



LISTENING PROJECT REPORT

Vermont Commission on Women

Results, analysis and findings from our year-long
qualitative data-gathering initiative

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The Vermont Commission on Women is an independent, nonpartisan state agency dedicated to advancing rights and opportunities for women and girls.

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The Listening Project Report & COVID-19

This report's surveying process, research, and writing were developed primarily prior to the Covid-19 pandemic, which has changed the everyday health, home, and economic lives of women in Vermont and across the globe. However, the challenges presented by the pandemic are not entirely new, but rather have continuously exposed and illustrated ongoing inequities in social and financial conditions that women disproportionately experience. Thus, the overwhelming challenges revealed by this report's data and stories from women across Vermont pertaining to health and mental health costs and access, paid family leave and child care, and ongoing racial, gender, and other biases and safety concerns, are likely only further exacerbated during this time.

While these stories and data were collected and analyzed prior to COVID-19, their results bolster our ability to understand and respond to the challenges Vermonters are facing during this uniquely difficult time. While responding to the pandemic's impact here in Vermont, such data collected prior to the economic shutdown and health risks' presence in our state, suggest we cannot simply "rebuild" or return to "normal". Instead, this report's results urge us to create systems, programs, and policies that address the underlying challenges experienced by women and their communities long before the pandemic.

Executive Summary

In the spring of 2018, the Vermont Commission on Women undertook a year-plus-long qualitative data-gathering initiative called the Listening Project. The Project included various events during which VCW Commissioners and community members gathered to share and reflect on their experiences of living in Vermont, as well as a 16-question online survey. These efforts were designed to collect information and stories about challenges confronting Vermont women and their communities. With data from over 2,100 survey respondents and event participants, we are sharing the project's results and stories to highlight the unique challenges and experiences Vermont women shared; these compelling anecdotes, combined with recent data, tell a powerful story.

- **The qualitative data that over 2,100 survey respondents' stories provide us with aligns with, but brings greater color and nuance to, the data we have on the experiences and wellbeing of Vermont women.**
 - Within the report are powerful quotes and stories that survey respondents shared. Many of these stories bring to life the data collected and published by our partners in the Change the Story VT initiative and other Vermont organizations seeking to better understand and quantify the experiences of Vermont women and girls through data.
- **Vermont women's experiences differ by age, race, county of residence, and so much more.**
 - Younger survey respondents were much more likely to indicate that mental health was a concern for themselves and their families. 56% of those under 25 identified it as a top concern.
 - For middle-aged and older respondents, health care was a very prevalent concern. The cost and availability of health care came up frequently in survey respondents' stories; 63% of respondents between 45 and 64 indicated concerns about health care.
 - Child care and paid family leave were of greatest concern for those between 25 and 44.
 - Respondents identifying that they live in Essex, Franklin, Lamoille and Orleans counties were more likely than their counterparts to identify affordability as a challenge for themselves and their families.
 - Housing availability was of biggest concern to those in Essex, Lamoille and Rutland counties.
 - Respondents identifying as single with minor children were more likely to identify that they struggle to meet their expenses, as were respondents identifying as American Indian or Alaskan Native, Asian/Pacific Islander, or as multiple ethnicities.
- **Affordability, economic security, child care and paid family and medical leave, bias and harassment, work-life balance, and higher education opportunities are all major concerns for women and their families in Vermont.**
 - Out of the many concerns raised by survey respondents, these issues rose to the top for women and their communities.
 - Issues of affordability including health care, housing, transportation, and food were frequently identified as challenges by and for women across the state.
 - Economic security and the ability to find and retain a job that provides significant income and benefits for one's family was an overarching concern. Respondents saw this as key in a woman's ability to take care of herself and her family.

- Child care and paid family and medical leave were frequently cited concerns, especially for participants between 25 and 44, for whom it was the biggest concern. It was an issue that in respondents' stories overlapped frequently with many other concerns, including the ability to actively participate in the workforce or participate in higher education.
- Bias and harassment were issues that surfaced for respondents when it came to race, gender, sexual orientation, disability and age. Respondents identifying as people of color were much more likely to worry about being discriminated against based on race in their communities.
- Work-life balance and schedule flexibility were themes that emerged as being important to women in Vermont as well. Lacking an employer that understands the demands of being a working parent and provides flexible work schedules and family-friendly policies was a frequently cited concern.
- Finally, higher education and job training opportunities were further challenges that surfaced in respondents' answers to many questions. The ability to access and afford such opportunities was seen as out of reach for many women in respondents' communities.

The Listening Project: Why and How

In the spring of 2018, the Vermont Commission on Women, with the help of several partner organizations, undertook a year-long qualitative data-gathering initiative called the Listening Project. The Project included various events during which VCW Commissioners and community members gathered to share and reflect on their experiences of living in Vermont. These conversations were designed to collect information and stories about challenges confronting Vermont women and their communities. Furthermore, the project included the circulation of an online survey and a series of in-person interviews conducted by VCW Commissioners. The findings and stories that were uncovered through this process are presented here.



Over the years, VCW has worked with partners to gather and better understand quantitative data related to the wellbeing of women and girls in Vermont. However, there are seldom opportunities to understand the complexity of the experiences and stories of women in communities across Vermont. For instance, while we know affordability or the cost of living is a frequently cited challenge for women in our state, it is rare that we get the opportunity to understand or hear from women about what this looks like in their communities, how it affects their decisions and daily lives, and what ideas they may have to combat such challenges. Thus, through the Listening Project, and the analysis of the project's data, presented here, we aim to:

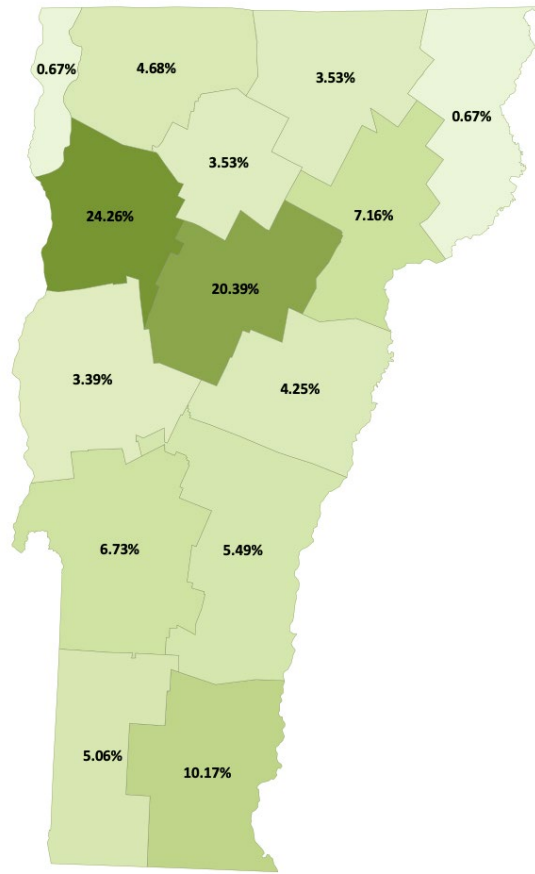
- Give a voice to the qualitative data and storytelling provided by over 2,100 Vermonters about their experiences, observations, and understanding of the wellbeing of women in our state
- Bolster or better understand the quantitative data published by our partners' research and reports, including the most recent Women, Work and Wages report published by Change the Story VT
- Leave room for nuance and complexity, as the stories here are powerful but not always in agreement about the challenges, nor the solutions, that Vermont women and families face

Who Took the Listening Project Survey?

