrial segregation often channels women into lower-paying fields, while the "motherhood penalty" results in women experiencing reduced earnings, job opportunities, and advancement due to caregiving responsibilities. Discriminatory practices in hiring, promotions, and workplace policies compound this, limiting women's earning potential. Educational attainment, age, and career trajectories also impact women's wages, with the gap widening as they near retirement. Current equal pay laws, though important, have been insufficient in closing these disparities. To address these challenges, the WNYWF's latest report not only evaluates existing barriers but also recommends actionable policy changes and cultural shifts essential to accelerating pay equity for women in the region over the next two decades.



## Overview

The gender pay gap refers to the disparity in earnings between men and women, calculated using median earnings data. This gap highlights the broader economic inequalities women face in the workforce, consistently showing that women earn less than men across various industries and occupations, even when accounting for education and experience. While focusing on full-time, year-round workers provides insight into comparable earnings, it fails to capture the experiences of the approximately 29 million women who work part-time or part-year, often due to family caregiving responsibilities (Majumder & Mason, 2025). This limited view overlooks significant economic disparities, as part-time work typically results in lower wages and fewer benefits, adversely affecting women's current and future earnings potential.

### New York State

Gender pay gaps translate into thousands of dollars of lost income every year. **Compared to White, non-Hispanic men** (National Partnership for Women & Families, 2024):

- White, non-Hispanic women lose **\$16,803**
- Asian-American women lose **\$18,821**
- Black women lose **\$22,949**
- Latina women lose **\$31,201**
- Native American women lose **\$34,059**

*\*annual losses, comparing all workers (full-time, year-round and part-time and part-year)*

### What's the equivalent?

The **annual gender pay gap in Erie County is \$11,250 for full-time, year-round workers** (U.S. Census Bureau, 2023). If the pay gap was eliminated for one year, women in Erie County could pay for approximately (NYS DOL, 2024):

- 8 months of child care for 1 child OR
- 10 months of rent OR
- 22 months of groceries OR
- 23 months of student loan payments (Hanson, 2024)

### The Motherhood Penalty

**Unpaid family caregiving reduces a mother's lifetime earnings by 15%**, including lost earnings as well as lost retirement income (Johnson et al., 2023)



### Economic Impact

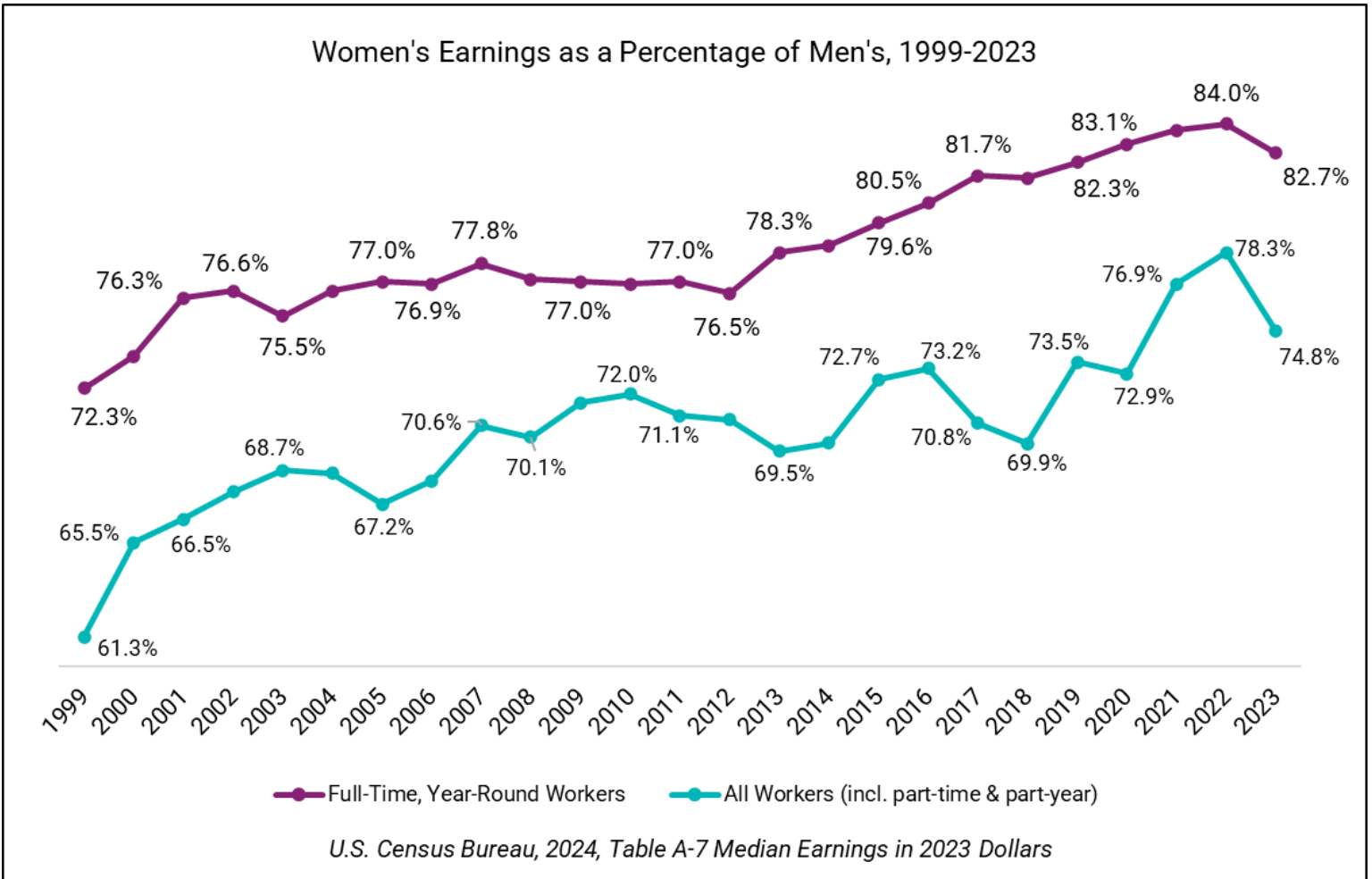
On a national scale, **women lose approximately \$1.7 trillion each year due to the pay gap**, affecting not just their financial stability but also the overall economy (Majumder & Mason, 2025).





