2026

The Status of Women & Girls in Massachusetts

Women's Foundation of Massachusetts

Wellesley Centers for Women, Wellesley College

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This report represents the inaugural Status of Women & Girls in Massachusetts, a collaborative research project of the Women's Foundation of Massachusetts (WFMA) and the Wellesley Centers for Women (WCW) at Wellesley College. Until now, a formal research framework on this topic has been absent. Since 2018, WFMA has been meeting the needs of women and girls, first in Greater Boston and now throughout Massachusetts, through strategic grantmaking. This comprehensive report is the first of its kind and fills a critical information gap on the wellbeing of women and girls in Massachusetts. WCW gathered and analyzed data specific to Massachusetts women and girls across key areas—economics, education, and health—to help inform WFMA's priorities for improving economic wellbeing and to share findings broadly with key stakeholders throughout the Commonwealth. The data in this report come from WCW's original analysis of publicly available datasets as well as published reports produced by government agencies and nonprofit organizations in Massachusetts and beyond.

WOMEN'S FOUNDATION of MASSACHUSETTS

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

2026

The Status of Women & Girls in Massachusetts

Introduction

Researchers from the Wellesley Centers for Women (WCW) partnered with the Women's Foundation of Massachusetts from January to December 2025 to investigate the status of Massachusetts women and girls, with a particular focus on economic empowerment. In this summary, we consider women's economic empowerment to mean women having the financial ability and autonomy to make choices and access resources that can contribute to economic success and gender equality. Variability in education, training, employment, occupations, and earnings can foster or disrupt women's pathways to economic stability. **Researchers have pointed to critical barriers related to women's responsibility for childcare and domestic duties as well as other social norms that affect women's labor market entry and trajectories.**[1] Recent research findings highlight the importance of inclusive educational policies and digital literacy as key factors for improving women's position in society and the labor market.[2]

In this investigation we focused on three key markers of women's and girls' wellbeing, potential, and power. Specifically, **we focused on the areas of women's earnings and labor/work status, girls' and women's health, and education pathways and trajectories.** We combined our original analysis of publicly available datasets with research produced by government-related organizations, long-standing research organizations, and well-established nonprofits. We also mention recent Massachusetts legislation that connects to aspects of girls' and women's lives and may either support or disrupt those lives in complex ways. **The goal of this project is to provide ongoing periodic updates on the status of women and girls in Massachusetts,** as new data becomes available and as new topic areas become evident.

1 https://www.sciencedirect.com/science/article/pii/S0305750X19304693

2 See Kostadinović, M. I. et al. (2025). The Role of Education and the Digital Era in Reducing the Economic Gap and Gender Inequality, International Journal of Cognitive Research in Science, Engineering and Education (IJCRSEE), 13(2), 531–540.

Methods

The Wellesley College research team began work on this project in January 2025. Our first task was to organize outlines for the study based on conversations with the Foundation and review of the work completed by the Women's Foundation of Minnesota and the Center on Women, Gender, and Public Policy of the Humphrey School of Public Affairs at the University of Minnesota. Once outlines were completed and agreed upon, the research team identified publicly available datasets on the three selected markers for girls and women in Massachusetts and nationally. As datasets were identified, the data was downloaded and saved. During this initial period of time (January to April 2025) many federal departments experienced alterations in their website information and resources shared. The team operated quickly to download datasets as they were identified as valuable for the project. Datasets and data locations in this summary include:

- Behavioral Risk Factor Surveillance System, 2023
- Bureau of Labor Statistics American Time Use Survey (ATUS)
- Bureau of Labor Statistics Contingent Worker Supplement to the Current Population Survey (CPS)
- Centers for Disease Control and Prevention, National Center for Health Statistics, National Vital Statistics System, Natality on CDC WONDER online database. Data are from the Natality Records 2016–2023
- Massachusetts Department of Elementary and Secondary Education
- Massachusetts Education-to-Career Research and Data Hub (E2C)
- Massachusetts Interscholastic Athletic Association, Participation Survey Data, 2024–2025
- National Center for Education Statistics (NCES)
- National Survey of Children's Health (NSCH), 2023, Massachusetts data
- Substance Abuse and Mental Health Services Administration (SAMHSA) Data Analysis System (DAS), NSDUH: Public-use Data (2023)
- U.S. Census Bureau American Community Survey (ACS), 2006–2023 via IPUMS
- U.S. Census Bureau American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2701, 2023
- U.S. Census Bureau Annual Business Survey 2023
- U.S. Census Bureau, U.S. Department of Commerce, "Selected Characteristics of Health Insurance Coverage in the United States"
- U.S. Department of Education, Office for Civil Rights, Civil Rights Data Collection Survey, 2020–21
- Youth Risk Behavior Survey 2023

After downloading, datasets were reviewed by the research team and selection decisions were made for which datasets to investigate and analyze. Members of the team met biweekly to discuss data findings and relevance to our central goal to report on the status of Massachusetts women and girls with a focus on economic empowerment. At the same time, we began a scan of recent research (published after 2015) regarding work/career outcomes, health, and education for women and girls in Massachusetts and nationally. In the following sections we share analyses from the identified datasets along with findings from our research literature review.

Economics

Women in the Massachusetts Economy

Over the last several years, the Massachusetts economy has been thriving and was ranked #1 nationally in 2025 by WalletHub, driven by high investments in innovation, research, and education. The Bay State has a strong knowledge economy, has the highest per capita venture capital investment in the nation, and is also a leader in terms of invention, measured by patents per capita. As a result, it consistently boasts a strong job market and labor force growth. The main challenges include the high costs of living and running a business. The economic outlook of the state has recently worsened due to uncertainties related to research funding, immigration, and trade policy.

By most metrics, Massachusetts is a good state for women. Women's labor force participation rate is high, and the state recently passed laws aimed at workplace equity (e.g., the Frances Perkins Workplace Equity Act) and pay transparency laws. Massachusetts also has a paid family and medical leave law that allows parents to take up to 12 weeks of leave to care for a new baby. This is one of the reasons why it was named the best state for working mothers by WalletHub in 2025, with other reasons including factors such as childcare access, high salaries, low unemployment, and good work-life balance. Massachusetts furthermore ranks very highly in women's health care and safety.

Despite these positives, there are still many areas where improvements could be made. The gender pay gap remains significant, especially in the highest paying positions and particularly for women of color. This is related to occupational segregation by gender and lower pay in traditional female occupations. High childcare costs and traffic congestion can also make it challenging for women to take jobs that require long working hours or extended commutes, especially around the Greater Boston area. Furthermore, **women remain underrepresented**

in many leadership positions, such as in the Massachusetts state legislature.

Massachusetts Population and Geography

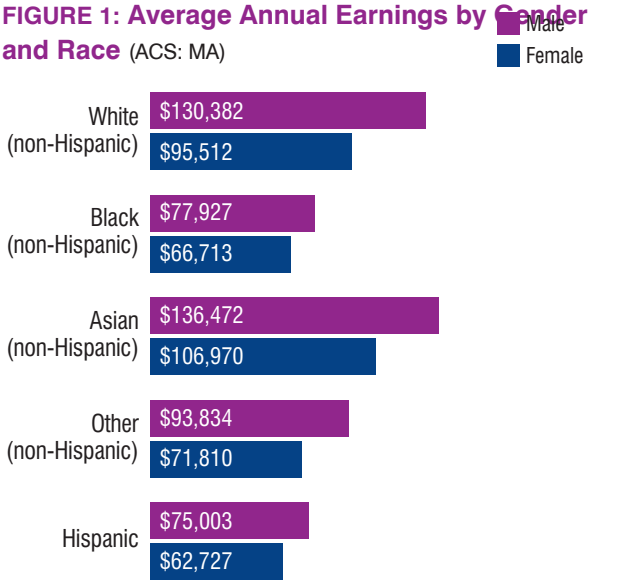
The total population of Massachusetts is 6,981,974, of which 51% are women. In the 2019–2023 American Community Survey (ACS) data that are used for most of the following economic analyses, the overall share of women among 16- to 69-year-olds was 50.6%. The share of women does not vary much by race, but is somewhat higher for the Asian non-Hispanic population in the state (52.4%). White non-Hispanic individuals form 70.8% of the state population, with Hispanics (13.0%) and Asians (8.0%) as the next largest groups. Black non-Hispanic and other non-Hispanic individuals comprise 7.0% and 1.2% of the state population, respectively.

Due to the dominance of the Boston metro area, two-thirds of the state's population is located in the easternmost counties (Middlesex, Essex, Norfolk, Plymouth, and Suffolk), and one-fourth in Middlesex County alone.[3] This geographic distribution does not vary by gender, but it does vary by race. Of the White non-Hispanic population, 60.6% live in the easternmost counties, while the share is much higher for the Asian non-Hispanic (82.6%), Black non-Hispanic (74.1%), and Hispanic (64.7%) populations. Labor force participation and wages are much higher in the Boston metro area counties than in the western part of the state, as is the cost of living. We comment on women's status and any gender differences by Massachusetts region where data are available and of sufficient quality to warrant the analysis.

Earnings and the Gender Pay Gap

Massachusetts is a high-income, high-education state. In 2024 it was ranked #1 in median earnings among the 50 states, only behind the District of Columbia.[4] Likewise, Massachusetts was ranked #1 in educational attainment according to *U.S. News & World Report*.[5] **In 2019–2023, the average earnings for women working full-time, year-round, were $90,389, while the average earnings for men were $120,237.**[6] The highest average earnings in the state are among non-Hispanic White ($130,382) and Asian ($136,472) men. These **high male earnings create larger gender earnings gaps in Massachusetts than in many other states**. They also play a significant role in raising the state average well above the median; the median earnings were $83,293 for men and $70,639 for women, while the 90th percentile was $208,233 and $153,051, respectively.

FIGURE 1: Average Annual Earnings by Gender and Race (ACS: MA)



3 ACS only has broader county information available for Massachusetts in 2022 and 2023, making it impossible to complete detailed geographical analyses with sufficient sample sizes. Respondents from the smaller counties have no county identifier available even in 2022–2023 but they are reported in a combined "county group" (Barnstable, Dukes, Franklin, Hampshire, and Nantucket).

4 https://www.boston.com/news/local-news/2025/10/16/massachusetts-highest-median-household-income/

5 https://www.usnews.com/news/best-states/rankings/education/higher-education/educational-attainment

6 Data are limited to full-time, full-year workers aged 16 to 69. Earnings are inflated to 2023 dollars using the Bureau of Labor Statistics All Urban Consumer Price Index (CPI). ACS data are top-coded at the 99.5th percentile of the earnings distribution each year by state. To allow for the top-coded earnings to better reflect the actual earnings, we multiplied them by 1.5. with earnings. Earnings at the bottom 1% are winsorized by state-year-gender. The data are further limited to non-group-quarters and years 2019–2023.

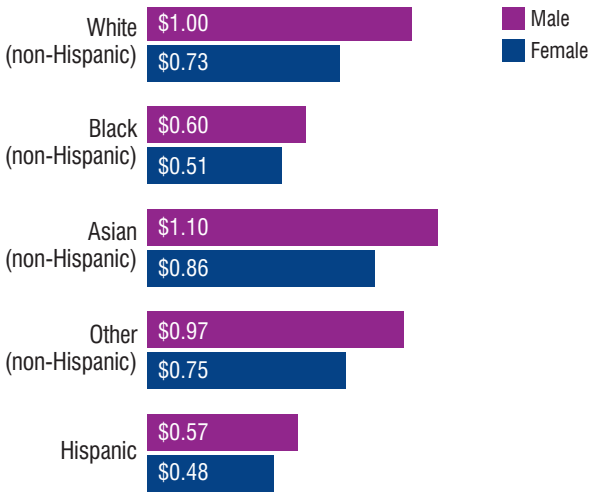
Most studies report gender pay gaps based on the median earnings of 16- to 69-year-old full-time, year-round workers. When measured in this way, the median woman in the U.S. earns $0.82 for each dollar earned by the median man. In other words, full-time, year-round working women earn about 82% of what similarly employed men earn. In Massachusetts, the gap in median earnings is slightly smaller, with full-time, year-round working women earning $0.85 to the male dollar. These median-based measures, however, downplay the true extent of the gender earnings disparities, especially in many publicly available data that are top-coded at the 99th percentile of the state earnings distribution to protect the identity of the very highest earners, the majority of whom are non-Hispanic White men. The median pay gap is also not really compatible with the common statistical methods to "explain" how much of the gender earnings gap is driven by differences in occupations, educational attainment, or the industry and sector of employment, as the statistical models typically used are based on mean, not median.

The publicly available American Community Survey (ACS) data are top-coded at the 99.5th percentile by state and year. To allow the top-coded earnings to better reflect the actual earnings of the highest earners, we follow the custom of multiplying them by 1.5. **Based on the average (instead of median) earnings, full-time, year-round female employees in Massachusetts earn $0.75 for every dollar similarly employed men earn.** The gap relative to White men is greatest among Hispanic women ($0.48) and non-Hispanic Black women ($0.51).

When measured from average earnings, the nationwide gender gap ($0.748) is very similar to the $0.752 gap in Massachusetts. However, compared to the U.S., Massachusetts has higher inequalities between Hispanic and non-Hispanic Black women versus non-Hispanic White men, due to the very high earnings of the latter group in the state.[7]

FIGURE 2: Earnings Gap Relative to White Men

(ACS: MA)

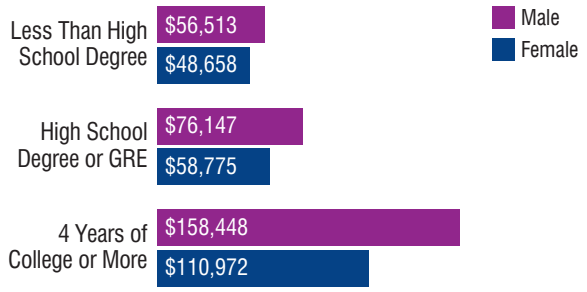


Gender gaps are much larger among the high earners: While at the median, women earn $0.85 for every dollar men earn, at the 95th percentile of the earnings distribution they earn $0.72. At the 10th percentile they earn $0.87. Likewise, the gap is much larger among the college educated ($0.70) than among those without any educational degree ($0.86). College-educated women earn an average of $110,972 per year, compared to men's $158,448. **The annual earnings of women with no educational qualifications are $48,658, while similarly educated men earn $56,513.** High-paying jobs in fields requiring significant education, like finance and law, are often "greedy," rewarding long hours and face time.[8] Women tend to be underrepresented in the highest roles in those fields, limiting their representation among the top earners.

7 The U.S. gender earnings gap for Hispanic women is $0.51, and $0.55 for non-Hispanic Black women, versus $0.48 and $0.51 in Massachusetts, respectively.

8 Goldin, Claudia. 2014. "A Grand Gender Convergence: Its Last Chapter." American Economic Review 104 (4): 1091–1119.

FIGURE 3: Average Annual Earnings by Gender and Education (ACS: MA)



The gender earnings gap grows with age. Women aged 16 to 24 earn $0.91 for every dollar that similarly aged men earn, whereas women aged 55 to 69 earn $0.70 for every dollar that similarly aged men earn. Part of that is due to parenthood effects. In Massachusetts, the fatherhood premium (i.e., higher earnings among dads than non-dads) is about 32% and does not vary much based on the age of children. **The motherhood penalty (i.e., lower earnings among moms than non-moms) is -5% for mothers with children under 6, and grows to -12% for those with children aged 6 to 18.** Mothers of young children earn about 68% of what fathers do, while the ratio falls to 55% for mothers with older children.[9] This is likely related to the age patterns in the gender pay gap, as other research points out that the largest gaps happen in the first year after parenthood.

