#### NATIONAL WOMEN'S LAW CENTER | FACT SHEET | OCTOBER 2017

# WORKPLACE JUSTICE

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Latinas<sup>1</sup> who work full time, year round are paid just 54 cents for every dollar paid to white, non-Hispanic men.<sup>2</sup> This gap, which amounts to an annual loss of \$26,403, means that to make as much as white, non-Hispanic men did in one 12-month calendar year, Latinas have to work 22 months until the beginning of November in the following calendar year.<sup>3</sup> Compared to white, non-Hispanic men, the wage gap Latinas experience is far larger than the wage gap between all women and all men; women overall working full time, year round in the United States are paid 80 cents for every dollar paid to their male counterparts.<sup>4</sup>

# Some Latinas experience substantially wider wage gaps.<sup>5</sup>

- Certain groups of Latinas in the United States experience a larger wage gap than is reflected in the number for Latinas overall.
  - Latinas<sup>6</sup> of Central American origin experience the highest wage gap and make less than half—46.8 percent—of what white, non-Hispanic men make.
     Mexican and Dominican women make a little over half—50 percent and 52 percent respectively—of what white, non-Hispanic men make.
  - o Cuban, Puerto Rican, and South American Latinas all make less than 67 percent of what white, non-Hispanic men make.

Latinas working full time, year round are typically paid only 54 cents for every dollar paid to their white, non-Hispanic male counterparts.

	Latinas' earnings	Latinas' earnings/White, non- Hispanic men's earnings	Latinas' earnings/ Latino men's earnings (within subgroup)
Central American	\$25,029	47%	88%
Mexican	\$27,000	50%	88%
Dominican	\$28,000	52%	85%
Cuban	\$31,616	59%	87%
South American	\$33,338	62%	83%
Puerto Rican	\$35,099	66%	88%

#### Latinas' Wage Equality by Subgroup

NWLC calculations based on 2011-2015 American Community Survey 5-year estimates using IPUMS-USA available at https://usa.ipums.org/ usa/ (IPUMS). Figures are based on women's and men's median earnings for full time, year round workers. The typical white, non-Hispanic man earned \$53,505 in 2011-15. Figures are not adjusted for inflation. Earnings are in 2015 dollars. Origin is defined by the Census Bureau as ancestry, lineage, heritage, nationality group, or country of birth.

#### Latinas' wage gap has barely budged in 30 years.

• The wage gap has remained mostly constant over time. Since 1987, Latinas working full time, year round only closed the wage gap by one cent.<sup>7</sup>



#### Latinas' Earnings Compared to White, Non-Hispanic Mens' Earnings

### Latinas experience a wage gap at every education level, and Latinas with a Bachelor's degree experience a higher wage gap than those with a high school diploma or less.<sup>8</sup>

- Among full time, year round workers, Latinas without a high school diploma typically make only 65 cents for every dollar white, non-Hispanic men without a high school diploma make.
- Latinas who obtain a Bachelor's degree typically make slightly less than white, non-Hispanic men with only a high school diploma. Latinas must obtain a Master's degree before their typical wages exceed those of white, non-Hispanic men with only a high school diploma. Latinas with an Associate's degree make about \$15,230 less than white, non-Hispanic men with only a high school diploma or equivalent.

Educational Attainment	Latinas' Earnings	White, non-Hispanic Men's Earnings	What Latinas Are Paid for Every Dollar Paid to White, non-Hispanic Men	Wage Gap
No high school diploma	\$23,332	\$36,134	65¢	35¢
High school diploma	\$29,477	\$46,531	63¢	37¢
Some college, no degree	\$32,478	\$51,589	63¢	37¢
Associate's degree	\$36,359	\$56,245	65¢	35¢
Bachelor's degree or more	\$50,870	\$82,010	63¢	38¢
Bachelor's degree	\$46,218	\$75,779	61¢	39¢
Master's degree	\$60,565	\$89,837	67¢	33¢

# Latinas' Wage Equality by Educational Attainment

"What a Latina makes for every dollar a white, non-Hispanic man makes" is the ratio of female and male median earnings for full time, year round workers. Earnings are in 2016 dollars. The "wage gap" is the additional money a woman would have to make for every dollar made by a man in order to have equal annual earnings. NWLC calculations based on U.S. Census Bureau, Current Population Survey, 2017 Annual Social and Economic Supplement, Table PINC-03. Educational Attainment, People 25 years old and over, by total money earnings in 2016.



### The wage gap persists for Latinas of all ages - and is widest for working women nearing retirement.

- Among full time, year round workers ages 15–24, Latinas typically make 78 cents for every dollar white, non-Hispanic men make, but this figure is far worse for older women. Among workers 25–44 it is 58 cents and among those 45–64 it is 50 cents.<sup>9</sup>
- These larger gaps mean that Latinas are falling even further behind at the very time they need additional resources to invest in their families and save for retirement.

