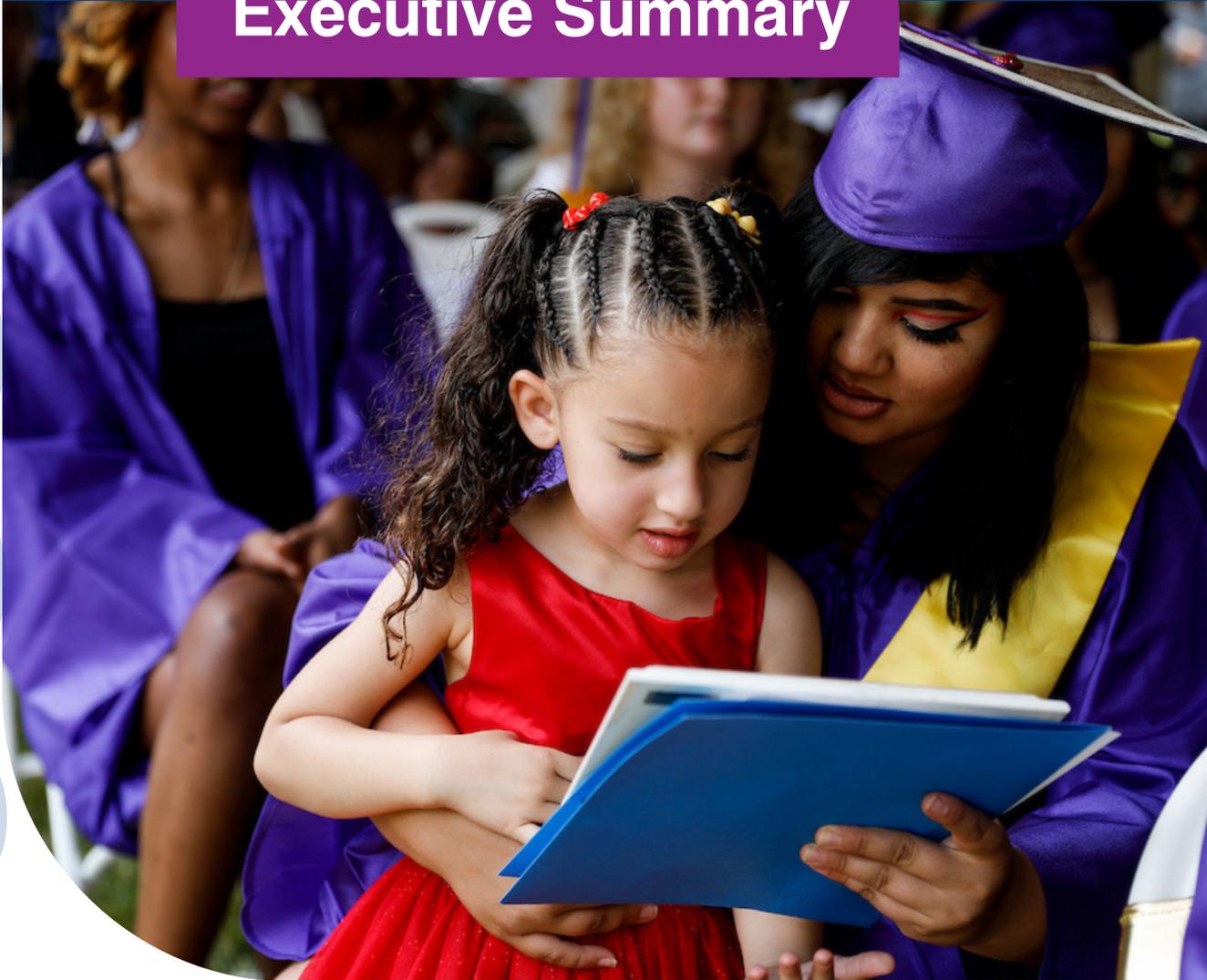


The Status of Women & Girls in Massachusetts

Executive Summary



2026

Women's Foundation of Massachusetts

Wellesley Centers for Women, Wellesley College



Letter from the President and Chief Executive Officer of the Women's Foundation of Massachusetts

At the Women's Foundation of Massachusetts, we know that improving the economic wellbeing of women and girls begins with understanding the data. Our state's philanthropic priorities must be grounded in research and directly reflect the realities and disparities women and girls face across our state. This inaugural Status of Women & Girls in Massachusetts report raises awareness of critical issues; provides data to local decision-makers, community stakeholders, and researchers; and helps local nonprofits design programs that directly improve the lives of women and girls.