The gender pay gap reflects, among other things, differences in occupations, fields of study, and accumulated work experience, as well as biases related to gender, race, and ethnicity. About 25% of the gender earnings gap in Massachusetts is explained by differences in the field of education, occupation, and industry of employment. Hours of work explain about 14% of the gap even among those working at least 35 hours per week, which is considered full-time employment. The rest, or 61%, is **driven by gender differences in career gaps, promotions, lateral job moves, negotiation, and a variety of other factors, including discrimination.**[10]

Women are much more likely to work part-time (29%) than men (15%). Therefore, the usual focus on full-time, full-year workers downplays the true size of the earnings differences between men and women in the labor market. When part-time employees are included in the calculation of average earnings, the size of the gender pay gap increases to $0.69 (from $0.75). Women are also somewhat more likely to work from home and commute shorter durations.[11] This increased flexibility comes at a cost. Together, part-time employment, work location, and commute length explain about 51% of the gender pay gap among the sample of full-time and part-time workers.

Since 2006, the gender earnings gap in Massachusetts has been slowly shrinking, despite some stagnation during the COVID-19 years. In 2006 women earned $0.698 for every dollar men earned, whereas in 2023 women earned $0.757 for every dollar men earned. This decline in the gap reflects the reduction in segregation between traditional male and female occupations, but is likely also impacted by the legislative environment: the 2018 MA Equal Pay Act and Salary History Ban, along with the recent 2024 Salary Range Transparency Law. Reports highlight declines in the gender gap in base hourly compensation in the Boston area during the post-pandemic years, but also note that the earnings gap is much larger if bonuses and other forms of performance pay are included.[12]

Regional earnings disparities are very large in Massachusetts. For women, full-time year-round

9 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 to 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.

10 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.

11 Twenty-five percent of women worked from home (versus 23% of men), although both of these shares were likely higher than usual between 2019 and 2023. The average commute time is 21 minutes for women and 24 minutes for men.

12 https://www.bu.edu/hic/2023/12/19/boston-womens-workforce-council-finds-30-percent-decline-gender-wage-gap/

workers' earnings are significantly higher in counties in the eastern part of the state than in other counties (by 30%), especially among White non-Hispanic (by 36%) and Asian (by 21%) women. Gender gaps in earnings are also much larger in the counties surrounding the Boston metro area than elsewhere in the state, when evaluating the average earnings of full-time year-round workers: Women in the eastern part of the state earn $0.74 to every male dollar, while those in the western part of the state earn $0.79. The difference stems mostly from the very high male earnings in the Boston area: Men in the eastern counties earn 39% more than those in the western part of the state. For White non-Hispanic workers, the gender earnings gap is larger in the counties around the Boston metro area ($0.72) than in the western Massachusetts counties ($0.79). The sample sizes for other population groups get small in the western part of the state, and the results indicate no clear regional pattern in the gender earnings gaps.

Labor Force Participation and Low-Wage Employment

Labor force participation is measured as the percentage of individuals who are either working or looking for work, relative to the entire working-age population (people 16 to 69). **Massachusetts women have a much higher labor force participation rate than women's national average,** 75.9% versus 70.9%, while men's participation is only somewhat higher (80.4% versus 78.4%). In particular, Bay State mothers (aged 25 to 55) of young (0-5) and older (6-18) children are highly engaged in the labor market, with a participation rate of 81%. This reflects a variety of factors, including the availability of day care, high educational attainment, and social norms around working mothers, but also the **high cost of living that necessitates multi-earner households.**

The current minimum wage in the Bay State is $15/hour, significantly above the federal minimum wage that has been stagnant at $7.25 since 2009.[13] For tipped employees the minimum wage is $6.75, provided that the wage plus tips reaches at least $15, while agricultural workers have a minimum wage of $8. Massachusetts is among the 34 states that have set a state minimum wage above the federal level, to better reflect the increasing cost of living. If the federal rate increases, Massachusetts minimum wage will automatically adjust to at least $0.50 higher than the federal rate. **About 9.3% of employed women in the state are minimum-wage workers, compared to 7.5% of men.** Young women aged 16 to 24 (25.8%) as well as Hispanic women (16.3%) are particularly likely to work jobs that pay minimum wage. 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.

Massachusetts has significant regional economic disparities across the state in terms of employment and labor force participation. Counties around the Boston area boast higher female labor force participation (85.2% among prime working age women (25-55), versus 81.9% in the western counties), and the regional differences are especially large among Hispanic and non-Hispanic Asian women: The participation rate of Hispanic women is 9 percentage points higher in eastern Massachusetts than it is in the west (6 percentage points for Asian women).

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 services** 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 those in construction,

13 https://www.mass.gov/info-details/massachusetts-law-about-minimum-wage

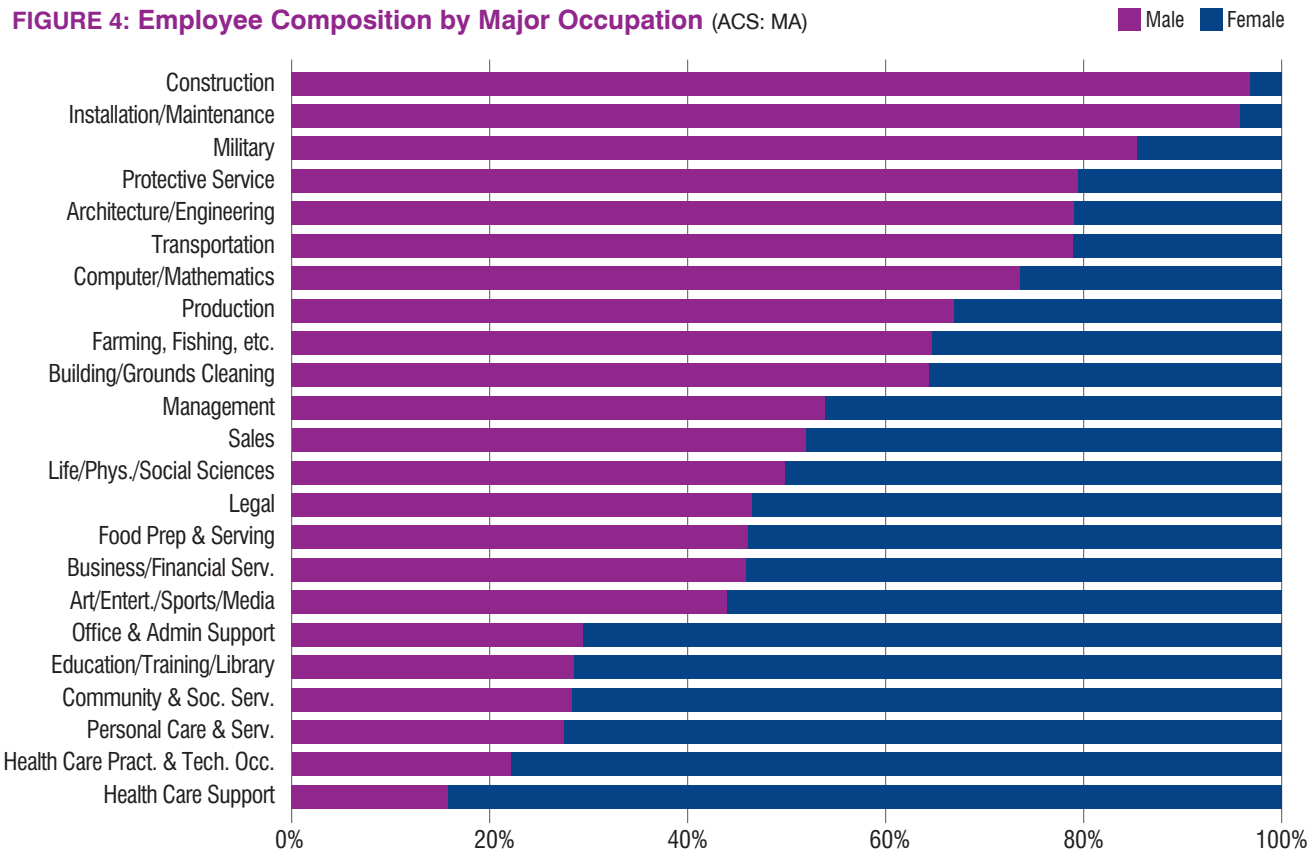
military and protective services, engineering, and transportation. **In construction occupations, 97% of workers are men.** Professional occupations in life sciences, physical sciences, and social sciences are almost exactly 50-50 women and men in Massachusetts.

Occupational gender segregation in Massachusetts has declined over the last 20 years, with the Duncan and Duncan Segregation Index (SI) dropping from about 49 to 44 between 2006 and 2023.[14] This decline is somewhat faster than in the U.S. overall, and the Massachusetts state occupational distribution is less segregated than the national. The SI in the U.S. was 51 around 2006 and dropped to 47 by 2023. This relatively slow decline follows three decades of rapid gender desegregation in the occupational distribution.

There are large differences in occupational distribution also by race and ethnicity. Hispanic and Black women are more likely than other women to work in service occupations and less likely to be employed in managerial and professional occupations. Occupational gender segregation is heaviest among White non-Hispanic workers, and least heavy among Asian workers in Massachusetts.

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.[15]

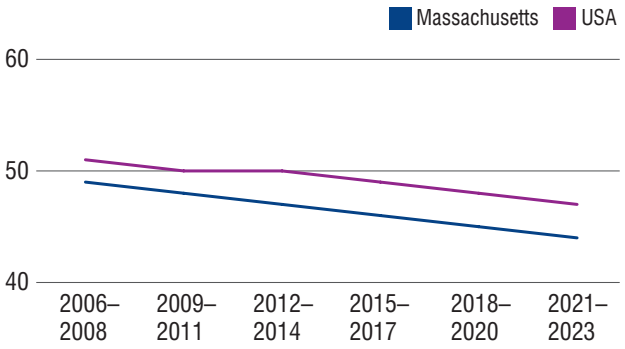
FIGURE 4: Employee Composition by Major Occupation (ACS: MA)



14 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.

15 These are occupations that have at least 70% workers from a single sex.

FIGURE 5: Duncan and Duncan Segregation Index Over Time: MA vs. U.S. (ACS: MA & U.S.)



Large employers of less-educated women include service occupations such as food preparation and serving as well as personal care and services. They tend to have lower pay than other occupations: The average hourly wage in those occupations is $19.70, including tips and bonuses. Jobs in those occupations are also less likely to offer employee benefits.[16] Only 36% of employees in the leisure and hospitality industry have access to health care benefits, while the average across all industries is 73%.[17] Massachusetts state law guarantees some benefits (e.g., sick leave and meal breaks), but the size of the company impacts whether other benefits, such as paid sick leave and health insurance, must be provided.[18] Passage of state paid sick leave laws has significantly increased access to paid sick time, especially for lower-wage workers.[19]

Construction and trade occupations are large employers of low-skilled men and remain heavily male-dominated at over 96% male. The average hourly wage in those occupations is $33.80. Women have traditionally been underrepresented in construction jobs and skilled trades, but a 2024 executive order by Gov. Maura Healey aims at expanding access to construction jobs for women and other underrepresented groups.[20] It remains to be seen whether women will be attracted to male-dominated fields: In the U.S. as a whole, only 0.4% of women work in construction and extraction occupations, which has barely increased since 1970, when the share was 0.3%.[21]

Massachusetts has a relatively large public sector, including 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.

STEM education, occupations, and pay

The Science, Technology, Engineering and Math (STEM) sector is a large employer in Massachusetts. This is unsurprising, as the state has a much higher share of degree holders in STEM fields compared to the U.S. average, among both women and men. Around 39% of female college graduates in Massachusetts hold a STEM degree (and a further 13% hold a STEM-related degree), while the national average is 31% (and 15%).[22] For men in the Bay State, the shares are 52% and 5% (versus 46% and 6%, nationally). Gender differences in the share holding a STEM degree are smaller in Massachusetts than they are nationally, which likely reflects the state population composition. Indeed, the share of college graduates who hold a STEM degree varies

16 https://www.bls.gov/ebs/publications/employee-benefits-in-the-united-states-march-2025.htm

17 https://www.bls.gov/iag/tgs/iag70.htm

18 Retirement benefits are subject to a new law that requires employers with 25 or more employees to automatically enroll them in a Roth IRA funded by payroll deductions.

19 https://www.epi.org/publication/paid-sick-leave-2023/

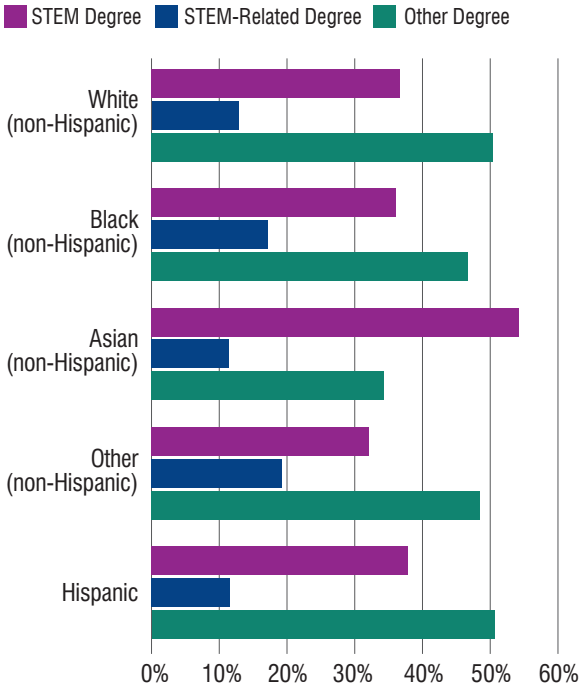
20 https://www.mass.gov/news/governor-healey-announces-new-efforts-to-increase-women-and-diversity-in-construction

21 Blau and Winkler 9th edition.

22 STEM degrees include, e.g., computer science, chemistry, and engineering. STEM-related degrees include architecture, mathematics and science education, and many health and pharmacy degrees.

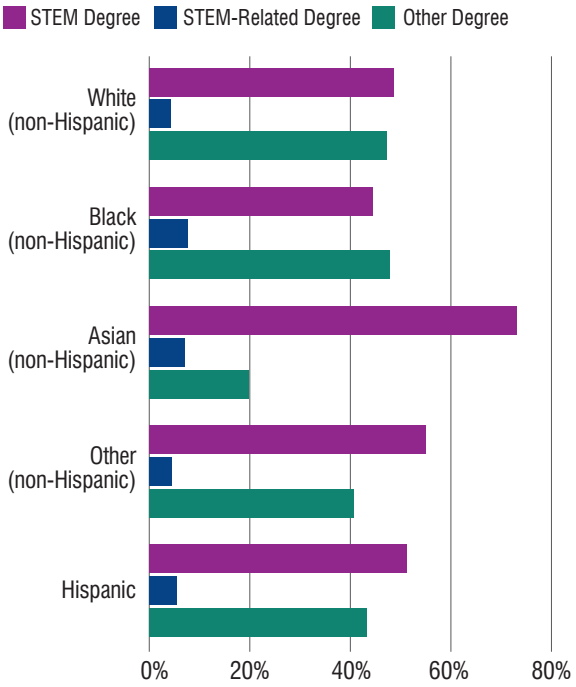
significantly by race, with 66% of Asian female college graduates holding a STEM or STEM-related degree, while only 49% of female Hispanic graduates do. Of STEM degree holders, women are much less likely to have studied engineering (less than 4%) or information technology (2%) compared to men (16% and 7%, respectively).