The online survey was 16 questions long and participants spent an average of eight minutes and twenty-one seconds completing it. The survey resulted in **2,164 survey respondents**. Those who neither identified as living in Vermont, nor as students, were excluded from the analysis, as it was determined unlikely that these individuals are full-time residents or have sufficient ties to the state to be included in the results.

Respondents were from all over the state of Vermont, with the most significant participation coming from Chittenden (24.26%), Washington (20.39%) and Windham (10.17%) counties – being some of Vermont's most populated regions. Washington county residents are most overrepresented in the data, while Addison county is slightly underrepresented. Overall, respondents are fairly geographically representative of Vermonters, including the representation of Chittenden county, which compared to many surveys conducted in the state, is actually slightly underrepresented in our dataset.¹

Figure 1. Respondents' Counties of Residence



County	Percent of Respondents
Addison County	3.39%
Bennington County	5.06%
Caledonia County	7.16%
Chittenden County	24.26%
Essex County	0.67%
Franklin County	4.68%
Grand Isle County	0.67%
Lamoille County	3.53%
Orange County	4.25%
Orleans County	3.53%
Rutland County	6.73%
Washington County	20.39%
Windham County	10.17%
Windsor County	5.49%

Over 96% of respondents identified as female and 2% of respondents identified as male. The extreme discrepancy in the distribution of respondents' gender identities illustrates some of the self-selection bias that likely occurred in our survey, which, unlike a poll, is not strategically drawn as a sample that is representative of the general population. The remaining participants identified as either non-binary, gender non-conforming, or genderfluid. A small group of respondents declined to answer.

The survey also asked participants to provide their racial/ethnic identity. Along these lines, the vast majority of respondents identified as white (91.91%). 4.11% of respondents identified as multiple ethnicities or other, 1.59% as Hispanic or Latinx, 1.04% as American Indian or Alaskan Native, 0.74% as Black or African American and 0.61% as Asian or Pacific Islander. This is fairly aligned with the demographic makeup of the state, however slightly more racially diverse overall. Black Vermonters are slightly underrepresented in our dataset, whereas those identifying as multiple ethnicities are more represented than they are in the population of the state, according to the U.S. Census Bureau.²

But what can a survey's results tell us about life for women in Vermont...?

It is important to note that this survey was not conducted in a statistically rigorous way; there is likely selection bias in who heard about and took the time to complete this survey. Therefore, its results are not generalizable or representative of the views of Vermonters as whole, like a rigorous poll would be.

While this survey is in no way scientifically rigorous or statistically representative of the population of Vermont, we do believe that the takeaways from the Listening Project process, along with the survey's results, and the compelling stories and quotes it gathered, are important to share and learn from. Therefore, we report below on the survey's findings and key takeaways and the themes that emerged during the events. We highlight findings that are considered statistically significant (at an a level of 0.05). A brief methodology section follows the report to enumerate the statistical methods used to analyze the survey data.

Overall Findings

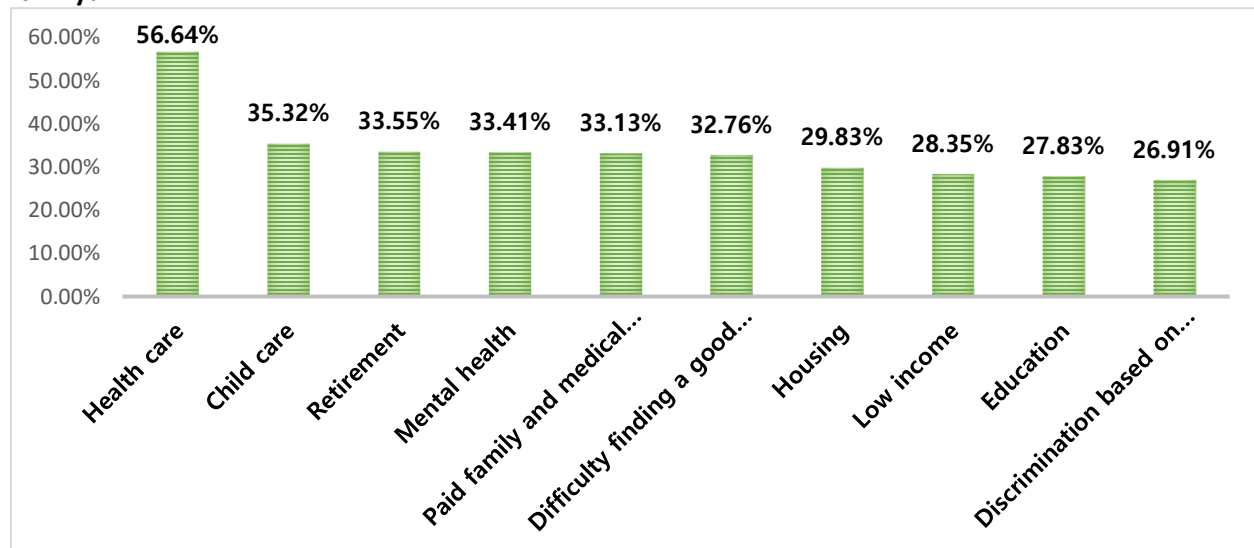
Respondents' answers to the survey's questions reveal a complex picture for women and communities in Vermont:

- No single issue or challenge seems to dominate or overshadow others. Many issues seem to exist within complicated webs or systems in which other challenges intersect and overlap.
- Respondents' views sometimes directly relate to their own experience, but often also reveal larger observations about the challenges and wellbeing of their communities at large.
- As has been illustrated by many other studies and data about the wellbeing of women and families in Vermont, our dataset suggests that it is also important to consider an individual's racial and gender identity, marital status and dependents, income, age, and county of residence – along with other demographic and experiential factors, when understanding their lived experience in the state.

While diverse in their views and experiences, respondents' answers coalesced around some main themes as highlighted below.

When given a list of 41 potential challenges faced by themselves and their families (and having the option to select as many as applied), over half of respondents named **"health care"** as an issue of concern. "Child care," "retirement," "mental health," "paid family and medical leave," and "difficulty finding a good job" were all named as concerns by about a third of respondents. Respondents' top ten selections to this question are highlighted below.

Figure 2. Respondents' Top Selections: "Which of these issues are areas of concern for you and your family?"



❖ Experiences Differ by Age

When given the same options to choose from, the majority of survey respondents under 25 years old identified “**mental health**” as a concern for themselves and their families (56%). The concerns identified most frequently following mental health for these respondents were “low income” (41%), “difficulty finding a good job” (37%), “discrimination based on gender” (36%) and “health care” (32%). This younger group of respondents were also much more like to be single/unmarried (90.4%). 44.6% of these respondents also identified as students. 53.2% of these young people identified that they struggle to meet their monthly expenses. 15.9% said they meet their monthly expenses when they have help and 5.3% say they do not meet their monthly expenses.

56%



of respondents under 25 identified mental health as a top concern for themselves and their families.



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Young respondents’ concerns regarding mental health were echoed in an interview conducted with a School Clinician in Brattleboro whose experience informed her concern that “self-empowerment” and “self-esteem” were big challenges for girls and young women, starting around middle school. She also commented that social media tends to “exacerbate and exaggerate” these challenges.

