



WORKPLACE JUSTICE

WOMEN AND THE LIFETIME WAGE GAP: HOW MANY WOMAN YEARS DOES IT TAKE TO EQUAL 40 MAN YEARS?

Women who work full time, year round in the U.S. are typically paid just 80 cents for every dollar paid to their male counterparts, which translates into a loss of \$10,470 in median earnings every year.¹ What does that mean over a lifetime?

A 20-year old woman just starting full time, year round work today stands to lose \$418,800 over a 40-year career compared to her male counterpart. And when her male counterpart retires at age 60 after 40 years of work, she would have to work 10 more years – until age 70, which is past Social Security's full retirement age – in order to close this lifetime wage gap.²

The situation is even worse when we look at how some women of color fare compared to white, non-Hispanic men. Over a 40-year career, Black women typically lose \$840,040, Native women typically lose \$934,240, and Latinas typically lose more than \$1 million compared to white, non-Hispanic men.³ In order to close these lifetime wage gaps, Black women would have to work 23 years longer than the white, non-Hispanic man retiring at age 60, Native women would have to work 29 years longer, and Latinas would have to work 34 years longer. In other words, Black, Native, and Latina women must work well into their 80s or 90s in order to catch up to what a white, non-Hispanic man made by age 60, delaying their retirement even beyond their life expectancy.⁴

And depending on the state in which she lives, some women of color must work past age 100 in order to catch up to white, non-Hispanic men.⁵ Women and their families cannot afford to lose hundreds of thousands of dollars to the wage gap, and no woman should have to work until she dies in order to close it. It's well past time to close the wage gap.

How many woman years does it take to equal 40 man years?

Comparison	What a woman makes for every dollar a man makes	What a woman typically loses over a 40-year career, based on today's wage gap	Age at which a woman's career earnings catch up to a man's career earnings at age 60	How many additional years a woman has to work to make what a man makes in 40 years
<i>Women overall v. men overall</i>	80¢	\$418,800	70	10
Asian Women v. White, non-Hispanic Men	85¢	\$349,320	67	7
White, non-Hispanic Women v. White, non-Hispanic Men	75¢	\$565,640	73	13
Black Women v. White, non-Hispanic Men	63¢	\$840,040	83	23
Native Women v. White, non-Hispanic Men	58¢	\$934,240	89	29
Latinas v. White, non-Hispanic Men	54¢	\$1,043,800	94	34

¹“What a woman makes for every dollar a man makes” is the ratio of women’s and men’s median earnings for full time, year round workers. Earnings are in 2015 dollars. NWLC calculations based on U.S. Census Bureau, Current Population Survey, 2016 Annual Social and Economic Supplement and 2015 American Community Survey. Figures do not account for inflation. Assumes all workers begin full time, year round work at age 20.

- 1 National Women’s Law Center (NWLC) calculations based on U.S. Census Bureau, Current Population Survey, 2016 Annual Social and Economic Supplement [hereinafter CPS, 2016 ASEC], Table PINC-05, *available at* <https://www.census.gov/data/tables/time-series/demo/incomepoverty/cps-pinc/pinc-05.html> (last visited Mar. 9, 2017). Women working full time, year round had median annual earnings of \$40,742 in 2015. Men working full time, year round had median annual earnings of \$51,212 in 2015.
- 2 The cost of the wage gap over a 40-year career is based on the latest data on the difference between women’s and men’s median annual earnings for full time, year round workers, multiplied by 40 years. Figures are not adjusted for inflation.
- 3 Median earnings for Asian, Black, Latina, and white, non-Hispanic women compared to white, non-Hispanic men are NWLC calculations based on U.S. Census Bureau, CPS, 2016 ASEC, Table PINC-05, *supra* note 1. Median earnings for Native women compared to white, non-Hispanic men are NWLC calculations based on U.S. Census Bureau, 2015 American Community Survey Tables B20017H and B20017C, *available at* <http://www.census.gov/acs/www/>. Both Census Bureau surveys ask respondents to self-select their race and ethnicity. Asian women include those who selected “Asian.” Black women include those who selected “Black or African American.” Native women include those who selected “American Indian or Alaska Native.” White, non-Hispanic women include those who selected “white” and who did not indicate that they were of Spanish, Hispanic, or Latino origin. Latinas include women of any race who indicated they are of Spanish, Hispanic, or Latino origin.
- 4 U.S. Centers for Disease Control and Prevention, Changes in Life Expectancy by Race and Hispanic Origin in the United States, 2013-2014 (April 2016), *available at* <https://www.cdc.gov/nchs/products/databriefs/db244.htm> (last visited Mar. 9, 2017). In 2014, life expectancy at birth for men was 76.4 years old and life expectancy at birth for women was 81.2 years old.
- 5 National Women’s Law Center, The Lifetime Wage Gap, State by State (March 2017), *available at* <http://nwlc.org/resources/the-lifetime-wage-gap-state-by-state/>.