FIGURE 6: % Women by Field of Education and Race (ACS: MA)



Jobs in STEM occupations pay very well: The average pay in Massachusetts STEM occupations is $116,535 compared to $78,964 in non-STEM occupations. This is much higher than the national average of $106,518 for STEM occupations and $63,815 for non-STEM occupations. Moreover, STEM jobs are characterized by relatively modest gender pay gaps: **Among STEM workers, women earn about $0.80 to the dollar compared with men, while the ratio is $0.69 to the dollar in non-STEM jobs.**[23]

FIGURE 7: % Men by Field of Education and Race
(ACS: MA)



While the representation of women in science and engineering has increased, female rates of patenting and inventing still remain low. Patents with any women inventors represent only 20.9% of the total patents registered with the U.S. Patent and Trademark Office.[24] The Average Women Inventor Rate in Massachusetts is slightly higher than the national average (15.5 versus 14.2), but lower than, for example New York, New Jersey, and the District of Columbia.[25] **Women are also more likely than men to leave STEM jobs to either exit the labor force or to switch into other occupations.** Those leaving the STEM field often cite pay and promotion opportunities and a change of interests, rather than family and child-related considerations.[26]

23 This is similar to the gaps at the national level: $0.78 in STEM jobs and $0.70 in non-STEM jobs.

24 https://www.uspto.gov/sites/default/files/documents/OCE-DH-Progress-Potential-2020.pdf

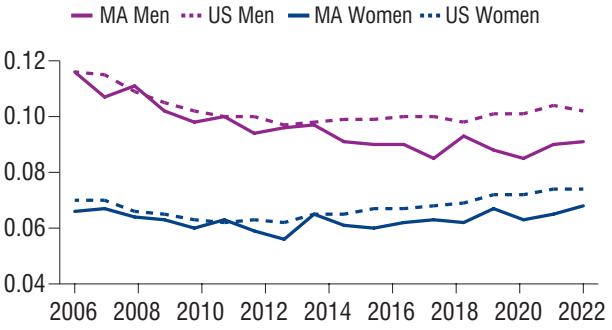
25 The Average Women Inventor Rate is the percentage of all unique U.S. inventors who are women. https://www.uspto.gov/sites/default/files/documents/OCE-DH-Progress-Potential-2020.pdf

26 Hunt, J. (2016). "Why Do Women Leave Science and Engineering?" ILR Review, 69(1), 199–226. See also: https://www.elephantinthevalley.com/

Entrepreneurship and Self-Employment

The self-employment rate of women as a percentage of the labor force in Massachusetts increased slightly during the COVID-19 pandemic and has remained at a somewhat higher level compared to the pre-pandemic era. In contrast, there has been a long-term decline in the male self-employment rate in Massachusetts, matching similar trends at the national level. **From 2019 to 2023, 6.5% of Massachusetts women in the labor force were self-employed, compared to 8.9% of men,** although the gender gap has steadily declined since 2006, when the rates were 6.6% and 11.6%, respectively. Massachusetts self-employment rates are below the national level both for men and women, and the gap seems to be growing, especially for men.

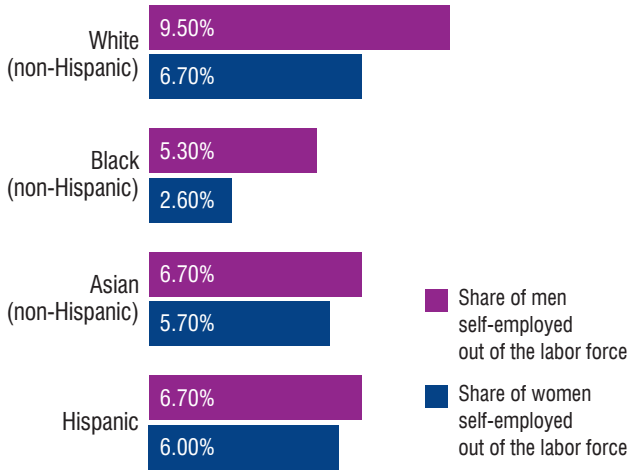
FIGURE 8: Self-Employment by Gender Over Time (ACS: MA and U.S.)



Self-employment rates in Massachusetts vary greatly by race and ethnicity; 6.7% of White non-Hispanic women were self-employed from 2019 to 2023, while the rate was only 2.6% for Black non-Hispanic women and 6.0% for Hispanic women. The highest self-employment rates are found among White non-Hispanic men (9.5%).

Reflecting the lower-than-national rates of self-employment among women in the state, the Boston-Cambridge-Newton area only ranked 44th in the national list of cities with the highest share of women-owned businesses (19.82%), with the Massachusetts average at 19.66%.[27] While this is higher than neighboring New Hampshire (16.43%) and Maine (16.97%), it remains much lower than the national leaders Alaska (24.71%) and Colorado (23.84%). Generally, it is true in all industries that men own more businesses than women. In only two industries are more than 40% of companies owned by women: educational services (49%) and health care and social assistance (42%).[28] Industries with the fewest t women-owned businesses include construction (20%) and utilities (22%). More than half of women-owned businesses are in four industries: professional, scientific, and technical services; health care and social assistance; retail trade; and accommodation and food services.

FIGURE 9: Self-Employment by Gender and by Race/Ethnicity (ACS: MA)



On average, **female-owned firms have fewer employees than male-owned firms (8.0 versus 11.7 workers) and their revenues are 56% lower than those of male-owned firms.**[29] They also pay their employees 20% less. This is partly related to differences in the types of industries these firms operate in: Pay is lower in most of the industries

27 https://www.ondeck.com/resources/what-percentage-of-businesses-are-owned-by-women
28 Calculations based on the Census Bureau Annual Business Survey (ABS) data for 2023 (USA).
29 Calculations based on the Census Bureau Annual Business Survey (ABS) data for 2023 (USA).

that have a relatively large share of women-owned firms.

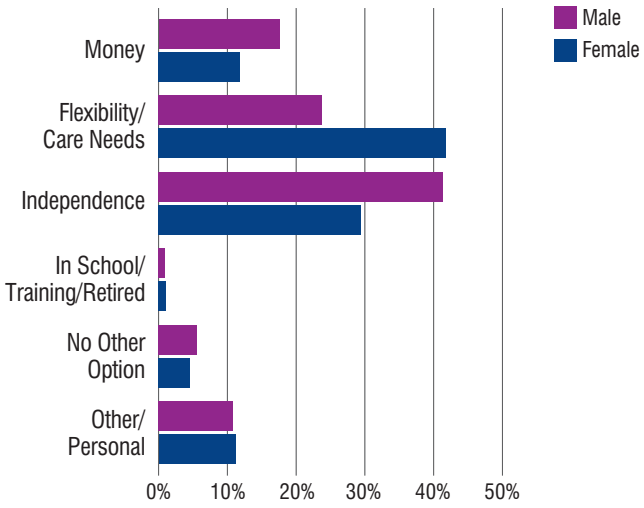
The average self-employment earnings are $32,551 among women, compared to $66,782 for men. White non-Hispanic men ($73,489) and Asian men ($68,786) earn much more when self-employed than any other groups, in particular, Hispanic ($20,672) and Black non-Hispanic women ($24,559). In general, gender pay gaps among the self-employed are much larger than they are among wage workers. This is partly driven by the inclusion of part-time employees in this analysis.[30] The self-employment earnings gap between men and women is largest among White non-Hispanics and smallest among Black non-Hispanics, while the gap relative to White non-Hispanic men is very large for Hispanic and Black non-Hispanic women, who earn only $0.28 and $0.33, respectively, for each dollar that White non-Hispanic men make.

Women enter self-employment for somewhat different reasons than men, which likely explains some of the differences in firm size, revenue, and earnings. The most common reason cited by self-employed women is the flexibility of their schedule, which allows them to deal with childcare and other family obligations (33.18%), while only 24.44% of men say that was the main driver for their decision. Men are more likely to care about independence (44.6%) and money or economic reasons (14.1%), while fewer women think of those as important (30.1% and 16.3%, respectively).[31] While the sample size is very small for Massachusetts, the major reasons for entering self-employment look similar to the national data: Flexibility and care arrangements feature at the very top for women.

Fewer self-employed women in the Bay State considered independence to be most important, while money and economic considerations were equally important for men and women.

FIGURE 10: Main Reason for Entering Self-Employment, by Gender

(CPS Contingent Worker Survey)



Caregiving and Related Legislation

In Massachusetts families with children, **women tend to spend more time than men on childcare and household chores. Full-time working mothers spend about 30% more time caring for their children than full-time working fathers.**

Paid family and medical leave helps employees combine their work and family responsibilities. Countries with generous family leave policies, such as the Scandinavian countries, tend to have higher female labor force participation, as mothers of young children are more likely to continue working after childbirth.[32] In 2018 Massachusetts enacted the Paid Family and Medical Leave Act (PFMLA) that established a system for paid family leave.[33]

30 The ability to dictate hours or work and work part-time are among the major reasons why many choose to become self-employed. Among self-employed women, 43.3% work less than 35 hours per week (17.5% of men). Therefore, including those employees in the earnings analysis seems warranted in this case.

31 https://www.bls.gov/cps/contingent-and-alternative-arrangements-faqs.htm

32 Byker, Tanya S. 2016. "Paid Parental Leave Laws in the United States: Does Short-Duration Leave Affect Women's Labor-Force Attachment?" *American Economic Review* 106 (5): 242–46. Baum, C.L., II and Ruhm, C.J. (2016), The Effects of Paid Family Leave in California on Labor Market Outcomes. J. Pol. Anal. Manage., 35: 333-356. Jones, Kelly and Britni Wilcher. (2024). "Reducing Maternal Labor Market Detachment: A Role for Paid Family Leave." Labour Economics 87.

33 The benefits were available for leave starting in January 2021. Parents are eligible for 12 weeks to care for a new child. The amount of pay is set by a formula and funded through a payroll tax.

The leave can be used for medical purposes or to bond with a child following birth, adoption, or foster care placement. During the first three years, 43.7% of the applications were for bonding purposes or for pregnancy and childbirth.[34] Of all applicants, 62% were identified as women. For bonding leave, 55% of applicants were women.[35] The average leave length taken by women was 9.37 weeks. In fiscal year 2024, the average weekly benefit was $892.31.

The Massachusetts Earned Sick Time Law was enacted in 2014, effective from July 1, 2015. Employers are required to provide up to 40 hours of paid or unpaid sick leave per calendar year. Small firms with less than 10 employees can provide unpaid leave, while larger firms are required to provide paid leave. Beginning in 2024, the leave can also be used to cover pregnancy loss. In Massachusetts, women and men are similarly likely to be absent from work overall, but women are more likely to be absent due to their own illness. Of those who took time off due to their own illness or medical problems, 34% were men and 66% were women.[36] From 2017 to 2018, in the U.S., during an average week, women were more likely to take any leave (23%) than men (19%). **Of those who took leave, women were more likely to take leave in order to take care of an ill family member (10%) than men (6%).**[37]

Full-time working Massachusetts women with children spend, on average, 92 more minutes per day with children than full-time working men with children.[38] This is 75% of the U.S. average, as more men in Massachusetts are taking time off work to care for their children. The difference is very similar among couples where both spouses work: Full-time working women whose spouse/partner also works full-time spend, on average, 93 more minutes per day with children than full-time working men whose spouse/partner also works full-time. Single mothers spend 115 more minutes per day than single fathers do.

Living Arrangements

The most common household types in Massachusetts are single-person households (24.3%), couples living without children (22.5%), and couples living with children 18 or under (22.1%). Beyond that, there is a lot of heterogeneity

TABLE 1: Living Arrangements of Children Aged 0 to 18 (ACS: MA)

	White Non-Hisp	Black Non-Hisp	Asian Non-Hisp	Other Non-Hisp	Hispanic	ALL
Single/Lives Alone	0.02%	0.01%	0.00%	0.00%	0.04%	0.02%
Lives with a Partner/Spouse	0.02%	0.01%	0.00%	0.00%	0.00%	0.03%
Lives with Both Parents	74.3%	39.0%	67.2%	53.7%	46.9%	64.6%
Lives with Mother Only	9.3%	25.6%	5.2%	16.3%	24.6%	13.8%
Lives with Father Only	2.5%	2.0%	1.5%	3.4%	2.5%	2.4%
Lives in Multi-Generation Household	10.0%	26.7%	21.8%	19.0%	19.2%	14.4%
Lives with Grandparent(s) Only	1.1%	1.5%	0.37%	1.4%	1.1%	1.0%
Other (e.g., with a roommate or older sibling)	2.8%	5.3%	3.9%	6.3%	5.6%	3.7%

34 These numbers are based on published Massachusetts PFL data and a FOIA request.

35 In the most recent data, 57% of bonding leave was taken by women, while 41% was taken by men. https://paidleaveforall.org/wp-content/uploads/2025/06/DadsBondingLeaveReport.pdf

36 CPS data from IPUMS. Limited to ages 16 to 69 and those who have a job as of the previous week.

37 https://www.bls.gov/news.release/leave.nr0.htm. Access to and use of leave from 2017 to 2018 from the American Time Use Survey.

38 American Time Use Survey data (ATUS via IPUMS)

in the living arrangements of children and significant differences across race and ethnicity groups. Single-mother households with children aged 18 or under form about 5% of the overall households in the state, but they are 12.2% of households with a Hispanic head and 11.3% of households with a Black non-Hispanic head.[39]

Multi-generation households are also a significant factor in helping Bay State families make ends meet and manage work-family conflicts, especially for Asian non-Hispanic households, Black non-Hispanic households, and Hispanic households.[40] Overall, 14.4% of children live in multi-generation households, with much higher rates for the aforementioned groups. These different living arrangements have a significant impact on household incomes and poverty rates.

Poverty, Cost of Living, and Household Income

The median household income in Massachusetts is $95,581, but varies greatly by household type. For two-parent families with children under 18, the median is $182,351 for households where the head is non-Hispanic White, while single-parent households with children under 18 have much lower incomes: $36,441 for Black non-Hispanic and $29,461 for Hispanic single mothers.[41]

The median household income is the highest among couples where both spouses are working ($169,000). However, the median income does not put any emphasis on the highest-earning men and women. Likewise, research shows that many high-income people marry each other, creating households with very high incomes. This widens the income inequality across households, but is not well-captured when studying median incomes across household types. Opposite-sex married households where both spouses work boast an average income of $209,312, **while the average income of working single-female households is $82,810.** The highest average family income is among male same-sex married households where both spouses work ($225,731), while female same-sex couples have a somewhat lower average ($196,175).

Figure 11: Median HH Income for 2-Parent HHs with Children (by Race and Gender of HH Head)
(ACS: MA)

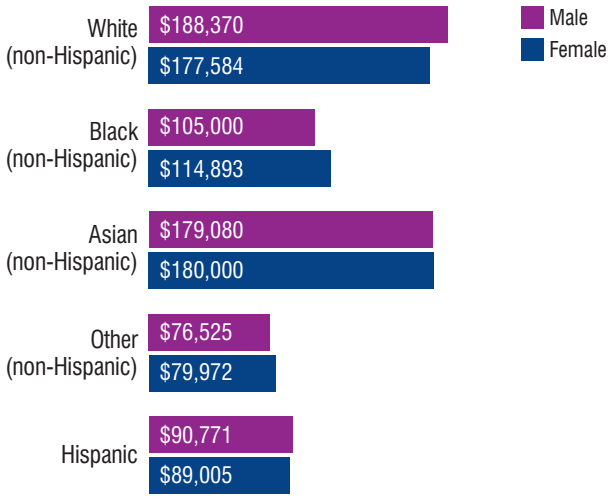
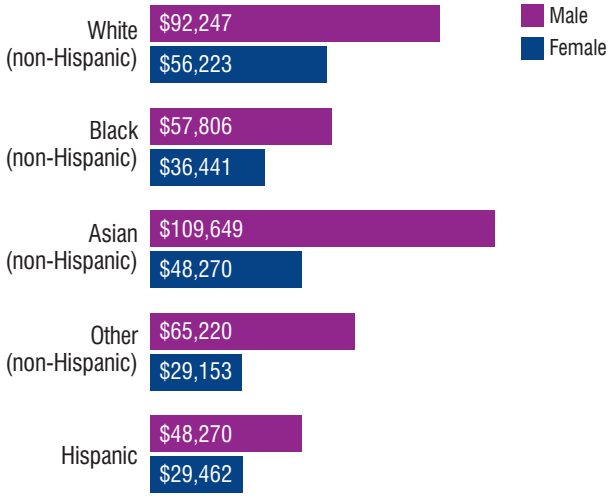


FIGURE 12: Median HH Income for a Single-Parent HH with Children (by Race and Gender of HH Head) (ACS: MA)



39 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.

40 See also: https://www.hispanicresearchcenter.org/research-resources/one-in-four-hispanic-children-live-in-doubled-up-households/

41 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.