For respondents between 25 and 44 years old, these answers look quite a bit different. Within this age range, “**child care**” was identified the most frequently (52.9%). Close behind were the challenges of “health care” (52%) and “paid family and medical leave” (47.6%). Other concerns for respondents between 25 and 44 included “difficulty finding a good job” (34.7%) and “mental health” (34.7%). Almost two-thirds of the respondents in this age range (63%) identified as married, 27.4% as single and 8% identified as divorced. 65.6% of these respondents also noted that they reside with their minor children. Similar to younger participants, 52% of respondents between 25 and 44 noted that they struggle to meet their monthly expenses.

It was respondents who identified as between 45 and 64 that contributed to the high prevalence of “**health care**” as an identified concern – over 63% of them identified this as a challenge. Secondary concerns for respondents in this group included “retirement” (45.2%), “difficulty finding a good job” (33.4%), “mental health” (31.8%) and “discrimination based on gender” (28.1%). Similar to the prior age group, about 62% of these respondents were married – however, 21.7% of them identified as divorced and 12.3% as single. This group appears to struggle slightly less to meet monthly expenses; about 45% of them “can easily meet their monthly expenses”, 44% “struggle to meet” them, and the remaining 11% either can only meet their expenses with help or don’t meet them.

Over 30%

of respondents 65 and over are concerned about being discriminated based on their age.



Finally, when looking at our older respondents, similar to middle-aged respondents “**health care**” and “retirement” were identified as the top concerns for them and their families (62.3% and 49.4% respectively). Other top concerns for this age group included “housing” (33.2%), “discrimination based on age” (32.3%) and “low income” (31.6%). These respondents were also

much more likely to be widowed (7.62%) than other respondents (2.17% overall). 53% of them were married, 20.9% were divorced and 18% were single. Within this group, about 60.7% of respondents identified that they can “easily” meet their expenses, 30.4% identified that they “struggle” meeting expenses and the remaining 9.5% either don’t meet their expenses or meet them only with help.

❖ Experiences Differ by County

The identification of many concerns and challenges, both for respondents and the women in their communities varied notably by their county of residence.

One prominent and overarching theme is that there appears to be a relationship between a respondent’s county and their identification of “**affordability**” as a challenge. Respondents living in Essex, Franklin, Lamoille and Orleans counties were more likely than their counterparts from other counties to identify issues related to affordability as a challenge. Similarly, respondents in Lamoille, Grand Isle and Bennington counties were more likely to identify “**poverty**” as a challenge for women in their communities. In Grand Isle and Essex counties the identification of concerns involving affordability and poverty corresponded with an increased likelihood of also identifying the challenge of finding high-quality employment.



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Despite these macro-level differences, women in other counties also identified affordability and poverty as challenges. In an interview, a town employee in Huntington cited “economic opportunities” as a real challenge for the women in her community. She expressed feeling like there aren’t job opportunities in the town “for women” with the exception of the school and town offices. She also expressed concerns about the pay inequality that she has witnessed in her community.

Similarly, respondents were more likely to identify “transportation” as a challenge in more rural counties of the state than they were in Chittenden county. The identification of issues related to housing also seems to vary by county.

There is a statistically significant relationship between county of residence and the identification of **housing availability** as a challenge – those in Lamoille county were the most likely to identify this challenge, followed by those residing in Essex and Rutland counties. While there are some variances in the identification of housing costs by county, there is not a statistically significant relationship here.

The relationship, however, between county of residence and identification of “health care”, and “child care” appears much less strong (and not statistically significant); these issues are identified as challenges for communities regardless of a respondent’s geography.

7%



of Lamoille county respondents identified housing availability as a concern in their communities. Compared to only 1.4% of all respondents identifying this as challenge.

Challenges for Women in our Communities

When asked (this time in an open-ended format) to identify the most significant challenges faced by women overall in their communities, respondents identified a wide array of challenges. However, the stories and struggles they shared often contained overlapping themes and concerns. The ten challenges that were identified the most frequently by respondents are displayed below.

Figure 3. Most Frequently Identified Challenges for Women in Respondents' Communities

Challenge Identified	Percent of Respondents
Child Care	36.53%
Jobs & Businesses	26.54%
Affordability	22.35%
Health Care	16.29%
Low Income/Wages	13.74%
Equal Pay	11.72%
Housing	10.33%
Violence	9.65%
Work-Life Balance	8.21%
Paid Family and Medical Leave	6.97%

❖ Child Care and Paid Family and Medical Leave

When describing challenges with child care, respondents often expressed frustration about both the lack of affordability and access (or choices and availability) when it comes to finding care for young children in their communities. They also often described challenges surrounding new parenthood, including taking time out of the workforce and struggling to re-enter it, or the difficulty of finding employers who were flexible or empathic to the demands of raising young children while working full time. Ultimately, many respondents described this dynamic impacting either their own families' career related decisions or witnessing this impact on neighbors and friends.



The availability of child care that respondents deemed “high-quality” was also a frequently highlighted challenge, as was the availability of care outside of traditional work hours. Respondents identifying these challenges often described pulling together a real patchwork of care arrangements.

There were also some differences when disaggregating by respondent age for those identifying “child care” as a top challenge for women in their community. For instance, while women between 18-24 identified “child care” as a concern about 30% of the time, those between 25 and 34 and those between 35 and 44 were much more likely to identify child care as a challenge in their communities (an average of 41% of the time). There is a statistically significant relationship between respondent age and the identification of child care as a challenge. This difference can be contrasted with the identification of “affordability” as a challenge for women in their community, which did not result in any significant differences between age groups.

The need for more options when it comes to “paid family and medical leave” and challenges with paid or unpaid time off when caring for a child or family member surfaced frequently in respondents’ responses. The identification of “paid family and medical leave” as an issue for a respondent and their family was strongly related to the identification of “child care” as an issue; survey participants who selected one were more likely than average to also select the other.

About one third of survey respondents identified “paid family and medical leave” as a concern for themselves and their families. Again, in open-ended questions, it was abundantly clear how much the issues of child care and paid leave are connected for many communities, women and their families.

Child Care and Paid Family and Medical Leave: What Vermonters are Saying and What the Data Says



The survey asked Vermonters to respond to: “What do you see as the most significant challenges facing women, overall, in your community?” Here are some answers we received:

“Access to childcare. I was a teacher, got on wait lists at 3 months pregnant. Didn’t get off in home and center-based daycare (wait)lists until my son was 2. That’s 2 years of missing out on experience, salary, promotions, etc. That shouldn’t happen.”

-Addison county woman between 25 and 34

“Being able to have children without sacrificing careers or job security. Paying for daycare so they can work. Access to birth control/sex education.”

-Windsor county woman between 35 and 44

“Lack of quality, affordable child care so that women are able to work. I also think that we need more employers who are flexible with schedules for moms. (Not being annoyed with new moms for having to pump, or allowing moms with school-aged kids to be able to have the time occasionally to go to school events during the day, adequate personal time, etc.). Overall, I don't work fulltime at this point because I have not found an employer that allows enough personal time. (whether that is paid or unpaid).”

-Franklin county woman between 25 and 34

“Becoming a mother was very hard. I went back to work after 3 months of unpaid leave, and during this time I felt pressured by my husband to go back even sooner. When I went back to work I was still sleeping 3 hours per night, so I felt like I was hurting myself physically and mentally. I think that there is an overall lack of knowledge of what women go through during pregnancy and post partum, and we are in a society that does not support maternity - hence the fact that we have no paid maternity leave.”