Key findings reveal that the wage gap between men and women persists, and that inequities continue to affect women and girls across economic, educational, and health indicators. Despite Massachusetts' high overall income levels, strong educational outcomes, growing workplace equity legislation, and universal health coverage, many women and girls, particularly those in under-resourced communities, continue to face barriers that limit opportunity, economic stability, and health outcomes.

Our organization was founded in response to data showing that nonprofits serving women and girls, those that are tackling some of these entrenched challenges, receive less than 2% of charitable giving nationwide, with Massachusetts falling well below that dismal national average at only 1.3%. We hope this report will both inform and inspire. We call on Massachusetts residents, philanthropists, and community leaders to invest in women and girls because doing so strengthens families, communities, and our Commonwealth as a whole.

Together, we can move the needle so that every woman and girl in Massachusetts has what she needs to thrive.

Christina Gordon
Co-Founder and Chief Executive Officer
Women's Foundation of Massachusetts

Patti Satterthwaite
President
Women's Foundation of Massachusetts



Executive Summary

From January through December 2025, researchers at the Wellesley Centers for Women partnered with the Women’s Foundation of Massachusetts to assess the status of women and girls in Massachusetts, with a particular emphasis on economic empowerment. For the purposes of this report, we define women’s economic empowerment as having the financial resources and autonomy necessary to make informed choices, access opportunities, and achieve economic security and gender equality.

This study focuses on three core indicators of women’s and girls’ wellbeing, opportunity, and agency: women’s earnings and labor force participation; education pathways and outcomes; and the health of girls and women. Our analysis integrates original examination of publicly available datasets with findings from government-related agencies, established research institutions, and nationally recognized nonprofit organizations. The report also acknowledges recent Massachusetts legislation that intersects with the lives of women and girls and may influence their economic and social outcomes in complex ways. The overarching aim of this project is to provide ongoing, periodic updates on the status of women and girls in Massachusetts as new data become available and as emerging areas of inquiry are identified.

Economics



By many indicators, Massachusetts ranks among the strongest states in the nation for women. Women's labor force participation is high, and the Commonwealth has enacted recent legislation aimed at strengthening workplace fairness, including the Frances Perkins Workplace Equity Act and pay transparency requirements. Massachusetts also offers paid family and medical leave, enabling eligible parents to take up to 12 weeks of leave to care for a new child. This policy environment, together with relatively high wages, low unemployment, broad health insurance coverage, access to child care, and favorable work-life balance, contributed to WalletHub's designation of Massachusetts as the best state for working mothers in 2025. The state also ranks highly on measures of health care access and women's safety.

At the same time, these strong aggregate indicators mask persistent and consequential disparities. Despite high overall earnings and near-universal health insurance coverage, many women in Massachusetts experience lower economic and health outcomes than men, and substantial gaps persist among women by race, ethnicity, and income. The gender pay gap remains pronounced, particularly in the highest-paying occupations and for women of color, reflecting ongoing occupational segregation and the systematic undervaluation of work traditionally performed by women. Similarly, strong health care coverage does not consistently translate into equitable health outcomes for women across the Commonwealth. High child-care costs and significant traffic congestion, especially in the Greater Boston area, further constrain women's employment opportunities, limiting access to jobs that require long hours or

extended commutes. Together, these dynamics highlight a central paradox: even in a state with robust economic performance and policy supports, women's opportunities, earnings, and wellbeing remain uneven and unequal.

Earnings and the Gender Pay Gap¹

- Massachusetts is a high-income, high-education state. From 2019 to 2023, women working full-time, year-round earned \$90,389 on average, while the average earnings for men were \$120,237. That high average for men created larger gender gaps in earnings in Massachusetts than in many other states.
- Full-time, year-round female employees in Massachusetts earn \$0.75 for every dollar similarly employed men earn. Gender gaps are much larger among the high earners: While at the median, women earn \$0.85 for every dollar men earn, at the 95th percentile of the earnings distribution they earn \$0.72.
- The gender earnings gap grows during parenthood. In Massachusetts, the motherhood penalty (i.e., lower earnings among moms than non-moms) increases the wage gap by 5% for mothers with children under 6, and 12% for those with children aged 6 to 18.²

Labor Force Participation and Low-Wage Employment

- Massachusetts women have a much higher labor force participation rate than women on average nationally, 75.9% versus 70.9%. This difference reflects factors including the availability of child care, high educational attainment, and social norms regarding working mothers as well as the high cost of living, which necessitates multi-earner households.