TABLE 2: Income and Family by Household Type (ACS: MA)

	Two-Parent Family with Children			Single Mother with Children		
	Median income	% below FPL	% below cost of living	Median income	% below FPL	% below cost of living
White N-H	$182,351	2.2%	21.5%	$56,223	22.8%	79.0%
Black N-H	$107,136	7.0%	57.1%	$36,441	37.4%	95.8%
Asian N-H	$179,918	4.5%	24.1%	$48,270	25.0%	65.5%
Hispanic	$90,000	9.1%	60.1%	$29,462	41.7%	95.2%

Massachusetts currently has the second-highest cost of living in the U.S., with living costs 49% higher than the national average.[42] Housing costs are particularly high: 49% of renters and 30% of homeowners spend more than 30% of their income on housing.[43] It is estimated that a single person needs $3,688 per month and a family of four $8,120 per month for a moderate lifestyle, while the 2025 federal poverty line (FPL) for a single person is just $1,304 (and $2,679 for a family of four). This enormous difference demonstrates the inadequacy of the federal poverty line for accurately assessing financial hardship in Massachusetts.[44] In other words, many families that are not under the official poverty line will still struggle to make ends meet given the high cost of living.

On average, about 1 in 10 Massachusetts residents have a family income that puts them under the FPL.[45] This rate varies greatly by the characteristics of the household. **Single-parent households, especially female-headed ones, are much more likely to fall under the poverty line.** Only 2.2% of two-parent families headed by a White, non-Hispanic person live in official poverty, while the rate is 42% for single-mother Hispanic-headed households and 37% for Black non-Hispanic single-mother families. Many more have household incomes that fall below the minimum cost-of-living estimates: The rate is higher than 9 in 10 for Black and Hispanic single-mother households.

FIGURE 13: Percent of HHs Under Federal Poverty Line for 2-Parent HHs with Children (by Race and Gender of HH Head) (ACS: MA)

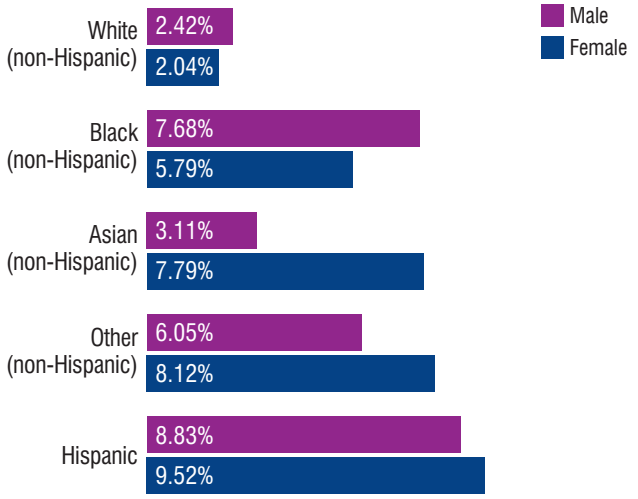
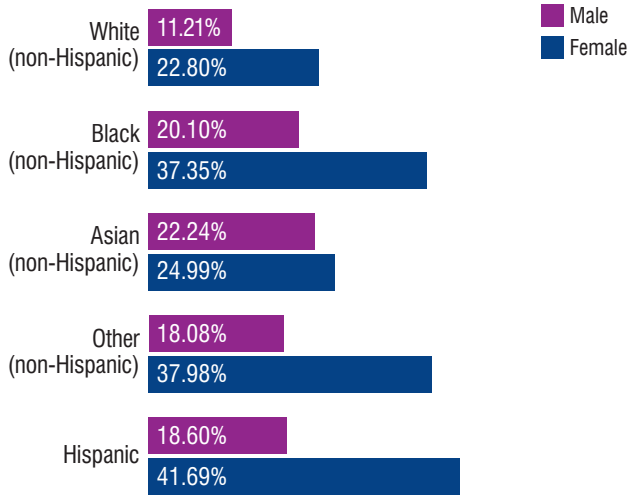


FIGURE 14: Percent of HHs Under Federal Poverty Line for Single-Parent HHs with Children (by Race and Gender of HH Head) (ACS: MA)



42 https://www.forbes.com/advisor/mortgages/cost-of-living-by-state/
43 https://mchb.tvisdata.hrsa.gov/Narratives/Overview/e3652ad0-8dc2-4939-b515-dd37975d91fc
44 https://www.salary.com/research/cost-of-living/ma See also: https://livingwage.mit.edu/states/25#:~:text=Typical%20Expenses,$12%2C683
45 https://www.census.gov/quickfacts/fact/table/MA/BZA115222

Two-thirds of the households living in poverty are female-headed. These households are characterized by a high prevalence of non-employment (58% reporting no weeks worked in the previous year) or working for minimum wages (17%). Of those working, 40% were doing minimum-wage work while the average weekly hours worked were 26.3. **In households living under the FPL, 77% of household heads have no formal education beyond high school, yet it is notable that college-educated households make up 23% of the group falling below the FPL.** Women working in low-wage, female-intensive occupations are most likely to have incomes under the federal poverty guidelines. The five occupations with the highest rate of female working poverty include food preparation and serving (15.9%), building and grounds cleaning (15.6%), health care support (13.8%), personal care and service (13.7%), and transportation and material moving (13.1%).

Poverty is not limited to working-age women. The median income of women over 65 years old is $25,196, which is just 57% of the income for men of the same age. The poverty rate for older women is higher than the rate for men, with 15% living under the FPL and 43% under the Massachusetts cost of living threshold.[46] Large gender gaps in earnings and part-time or discontinuous work at younger ages, combined with divorces, leave many older women with insufficient retirement savings and higher risk of poverty.[47]

46 https://blogs.umb.edu/gerontologyinstitute/2023/05/24/new-elder-index-report-finds-high-levels-of-economic-insecurity-among-massachusetts-older-residents/

47 https://www.gao.gov/blog/it-harder-women-save-retirement

Education

Education Experiences for Massachusetts Women & Girls

Massachusetts is ranked highly across multiple metrics related to education, and women and girls as well as men and boys are likely beneficiaries of this status. Measures such as math and reading scores, median SAT and ACT scores, pupil-to-teacher ratio, high school graduation rate among low-income students, and bullying incidents along with performance, safety, class size, funding, and instructor credentials position Massachusetts as having one of the best-ranked public-school systems in the U.S., and it is the second-most educated state, just behind the District of Columbia. About 90% of Massachusetts adults have a high school diploma, and 43% have a bachelor's degree or higher. Almost half of the state's public schools are ranked in the top 25% of national high school rankings.[48] In January 2025 the U.S. Department of Education announced that Massachusetts students ranked number one among states on the National Assessment of Educational Progress (NAEP). Massachusetts students received the highest numeric score of any state on all four assessments—fourth and eighth grade math and reading—and continue to rank first in the nation overall.[49]

While these ratings point to ways that Massachusetts has continued to invest and progress in student learning and support, there are many achievement gaps connected to student characteristics, including race and gender, that signal the need for sustained effort, innovation, and policymaking to achieve more equitable outcomes for all learners. **In the following section we highlight persistent challenges for Massachusetts girls and women in their educational experiences related to high school graduation, participation in advanced high school coursework, supportive education environments, college enrollment, choice of college majors, parenting during college, and college debt.**

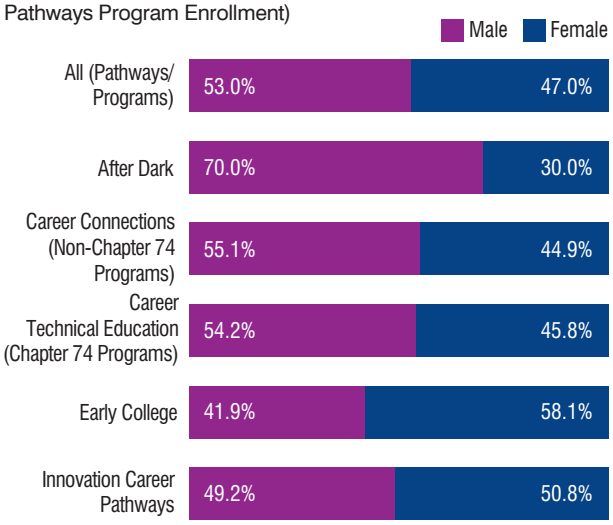
48 https://worldpopulationreview.com/state-rankings/best-states-for-education

49 https://www.mass.gov/news/massachusetts-ranks-1-in-national-education-assessment#:~:text=Boston%20%E2%80%94%20Today%2C%20the%20U.S.%20Department,programs%20to%20address%20those%20gaps

Graduation and Testing

In 2023, according to the Massachusetts Department of Elementary and Secondary Education (DESE), the overall high school graduation rate within four years in Massachusetts was 89.2%. **Girls graduate at a higher rate (91.2%) than boys (87.3%),** and that has been true every year that the Massachusetts College and Career Outcomes Report has been published. Overall, **53.0% 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. Boys' participation exceeded girls in "Innovation Career Pathways" and "after-dark" programs, which are state-approved programs to prepare students for high-demand industries like information technology, engineering, health care, life sciences, or advanced manufacturing. **In average earnings six years after high school graduation, men recorded almost $5,000 more in earnings than women.**[50] Figure 15 below shows the 2024–25 enrollment of high school students by gender in Career and Technical Education Pathways.

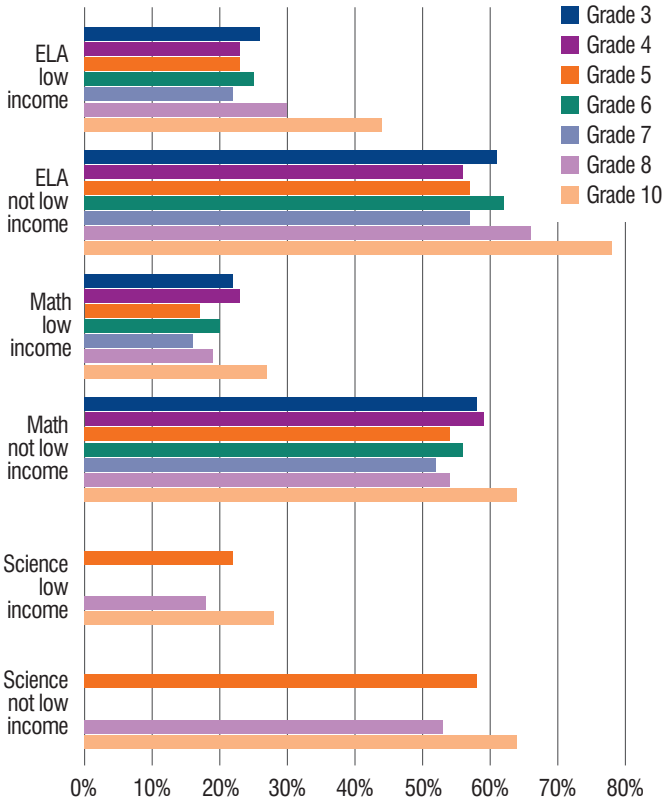
FIGURE 15: MA Enrollment in Career and Technical Education Pathways (MA DESE: Pathways Program Enrollment)



The Massachusetts Comprehensive Assessment System (MCAS) is the statewide standardized testing program; it has historically been a high school graduation requirement. Massachusetts residents voted to remove MCAS as a state-mandated high school graduation requirement in 2024, but it continues to be used as a mechanism to collect data on school performance and assess academic progress. Students in grades 3–8 and 10 take the MCAS tests in English language arts (ELA) and mathematics; students in grades 5, 8, and one high school grade (either grade 9 or 10) take a science MCAS test. **MCAS results for Massachusetts girls vary by income level in all subjects.**

FIGURE 16: Massachusetts 2024 MCAS Results for Girls by Income and Subject

(MA DESE: MCAS Achievement Results)



Coursework and Career Pathways

In Massachusetts, a higher percentage of 11th and 12th grade girls enroll in Advanced Courses compared to 11th and 12th grade boys, except in computer science. Advanced Courses include but are not limited to Advanced Placement (AP), International

50 https://www.mass.gov/info-details/2024-massachusetts-college-and-career-outcomes-report

Baccalaureate (IB), Project Lead the Way (PLTW), dual enrollment for credit, Chapter 74-approved vocational/technical secondary cooperative education programs and articulation agreement courses, and other DESE-selected rigorous courses. Massachusetts enrollment (2020–2021) by gender for high school students in STEM AP classes (AP Math, AP Science, AP Computer Science) is similar to U.S. enrollment (2020–2021), with a higher percentage of girls than boys enrolling in AP Math and AP Science, but a lower percentage of girls than boys enrolling in AP Computer Science. **Starting in about 6th grade, Massachusetts boys enroll in computer science classes at a higher rate than girls, and this pattern persists and the difference in enrollment rate grows larger through grade 12.** In its 2023 Girls' Index report, Ruling Our Experiences noted that **28% of girls do not want to take certain classes because there are not enough girls in them.** Girls complain of pressure that is placed on them, and 84% said they do everything they can to avoid messing up or failing.[51]

FIGURE 17: MA Participation in Advanced Course Taking (MA DESE: Advanced Course Completion 2023–24)

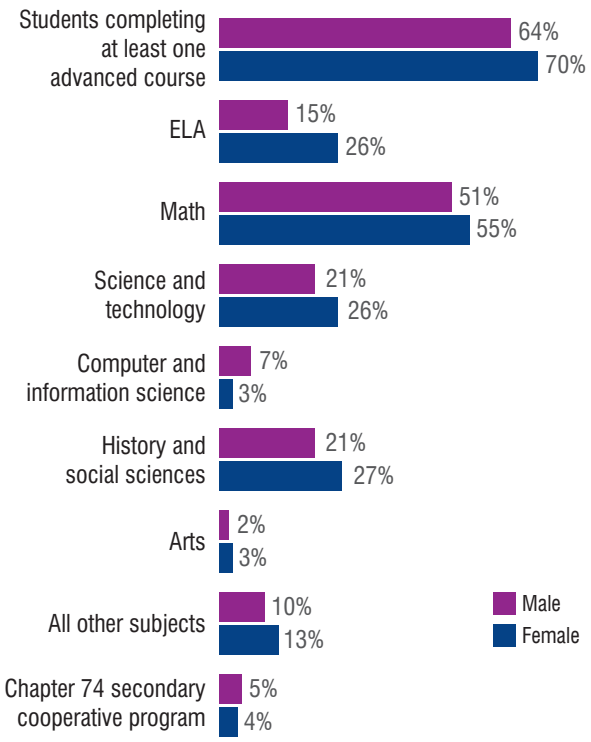


FIGURE 18: MA Enrollment in AP STEM Courses

(Office for Civil Rights: High School Enrollment in AP STEM MA)

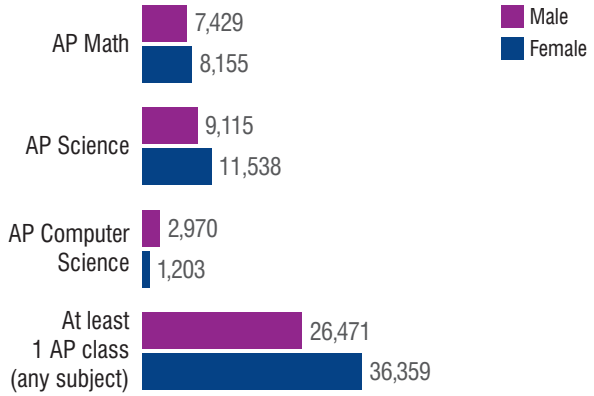


FIGURE 19: U.S. Enrollment in AP STEM Classes

(Office for Civil Rights: High School Enrollment in AP STEM U.S.)

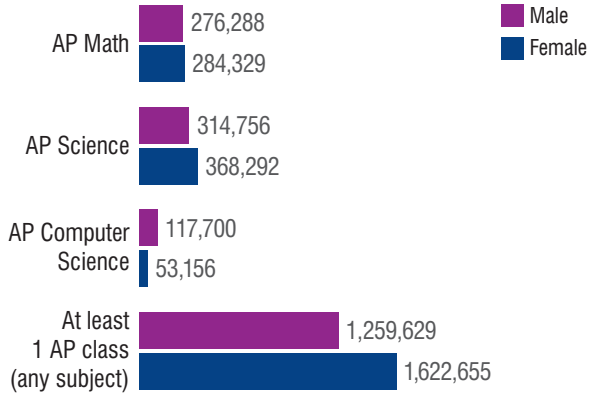


Figure 20 shows the percent of Massachusetts high school boys and girls scoring a 3, 4, or 5 (passing score) on a subject AP exam from 2010 to 2024. **A lower percentage of Massachusetts girls score a 3, 4, or 5 on the AP exams generally across all subjects over time,** and lower scores are particularly consistent in calculus, chemistry, biology, math and computer science, science and technology, and statistics.