-Chittenden county woman between 25 and 34

“Parental leave especially for single parents and low income working families. Paid parental leave and more available affordable child care while ensuring that child care workers are paid a living (at least \$15/hour NOW not in a couple of years).”

-Washington county woman 65 or over

What the data says about child care and paid family and medical leave in Vermont:

- A family of four earning \$50,000 a year could spend up to 41.2% of their income on high-quality child care for two children.³
- Nationally, 2/3rds of unpaid family caregivers are women.⁴
- A new mother who earns the state’s median full-time wage for women (\$41,145) and leaves the workforce for five years is estimated to lose \$433,00 in income, wage increases and retirement assets.⁵
- Similarly, the cost of lost wages and social security benefits to a woman who cares for an aging family member is estimated to be over \$324,000, on average.⁶
- In a recent VPR-Vermont PBS Poll, 56% of Vermonters indicated that they favor a paid family leave plan, even if it would mean higher taxes.⁷



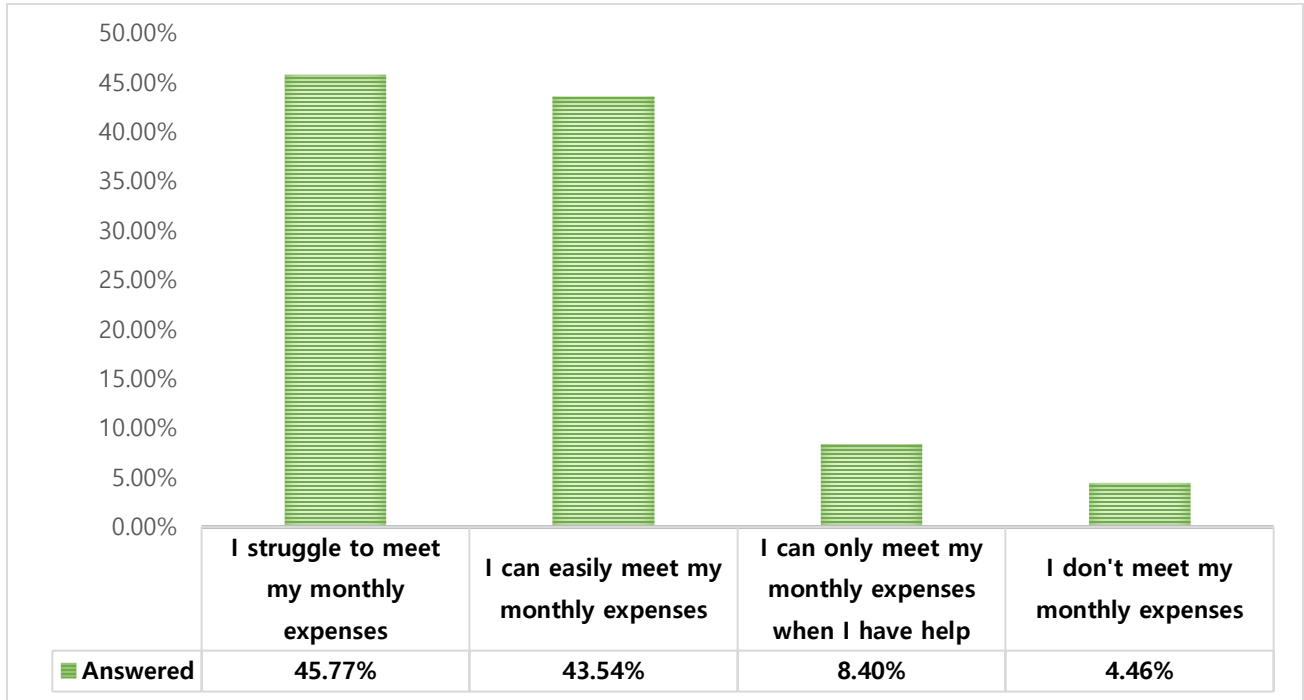
❖ Economic Security: Income and Employment

Concerns of economic security, finding good employment, and having a wage sufficient to support themselves and their families were challenges frequently identified by respondents. This theme surfaced in many respondents’ answers, from their top concerns for women in their communities (“affordability” and “jobs and businesses”) to identifying that they often struggle to meet their own monthly expenses.



When asked about their ability to meet their monthly expenses, over half of respondents identified that they either “struggle to meet” or “don’t meet” their monthly expenses, or can only meet them when they have help.

Figure 4. Respondents Describe Their Ability to Meet Monthly Expenses



When describing financial or affordability challenges, respondents often brought up the added challenges that women in single-income households can have, especially when they are also parents. Within open-ended questions, respondents often referred to struggling with financial security when working minimum wage jobs.

Over 70%
of single respondents with minor children “struggle to meet” their monthly expenses, or only meet them with help.

Quantitatively, their responses confirm this; single respondents with minor children living with them were more likely to struggle to meet monthly expenses. Over 70% of these respondents either “struggle” to meet these expenses or only meet them when they have assistance. 7% of single respondents with minor children reported not meeting their monthly expenses at all. The relationship between a respondents’ marital status and their identification of “struggling to meet” or “not meeting” their monthly expenses was statistically significant.

There was also a statistically significant relationship between a respondent’s race and age and their description of their relationship with their monthly expenses. Respondents who identified as American Indian or Alaskan Native, Asian/Pacific Islander, or as multiple ethnicities, were more likely not to meet

their monthly expenses, only meet their expenses with help, or struggle to meet their monthly expenses. Younger respondents (those identifying as either under 18 or between 18 and 24), were much more likely to only meet their expenses with help than their older counterparts. Conversely, older respondents (those 65+) were overrepresented among those who identifying as easily meeting their monthly expenses.

Over 60% of respondents who identified that they either “struggle to meet” or “don’t meet” their monthly expenses reported that they work full-time.

Economic Security: What Vermonters are Saying and What the Data Says

The survey asked Vermonters to respond to: “What do you think has the biggest effect on a woman’s ability to have enough money to take care of herself and her family in your community?” Here are some answers we received:



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“Low wages all one’s life. Being relegated to the lower paid positions. Lack of promotion due to double-standards for mothers or caregivers; no family leave.”
-Caledonia county woman 65 or over

“Low paying jobs that aren’t flexible enough to meet the needs of a single parent, in addition, the high cost of housing.”
-Chittenden county woman between 35 and 44

“Time and money. Women need resources to gain an education and to stay competitive in the workforce without graduating with thousands or hundreds of thousands of dollars in dept. I would love to stay competitive and obtain my PhD. but I will be paying my undergrad and graduate loans off until my oldest son enters college.”
-Windsor county woman between 35 and 44

“Vermont is not affordable and there is no room to get a promotion. Housing should not take 2/3 of a family's monthly income. In Ohio a family can buy a modern two floor home with a pool for less money than a Vermont family renting a two bedroom apartment on the second floor of a house that was built in 1940. There needs to be a higher minimum wage that matches the rise of inflation.”
-Orange county woman between 25 and 34

“Access to hiring, conscious businesses. A single individual can not live well on the average hourly wage...let alone trying to adequately support a family. Poverty income lines do not take into account quality of life and this leaves many without.”
-Addison county woman between 35 and 44