## Statistics

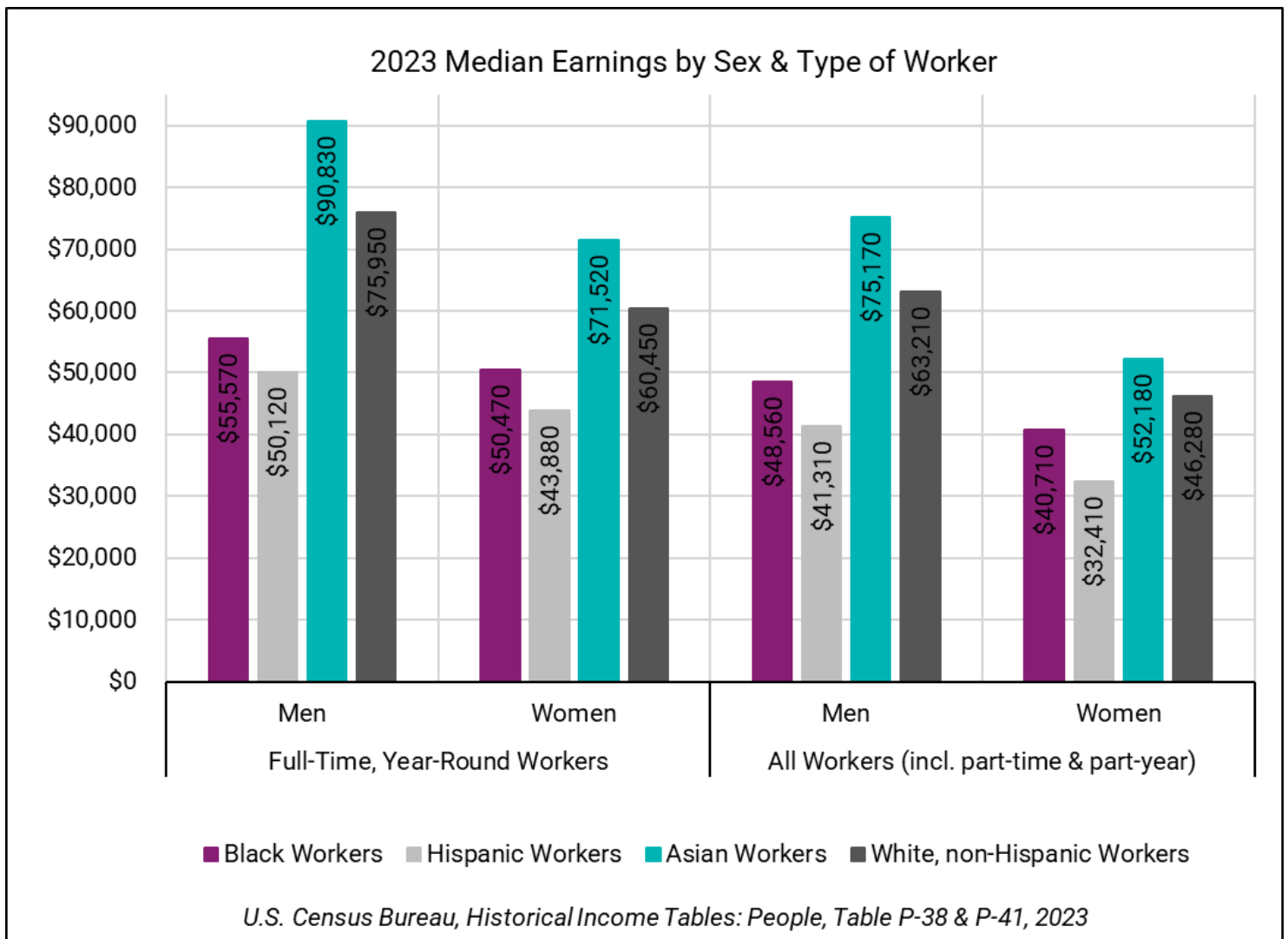
In 2023, the gender pay gap in the U.S. widened for the first time in 20 years (Guzman & Kollar, 2024). Women earned just 83 cents for every dollar paid to men for full-time, year-round workers and 75 cents for all workers, down from 84 and 78 cents, respectively, in 2022. These gaps translate to **annual losses of approximately \$11,550 for full-time, year-round workers and \$14,170 for all workers** (Guzman & Kollar, 2024). The implications of these wage gaps extend beyond individual earnings, significantly impacting families and communities.



While the pay gap had been slowly narrowing over the past several decades, the historically low pay gap in 2022 when women's median earnings were 84% of men's, may partially be attributed to the fact that many higher-wage women had returned to the workforce after the pandemic, but many lower-wage women workers had not, effectively raising the overall median wage for women (Olson & Savage, 2024). Although the widening of the gap from 2022 to 2023 may not indicate a total reversal of the narrowing trend of the previous years, it highlights the significant disparities between men's and women's earnings, and the persistent gender inequality that continues to exist in the workforce. **Without significant changes, projections indicate that women may not achieve pay equity with men until 2066 for full-time, year-round workers** and even later for all workers, reinforcing the urgent need for actionable policies and societal shifts to address these enduring disparities (Jaimes et al., 2024).

## Race and Ethnicity

Women of color experience the largest wage gaps, reflecting the intersection of gender, racial, and ethnic biases and discrimination. **Among full-time, year-round workers, Black women earn only 67 cents while Latina women and Native women earn just 58 cents for every dollar paid to White, non-Hispanic men** (Hegewisch et al., 2024). When part-time and part-year workers are included, the losses are even more pronounced - Black women earn 64 cents, Latina women earn 51 cents, and Native women earn 52 cents for every dollar paid to White, non-Hispanic men (Majumder & Mason, 2025). These statistics underscore the systemic challenges that hinder women's earning potential and financial security.



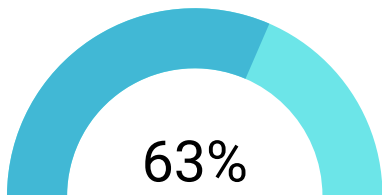
While the overall gender pay gap for Asian-American, Native Hawaiian and Pacific Islander (AANHPI) women appears to be substantially smaller, at 94 cents for full-time, year-round workers and 83 cents for all earners when compared to their White, non-Hispanic male counterparts, this does not accurately represent the disparities experienced by different ethnic subgroups. For example, Chinese women are paid 86 cents for every dollar paid to White, non-Hispanic men, and Bangladeshi women are paid only 49 cents (Majumder, 2024).



## Causes

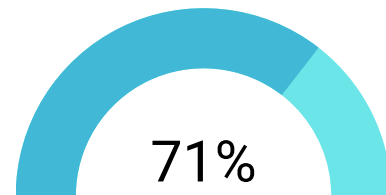
Occupational segregation and unequal caregiving responsibilities are major contributors to the gender pay gap. Only one-third of the pay gap between men and women working full-time, year-round can be explained by factors like age, education, or occupation, leaving **70% of the pay gap unexplained** (U.S. Dept. of Labor, 2023). Discrimination based on gender, race, and ethnicity further limits women's economic stability. Overall, these systemic barriers not only limit women's economic stability but also hinder workforce productivity and economic growth.