51 https://static1.squarespace.com/static/62f55ec3c3784d0f3ec88011/t/652e82db5106ce74477b86b5/1697546987596/The+2023+Girls%27+Index+by+ROX+Full+Report.pdf

FIGURE 20: AP Test Performance of MA Students by Gender Over Time, 2007–2024

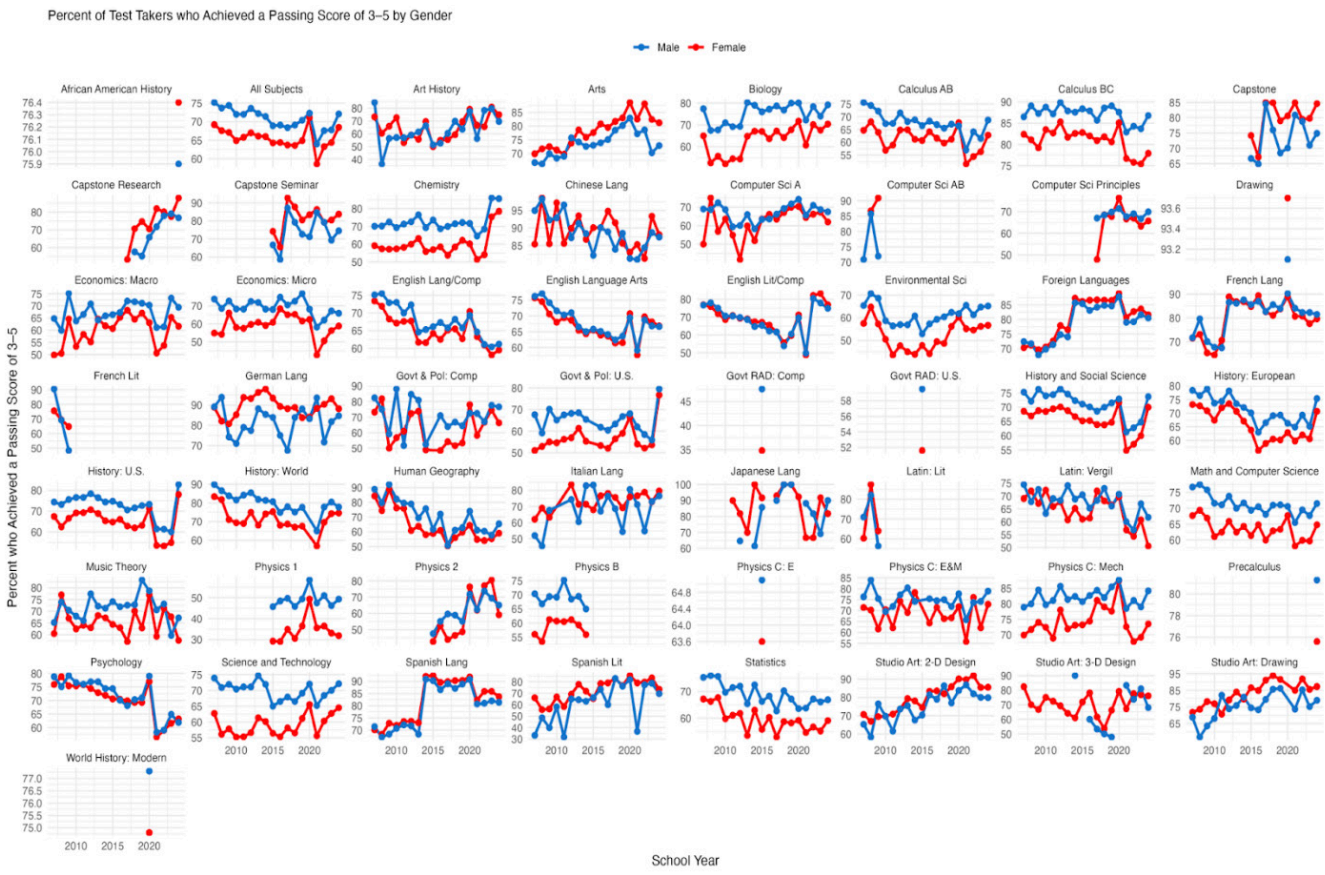
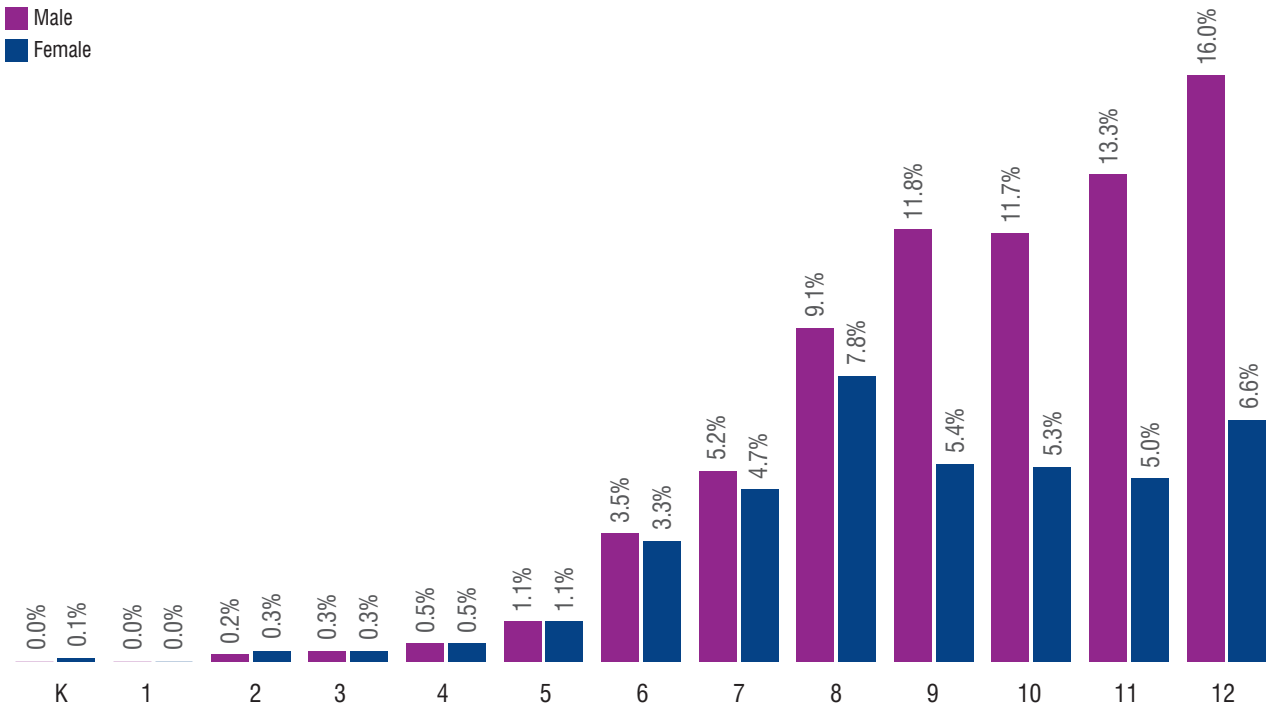


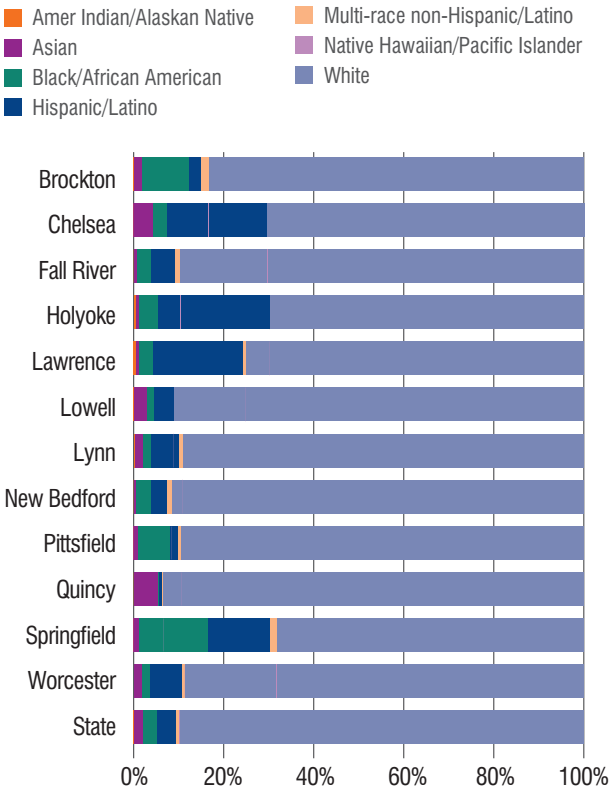
FIGURE 21: MA Enrollment in Computer Science Classes (MA DESE: Digital Literacy and Computer Science Coursetaking Report 2023–24)



Resource and Aspirational Challenges

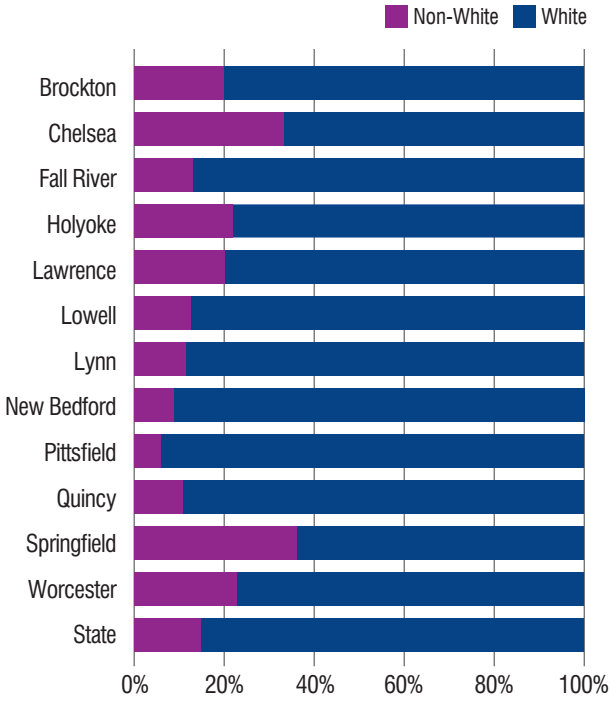
Recent reporting by the Massachusetts Commission on the Status of Women (2021) found that **girls reported a mistreatment (mishandling by the school) of topics such as sexual assault, dress code, and menstruation**. Girls also pointed to disparities in their education along the lines of race, LGBTQ+ identities, and reproductive justice. In their feedback, girls emphasized a lack of resources for ESL students, a narrow approach to learning other cultures, and an absence of opportunities for women of color interested in STEM.

FIGURE 22: MA Staff Race and Ethnicity Analysis in Gateway Cities (MA E2C: Staffing Race/Ethnicity and Gender 2025)



Lack of role models in teaching and counseling positions in schools, particularly a lack of those who share their race or ethnicity, can diminish students' feelings of acceptance and aspirations toward education success. White adults fill the overwhelming majority of positions and were 65% or more of the new hires in a sample of Gateway City schools in 2023. Gateway Cities are midsize urban centers that anchor regional economies around the state and in previous generations, were home to industries that offered residents good jobs and a "gateway" to the American Dream.[52]

FIGURE 23: MA New Hires for Teachers in Gateway Cities (MA E2C: Total Educators, Retention, and New Hires 2023)



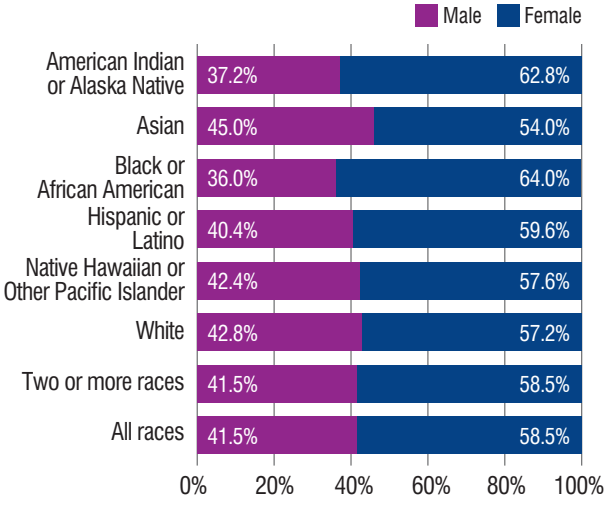
College Enrollment and Outcomes

The New England Secondary School Consortium (NESSC) Common Data Project Annual Report provides comparable data about high school and college outcomes from across New England schools. As prior reports have shown, girls have a higher high school graduation rate and also have a lower dropout rate as compared to boys, measuring almost 2% below boys. **Female high school graduates in New England enroll in college at a rate almost 15% higher than male high school graduates.**[53]

52 https://massinc.org/policy-center/gateway-cities/about-the-gateway-cities/
53 https://www.greatschoolspartnership.org/data-report/

The 2023 report "A Snapshot of the School Enrollment of Girls and Women in the United States" showed that women made up a larger percentage of undergraduate and graduate students, measuring almost 55% and 60%, respectively. Across all race groups, girls make up a larger proportion of the enrolled population.

FIGURE 24: National Fall 2023 College Enrollment by Race/Ethnicity and Gender (NCES, IPEDS, Fall Enrollment)



Massachusetts high school graduates follow national and New England patterns of college enrollment. Data tracking through the District Analysis and Review Tools (DARTs)—in this case the Massachusetts high school class of 2015—shows that **girls are more likely to finish high school in five years, enroll immediately in college, persist through the college experience, and obtain a degree in six years.** High school boys and girls graduating in 2022 from Gateway City high schools show a similar pattern in persistence.