“Fair wages that also take into account the cost of living in Vermont. It is viciously expensive to live in Vermont, and the biggest employers constantly promote the idea that everyone who lives/works in Vermont will be paid less, even when the business/administrators are making money hand over fist and paid massive salaries compared to their employees.”
-Chittenden county woman between 45 and 54

What the data says about economic security for women in Vermont:

- Single female householders with minor children under five years old have a poverty rate in Vermont of 47.1%, compared to the rate of 14% of single male householders in the same situation.⁸
- In Vermont, women with disabilities are more than twice as likely to live in poverty.⁹
- The poverty rates for Black and Asian women in Vermont are higher than national averages. Black women in Vermont have a poverty rate of 26.9%.¹⁰
- Poverty is a challenge for women at every age in Vermont, but is highest at either ends of the spectrum (for women between 18 and 24 and for women over 75).¹¹
- In a recent VPR-Vermont-PBS Poll, Vermonters were asked what the most important problem facing the state today is and the plurality (30%) of participants selected “the economy/jobs/cost of living”.¹²



❖ Affordability and Cost of Living: Housing, Food Insecurity and Transportation

While affordability broadly was a significant concern identified by many survey respondents, more specific aspects of the cost of the living in the state were identified frequently as well. Some of the most prominent among these expenses (other than child care) were housing, the cost of healthy food, and the cost of transportation and other living expenses.



Older respondents were much more likely to report challenges with **hunger or access to food** than their younger counterparts. While 11.4% percent of respondents overall identified food insecurity as a concern, over 15% of women over 55 named this as a challenge.



The concern over the prevalence of food insecurity amongst older respondents was echoed in a Newport Listening Project event. Participants raised particular concerns about older adults living on a fixed-income not being able to afford nutritious food.

When asked to identify the three categories of expenses that they spend the most on each month, the majority of participants selected both housing and food costs - 82% and 72% of participants respectively. Other expense categories that were commonly listed by survey respondents included: transportation costs (38%), health care costs (37%), child care (14%) and student loan debt (8%).

There is not a statistically significant relationship between a respondent's identification of their ability to meet their own monthly expenses and the identification of "affordability" as a significant challenge for women in their communities. In other words, a respondent's own financial status doesn't influence their likelihood of seeing affordability as a community-wide concern.

Affordability and Cost of Living Challenges: What Vermonters are Saying and What the Data Says

The survey asked Vermonters to respond to: "What do you see as the most significant challenges facing women, overall, in your community?" Here are some answers we received:



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"Being able to afford to live. Most of my paycheck goes to the essentials. What little if any I have to food."

-Bennington county woman between 55 and 64

"Especially in regards to senior women, lack of affordable housing and transportation. Too many times, I have witnessed a senior woman who lives in senior housing lose her spouse and be forced to move because rent is no longer affordable on her own. To be forced into such a transition while grieving is horrible."

-Chittenden county woman between 55 and 64

"Economic challenges, cost of living is higher than what women are earning. Lack of independence and agency due to transportation issues, lack of affordable quality housing, and lack of quality job opportunities."

-Orange county woman between 35 and 44

"Earning a living wage and finding decent, affordable housing. Also I believe senior women (often alone) face many more challenges Like being able to afford medication and food."

-Addison county woman 65 or over

"If I had to zero in on a huge policy issue...I'd say that transportation isn't adequate for our lives. From the fact that I had pressure to be a stay-at-home mom because my kids couldn't do their after-school stuff without a chauffeur, to the fact that I can't support myself on what I'm able to command in a (re-) entry level job, to the fact that my friend can't get to the low-paid and very early hours supermarket job she has because the buses don't run that early, transportation obstacles are shaping our choices in deciding employment, residency, even family status."

-Chittenden county woman between 55 and 64

What the data says about affordability challenges for women in Vermont:

- 38.8% of women in Vermont working full-time do not earn enough to meet the basic living expenses for a single individual, as defined by Vermont’s Joint Fiscal Office.¹³
- Over 81% of Vermont’s tipped-workers are women – the highest rate in the country - and the poverty rate of the state’s female tipped workers is 13.1%.¹⁴
- In a recent VPR-Vermont-PBS Poll, 74% of Vermonters agreed that the minimum wage should be raised to at least \$12.55 (33% suggested we should raise it beyond \$12.55 and 41% supported raising it to \$12.55).¹⁵



❖ Health Care: Access and Affordability

Access to health care, including support with accessing and affording reproductive health services and mental health services, were prominent themes in respondents’ answers. Access to dental care was also a recurring challenge; multiple respondents reported difficulty in finding a dentist accepting new patients on Vermont’s Medicare program.



Overall, over 56% of respondents selected “health care” as an issue of concern for themselves and their families, making it the most frequently selected issue for this question.

Respondents also indicated that they were concerned about needs in their community that weren’t being met when it came to health care access and costs (over 10%), as well as mental health services (4.4%), reproductive health (1.6%), dental health (.75%) and alternative health and wellness (.64%).

Along with challenges with affording and accessing health insurance and access to high-quality health services, access to sick leave is an apparent and adjacent issue that was expressed by many respondents.

Health Care Challenges: What Vermonters are Saying and What the Data Says

The survey asked Vermonters to respond to: “What do you think has the biggest effect on a woman’s ability to have enough money to take care of herself and her family in your community?” Here are some answers we received:



“Income and access to healthcare are two tying and underlying issues I know women have to worry about daily. Paying for contraceptives if insurance doesn't cover it and period supplies for things we weren't even given a choice over.”

-Respondent declined to provide any identifying details

“Health insurance! Once a woman earns enough to get out of poverty, she is no longer Medicaid eligible and health insurance is outrageously expensive. In many cases, it does not pay to work hard and better yourself.”

“Healthcare takes a huge part of income that could otherwise be spent on other bills. Affordable healthcare would go a long way to taking the press off many families.”

-Bennington county woman between 45 and 54

“Access to a proper social safety net: guaranteed health care, guaranteed paid parental leave, subsidized child care, paid sick leave.”

-Washington county woman between 45 and 54

“Health - you need to be healthy in order to work, which allows you to make money, and allows you to take care of yourself and your family. Hospital bills and insurance is still very expensive.”

*-Chittenden county woman between 25 and 34
-Washington county woman between 45 and 54*

What the data says about health care challenges for women in Vermont:

- The City of New York’s Department of Consumer Affairs did an analysis comparing the prices of products with clear male and female branding. They found that women pay 8% more for senior/home health care products (such as braces, canes and adult diapers).¹⁶
- According to the 2018 Vermont Household Health Insurance Survey conducted by the Department of Health, 3%, or 19,800 Vermonters indicate that they are uninsured. 51% of those who are uninsured indicate that cost is the only reason, 22% indicate it is one of the main reasons. Another 36% of Vermonters under age 65 are underinsured. 40% of those with private health insurance are considered underinsured.¹⁷
- In a recent VPR-Vermont-PBS Poll, 9% of Vermonters indicated that health care is the most important problem facing the state.¹⁸