Unequal caregiving responsibilities significantly contribute to wage disparities. While the pay gap exists across all ages, women's earnings often drop when they become mothers. **"The Motherhood Penalty" refers to the economic disadvantage women experience in the workplace after becoming mothers.** Mothers are more likely than fathers to be responsible for family caregiving, and frequently reduce work hours or leave the workforce entirely due to caregiving demands. Limited paid leave policies and insufficient child care options often force women to choose between family and career.



63%

Among all workers, mothers in the workforce are typically paid only 63 cents for every \$1 paid to fathers in the workforce (Coillberg, 2024).



71%

Among full-time, year-round workers, mothers in the workforce are typically paid only 71 cents for every \$1 paid to fathers in the workforce (Coillberg, 2024).

Mothers' earnings are impacted by discrimination related to time taken from work for caregiving, part-time employment, and biases in the workplace. **Many workplaces lack supportive policies for workers with family responsibilities**, and discriminatory beliefs about caregiving often limit women's job responsibilities, promotions, and career growth. Workplace culture and discrimination can prevent women from entering certain fields, advancing in their careers, or push them out of the workforce entirely. The time women spend on family caregiving also has a significant, lasting economic cost that continues even after they are no longer providing care (U.S. Dept. of Labor, 2023).



# Occupational Segregation

Occupational and industrial segregation leads to lower pay for women and contributes significantly to the gender wage gap. Women are over-represented in lower-paying occupations and industries, and under-represented in higher-paying ones, limiting their earning potential. **Women make up two-thirds of full-time workers in jobs that pay less than \$30,000 per year, and less than one-third of workers in jobs paying an average of \$100,000 or more** (Chun-Hoon, 2023). Regardless of occupation, women have lower average earnings than men, and Black and Latina women nearly always have the largest wage gaps of any group of women when compared to White, non-Hispanic men. Even when working full-time in the same occupation, women tend to be paid less than men. Black women in service occupations are paid only 65% of what White, non-Hispanic men are paid, while Latina women are paid only 58% (Glynn & Boesch, 2022). Being segregated into lower-paying jobs resulted in lost potential earnings of approximately \$42.7 billion for Black women and \$53.3 billion for Latina women in 2023 (U.S. Dept. of Labor, 2024).

## 5 Most Common Occupations for Women

	% Women	Women's Median Earnings	Men's Median Earnings	Pay Ratio
Registered nurses	86%	\$77,582	\$84,879	91%
Elementary & middle school teachers	79%	\$57,590	\$62,514	92%
Managers, all other	38%	\$80,164	\$102,003	79%
Customer service representatives	67%	\$40,097	\$45,658	88%
Secretaries & administrative assistants, except legal, medical & executive	93%	\$43,062	\$50,397	85%

## 5 Most Common Occupations for Men

	% Women	Women's Median Earnings	Men's Median Earnings	Pay Ratio
Driver/sales workers & truck drivers	6%	\$37,058	\$53,448	69%
Managers, all other	38%	\$80,164	\$102,003	79%
Software developers	18%	\$115,495	\$129,101	90%
First-line supervisors of retail sales workers	43%	\$43,654	\$57,730	76%
Laborer & freight, stock & material movers, hand	22%	\$32,812	\$38,274	86%

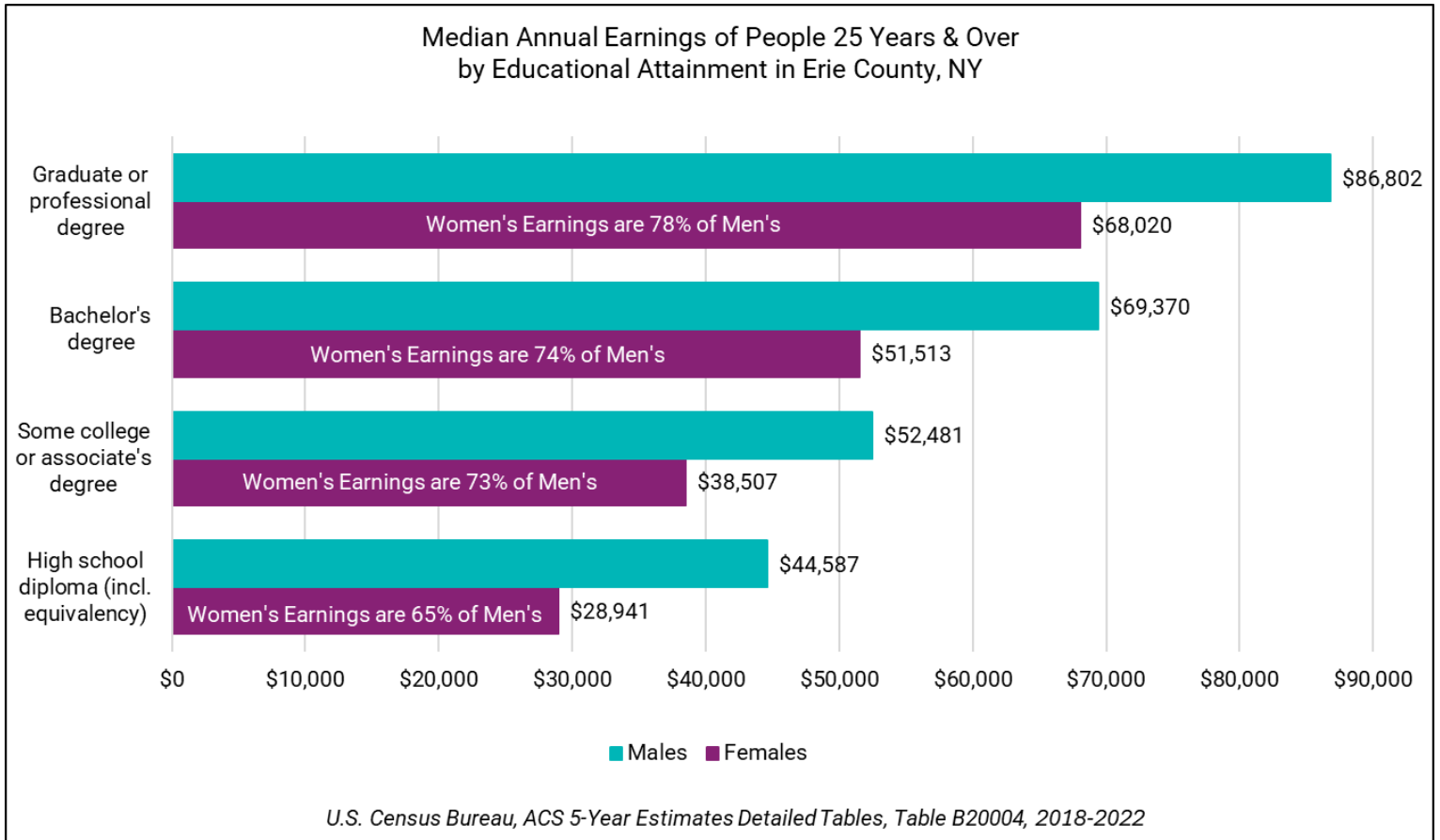
U.S. Dept. of Labor, Employment & Earnings by Occupation, 2022 (Full-Time, Year-Round Workers)