- About 9.3% of employed women in the state are minimum-wage workers, compared to 7.5% of men. This is related to the types of industries that employ predominantly women; minimum-wage work is most prevalent in the hospitality and retail trade industries.
- Young women aged 16-24 (25.8%) as well as Hispanic women (16.3%) are particularly likely to work jobs that pay minimum wage.

Occupations and Gender Segregation

- As with the U.S. as a whole, the most female-heavy occupations in Massachusetts include those in health care, education, and various service industries such as personal care, community, and social services. About 84% of employees in health care support occupations are women. The most male-heavy occupations are in construction, military and protective services, engineering, and transportation. In construction occupations, 97% of workers are men.
- Occupational gender segregation significantly impacts the gender pay gap as the usual hourly pay rate is much higher in the most male-heavy occupations: The average hourly wage in the most female-heavy occupations is \$33.18, while the most male-heavy occupations boast an average hourly wage of \$40.03.^{3,4}
- 25% of the wage gap is explained by differences in education, occupation, and industry; 14% is explained by women working somewhat lower hours (full time is considered 35 hours); and 61% is explained by career gaps, lateral job moves, better negotiation by men, and other factors, including discrimination.⁵
- Massachusetts has a relatively large public sector that includes federal, state, and local government employees. Due to the nature of public sector jobs, including the types of occupations, fewer hours, and in many cases closer proximity to home, women are more likely to be public sector employees (15.4% of

all working women) than men (11.3%). The average pay in the public sector is about 16.5% lower than in the private sector, which further contributes to the gender earnings gap.

- The science, technology, engineering, and math (STEM) sector is a large employer in Massachusetts. Among STEM workers, women earn about \$0.80 to the dollar compared with men, and are more likely than men to leave STEM jobs either to exit the labor force or to switch into other occupations.

Entrepreneurship and Self-Employment

- From 2019 to 2023, 6.5% of Massachusetts women in the labor force were self-employed, compared to 8.9% of men. On average, female-owned firms have fewer employees than male-owned firms (8.0 versus 11.7 workers) and their annual revenues are 56% lower than those of male-owned firms. The average self-employment earnings are \$32,551 among women, compared to \$66,782 for men.

Caregiving

- In Massachusetts families with children, women tend to spend more time than men on child care and household chores. Full-time working mothers spend about 30% more time caring for their children than full-time working fathers, or 92 more minutes per day.⁶
- Single mothers spend 115 more minutes per day with their children than single fathers do.

Living Arrangements

- Single-mother households with children aged 18 or under form about 5% of the overall households in the state. Opposite-sex married households where both spouses work report an average income of \$209,312, while the average income of working single female households is \$82,810.^{7,8}

Poverty, Cost of Living, and Household Income

- Massachusetts currently has the second-highest cost of living in the United States, approximately 49% above the national average. Housing costs are a major driver of this disparity: 49% of renters and 30% of homeowners spend more than 30% of their income on housing. Estimates indicate that meeting the basic cost of living in Massachusetts requires monthly income of approximately \$3,688 for a single adult and \$8,120 for a family of four—amounts that far exceed the 2025 federal poverty line (FPL) of \$1,304 per month for a single individual and \$2,679 per month for a family of four.⁹
- Two-thirds of the households living in poverty are female-headed. In households living under the FPL, 77% of household heads have no formal education beyond high school; notably, college-educated households make up 23% of the group falling below the FLP.
- 95% of black and Hispanic single mother-led households live below the cost of living (with 37% and 42% below the poverty line, respectively).