DATA

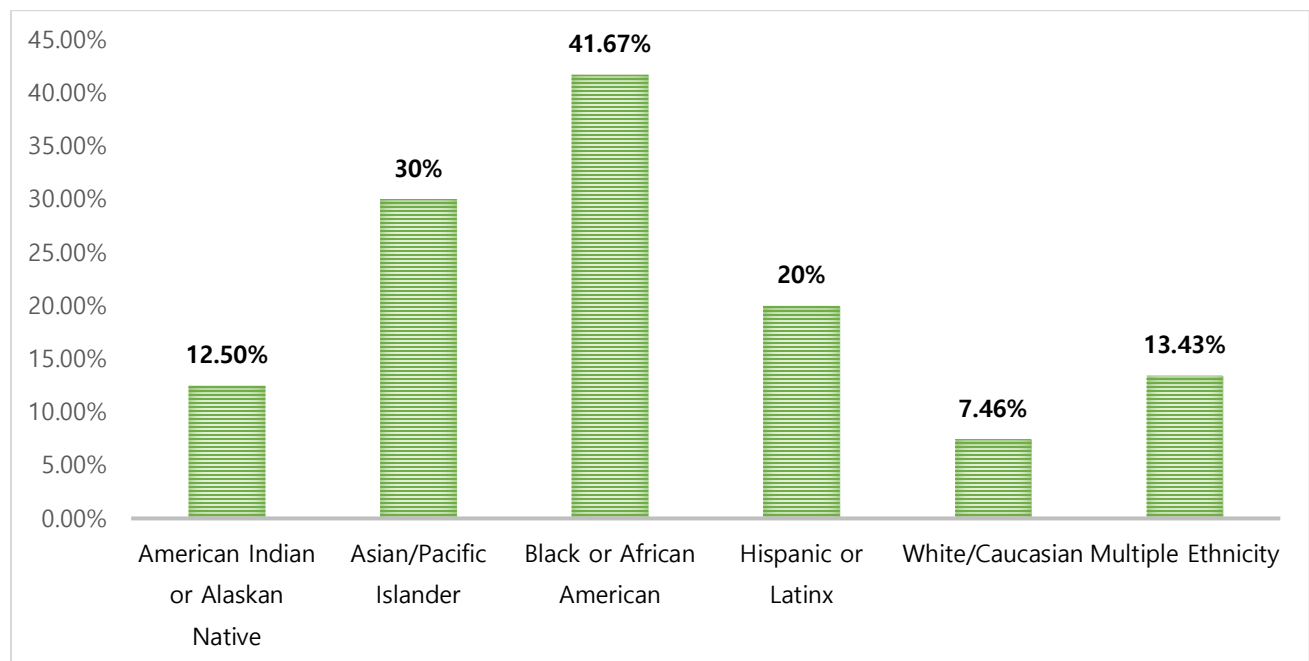
❖ Cultural Challenges: Bias, Harassment and Discrimination

While identification of issues surrounding the broad challenge of affordability were the most prominent among respondents, issues related to gender and racial bias, harassment and discrimination were also abundant. Respondents raised substantial concerns about barriers to safety and wellbeing including domestic and sexual violence, the gender wage gap, racial discrimination, and a variety of issues regarding bias and harassment both in workplaces and more broadly.



When looking at those that identified concerns about discrimination, survey results varied depending on a number of factors. For instance, while overall only 8.35% of respondents identified “discrimination based on race” as a concern, 41.67% of black respondents, 30% of Asian respondents, and 20% of Hispanic or Latinx respondents identified this as a concern. Despite the small sample size of these groups, the relationship between identifying discrimination based on race as a concern and a respondent’s own racial identity is significant.

Figure 5. Respondents Identifying Discrimination Based on Race as an Issue of Concern for Themselves and their Families, by Race.



It is important to note that while respondents’ concern about their own (and their family’s) experience of discrimination based on race depended on their race, their identification of racism as a challenge for their broader community and the women within it did not. In other words, the relationship between a

respondent's race and their identification of racism as a challenge in their community was not a statistically significant one.

Interestingly, there was not a significant relationship between those identifying "discrimination based on gender" as a concern for themselves and their families, and a respondent's age. **In other words, respondents, regardless of age, were in agreement about the prevalence of gender-based discrimination.**

Bias, Harassment, and Discrimination: What Vermonters are Saying and What the Data Says:



LISTENING

The survey asked Vermonters to respond to: "What needs do you or women in your community have that aren't being met? What do you think would help?" Here are some answers we received:

"The need to be treated as full human beings worthy of the same love and unconditional support that the men have been getting from all of us their entire lives. Equal pay would be helpful. Rape and assault laws with some teeth in them would also be helpful. A social shift is required. I don't know what would help get us there."

-Caledonia county woman between 45 and 54

"Services aimed at those most in need/most marginalized. Race-informed/lgbtq-informed services. Anti-discrimination organizations/knowledge"

-Rutland county woman between 25 and 34

"Women are not believed when speaking out about sexual harassment/assault and are not taken seriously at medical offices in relation to physical or mental pain."

-Chittenden county woman between 25 and 34

The survey asked Vermonters to respond to: "What do you think has the biggest effect on a woman's ability to have enough money to take care of herself and her family in your community?" Here are some answers we received:

"The views of men (and some women) that they are less competent, less driven, less capable, just simply less... because of their gender."

-Lamoille county woman between 35 and 44

"She needs to feel free to take initiative. Often, it's hard to be employed doing what we love if others don't celebrate our successes. She needs to be able to feel free to apply to all sorts of different jobs."

-Woman between 18 and 24

"Low wages; wage and hiring discrimination based on gender, gender identity, race; higher expenses and lack of housing and health care access"

-Rutland county woman between 25 and 34

Respondents who identified as male also commented on challenges that they see women in their communities facing when it comes to bias, discrimination, and harassment. Some of their comments on these topics included:

“(There is) societal pressure to be all things to everyone; lack of support in the workplace to be an effective employee while balancing parenting needs.”

-Franklin county man between 35 and 44

“(There is) low pay in the traditionally women's professions, such as teaching.”

-Chittenden county man between 55 and 64

“(We must) prove to men that workplace and gender equality are not indicative of a zero sum game in which women gain at the expense of men, but rather an economic and social opportunity in which the whole of society stands to benefit (especially nuclear family units).”

-Essex county man between 18 and 24

What the data says about bias, discrimination and harassment for women in Vermont:

- Traditionally female fields (such as nursing, teaching, office administration and food service) employ 43% of Vermont women who work full-time.¹⁹
- It is estimated that nationally over a third of women experience sexual harassment at work.²⁰



❖ Higher Education, Employment, and Training Opportunities

Another frequently occurring theme in respondents' answers, as well as in the interviews and events from across the state conducted as part of the Listening Project, was the challenge of affording and securing education and training opportunities that would lead to employment considered “better” and more lucrative. Over 25% of respondents identified “education” as a top concern, and many respondents identified challenges with affording higher education opportunities or lacking access to the necessary training programs to advance in their careers. Many respondents also identified that a woman's education status impacts her ability to take care of herself and her family within their communities.



Respondents also noted that the ability to participate in education or job training programs is often inhibited by child care or elder care responsibilities – and the availability and costs associated with finding alternative care.