FIGURE 25: MA College Enrollment Immediately After High School (MA DESE: Graduates Attending Institutions of Higher Education 2017–24)

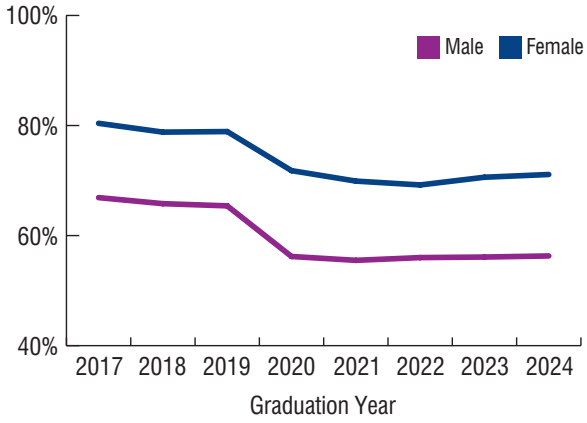


FIGURE 26: MA Class of 2022 Persistence in College for the First Two Years (MA DESE: E2C: Student Progression from High School Through Post-Secondary Education 2024)

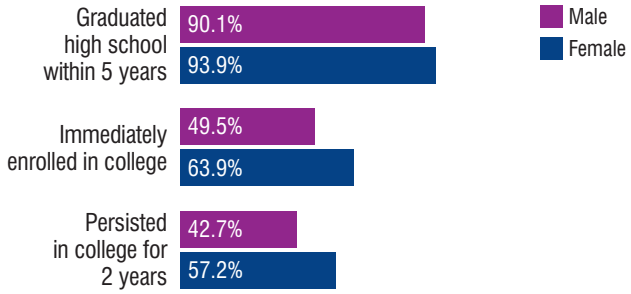
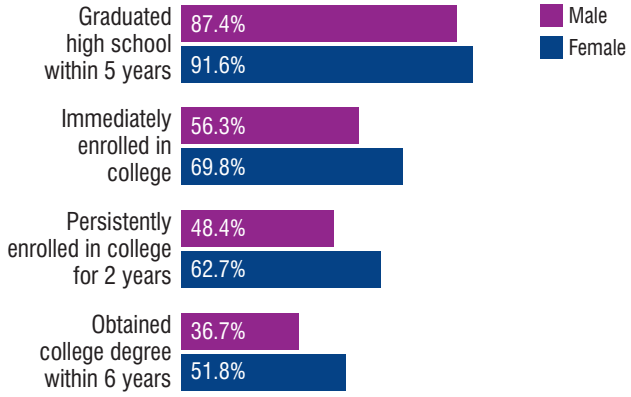


FIGURE 27: MA Class of 2015 High School Graduates Who Obtained a Post-Secondary Degree Within Six Years (MA DESE: E2C Student Progression from High School Through Post-Secondary 2024)



Of the 63.2% of Massachusetts students attending college (in state and out of state) after high school graduation (2022-2023 graduation year), females enrolled (by March 2024) proportionally higher in private four-year colleges than males. A higher percentage of males enrolled in public two-year and four-year colleges.[54]

FIGURE 28: 2015 High School Graduation Rates in Selected Gateway Cities (MA DESE: E2C Student Progression from High School Through Post-Secondary 2024)

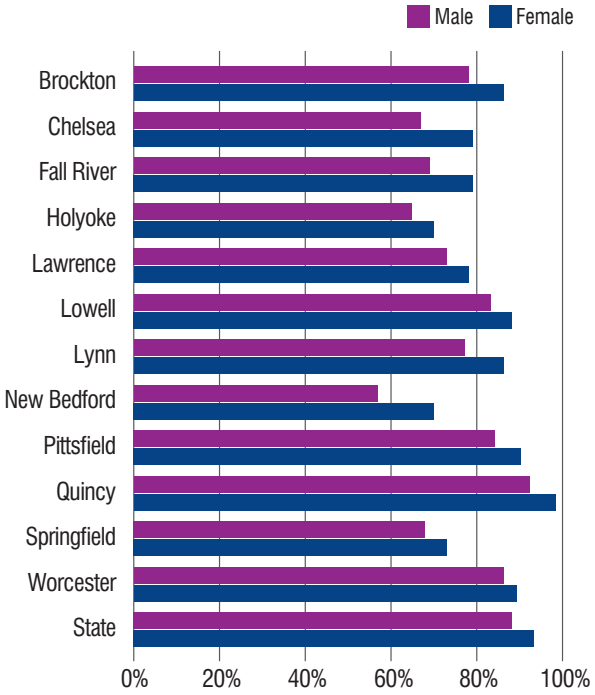
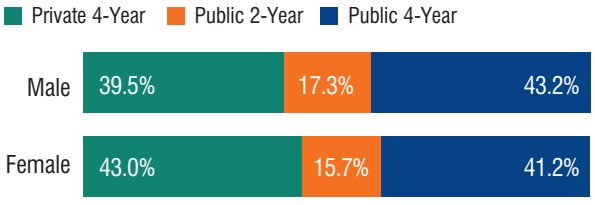


FIGURE 29: Type of College Attended by MA Students (MA DESE: Graduates Attending Institutions of Higher Education, 2022-23)

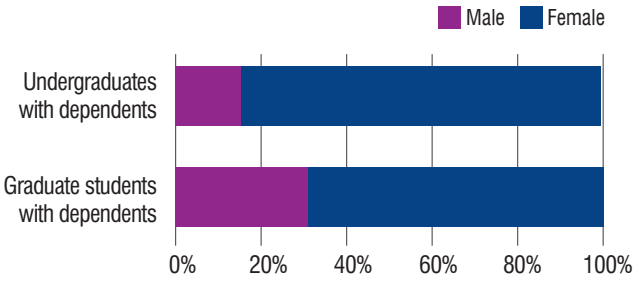


Parenting During College

Nationally, **women and students of color are more likely to have dependent children while they are undergraduates in college.** Twenty-four percent of female students have dependents, while only 11% of male students have them. Forty-four percent of American Indian or Alaska Native female students have dependents, followed by Black female students (35%), Native Hawaiian and Pacific Islander female students (35%), Latina female students (23%), and White female students (22%). Parenting students tend to have a longer gap between high school graduation and college enrollment, usually taking almost four years in between schooling, whereas non-parenting students typically take one year. Students with dependents are also more likely to be enrolled part-time in college than students without dependents. Undergraduate students with children are also much more likely to have to re-enroll to continue their education than students without children.

A report by SPARK Collaborative suggests that irregularities in education can lead to issues with educational persistence, career advancement, income over the life course, and debt accumulation.[55] The National Center for Education Statistics data for 2020 show that nationally, more than 73% of undergraduates with dependents were women. **In the same year in Massachusetts, the proportion of undergraduates with dependents who were women was even higher, at more than 84%.**

FIGURE 30: MA Undergraduate and Graduate Students with Dependents (NCES, IPEDS: National Postsecondary Student Aid Study 2020)



Research by the Urban Institute showed that **student mothers are an especially motivated population who strive for success to set a good example for their children and support their**

54 https://profiles.doe.mass.edu/statereport/gradsattendingcollege.aspx
55 https://studentparentaction.org/assets/r-file/Who-Are-Undergraduates-with-Dependent-Children.pdf

TABLE 3: Federal Student Loan Debt and Repayment among Federal Student Borrowers in 2020, Four Years after Earning a Bachelor's Degree in 2015–16 (NCES: Federal Student Load Debt and Repayment)

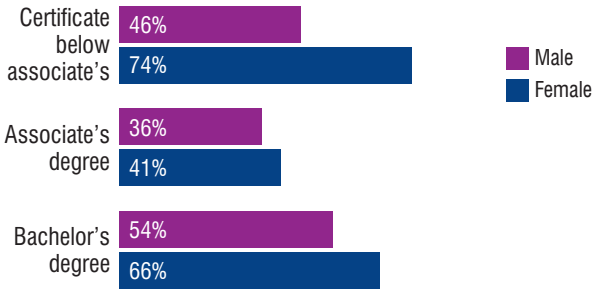
	Average Amount Borrowed	Median Amount Borrowed	Median Ratio Owed to Borrowed	Percent in Repayment	Median Monthly Payment
Total	$41,300	$30,000	92	27.7	$200
Female	$43,300	$31,000	96	27.5	$180
Male	$38,300	$28,100	86	28.1	$230

families.[56] They tend to earn higher grades than other students on average but have lower incomes and are working while in school. More student mothers are enrolled part-time and are less likely to finish their degrees. Research also shows that students who have children do not receive the same level of advising, have more issues affording tuition, and lack general social support. Nationally, 53% of students with dependents experienced food insecurity as compared to 37% of students without dependents, and 68% of parenting students experienced housing insecurity as compared to 42% of non-parenting students.

College Costs

As the cost of college education increases dramatically, more students are forced to take on more debt, especially women.[57] **A higher percent of female students compared to male students at the certificate, associate's degree, and bachelor's degree levels take out loans to fund their education. Female students borrow an average of $43,300 compared to males at $38,300.** Female students also tend to make lower payments per month, which extends the loan payback period. Women of color bear a much larger burden of student debt. Black women take out an average of $41,466, Pacific Islander and Hawaiian women take out an average of $38,747, and American Indian or Alaska Native women take out $36,184 in loans. Hispanic or Latina women and Asian women are the only two racial demographic groups to take out an average that is less than $30,000.

FIGURE 31: Proportion of Undergraduates with Loans (NCES: Financial Aid for Undergraduates 2023)



The debts women carry increase by almost $30,000 if they choose to enroll in graduate school. 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 childcare will only have $148 remaining from her paycheck each month. A woman who pays for childcare will have a $372 monthly deficit. Table 3 shows, for federal student loan borrowers, the amount borrowed, ratio of amount owed to amount borrowed, percentage in repayment, and among those in repayment, the monthly payment amount four years after 2015–16 bachelor's degree completion.

56 https://www.urban.org/sites/default/files/2022-05/What%20If%20Mom%20Went%20Back%20to%20School.pdf
57 https://www.aauw.org/app/uploads/2021/05/Deeper_In_Debt_2021.pdf

Health

Health Experiences for Massachusetts Women & Girls

In the 2024 America's Health Rankings report, Massachusetts fared well, ranking #2 among states for quality of life for women.[58] The healthiest state for women and children was New Hampshire, followed by Massachusetts, Minnesota, New Jersey, and Vermont. Arkansas was the least healthy, followed by Mississippi, Louisiana, Oklahoma, and West Virginia. **Food insecurity among women in Massachusetts was 8.5%, and 11.9% of women lived under the poverty line**. There were slight elevations for Massachusetts women in drug-related deaths and excessive drinking. Ten percent of women in Massachusetts faced postpartum depression, and 30% of women experienced general depression. A very high proportion of women have health insurance in Massachusetts.

Teen Health-Related Challenges

Nationally, teen (age 15-19) birth rates have decreased differently across ethnic and racial groups.[59] From 2016 to 2023, birth rates fell by 54% for Asian teens, 41% for White teens, 40% for American Indian or Alaska Native teens, 36% for native Hawaiian or other Pacific Islander teens, 35% for Hispanic teens, and 34% for Black teens. Massachusetts specifically ranks among 15 states with a rate of less than 10 births per 1,000 teens in 2023. The teen birth rate in Massachusetts is 5.8 births per 1,000 teens aged 15 to 19. Higher rates persist in rural areas as compared to urban areas. However, higher teen birth rates persist in many of the Gateway Cities, as noted in the Massachusetts Births 2022 report. For example, the birth rate per 1,000 teens is 23.2 in Lynn, 19.8 in Springfield, 17.9 in Brockton, 17.7 in Fall River, 17.7 in New Bedford, and 17.4 in Lawrence. Most teen births in Massachusetts are to Hispanic or White teens.[60]

58 https://www.americashealthrankings.org/learn/reports/2024-health-of-women-and-children-report
59 https://www.congress.gov/crs-product/R45184
60 https://www.mass.gov/doc/2022-birth-report/download

FIGURE 32: MA Births by Age Over Time 2016–2023 (NCHS: 2024)

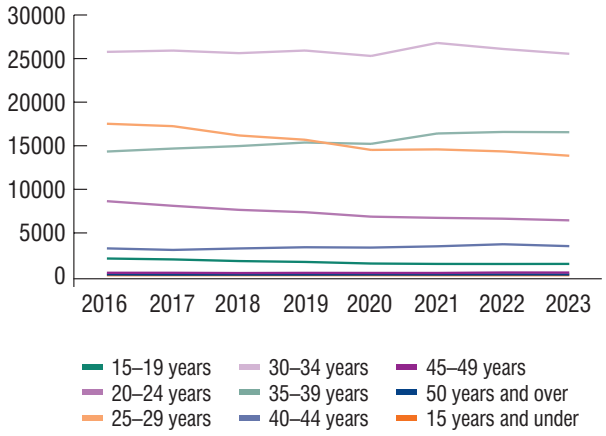
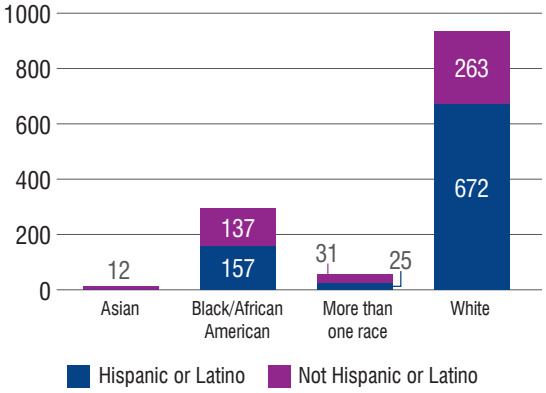


FIGURE 33: MA 2023 Teen Births by Race and Ethnicity (NCHS, 2024) (categories with under 10 births not reported) (NCHS: 2024)

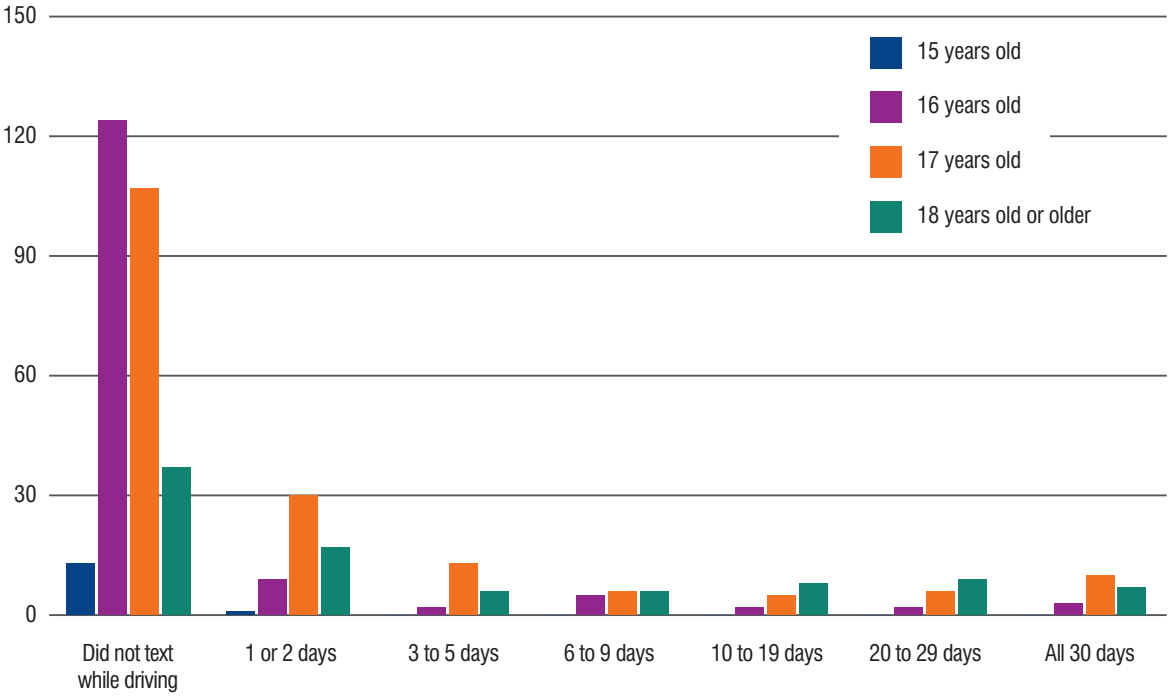


Nationally, motor vehicle crashes are the leading cause of death for teens in the United States.[61] When looking at the causes of fatal crashes in 2020, 35% of male drivers and 18% of female drivers aged 15 to 20 were reported to be speeding at the time of their accident.

Additionally, 24% of male drivers and 17% of female drivers aged 15 to 20 had been drinking prior to their fatal crash.

Among Massachusetts high schoolers, girls were more likely than boys to report riding with someone who had been drinking or someone who had been using marijuana (11.9% of girls vs.