Elder Poverty

- Poverty is not limited to working-age women. The median income of women over 65 is \$25,196, which is just 57% of the income for men of the same age. The poverty rate of older women is higher than the rate for men, with 15% living under the FPL and 43% under the Massachusetts cost of living threshold.¹⁰

Education



Massachusetts consistently ranks among the top states nationally on a wide range of education-related indicators, with girls and women, as well as boys and men, benefiting from this strong educational landscape. Performance measures including mathematics and reading achievement, median SAT and ACT scores, pupil-to-teacher ratios, high school graduation rates among low-income students, and reported bullying incidents, along with indicators of school quality such as safety, class size, funding levels, and educator credentials, place Massachusetts among the highest-ranked public school systems in the United States. The Commonwealth is also the second-most educated state in the nation, trailing only the District of Columbia. Approximately 90% of Massachusetts adults have completed high school, and 43% hold a bachelor's degree or higher. Nearly half of the state's public high schools rank in the top quartile nationally.¹¹

In January 2025, the U.S. Department of Education reported that Massachusetts students ranked first among all states on the National Assessment of Educational Progress (NAEP). Students in the Commonwealth achieved the highest numeric scores nationwide across all four assessed areas, fourth- and eighth-grade mathematics and reading, and continue to rank first overall.¹²

While these outcomes reflect sustained public investment and long-standing commitment to educational quality, they also obscure persistent achievement gaps associated with student characteristics, including race and gender. These disparities underscore the need for continued attention, innovation, and policy development to

ensure more equitable educational outcomes. The following section examines ongoing challenges facing girls and women in Massachusetts across the educational pipeline, including high school completion, participation in advanced coursework, access to supportive learning environments, college enrollment and field of study, parenting while enrolled in higher education, and the burden of student debt.

Graduation and Testing

- Girls graduate from high school at a higher rate (91.2%) than boys (87.3%). But overall, 53% of boys participated in a career pathway, versus 46.5% of girls. Boys were more likely to participate in programs that give students access to specific industries through coursework and experience.¹³

Coursework and Career Pathways

- Starting in about sixth grade, Massachusetts boys enroll in computer science classes at a higher rate than girls. This pattern persists and the difference in enrollment rate grows larger through grade 12. A 2023 report found that 28% of girls do not want to take certain classes because there are not enough girls in them.¹⁴
- In Massachusetts a higher percentage of 11th and 12th grade girls compared to boys enroll in the variety of advanced courses offered, but a lower percentage of Massachusetts girls than boys score a 3, 4, or 5 on the AP exams generally across all subjects over time. Lower scores are particularly consistent in calculus, chemistry, biology, math and computer science, science and technology, and statistics.¹⁵

College Enrollment and Outcomes

- Female high school graduates in New England enroll in college at a rate almost 15% higher than male high school graduates.¹⁶
- Massachusetts high school graduates follow national and New England patterns of college enrollment. Data tracking shows that girls are more likely than boys to finish high school in five years, enroll immediately in college, persist through the college experience, and obtain a degree in six years.¹⁷

Parenting During College

- In 2020, women accounted for more than 73% of undergraduate students with dependents nationwide, a share that exceeded 84% in Massachusetts.¹⁸

Student Debt¹⁹

- Women carry a greater student debt burden than men at the certificate, associate's degree, and bachelor's degree levels of postsecondary education, borrowing an average of \$43,300 compared with \$38,300 for men, with debt rising by nearly \$30,000 for women who pursue graduate education.
- These large debts are particularly burdensome for women because of the gender and racial wage gap. Given the average costs for basic needs and the average student loan payment, a woman who does not have to pay for child care will only have \$148 remaining from her paycheck each month. A woman who pays for child care will have a \$372 monthly deficit.

Earnings

- In average earnings six years after high school graduation, women earn almost \$5,000 less than their male counterparts.²⁰

Health



Despite high levels of health insurance coverage and strong overall rankings for women’s quality of life,²¹ significant gender-based disparities in health outcomes persist in Massachusetts, emerging early in adolescence and continuing into adulthood. Statewide averages often obscure pronounced differences by gender, age, and community, particularly in mental health, physical activity, and experiences of safety and wellbeing. Adolescence represents a critical period during which these disparities widen, with girls experiencing higher rates of depression, anxiety, and self-harm, alongside lower levels of physical activity and participation in organized sports. These patterns not only affect girls’ immediate health and development but also shape long-term outcomes related to maternal health, economic stability, and overall wellbeing.