Higher Education, Employment, and Training Opportunities: What Vermonters are Saying and What the Data Says:

The survey asked Vermonters to respond to: “What needs do you or women in your community have that aren't being met? What do you think would help?” Here are some answers we received:



LISTENING

“Programs to make college affordable that does not include additional loan programs. Students are buried in debt as it is. Higher ed needs to be more affordable.”
-Franklin county woman between 45 and 54

“Free babysitting as an incentive for women to take classes at our community colleges would be helpful.”
-Rutland county woman between 35 and 44

“As young women (and men) we enter the workforce after college/university with more debt than any previous generation. To live here and pay it off means putting off buying a house or new car and having a family.”
-Rutland county woman between 25 and 34

“More assistance from the state to colleges and universities in Vermont would certainly help more women attend college and get the necessary skills for better employment.”
-Chittenden county woman between 35 and 44

“Affordable access to professional development . Education and resources relating to women’s rights. Knowledge and skills for self-advocacy.”
-Chittenden county woman between 45 and 54

“I think that women are encouraged to go to college in very high numbers but are not supported once that is complete. We need career coaching and mentoring for women, for those who are very focused and know their path, and for those who do not. That time frame after college before a career has really formed is an important time to intervene and help women see their potential.”
-Washington county woman between 35 and 44

“College scholarships, student loan repayment and forgiveness programs. Free tuition. Paid internships and apprenticeships that included childcare.”
-Lamoille county woman between 55 and 64

What the data says about higher education, employment, and training opportunities in Vermont:

- In the U.S., women carry almost two-thirds of the outstanding student loan debt. Nationally, Black women carry the highest level of college debt - \$8,700 more than white women, on average.²¹
- A recent study found that women who have attended the University of Vermont make a median income of \$42,000 at age 34. This is over \$10,000 lower than the median income for male UVM graduates at 34.²²
 - The same study suggests that UVM ranks quite low amongst its peer “selective public colleges” in enrolling students from the bottom fifth of family income distribution; only 3.8% of its students come from families making less than \$20,000 a year, making it 345th of 377 selective public colleges.²³
- The wage gap in Vermont decreases significantly for women with higher education. However, women in Vermont must earn at least some college credits to nearly match the income of men without a high school diploma.²⁴



❖ Work-Life Balance, Schedule Flexibility and Barriers to Accessing Programs and Services

Respondents’ feedback included many anecdotes about the lack of employment opportunities that provide schedule flexibility or work-life balance. This theme was apparent throughout many of the respondents’ answers and stories shared across the state at Listening Project events.



LISTENING

During a Listening Project event in St. Albans, a representative of Northwestern Counseling and Support Services expressed a similar concern about the lack of employer flexibility: “We have a lot of families who come to us that are able to engage in our services but only very minimally, because their employers won’t allow them to leave work a certain amount of time. We find that one of the biggest barriers to receiving our services at times.”

A number of survey respondents (38) noted that not having a flexible employer is one of the greatest challenges or barriers women in their community face. 3% of respondents also noted that schedule flexibility was a need that they saw not being met in their communities. In their responses, this issue was connected to many other challenges that were identified, including child care, school schedules, afterschool or summer care, access to health and mental health services, and income concerns.

Respondents noted that without a flexible employer, it can be challenging to balance and navigate various other priorities and systems.

There is a statistically significant relationship between respondents' identification of women in their community needing more flexible employers and the identification of child care as a community challenge.

Work-Life Balance, Schedule Flexibility, and Barriers to Access: What Vermonters are Saying and What the Data Says:



LISTENING

The survey asked Vermonters to respond to: “What do you think has the biggest effect on a woman’s ability to have enough money to take care of herself and her family in your community?” Here are some answers we received:

“Affordable childcare and a job with flexibility. These are 2 of the reasons I've decided not to pursue motherhood.”

-Addison county woman between 25 and 34

“Being a mom is a full time job and then you add in a full-time job that does not pay enough to support your family and that can be flexible when there are school holidays, snow days or the children are sick.”

-Rutland county woman between 45 and 54

“Wanting a healthy balance of work and home life . Not being able to spend as much time with my kids as I would like but financially support them at the same time.”

-Windsor county woman between 35 and 44

“Women in partnership with men are doing better than those not. For those not - flexible work schedule, employer understanding of family needs, so she can keep a decent-paying job for the long term.”

-Lamoille county woman between 35 and 44

“Cost of childcare. I could do certain self-care things (like go to therapy) if I had affordable childcare available. Since I don't have affordable childcare available, I have to find after hours therapy or my husband has to take off work so I can go. I have opted not to go because my husband has a demanding job and I haven't found a good therapist I can see later in the evenings.”

-Washington county woman between 25 and 34

What the data says about work-life balance and scheduling barriers in Vermont:

- 65% of all adult women in Vermont participate in the labor force. This is eight points higher than the national average for women.²⁵
 - Nearly 80% of Vermont women who work, do so full-time.²⁶
- Women are at least four times more likely than men to reduce their hours or leave the workforce for a period of time to care for children or an aging family member.²⁷



What's Working: Programs and Resources Supporting Respondents and Their Communities

Along with being asked to identify challenges, respondents were also asked to name any programs or resources that they believe are helping women in their community. Respondents identified many resources, services and programs that they personally had utilized, or that they witnessed supporting other women and families. They named organizations specifically and also spoke to generally categories of services that came to mind. Their responses, once categorized into groups, suggest that **almost a quarter** of survey respondents identified public assistance programs as supporting those in their communities.

Figure 6. Categories of Programs and Resources that Respondents Identified as Supporting Women in their Communities

Program/Resource Type	% Identified
Public Assistance	22.36%
Violence Support	14.55%
Child Care and Early Education	13.84%
Family Resources	13.84%
Employment/Business Support	12.07%
Women-Specific Organizations	9.43%
Food Insecurity Support	8.72%
Reproductive Health	7.45%

Many individual organizations were named by a large number of respondents and recognized for the work they do to alleviate some of the challenges that have been identified. For instance, a significant portion of respondents identified various public assistance programs helping women in their communities including WIC (175 respondents), SNAP (over 50 respondents), Medicaid (44 respondents), the Child Care Financial Assistance Program (CCFAP) (over 30 respondents) and the Dr. Dynasaur program (25 respondents).