FIGURE 34: MA Teen Girls by Age Who Texted or Emailed While Driving During the Past 30 Days (YRBS: 2023)



61 https://www.cdc.gov/teen-drivers/risk-factors/index.html

10.7% of boys and 14.1% of girls vs. 12.7% of boys).[62] **Female drivers aged 17 and 18 are more likely to be texting when driving than 16-year-old female drivers.**

Twenty-two percent of 9th-12th graders in Massachusetts reported drinking alcohol in the 30 days prior to responding to the Massachusetts Youth Healthy Survey.[63] Thirteen percent reported binge drinking. **High school girls reported higher rates of alcohol consumption (27%) and binge drinking (15%)** than high school boys (18% and 10%) over the same 30-day period. LGBTQ+ high school youth reported similar rates to high school girls. **Among middle schoolers, girls (10.8%) were more likely than boys (7.5%) to report riding in a car with someone who had been drinking alcohol.** [64]

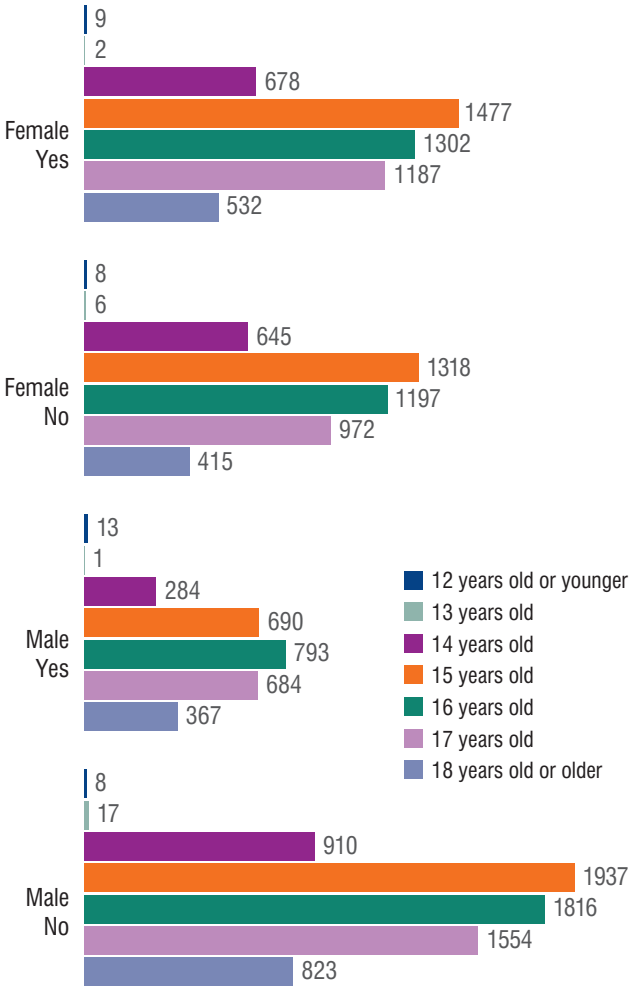
Teen Mental Health and Depression

Since 2021, one in five children nationally, aged 3 to 17, have at some time been diagnosed with a mental, emotional, or behavioral health condition. Anxiety, behavior disorders, and depression are the most commonly diagnosed mental disorders in children. While these conditions can begin at young ages, they change and evolve as children grow. For example, only 2.3% of 3- to 5-year-olds have anxiety, but 16% of children aged 12 to 17 struggle with anxiety. **Girls aged 3 to 17 are more likely to have anxiety and depression, and boys are more likely to have behavior disorders.**[65]

Data from the Massachusetts Youth Risk Behavior Survey (2023) indicate that in high school, girls are more likely than boys to experience depression.[66] High school girls are almost twice as likely to feel sad or hopeless (45.3% of girls vs. 23.5% of boys), indicating that at least once during the past 12 months, almost every day for two or more weeks in a row, they stopped doing some usual activities.

Higher proportions of multi-race, Black, and Asian girls report similar experiences (56.4%, 55.9%, and 50.7%, respectively).

FIGURE 35: National Teen Girls vs. Teen Boys by Age Who Reported Feeling Sad or Hopeless Most of the Time for Two Weeks or More (YRBS: 2023)



62 https://www.doe.mass.edu/sfs/yrbs/. See MYRBS and MYHS 2023 Data Tables. Between January and June 2023, a total of 8,745 students at 61 high schools and 91 middle schools participated in the 2023 Massachusetts Youth Risk Behavior Survey and/or Massachusetts Youth Health Survey.

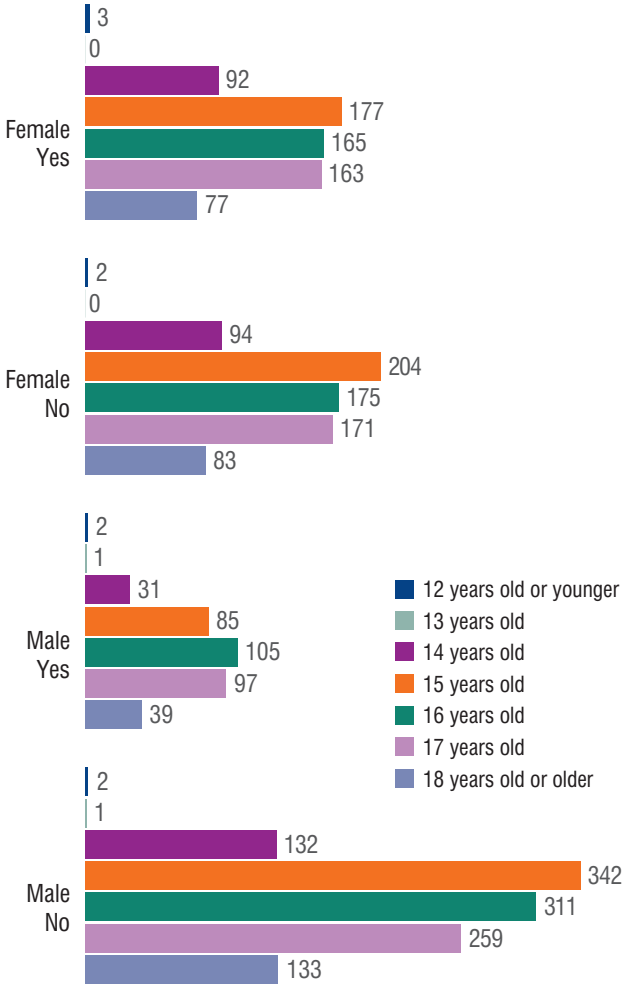
63 https://www.mass.gov/doc/results-of-the-massachusetts-youth-health-survey-2023/download

64 Ibid.

65 https://www.cdc.gov/children-mental-health/data-research/index.html#cdc_data_surveillance_section_4-teen-mental-health-substance-use-and-suicide

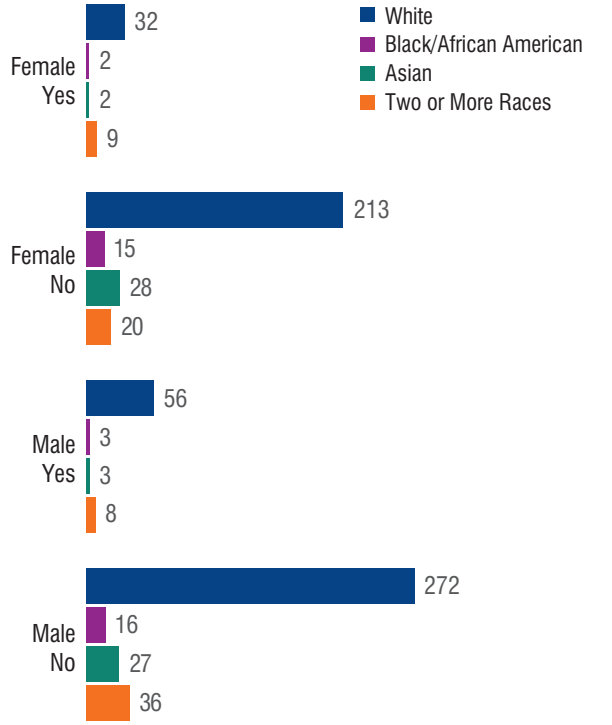
66 https://www.doe.mass.edu/sfs/yrbs/

FIGURE 36: MA Teen Girls vs. Teen Boys by Age Who Reported Feeling Sad or Hopeless Most of the Time for Two Weeks or More (YRBS: 2023)



The National Survey of Children's Health provides data on intersecting aspects of children's lives including physical and mental health, access to and quality of health care, and the child's family, neighborhood, school, and social context.[67] The 2023 National Survey of Children's Health (focus on children aged 0 to 17) was administered online and by mail. Parents in Massachusetts generally reported that more boys than girls had an emotional, developmental, or behavioral problem for which they needed treatment or counseling.[68]

FIGURE 37: MA Children by Age and Gender Reported to Have Any Kind of Emotional, Developmental, or Behavioral Problems for Which They Need Treatment or Counseling (NSCH: 2023)



Between 2017 and 2023 the percent of girls reporting feeling threatened or injured at school and being bullied at school increased. More than 25% of girls reported being treated unfairly in school because of race or ethnicity.

Recent research from the Massachusetts Office of the Child Advocate suggests that nationally, a higher proportion of suicide victims are male, a rate that increased in the decades prior to 2020.[69] However, **the difference between males and females has narrowed since 2007, with girls aged 10 to 14 experiencing the largest percent increase in suicide rates.** Between 2013 and 2017, Massachusetts data showed the suicide rate of girls and young women aged 15 to 24 decreasing.

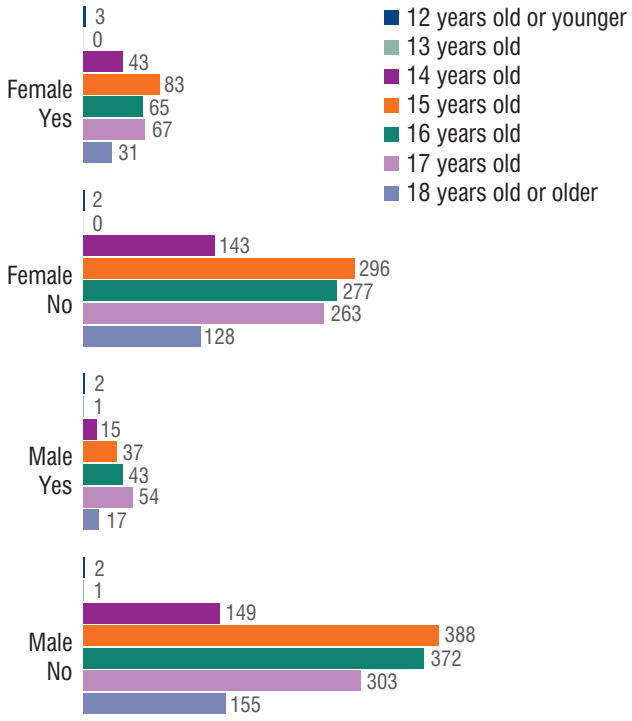
67 https://www.census.gov/programs-surveys/nsch/data/datasets.html
68 Ibid.
69 https://www.mass.gov/doc/oca-report-on-youth-suicide-in-massachusetts/download

TABLE 4: Percent of MA High School Students Experiencing Challenges or Concerns about Safety Issues at School by Gender, 2017–2023 (YRBS: Unintentional Injuries and Violence)

	2017		2019		2021		2023	
Challenge/Concern	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
Threatened or injured with a weapon on school property	6.5%	3.1%	5.5%	2.9%	4.8%	5.6%	6.1%	6.6%
In a physical fight at school	8.0%	3.6%	8.8%	3.5%	4.6%	2.2%	8.8%	3.0%
Carried a weapon at school	4.5%	0.9%	2.8%	0.7%	NA	NA	NA	NA
Bullied at school	11.5%	17.8%	14.6%	17.4%	8.4%	13.9%	12.6%	19.5%
Safety concerns so did not go to school	3.3%	5.7%	4.8%	7.3%	5.8%	9.8%	5.1%	8.6%
Ever felt treated unfairly in school because of race or ethnicity	NA	NA	NA	NA	18.0%	23.0%	20.8%	26.5%

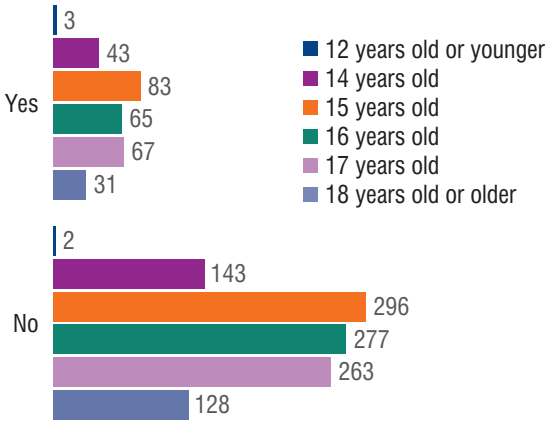
However, middle and high school girls in Massachusetts are more likely than boys to engage in suicidal or self-harming behavior. Additionally, girls think and act upon suicidal ideations at a much earlier age than boys. Among both middle and high school students in Massachusetts, girls were more likely than boys to report intentional self-injury, feeling sad or hopeless, and seriously considering suicide. Eighteen percent of high school girls reported seriously considering suicide during the past year compared to 8% of high school boys. Among high school students, those who identified as LGBTQ+ were more likely to report intentional self-injury, feeling sad or hopeless, and seriously considering suicide than students who identified as straight/cisgender.[70]

FIGURE 38: MA Teen Girls vs. Boys who Have Seriously Considered Attempting Suicide During the Past 12 Months (YRBS: 2023)



70 https://www.mass.gov/doc/results-of-the-massachusetts-youth-health-survey-2023/download

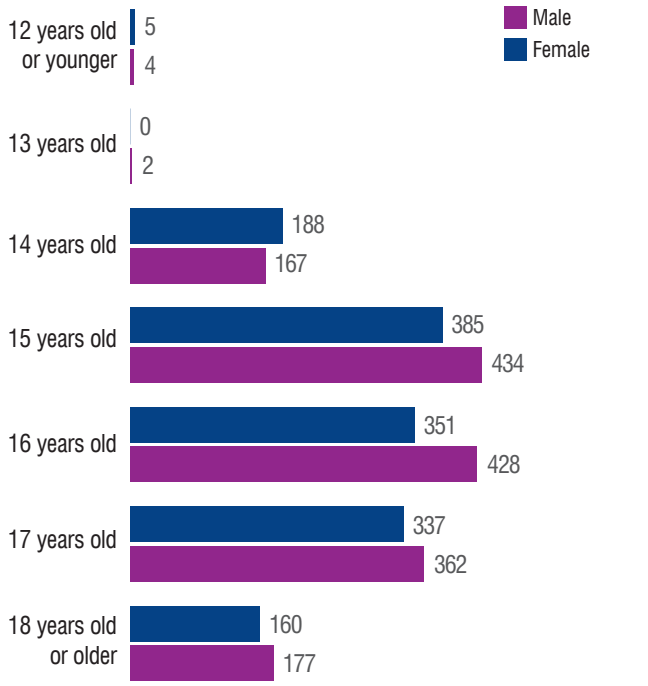
FIGURE 39: MA Teen Girls Who Have Seriously Considered Attempting Suicide During the Past 12 Months (YRBS: 2023)



Nationally, the most common reason middle and high school students give for "currently using e-cigarettes" is feeling anxious, stressed, or depressed. Availability of flavored vapes is among the top 10 reasons youth report ever trying an e-cigarette.[71] A study conducted from 2013 to 2015 showed that most youth who use e-cigarettes first start with a flavored variety.[72] Thirty percent of Massachusetts high school students in 2023 reported trying a vape product. **More Massachusetts high school girls (35%) than boys (26%) report "ever trying a vape product." Similarly, more Massachusetts high school girls (19%) than boys (13%) reported using a vape product during the 30 days prior to the survey.**[73]

In 2023, Massachusetts boys aged 15 to 18 reported more use of opioids without a prescription than girls the same age; among 14-year-olds, girls reported a higher rate of use than boys.

