



WNY WOMEN'S FOUNDATION

CELEBRATING 25 YEARS

PATHWAYS
>>> TO >>>
PROGRESS

*Accelerating
the
Possibilities*

Report Summary



WNY WOMEN'S FOUNDATION

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WNY WOMEN'S FOUNDATION

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Introduction



WNY WOMEN'S FOUNDATION

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

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

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

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



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



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

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

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

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

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

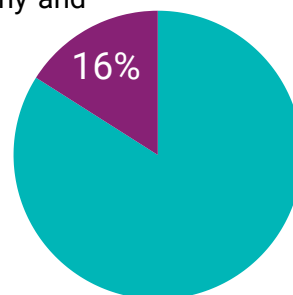


NYS expanded access to child care by raising the assistance program income eligibility level, but many families cannot benefit due to a shortage of child care slots. In the 8 counties of WNY, there are an average of **6 children per child care slot** (Patel et al., 2023).



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

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



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



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

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

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

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

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



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



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



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

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





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

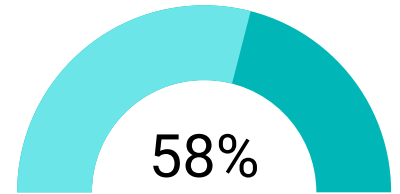
Research shows that firms with more women in senior positions are generally more profitable, more socially responsible, and provide higher-quality customer experiences (*Post et al., 2021*), but women still face many barriers to leadership and senior positions are primarily dominated by men. **In 2024,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

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

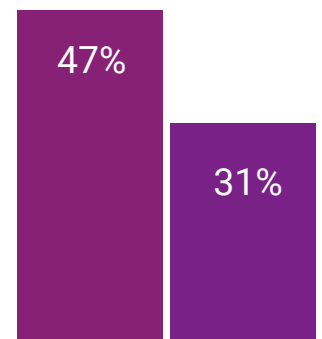
Addressing the disparities in women's leadership is crucial for progressing society. Increasing mentorship and sponsorship opportunities for women in early and mid-career positions can be essential for providing the guidance and support needed to help women achieve their career goals and ensure more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



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



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



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

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





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

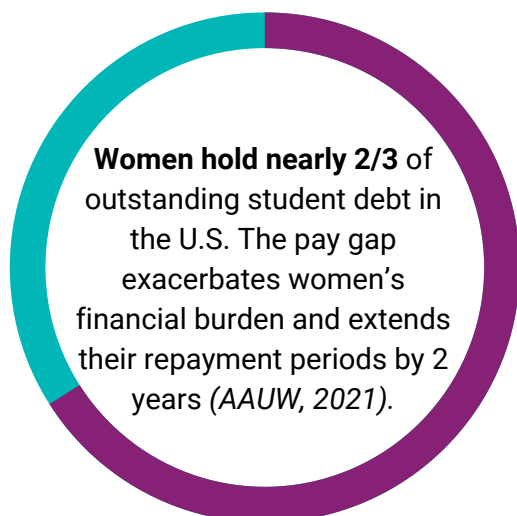
While education is crucial for career advancement and generally increases women's earnings, it does not ensure equal pay between genders. Although more women now attend college than men, they continue to earn less than men with the same degree, and often even less than men with lower educational attainment.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

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



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

Take Action!
Join or support our education and workforce development programs!



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

Occupational Segregation



WNY WOMEN'S FOUNDATION

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

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

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

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

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



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



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



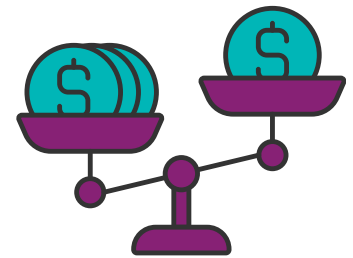
In Buffalo, **23% of women** work in sales and office occupations while only **5%** work in computer, science and engineering occupations (U.S. Census Bureau, 2023).



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



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



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

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

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

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

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



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



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



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