## Education

Women have made significant progress in achieving higher levels of education, and while this generally increases women's median earnings, women often still earn less than men with lower educational attainment. **In Erie County, women with some college education or an associate's degree earn \$6,000 less than what men with a high school diploma earn**, representing a 14% pay gap (U.S. Census Bureau, 2022). Generally, earnings gaps narrow with higher education, though notable differences remain. Women with bachelor's degrees earn 74% of what their male counterparts earn, a gap that narrows only slightly, to 78%, with the attainment of a graduate or professional degree - still very far from wage parity. Even ten years after earning a bachelor's degree, women graduates reported an average gross income of \$66,445 compared to \$89,204 for their male counterparts, still a 74% earnings ratio (PNPI, 2024).

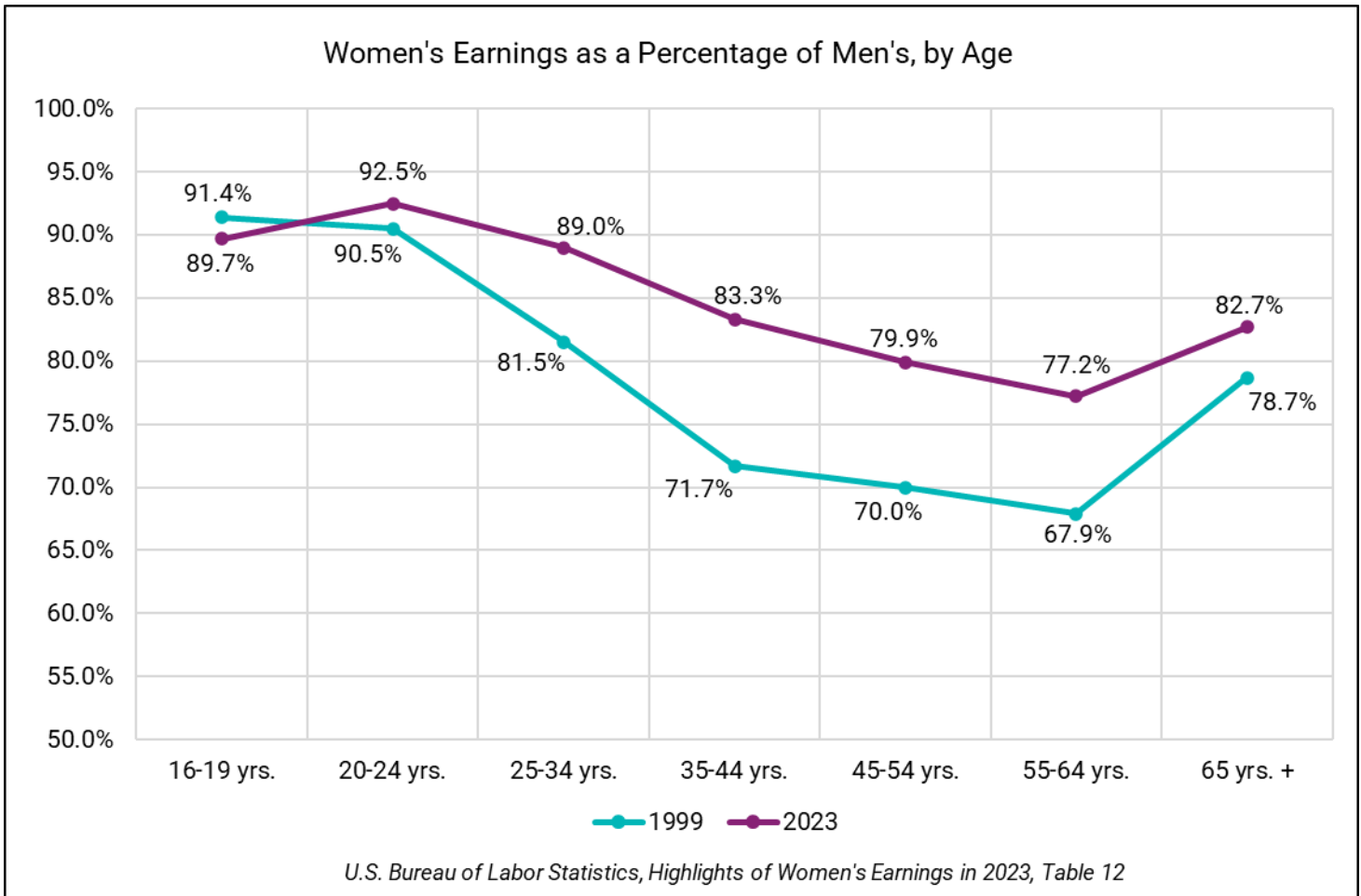


A recent analysis of gender wage disparities revealed that even with equivalent levels and quality of education, men earn more than women across all levels of education. This gap persists regardless of whether women have a high school diploma, an associate's degree, bachelor's degree, or graduate degree. For instance, **women with post-secondary certificate degrees earn only 71.2 cents for every dollar men make, while women with a bachelor's degree from top-rated schools earn 71.6 cents for every dollar earned by men** (Houghton et al., 2024). These figures indicate that the gender pay gap for similarly educated men and women is larger than the overall pay gap of 83 cents per dollar.



# Age

Women typically start their careers closer to wage parity with men, but they gradually fall behind as they age, a trend that has been consistent over time. The most significant decline in women's earnings occurs around the time many women start having children and take on increased family caregiving responsibilities. Despite a slight recovery in earnings for women aged 65 and older, women never rebound to their pre-childbearing age pay gap, and never catch up with men throughout their careers. According to the CDC, the average age of women's first births increased from 24.8 in 1999 to 27.4 in 2022 (George & Livingston, 2024). The delayed decline in earnings in 1999 compared to 2022 reflect this change - as women are waiting longer to have children, the drop in women's earnings occurs later in their lives. **In 2023, women aged 20-24 earned 93% of their male counterparts' wages, but this percentage dropped to 89% for women aged 25-34 and 83% for those aged 35-44** (U.S. Bureau of Labor Statistics, 2024). The trend continued downward, with earnings at 80% for women aged 45-54 and 77% for those aged 55-64 before rebounding slightly to 83% for women aged 65 and older.