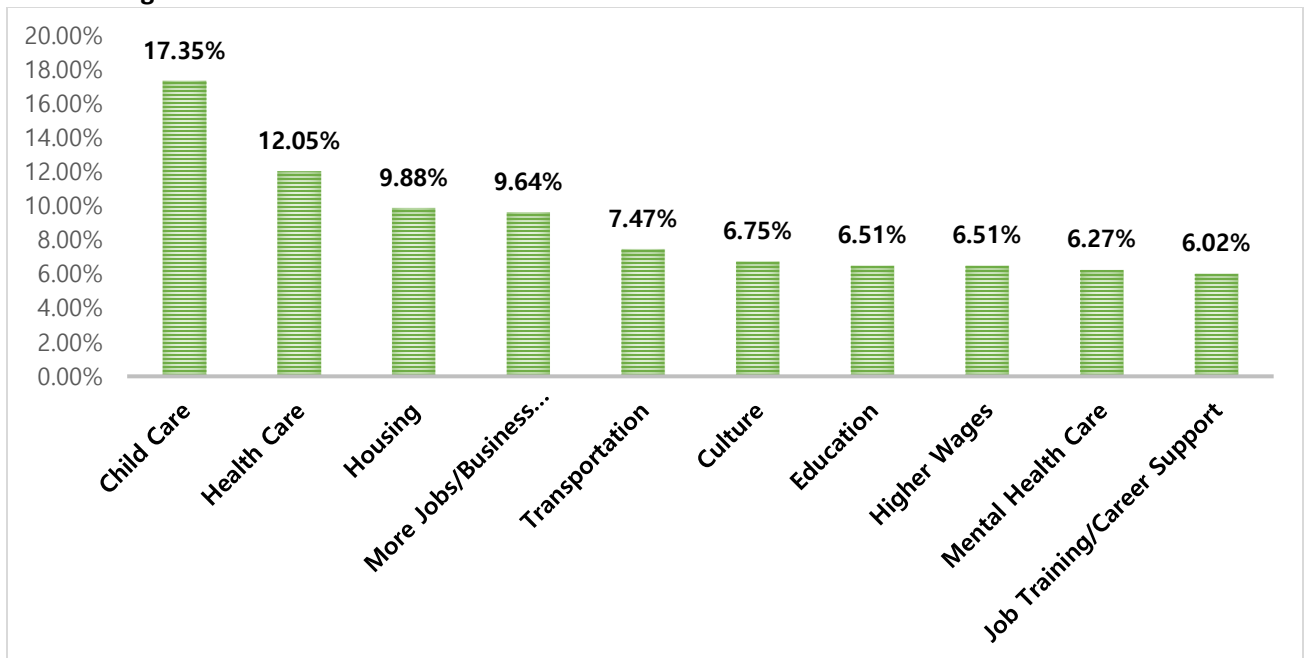
Non-profit organizations and community groups also were prevalent in respondents' answers. Organizations such as Let's Grow Kids (over 250 respondents), Planned Parenthood (114 respondents) and Vermont Works for Women (98 respondents) were frequently cited for the work they do to support communities and women in a variety of ways. Other organizations and services that frequently appeared included Head Start programming (38 respondents), Capstone Community Action (34 respondents), the Community College of Vermont (CCV), The Vermont Network Against Domestic and Sexual Violence (29 respondents), Lund (24 respondents) and the Howard Center (18 respondents). It is important to note that some of these groups (including Let's Grow Kids and CCV) were partners or panelists for several of the Listening Project events, and may have done additional turn-out efforts of their own, thus indirectly inflating their prevalence on this survey question.

Resource Needs

Like the challenges they identified, respondents' suggestions and ideas surrounding the needs and types of resources that would improve life for themselves, their families, the women they know and their communities were not identical.

When answering the question, "What needs do you or women in your community have that aren't being met? What do you think would help?", respondents' answers were even more varied than their identification of the challenges they face.

Figure 7. Respondents' Top Selections: "What needs do you or women in your community have that aren't being met?"



What the Needs are: What Vermonters are Saying:

The survey asked Vermonters to respond to: "What needs do you or women in your community have that aren't being met? What do you think would help?"
Here are some answers we received:



"Help with student loans; functional public transportation; affordable housing for low and moderate income; placing higher value on women's work and paying livable wages for that work: child care, elder care, care for the disabled."

-Washington county woman between 55 and 64

“Rural communities are isolating in terms of access to public transportation, which in turn limits access to employment, healthcare, social services. I would like to see remote access to welfare, crisis services be set up in a Skype-esque fashion, with local schools having these remote access 'hubs'. Like having a phone booth with live, video feed connecting community members to Economic Services, Umbrella, etc. Fax station included so people could scan documents. On screen e-signatures for release forms, etc. The VSECU credit union has this sort of 'live help' model.”

-Essex county woman between 45 and 54

“Affordable childcare and health care that are not tied to employment. Both need a broad base of funding outside of operational fees, so that they will be stable and affordable over the long term. It seems inevitable that means more taxes of some sort -- income, payroll, a combination? Eventually as a society we will come to the same realization that every other developed country has done. Let's do it now instead of putting it off.”

-Chittenden county man between 45 and 54

“Feeling safer on the streets, better acknowledgement of healthy relationships from men and women alike, and resources for if they are in toxic homes and aren't able to leave without fear of not being able to find a long-term home.”

-Rutland county Trans masculine person between 18 and 24

“It is great to have resources and programs, but the systemic issues need to be addressed as well to create lasting change. We need to address high childcare costs, high housing costs, pay inequity, and parental leave. There needs to be more work done to shift the culture away from one that puts the majority of “house work” and “child care” on women.”

-Chittenden county woman between 25 and 34

Recommendations: How do we Better Support Women in our Communities?

1) Both Public and Private Solutions are Necessary to Reduce Barriers

Respondents' answers to what resources are helping them currently, what additional needs they have and what type of programs would help, reveal the importance of both public and private programs. Respondents named a combination of state and federal programs that they personally utilize or see as supporting their communities. However, naming non-profit organizations, community-based initiatives and local businesses was also common.

2) Collaboration and Creative Innovations are Necessary to Improve Opportunities

The creativity of respondents' own ideas about how to meet needs in their communities should inspire policymakers, leaders, and business owners alike to think more innovatively about their own work and how it can help support women in our state. The data from this Listening Project suggests that women's challenges in our communities are multifaceted and nuanced, and the solutions that will best address them likely will be as well. There doesn't seem to be an obvious or "silver bullet" solution to the challenges our survey respondents and event participants described, and thus innovative and collaborative work will be paramount in best meeting the needs of women and communities across our state.

3) General Affordability and Workplace Flexibility are Critical for Women and Families

Many respondents' answers coalesced around the challenges that women and families face given a lack of affordability in their communities and flexibility in their employment. Affordability was a challenge that respondents identified at overwhelming frequency, whether it be a challenge meeting their monthly expenses overall, or specific challenges named including their struggles paying for child care or inability to find affordable housing. The stories respondents shared give color to the ways in which challenges with affordability specifically impact the lives of women in Vermont. Challenges with flexibility were also abundantly clear in the stories respondents shared. The data suggests that overall, "flexibility" is a challenge for women in our communities given a number of factors including a lack of access to paid family and medical leave (whether it be through a state program or an employer-based benefit), a lack of programs and services available to women and families outside of workday hours, and a lack of understanding from employers surrounding the challenge of being a working mother (i.e. flexibility with child care drop-off/pick-up time or with a sick child).

4) Discrimination and Bias Require Cultural Shifts

Beyond some of the economic challenges and program or service-gaps that respondents identified as impacting women, their answers also make it clear that bias and discrimination are challenges for our communities in Vermont. Many respondents identified concerns about being discriminated against based on gender, race, age, or sexual orientation. Concerns about sexual violence and harassment, including that which takes place in workplaces in our state, were also far too common. These challenges require us to think about measures we can take to better understand and reverse these types of discrimination and biases.

Appendix I: Methodology

This report's data and findings are largely based on a survey designed by the team at Vermont Commission on Women. An online version and a hard copy paper version of the survey were both utilized. Participants were directed to the survey with a link distributed via social media, at Listening Project events conducted across the state, on posters with "tear-off" links to the survey, through paper copies left with drop boxes at public community locations around the state, and by VCW Commissioners and partner organizations.

The online survey was 16 questions long and participants spent an average of eight minutes and twenty-one seconds completing it. The survey resulted in 2,164 survey respondents. In order to analyze the data appropriately and to understand the parameters of our sample, we conducted some minor data cleaning, the most significant of which was the determination that those who neither identified as living in Vermont, nor as students were excluded from the analysis. This was done because it was determined that the combination of these two factors made it unlikely that these individuals are full-time residents or have sufficient ties to the state to be included in the analysis.

Due to the design of the survey, which produced primarily categorical data, most statistical significance results were found using chi-squared tests. At an alpha level of 0.05 ($\alpha = 0.05$) results in our analysis are considered, and noted to be statistically significant. All data analysis was conducted using STATA.

ENDNOTES

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- ⁸ Change the Story, “Women, Work, and Wages.”
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