Teen Health-Related Challenges

- Massachusetts ranks among 15 states with a rate of fewer than 10 births per 1,000 teens in 2023. The teen birth rate in Massachusetts is 5.8 births per 1,000 women aged 15 to 19.²²
- Higher teen birth rates persist for teens in many of the Gateway Cities as noted in the Massachusetts Births 2022 report. For example, birth rates per 1,000 teens in Lynn (23.2), Springfield (19.8), Brockton (17.9), Fall River (17.7), New Bedford (17.7), and Lawrence (17.4) are three to four times the state average.²³
- High school females reported higher rates of alcohol consumption (27%) and binge drinking (15%) than high school males (18% and 10%) over the same 30-day period. Among middle schoolers, females were more likely than males to report riding in a car with someone who had been drinking alcohol.²⁴

Teen Mental Health and Depression

- Girls aged 3 to 17 are more likely than boys to have anxiety and depression, and boys in that age range are more likely than girls to have behavior disorders. High school girls are almost twice as likely as boys to feel sad or hopeless (45.3% of girls vs. 23.5% of boys).²⁵
- Between 2017 and 2023 the percent of girls reporting feeling threatened or injured at school and being bullied at school increased.²⁶
- Adolescent girls in Massachusetts are more likely than boys to engage in suicidal or self-harming behavior. Additionally, girls think and act upon suicidal ideations at a much earlier age than boys. Among middle and high school students in Massachusetts, females were more likely than males to report intentional self-injury, feelings of sadness or hopelessness, and serious thoughts of suicide.²⁷

Physical Activity Participation

- Adolescent girls in grades 9 to 12 in Massachusetts were less likely to achieve one hour or more of physical activity daily (16.3%) than adolescent boys (30.2%).²⁸
- Of the high school students involved in team sports through the Massachusetts Interscholastic Athletic Association, 57.2% are males and 42.8% are females.²⁹

Adult Health Conditions

- Severe maternal morbidity (SMM) in Massachusetts doubled between 2011 and 2022, driven by an average annual increase of 10.1% from 2011 to 2018 and remaining elevated despite stabilization in recent years.³⁰ Hispanic and Black women are two to 2.3 times more

likely than white women to experience SMM, highlighting persistent racial disparities in maternal health outcomes.

- Seven percent of women in Massachusetts report not seeing a doctor in the past 12 months due to cost.³¹
- Ten percent of women in Massachusetts faced postpartum depression and 30% of women experienced general depression.³²
- More Massachusetts women (29.8%) reported meeting both aerobic and strength training guidelines compared with women nationally (27%). However, Massachusetts women were less likely than Massachusetts men to meet the guidelines.³³

Closing Thoughts

Despite Massachusetts' strong overall performance across economic, educational, and health indicators, women and girls continue to face persistent and interconnected challenges. These include gender-based pay gaps; pronounced occupational segregation by gender, race, and ethnicity; disproportionate responsibility for unpaid caregiving and household labor; lower participation in career and technical education pathways; higher levels of student debt; and elevated rates of reported sadness or hopelessness among adolescent girls. Together, these patterns point to enduring structural constraints that limit women's economic security, opportunity, and wellbeing across the life cycle.

Child care remains a critical constraint shaping women's economic participation in Massachusetts.³⁴ The Commonwealth's exceptionally high child-care and housing costs limit access to affordable, high-quality care, even amid sustained public investment in early education. These conditions restrict employment stability and advancement for many mothers—particularly those with young children—and pose especially significant barriers for single mothers navigating inflexible care and work schedules.³⁵ Evidence shows that instability in early child care has lasting effects on maternal wellbeing, underscoring the importance of strengthening the care environment to support women's health and economic security.³⁶

In response to these challenges, Massachusetts residents, communities, and policymakers have taken meaningful steps over the past decade to improve conditions for women and girls through legislation and programmatic investments. These efforts have contributed to important progress, and many of their impacts are still unfolding. Nevertheless, the findings presented in this report indicate that substantial work remains. Closing pay gaps, increasing women's representation in leadership, strengthening supports for caregiving and parental leave, expanding access to women-centered health services, ensuring safe and supportive educational environments, and broadening girls' and women's participation in STEM fields and other high-demand sectors are all essential to advancing more inclusive and sustainable economic outcomes.