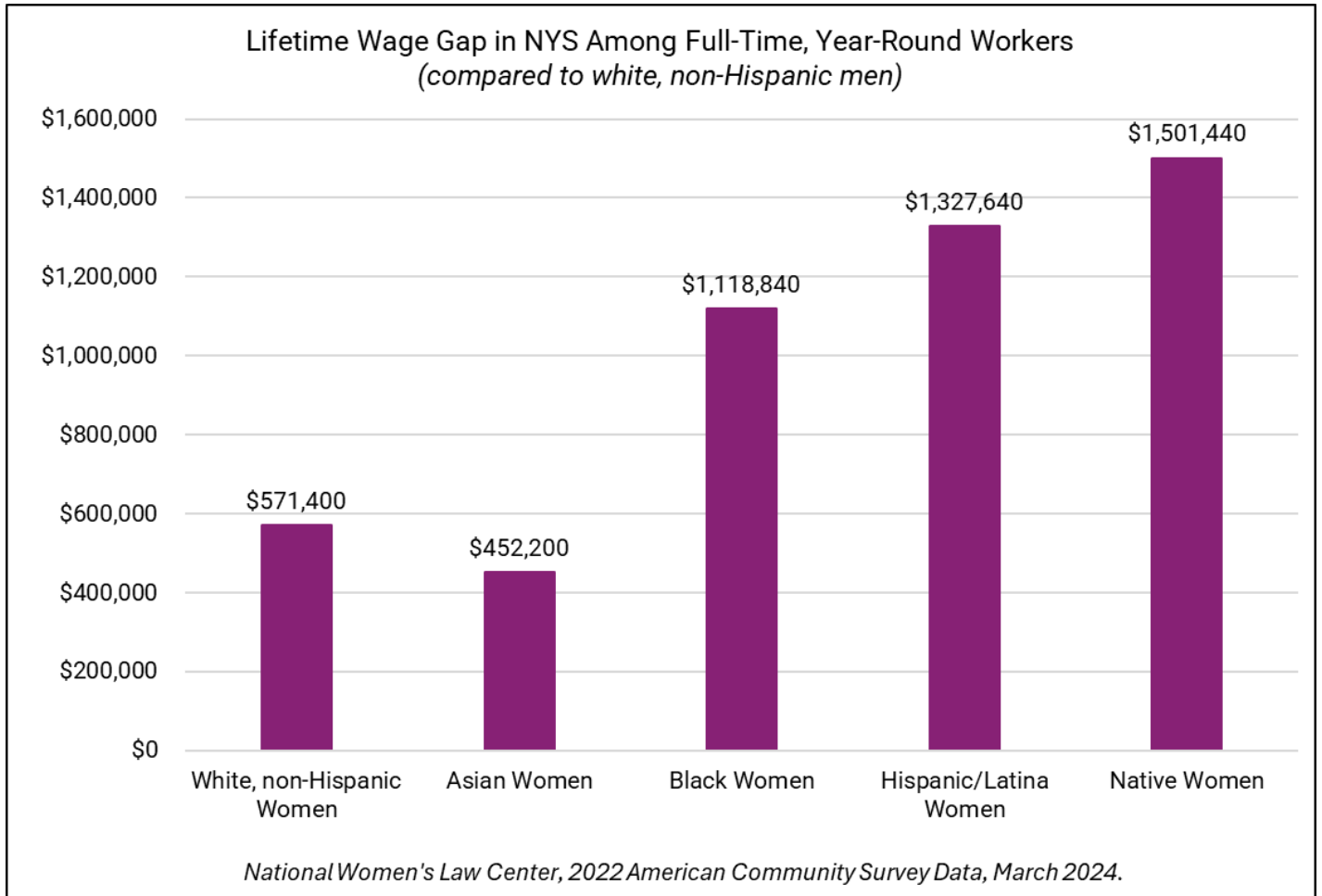


These pay gaps for women translate to significant annual losses. In 2022, women aged 55 and older made up 47% of the labor force, yet they experienced larger wage gaps compared to younger women (George & Livingston, 2024). Among full-time, year workers, women aged 20-29 were paid approximately \$3,000 less per year than their male counterparts while **women aged 50-59 earned about \$18,300 less and those aged 60-69 earned around \$18,800 less**, highlighting persistent earnings disparities throughout women's careers.



## Retirement

The gender pay gap has significant long-term impacts on women's financial security in retirement. Lower lifetime earnings translate to smaller retirement savings, less access to pensions, and reduced Social Security benefits. According to a recent study, women's median annual 401(k) contributions were 43% lower than men's, and **the median 401(k) account balance for women was 65% lower than for men** (Banerjee, 2023). These significantly smaller retirement balances limit women's ability to sustain themselves in older age. This disparity is compounded by lower Social Security benefits, where women, on average, receive about \$4,250 less per year than men, leading to a higher risk of living in or near poverty during retirement (Goldman Sachs, 2023).



In addition to lower wages, women often take more time out of the workforce for caregiving, which reduces their cumulative lifetime earnings and retirement savings. The impact of these interruptions is considerable, as **taking just two four-year career breaks can decrease retirement savings by as much as 35%** (Goldman Sachs, 2023). These factors, along with women's longer life expectancy, create a greater need for retirement funds to last longer, further exacerbating the financial strain. Currently, 10.4% of women aged 65 and older live in poverty, compared to 7.4% of men, with even more living near the poverty line, highlighting the critical need for addressing retirement security for women (Gartner et al., 2024).



# Equal Pay Laws

Closing the gender pay gap requires comprehensive policy reforms at both state and federal levels, focusing on fair pay structures and robust worker support. Key initiatives include raising the minimum wage, which particularly benefits women who are overrepresented in low-wage jobs. Policies banning salary history inquiries and mandating pay transparency allow employees to negotiate wages based on their qualifications, reducing the perpetuation of pay inequities. Expanding paid family and medical leave and investing in affordable childcare are also essential, as many families rely on women as primary or co-income providers. Additionally, improved pay data collection would help identify pay disparities across gender, race, and ethnicity, allowing for stronger enforcement of anti-discrimination laws and targeted action to address these gaps.

## **New York State's Pay Transparency Law (NYS Labor Law Section 194-B)**

Mandatory disclosure of compensation or range of compensation. As of September 17, 2023, private employers with 4 or more employees are required to include a salary, hourly rate, or range of pay for all advertised job, promotion, or transfer opportunities (NYS DOL, 2023).



## **The Equal Pay Act (1963)**

Requires employers to provide employees equal pay for equal work regardless of sex (U.S. Equal Employment Opportunity Commission, 2024).