FIGURE 40: MA Teen Girls Compared to Boys by Age Who Reported Having Ever Taken Prescription Pain Medicine Without a Doctor's Prescription (e.g., codeine, Vicodin, OxyContin, hydrocodone, Percocet) (YRBS: 2023)



Physical Activity Participation

Centers for Disease Control and Prevention physical activity data for 2023 shows that **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%)**, which parallels the national data for adolescent girls (16.6%) and adolescent boys (32.2%). Nationally, among adolescents in grades 9 to 12, fewer girls (23.1%) report participation in daily physical activity than boys (31.4%). This pattern continues among Massachusetts adolescents, with 17.5% of girls reporting daily participation and 21.1% of boys.[74] **Of the high school students involved in team sports through the Massachusetts Interscholastic Athletic Association, 57.2% are males and 42.8% are females.**[75]

71 https://www.cdc.gov/mmwr/volumes/71/ss/ss7105a1.htm

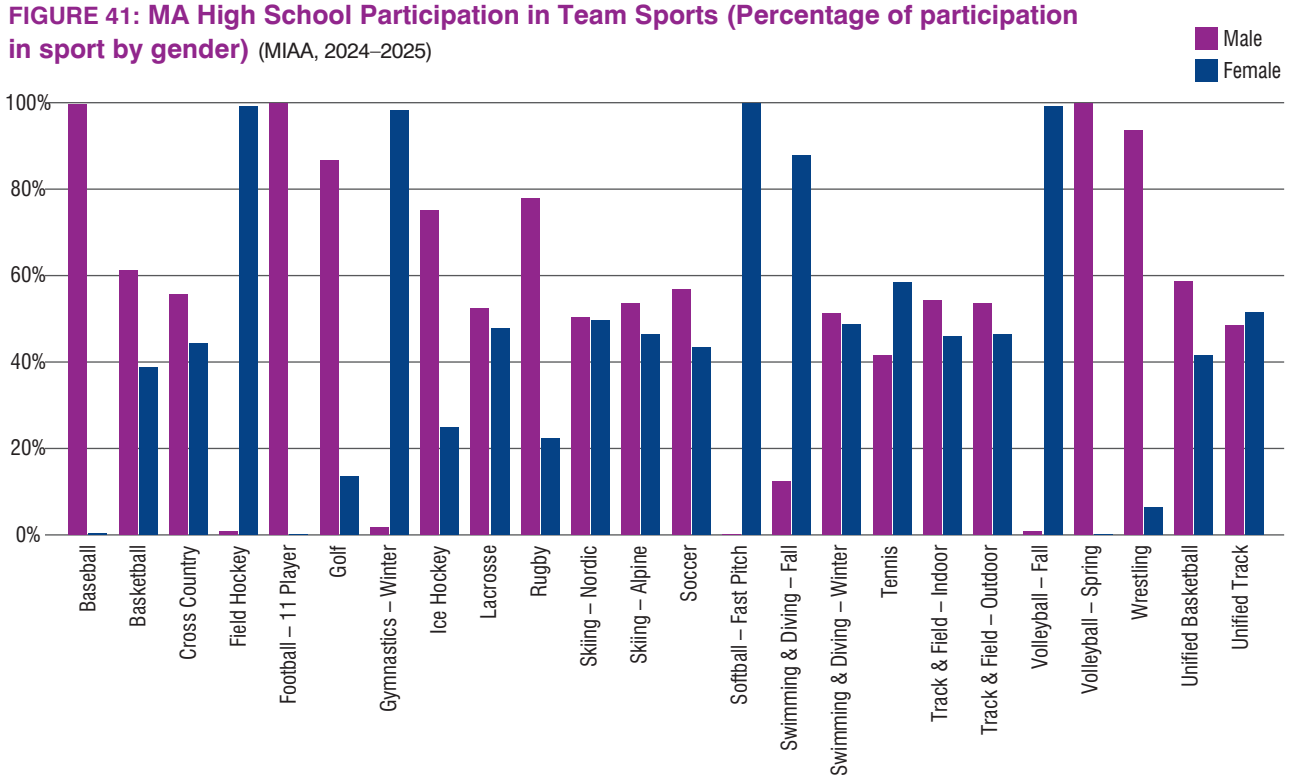
72 https://pubmed.ncbi.nlm.nih.gov/31642927/

73 https://www.mass.gov/doc/results-of-the-massachusetts-youth-health-survey-2023/download

74 https://dnpao-dtm.cdc.gov/?page=national&topic=4&dataType=Adult%20Data&populationGroup=Female&year=2023&showDistributions=true&expandedIndicator=Q044

75 https://www.miaa.net/about-miaa/participation-survey-data

FIGURE 41: MA High School Participation in Team Sports (Percentage of participation in sport by gender) (MIAA, 2024–2025)



Adult Health Conditions

From 2011 to 2018, as reported by the Commonwealth of Massachusetts Department of Public Health, **there was a change of 10.1% per year in the rate of severe maternal morbidity[76] (SMM).**[77] Rates of maternal morbidity experienced by women in the U.S. have been shown to vary significantly by race, most commonly attributed to differences in access to health care and socioeconomic status.[78] Though the rate leveled off from 2020 to 2023, the increase is still concerning. From 2011 to 2022, the overall rates of SMM increased for white women, white Hispanic women, and Black women while Asian Pacific Islander women continue to have the highest rate of maternal morbidity despite having a higher socioeconomic status.[79] SMM conditions are most prevalent in women who are obese. The issues are also more persistent in women with disabilities, especially intellectual and vision-related disabilities. There are social factors that enhance these disparities, such as active or passive denial of medical care, inequitable access to housing or nutrition, and higher rates of other risk factors such as stress or smoking.[80]

Seven percent of women in Massachusetts report not seeing a doctor in the past 12 months due to cost. Hispanic and Black women are more likely than White women to report not seeing a doctor in the last 12 months because of cost. A 2024 national survey by the Deloitte Center for Health Solutions found that women were 35% more likely than men to skip or delay medical care (50% of women surveyed compared to 37% of men).[81] Women often reported skipping treatment for acute illnesses, preventative care, women's health issues

76 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.

77 https://www.mass.gov/doc/an-assessment-of-severe-maternal-morbidity-in-massachusetts-2011-2022/download

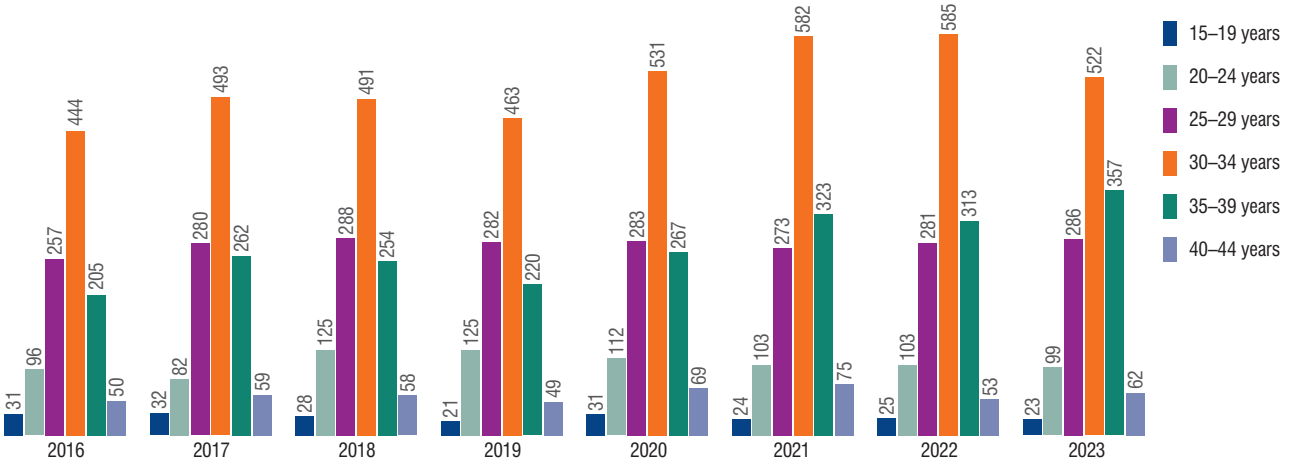
78 https://pmc.ncbi.nlm.nih.gov/articles/PMC10185736/

79 Ibid.

80 https://www.mass.gov/doc/an-assessment-of-severe-maternal-morbidity-in-massachusetts-2011-2022/download

81 https://www.americashealthrankings.org/learn/reports/2024-health-of-women-and-children-report

FIGURE 42: MA Births with Maternal Morbidity by Age Over Time 2016–2023 (NCHS: 2024)

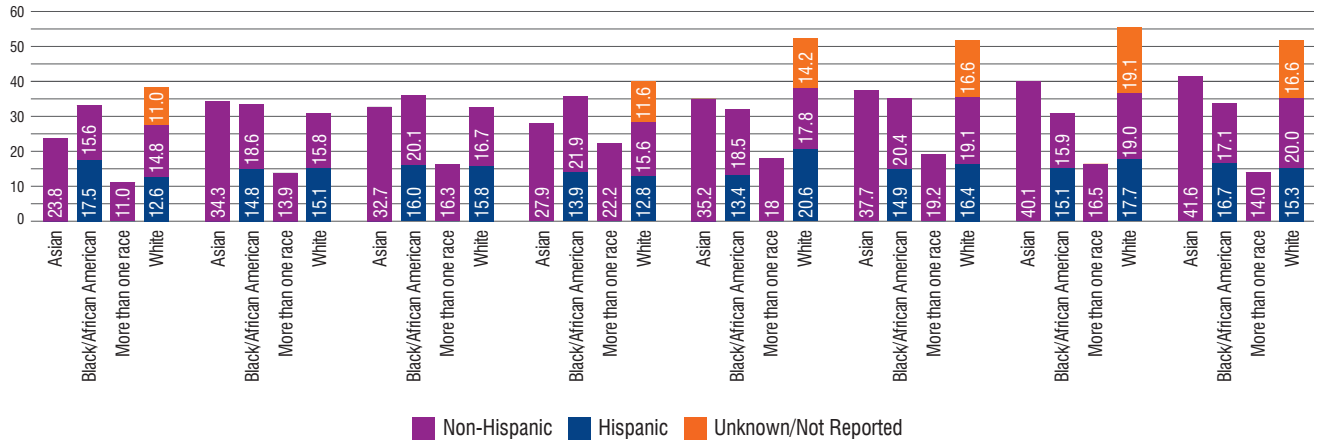


(e.g., maternal health, obstetrics, gynecology), and mental health needs. Cost was the most commonly cited reason for skipping or delaying care.[82]

The 2023 CDC Adult Obesity Prevalence Maps are based on adults with a reported body mass index (BMI) of greater than or equal to 30, based on self-reported weight in kilograms divided by height in squared meters. According to the 2023 CDC national data, 33.5% of adult women are classified as obese, compared with 32.1% of adult men. While the state's overall numbers are lower, women in Massachusetts show slightly higher levels of obesity (27.8%) compared to men (27%).[83]

Physical activity levels nationwide for adults in 2023 were measured by self-report on CDC's Division of Nutrition, Physical Activity, and Obesity (DNPAO) Survey. Survey participants report their physical activity, including whether they received at least 150 minutes per week of moderate-intensity aerobic activity or 75 minutes per week of vigorous-intensity aerobic activity, and whether they engage in muscle-strengthening activities on two or more days per

FIGURE 43: MA Rates of Maternal Morbidity by Race/Ethnicity Over Time (2016–2023) per 1,000 Births (NCHS: 2024)

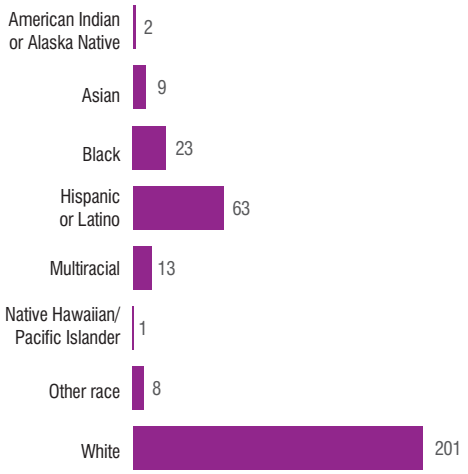


82 Ibid.

83 https://www.cdc.gov/brfss/brfssprevalence/

week.[84] Nationally, fewer women than men met both aerobic and strength training recommended guidelines in 2023, with 27% of women and 33% of men reporting meeting these guidelines. In separate categories, 57.6% of women reported meeting aerobic activity guidelines compared with 62.4% of men, and 37% of women engaged in muscle-strengthening activities two days or more per week compared with 45.1% of men nationally.

FIGURE 44: MA Women Who Avoided Seeing a Doctor When Needed Due to Cost in the Past 12 Months (BRFSS: 2023)



More Massachusetts women (29.8%) reported meeting both aerobic and strength training guidelines compared with women nationally (27%). Additionally, more Massachusetts women met the guidelines than women nationally in aerobic and strength activities individually, with 62% meeting the recommended aerobic activity guidelines and 39.5% meeting strength training guidelines. **However, Massachusetts women were less likely than Massachusetts men to meet the guidelines;** 32.6% of Massachusetts men reported meeting both strength and aerobic activity guidelines, while 65.1% reported meeting aerobic guidelines, and 43.3% reported meeting strength training guidelines.[85]

84 https://dnpao dtm.cdc.gov/?page=national&topic=4&dataType=Adult%20Data&populationGroup=Female&year=2023&showDistributions=true&expandedIndicator=Q044

85 Ibid.

Closing Thoughts

Despite the backdrop of many overarching positive economic, education, and health features of living specifically in Massachusetts, **women and girls still face gender-related pay gaps;** large differences in occupational distribution associated with their gender, race, and ethnicity; disproportionate amount of time compared to men spent on childcare and household chores; lower participation in career and technical education pathways; larger college debt accumulation; and are more likely (as teen girls) to report feeling sad or hopeless.

Many challenges persist for women due to the cost of childcare in Massachusetts, which remains among the highest in the nation. Low- and moderate-income families struggle to access consistent, high-quality care despite the state's investments in early education initiatives.[86] Combined with the high housing costs in the state, this creates a complex dilemma. Mothers of young children report trade-offs in one or more dimensions of care, giving up some degree of affordability, quality, or availability. They are forced to make difficult choices of compromising work schedules and career advancements and/or accepting lower quality childcare. **Single mothers experience the most difficulties** with employment opportunities and advancement, often feeling stuck and unable to leave employment due to the financial responsibility and constraints of child-care hours.[87] Early childcare instability has lasting adverse effects on maternal well-being, underscoring the importance of stable and reliable childcare in promoting maternal health.[88]

Massachusetts citizens, communities, and legislators have acted to respond to the challenges facing the state's women and girls. A number of Massachusetts legislative acts and amendments in the last ten years have focused on issues critical to women and girls, including:

An Act Relative to Advancing Contraceptive Coverage and Economic Security in Our State (The ACCESS Act)(2017)

The ACCESS Act expands insurance coverage for contraceptive drugs, devices, and other products.

An Act Relative to Educational Opportunity for Students (2018)

This act addresses achievement disparities, improves educational opportunities for all students, shares ways to improve classroom learning, and supports efficiencies within and across school districts.

An Act Relative to Minimum Wage, Paid Family Leave, and the Sales Tax Holiday (2018)

This tax establishes a job-protected paid family and medical leave (PFML) for up to 12 weeks to bond with a newborn or adopted child, funded by contributions from both employers and employees.

An Act Relative to Sexual Violence on Higher Education Campuses (2021)

In order to better handle the issues of sexual violence on campus, this legislation requires that all institutions conduct a sexual misconduct climate survey at least once every four years.

In-State Tuition Rates and Massachusetts State Financial Aid (2023)

Any resident of Massachusetts who attends a public community college or state university is

86 https://www.aecf.org/resources/2023-kids-count-data-book
87 https://www.sciencedirect.com/science/article/abs/pii/S0885200624001856
88 https://www.whijournal.com/article/S1049-3867(23)00161-5/fulltext

eligible for decreased tuition rates and specific state-funded grants, scholarships, and loans.

An Act Promoting Access to Midwifery Care and Out-of-Hospital Birth Options (2024)

This act prioritizes maternal health through the expansion of midwifery care, birth centers, doulas, and postpartum support services.

The Early Ed Act (2024) (The House adopted content from the Act into the FY25 Budget)

The adopted content provides for permanent Commonwealth Cares for Children grants, expanded childcare subsidies, and educator support.

An Act Relative to Salary Range Transparency (2024)

This act requires employers to disclose the pay range in the job posting for any position. Employees can also request the salary range for the current position or any position they may be transferred or promoted to. Transparency in the hiring and promotion process is a proven tool to close gender and racial wage gaps.

The implementation of these policies and others has certainly helped advance Massachusetts women and girls toward more equitable futures, and some of the effects are still developing. However, as evidenced in this report, there is still work to be done. Achieving equal pay, promoting women in leadership, enacting supportive policies related to parental leave and childcare, expanding women-related health services, ensuring safe education environments for girls and women, and encouraging girls' and women's trajectories in STEM-related fields and high-demand industries are all key actions toward driving systemic change. A more equitable economy is also likely to produce better outcomes for the society as a whole. Greater diversity of perspectives, a broader participation in the workforce, and more inclusive culture will stimulate novel ideas, produce solutions to a wider range of problems, and maximize untapped potential, leading to stronger and more sustainable economic growth for everyone, not just women and girls. A society where people from varied backgrounds have access to education, economic resources, and opportunities fosters a rich innovation ecosystem that more efficiently addresses diverse societal needs.

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