Improving economic conditions for women and girls benefits the Commonwealth as a whole. More inclusive participation in the workforce, greater diversity of perspectives, and stronger pathways to opportunity contribute to innovation, resilience, and long-term economic vitality. An economy that enables people from diverse backgrounds to fully access education, resources, and opportunity is better positioned to respond to complex social challenges and to realize the Commonwealth's full economic potential.

Endnotes

1. Data and findings for this Economics section is primarily from the U.S. Census Bureau American Community Survey (ACS), 2006-2023 via IPUMS. These endnotes provide additional background.
2. Similarly, the U.S. fatherhood premium is about 31% and does not vary with the age of children. The U.S. motherhood penalty is also very similar and larger for those with children aged 6-18. Mothers of young children earn 67% of what fathers do, while the ratio falls to 58% for parents of older children—a slightly smaller drop than in MA.
3. The Duncan and Duncan Segregation Index measures occupational segregation by calculating the percentage of a group (e.g., women) who would need to change occupations to achieve an equal distribution across all jobs. The value of 0 represents complete occupational integration, while an index of 100 indicates complete segregation, where each occupation is dominated by only one gender.
4. These are occupations that have at least 70% workers from a single sex.
5. Blau, Francine D., and Lawrence M. Kahn. “The Gender Wage Gap: Extent, Trends, and Explanations.” *Journal of Economic Literature* 55, no. 3 (2017): 789–865.
6. Bureau of Labor Statistics American Time Use Survey (ATUS) via IPUMS
7. Single mother households with adult children form a further 2.3% of the household population, and 2.9% and 4.4% for the Hispanic and Black non-Hispanic households. Single father households with children aged 18 or under represent 1% of all households.
8. Families with additional co-resident adults (e.g., grandparents) are excluded from the sample used in these calculations, as are families with children over the age of 18 who are working and contributing to family income. It is worth noting that many of the single mothers (and other low-income women) live in multi-generational and/or otherwise complex households.
9. <https://www.forbes.com/advisor/mortgages/cost-of-living-by-state/> and <https://mchb.tvisdata.hrsa.gov/Narratives/Overview/e3652ad0-8dc2-4939-b515-dd37975d91fc>
10. <https://blogs.umb.edu/gerontologyinstitute/2023/05/24/new-elder-index-report-finds-high-levels-of-economic-insecurity-among-massachusetts-older-residents/>
11. <https://worldpopulationreview.com/state-rankings/best-states-for-education>
12. <https://www.mass.gov/news/massachusetts-ranks-1-in-national-education-assessment#:~:text=Boston%20%E2%80%94%20Today%2C%20>
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14. <https://static1.squarespace.com/static/62f55ec3c3784d0f3ec88011/t/652e82db5106ce74477b86b5/1697546987596/>
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16. <https://www.greatschoolspartnership.org/data-report/>
17. Massachusetts District Analysis and Review tools (DARTs)
18. <https://studentparentaction.org/assets/r-file/Who-Are-Undergraduates-with-Dependent-Children.pdf>
19. https://www.aauw.org/app/uploads/2021/05/Deeper_In-Debt_2021.pdf
20. <https://www.mass.gov/info-details/2024-massachusetts-college-and-career-outcomes-report>
21. <https://www.americashealthrankings.org/publications/reports/2024-health-of-women-and-children-report>
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24. <https://www.mass.gov/doc/results-of-the-massachusetts-youth-health-survey-2023/download> and <https://www.doe.mass.edu/sfs/yrbs/>
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26. <https://www.census.gov/programs-surveys/nsch/data/datasets.html>
27. <https://www.mass.gov/doc/oca-report-on-youth-suicide-in-massachusetts/download>
28. <https://dnpao-dtm.cdc.gov/?page=national>
29. <https://www.miaa.net/sites/default/files/2025-07/2024-2025-sport-participation-summary.pdf>
30. Severe maternal morbidity (SMM) includes unexpected outcomes of labor and delivery that can result in significant short- or long-term health consequences. See more at <https://www.cdc.gov/maternal-infant-health/php/severe-maternal-morbidity/index.html> and <https://www.mass.gov/doc/an-assessment-of-severe-maternal-morbidity-in-massachusetts-2011-2022/download>
31. <https://www.americashealthrankings.org/publications/reports/2024-health-of-women-and-children-reportI>
32. Ibid
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