## **Pregnant Worker Fairness Act (2022)**

Requires a covered employer to make "reasonable accommodations" to a qualified employee's or applicant's known limitations related to, affected by, or arising out of pregnancy, childbirth, or related medical conditions, unless the accommodation will cause the employer an "undue hardship" (Congress, 2021).

National and state laws have evolved to support fair pay, yet consistent action is still needed to close the gender pay gap. Landmark legislation like the Equal Pay Act of 1963 and the Pregnancy Discrimination Act of 1978 (an amendment to Title VII of the Civil Rights Act of 1964) have laid foundational protections, but more recent laws, including the Lilly Ledbetter Fair Pay Act of 2009, reflect ongoing progress to combat pay discrimination. Since 2022, the Department of Labor, Department of Justice, and the Equal Employment Opportunity Commission (EEOC) have recovered over \$20 million for women who have experienced pay discrimination in the workplace, demonstrating the federal government's role in tracking and addressing wage disparities (George & Livingston, 2024). In states like New York, salary history bans and pay transparency laws enhance employees' ability to advocate for fair compensation. Strengthening and expanding these policies nationwide could move the country closer to achieving pay equity, boosting economic stability for families, and supporting the broader economy.



In conclusion, addressing the persistent gender pay gap requires a comprehensive approach that confronts the root causes of wage disparities. Despite notable advancements in women's rights and workplace inclusion, significant barriers remain, particularly for women of color and those burdened with caregiving responsibilities. These challenges are exacerbated by occupational and industrial segregation, which often relegates women to lower-paying fields, and the "motherhood penalty," which diminishes their earnings and career prospects after they have children. To close these gaps, it is essential to implement the actionable policy changes and cultural shifts.

Promoting transparency in pay practices is crucial to holding employers accountable and ensuring fair compensation. Encouraging women's participation in traditionally-male dominated and higher-paying fields, particularly in STEM and leadership roles, can help dismantle the systemic barriers that have historically limited their advancement. Additionally, enforcing existing equal pay laws more effectively and advocating for new legislation that protects against discriminatory hiring and promotion practices can create a more equitable landscape for women in the workforce.

Ultimately, the commitment to achieving pay equity must be ongoing and collective, involving employers, policymakers, and society at large. By fostering an environment that values and compensates women fairly for their contributions, we can create a more just and inclusive economy. This effort not only benefits individual women but also strengthens communities and the economy as a whole, ensuring that everyone has the opportunity to thrive and succeed in their careers. The path to pay equity may be challenging, but with concerted action and dedication, it is a goal within reach.

# Conclusion



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WNY WOMEN'S FOUNDATION

***CELEBRATING 25 YEARS***

**PATHWAYS**

**>>> TO >>>**

***Accelerating  
the  
Possibilities***

**PROGRESS**

# Report Summary



WNY WOMEN'S FOUNDATION



# Introduction



WNY WOMEN'S FOUNDATION

For twenty-five years, the WNY Women's Foundation (WNYWF) has been transforming systems, culture, and policy to create opportunities for each woman to thrive. In 2024, to commemorate this silver milestone, we launched the *Pathways to Progress: Accelerating the Possibilities* report series, building on the WNYWF's 2010 and 2017 *Pathways to Progress: The Status of Women in WNY* reports.

The 2024 report series provides a deep-dive into research and data on six critical areas that disproportionately impact women's economic stability: child care, poverty, leadership, education, occupational segregation, and pay equity. Addressing these issues is vital for gender equality, economic security, and prosperity. *Pathways to Progress: Accelerating the Possibilities* reflects WNYWF's long-term commitment to crafting change through data-driven analysis and storytelling. This series celebrates women's achievements but also highlights the work still needed to be done to build a more equitable and inclusive WNY. We've come a long way since 1999, but in order to accelerate the pace of change, we need to move the needle faster. This Report Summary concludes our findings in each of these critical areas.

The WNYWF will not stop until we have achieved an equitable future for everyone. We will continue to advance women's leadership and gender equity through employer education, individual mentorship, and elevating female entrepreneurs. We will empower women of all backgrounds and identities to achieve economic mobility by eliminating barriers and providing targeted support in education and workforce development. We will amplify women's voices, and educate and engage decision-makers to advocate for policies and funding that advance gender equity and catalyze change in our community.

Read the full series of our *Pathways to Progress* reports on our website.



***We've come a long way since 1999, but we won't stop now.***



Access to affordable, high-quality **child care** is critical for children's development and parents' ability to work, but the existing child care system is inadequate, leading to lower workforce participation, hiring challenges, and economic strain. The annual economic burden caused by **insufficient child care is estimated to cost New York State's (NYS) families, businesses, and taxpayers \$9.8 billion** (ReadyNation, 2023).

The lack of affordable child care disproportionately affects women because they are more likely than men reduce their work hours or leave the workforce when families cannot find or afford child care, resulting in lost income and career gaps that impact career growth, future earnings, and retirement savings. The impact of these interruptions is considerable, as **taking just two 4-year career breaks can decrease retirement savings by as much as 35%** (Goldman Sachs, 2023).

Child care is a significant financial burden for families, and unaffordable for many. **In Erie County, NY, costs range from \$14,820 for home-based care for a preschooler to \$20,020 for center-based care for an infant** (NYS OCFS, 2024). Even when parents can afford child care, there is a critical shortage of child care slots, leaving many children without access to necessary services.

A key issue contributing to the child care shortage is low wages for workers. The child care workforce plays a crucial role in supporting working parents and is essential to our economy. In 2022, **child care workers' labor supported more than \$804 billion in earnings for working parents** (Glynn, 2024). Despite the vital role they play in nurturing and educating our children, child care workers earn less than 96% of occupations in NYS (Schuyler Center, 2024).

Policy reforms and investments that prioritize reducing the cost of child care and increasing wages for the child care workforce are urgently needed. By prioritizing the needs of children, supporting working families, and addressing the undervaluation of the child care workforce, we will strengthen our economy and create a path toward a more equitable and prosperous future.

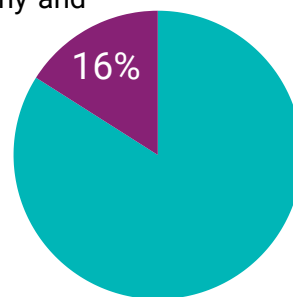


NYS expanded access to child care by raising the assistance program income eligibility level, but many families cannot benefit due to a shortage of child care slots. In the 8 counties of WNY, there are an average of **6 children per child care slot** (Patel et al., 2023).



In 2022, the annual **average wage for child care workers in WNY was \$26,817** and 12% of them lived in poverty (Patel et al., 2023).

**Take Action!**  
**Contact your NYS legislators today to advocate for universal child care.**



In Erie County, the cost of infant center-based child care represents 16% of the median family income for a family of 4 - **far exceeding the 7% affordability threshold** set by the U.S. Dept. of Health & Human Services (NYS OCFS, 2024).



Across WNY, women experience **poverty** at higher rates than men. Among people 18 years and older in Erie County, 14% of women live in poverty compared to 11% of men. Poverty rates among women of color are even higher. In Erie County, Black women 18 years and older are more than twice as likely as White, non-Hispanic women to live in poverty and Latina women are three times as likely (*U.S. Census Bureau, 2022a*).

Women's higher poverty rates can be partially attributed to their overrepresentation in low-paying occupations, such as jobs in the care economy and service industry, as well as the gender pay gap. **Women make up nearly two-thirds of full-time workers in the 20 lowest-paid occupations**, where average annual wages for women working full time, year round are just \$22,500 (*Mason & Robbins, 2023*). For millions of women in low-paid jobs, working full-time is not enough to prevent themselves and their families from living in or near poverty.

Lower incomes limit women's ability to contribute to retirement plans, resulting in smaller retirement savings, reduced Social Security benefits, and higher rates of poverty among older woman compared to older men. In Erie County, 11% of women 65 and older lived in poverty, compared to 8% of men (*U.S. Census Bureau, 2022a*). **In 2022, the average annual Social Security benefit for retired women 65 and older was approximately \$4,600 less than retired men of the same age** (*Anderson et al., 2024*). Longer life expectancy for women puts them at an even greater financial disadvantage since they have less money with which to live longer.

Higher education is a powerful tool for reducing poverty. In fact, **each additional level of education earned by a woman is associated with lower poverty rates**. In Buffalo, women with a high school diploma are 1.4 times more likely to live in poverty than women with an associate's degree and 3 times more likely than women with at least a bachelor's degree (*U.S. Census Bureau, 2022b*).

Data highlights the need for policies to combat gender-based poverty and promote women's economic empowerment. Prioritizing equitable economic policies creates a more just and inclusive society where everyone has the opportunity to thrive. Addressing systematic barriers that disproportionately affect women's economic well-being is crucial for building resilient communities and fostering long-term prosperity for all individuals and families.



Female-headed families with children are more likely to live in poverty than other types of families. **In Buffalo, 47% of female-headed families with children live in poverty**, compared to 34% of all families with children (*U.S. Census Bureau, 2022c*).



Among women in Buffalo without a high school diploma, **almost half live in poverty** (*U.S. Census Bureau, 2022b*).



In 2022, women's median annual 401(k) contributions were **43% less** than men's and women's median 401(k) account balance was **65% lower** than men's (*Banerjee, 2023*).

**Take Action! Subscribe to our monthly e-newsletter to stay informed about how you can make our community better for all women.**



# Leadership



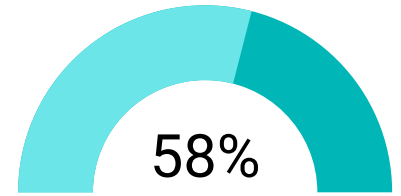
WNY WOMEN'S FOUNDATION

**Leadership** creates and sustains change in every facet of society. Despite remarkable progress in government, the C-Suite, and boardrooms, women still face significant challenges in attaining leadership roles, and women's representation in senior leadership is significantly below their representation in the workforce.

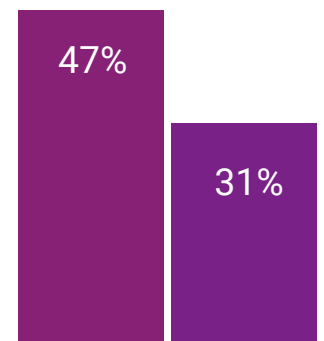
Research shows that firms with more women in senior positions are generally more profitable, more socially responsible, and provide higher-quality customer experiences (*Post et al., 2021*), but women still face many barriers to leadership and senior positions are primarily dominated by men. **In 2024, only 27 of the 100 largest employers in Buffalo were led by women top executives** (*Buffalo Business First, 2024*). Women's representation in leadership brings new ideas and perspectives to the forefront and provides women the opportunity to create change and influence policies and practices that consider the systemic issues that women face.

Women have made impressive gains in both the federal and state governments over the past twenty-five years. **In 2024, women held 28% of the seats in Congress and were 24% of governors, compared to 12% and 6%, respectively, in 1999** (*CAWP, 2024*). Boosting the number of women in government is essential for creating inclusive policies that address the experiences and challenges of over half the population (*U.S. Census Bureau, 2024*).

Addressing the disparities in women's leadership is crucial for progressing society. Increasing mentorship and sponsorship opportunities for women in early and mid-career positions can be essential for providing the guidance and support needed to help women achieve their career goals and ensure more equitable representation in leadership positions. Additionally, organizations must actively work to create inclusive environments and implement policies that promote gender equity and support families, ensuring that women have equal opportunities to succeed and lead.



of Americans say women having to do more than men to prove themselves is a major obstacle to top leadership positions (*Horowitz, 2023*).



Women represent 47% of the labor force, but hold only **31% of chief executive positions** (*U.S. BLS, 2023*).



For every 100 men promoted from entry-level to manager, only 81 women were promoted (*Krivkovich et al., 2024*). This creates a **gap in the pipeline to senior management**.

**Take Action!**  
Join WNYWF's  
**Ready, Set, LEAD!**  
mentoring program.

*Ready, Set, LEAD!*



Higher **education** is associated with lower poverty rates, reduced unemployment, and higher paying jobs. Women have made significant progress in achieving higher levels of education, reflecting their growing commitment to academic and professional advancement and resulting in higher incomes. **In Buffalo, women with an associate degree earn approximately \$7,700 per year more than women with a high school diploma**, and women with a bachelor's degree earn approximately \$21,000 more. However, one-quarter of women 25 years and older in Buffalo haven't taken any coursework beyond high school, leaving them at a financial disadvantage throughout their lifetimes (*U.S. Census Bureau, 2022b*).

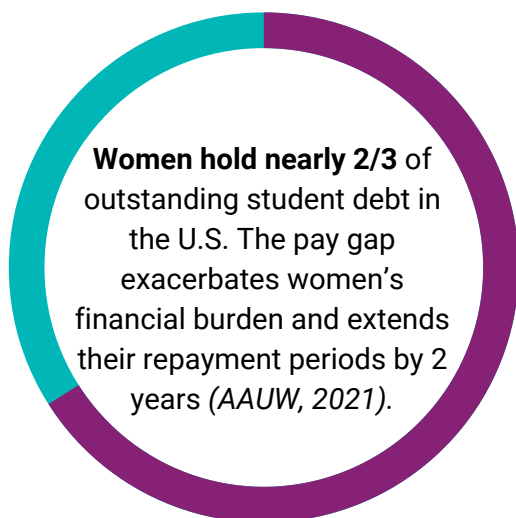
While education is crucial for career advancement and generally increases women's earnings, it does not ensure equal pay between genders. Although more women now attend college than men, they continue to earn less than men with the same degree, and often even less than men with lower educational attainment. **In Erie County, women with some college education or an associate degree earn \$6,000 less than what men with a high school diploma earn.** Women with Bachelor's degrees earn 74% of what their male counterparts earn, a gap that narrows only slightly, to 78%, with the attainment of a graduate or professional degree (*U.S. Census Bureau, 2022d*).

Continued support is necessary to address remaining gender disparities and ensure equal opportunities in all fields. Implementing scholarship programs, providing financial aid, expanding vocational training, fostering supportive academic environments, and providing support for non-traditional students can further enhance women's educational achievements. Ensuring that advancements in women's education translate into equal opportunities and fair compensation ultimately benefits the broader economy and promotes gender equality.



Of the more than 2 million bachelor's degrees awarded in the 2021-2022 academic year, **58.5% were awarded to women** (*PNPI, 2024*).

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education and  
workforce  
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programs!



10 years after earning a bachelor's degree, women graduates reported an average gross income of **\$66,445 compared to \$89,204** for men graduates (*PNPI, 2024*).

# Occupational Segregation



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**Occupational segregation**, where people of different demographic groups are unevenly represented in certain industries or occupations, continues to be a significant barrier for women in the workforce and contributes significantly to the gender pay gap. Women are over-represented in lower-paying occupations such as education, healthcare, and retail, and under-represented in higher-paying ones, like technology, engineering, and finance.

Occupational segregation is driven by a variety of interconnected factors. Gender biases, societal stereotypes, and behavioral expectations shape children's interests, while education and training steer young people into career paths that align with traditional gender roles. Young people's perceptions of their future opportunities are influenced when **78% of elementary and middle school teachers are women and 80% of software developers are men** (U.S. BLS, 2023).

Women have always worked in jobs that are essential to the economy, but are often undervalued and undercompensated. Jobs in the care economy, like child care and health aides, are dominated by women and pay significantly below average wages. In child care, where 95% of workers are women, **women's median earnings are \$26,820 - nearly \$9,500 less than men** (U.S. DOL, 2022).

**Occupations dominated by women are also less likely than those dominated by men to offer employer-provided benefits** such as health insurance, paid leave, and retirement plans. Only 64% of workers in Service occupations, where 1 in 5 Black women and 1 in 4 Latina women work, have access to paid sick time, compared to 96% of workers in Management, Business, and Financial occupations, where more than 1 in 5 White men work (Hegewisch & Gartner, 2024).

Dismantling occupational segregation requires a concentrated effort to challenge gender biases and societal norms, encourage diverse interests, and provide equal opportunities across all fields, regardless of gender. This includes supporting women in traditionally male-dominated industries and raising wages in undervalued jobs. The historical roots of occupational segregation reflect the systemic sexism and racism embedded in the workforce, resulting in billions in lost wages for women, especially women of color. Addressing this imbalance is essential for the economic security of women, families, and the economy overall.



Being segregated into lower-paying jobs resulted in lost potential earnings of approximately **\$42.7 billion for Black women and \$53.3 billion for Latina women** in 2023 (U.S. DOL, 2024).



Women hold only **31% of the 20 highest-paid occupations**. Within these occupations, women are paid approximately of 85% of what men are paid (U.S. DOL, 2022).



In Buffalo, **23%** of women work in sales and office occupations while only **5%** work in computer, science and engineering occupations (U.S. Census Bureau, 2023).



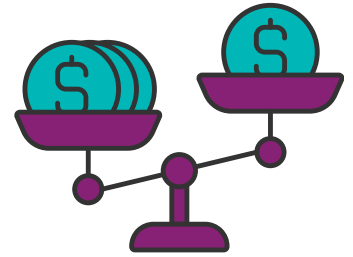
**Take Action! Use our women-owned business directory to support women in our community!**

# Pay Gap



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The gender **pay gap** refers to the disparity in earnings between men and women, and highlights the broader economic inequalities women face in the workforce. Although the pay gap has narrowed over the past 25 years, women continue to earn less than their male counterparts for comparable work across nearly every industry. **In Erie County, women working full-time, year-round earn only 83% of what men earn, an annual loss of \$11,250 (U.S. Census Bureau, 2023b).** Women of color experience the largest wage gaps, reflecting the intersection of gender, racial, and ethnic biases and discrimination. Nationally, Black women working full-time, year-round earn only 67 cents while Latina women earn just 58 cents for every dollar paid to White, non-Hispanic men (Hegewisch et al., 2024). These gender pay gaps translate into **annual losses of over \$25,000 for Black women and \$32,000 for Latina women.**



Without significant changes, women may not achieve pay equity with men until **2066** (Jaimes et al., 2024).

While the causes of the gender pay gap are complex, unequal family caregiving responsibilities are a significant factor. Women typically start their careers closer to wage parity with men, but their earnings significantly decline when they have children. **The "Motherhood Penalty" refers to the economic disadvantage women experience in the workplace after becoming mothers.** Because family responsibilities disproportionately fall on women, the lack of paid leave policies and insufficient child care often force women to choose between children and career.

Occupational segregation also contributes significantly to the gender wage gap, but even as women make gains in higher-paying fields, they still earn less than men in equivalent roles. **Among all workers in Buffalo, for every dollar earned by men, women working in management, business, and finance earned 87 cents and women working in healthcare earned 81 cents (U.S. Census Bureau, 2023c).** Discriminatory practices in hiring, promotions, and workplace policies limit women's earning potential and hinder workforce productivity and economic growth.

Achieving pay equity requires ongoing effort from employers, policymakers, and society. By fostering an environment that compensates women fairly, we can build a stronger economy. Enforcing equal pay laws and advocating for new legislation that holds employers accountable and ensures fair compensation will help to create a more equitable workforce. Increasing access to affordable child care and implementing paid family leave policies will benefit individuals, families, and our community. The path to pay equity may be challenging, but it is a goal within reach.

**Take Action!**  
**Visit our website to connect with us and make a difference for women in our community!**



Nationally, women lose approximately **\$1.7 trillion** each year due to the pay gap, affecting not only their financial stability but the economy overall (Majumder & Mason, 2025).



**Unpaid family caregiving reduces a mother's lifetime earnings by 15%, including lost earnings and lost retirement income (Johnson et al., 2023).**



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