# Over her career, the typical Latina loses over \$1 million.

- Annual losses due to the wage gap compound over time. Based on today's gap, over the course of a 40-year career, the typical Latina loses \$1,056,120. This means Latinas would need to work for 73.5 years to make what white, non-Hispanic men make in just 40 years.<sup>10</sup>
- In some states, the situation is even worse. In the 10 worst states for Latinas' lifetime losses due to the wage gap, Latinas lose more than \$1.1 million over a 40-year career.<sup>11</sup>
  In the District of Columbia, they would lose more than \$1.9 million over a 40-year career.<sup>12</sup>

Rank	State	Latinas' Earnings	White, non- Hispanic Male Earnings	Lifetime Losses Due to Wage Gap	Number of Years a Latina Must Work to Earn What a non-Hispanic White Male Makes in 40 Years
	United States	\$31,522	\$57,925	\$1,056,120	93.6
10	Virginia	\$31,966	\$60,967	\$1,160,040	96.3
9	Illinois	\$28,971	\$60,296	\$1,253,000	103.3
8	Washington	\$28,115	\$60,662	\$1,301,880	106.3
7	Massachusetts	\$33,041	\$66,379	\$1,333,520	100.4
6	Texas	\$26,733	\$60,705	\$1,358,880	110.8
5	Connecticut	\$32,815	\$69,740	\$1,477,000	105.0
4	Maryland	\$32,275	\$69,360	\$1,483,400	106.0
3	California	\$30,421	\$70,805	\$1,615,360	113.1
2	New Jersey	\$31,577	\$73,546	\$1,678,760	113.2
1	District of Columbia	\$44,908	\$92,679	\$1,910,840	102.6

### Ten Worst States for Latinas' Lifetime Losses Due to Wage Gap

Figures are based on women's and men's median earnings for full time, year round workers. "Latinas' lifetime losses due to wage gap" is what Latinas would lose, based on today's wage gap, over a 40-year career, compared to white, non-Hispanic men. Figures are not adjusted for inflation. Ranks based on unrounded data. State wage gaps calculated by National Women's Law Center (NWLC) are based on 2011-2015 American Community Survey Five-Year Estimates (http://www.census.gov/acs/www/). Earnings are in 2015 dollars. National wage gap calculated by NWLC is based on 2017 Current Population Survey, Annual Social and Economic Supplement (http://www.census.gov/hes/www/income/).Earnings are in 2016 dollars.



# Latinas are concentrated in ten occupational categories, many of which are low-wage.<sup>13</sup>

- In 2016, about 10.8 million Latinas were employed either part or full time, comprising 7.2 percent of the overall workforce.
- Latinas are overrepresented in the low-wage workforce —jobs that typically pay less than \$11 per hour, or about \$22,880 annually. While Latinas are only 7.2 percent of the overall workforce, they are 13.2 percent of the low-wage workforce.
- Latinas are even more overrepresented in the lowest-wage workforce-jobs that pay less than \$10 per hour or about \$20,800 annually. They make up 13.6 percent of the very low-wage workforce, nearly twice their share of the overall workforce.

- Latinas are grossly underrepresented in well-paid occupations; they make up only 2.8 percent of those working occupations that pay a salary of \$100,000 or more annually.
- While Latinas are employed in nearly every occupation, approximately 46% of Latinas are concentrated in the ten occupational categories in the table below. They are paid less than white, non-Hispanic men in every one of these occupations.
  - The single most common occupation for Latinas is that of maids, housekeepers, janitors, or building cleaners; they make up 22 percent of people employed in those jobs. Latinas in these occupations who work full time, year round, are paid just 59 cents for every dollar paid to white, non-Hispanic men in the same occupations.



# Latinas' Share of Overall, Very Low-Wage, Low-Wage, and High-Wage Workforces

*Source:* NWLC calculations based on IPUMS-ACS. This analysis defines low-wage jobs as those that paid a median hourly wage of less than \$11 in 2015, and also provides data on the lowest-wage jobs, i.e., those that paid a median hourly wage of less than \$1.

#### **Common Occupations for Latinas**

	Occupation	Percent of Latinas Employed in Occupation	Percent of Workers in Occupation Who Are Latinas	Median Hourly Wage for Latinas in Occupation	Median Hourly Wage for White, non-Hispanic Men in Occupation	What a Latina Makes for Every Dollar a White, non-Hispanic Man Makes
1	Janitors, building cleaners, maids, and housekeepers	9.1%	22.4%	\$9.15	\$15.59	59¢
2	Cashiers and retail salespeople	8.0%	11.6%	\$9.58	\$18.29	52¢
3	Secretaries, administrative assistants, office clerks, receptionists, and information clerks	7.1%	12.3%	\$14.59	\$18.59	78¢
4	Nursing, psychiatric, home health, and personal care aides	4.8%	13.8%	\$10.72	\$13.00	82¢
5	Pre-K, K-12 and teachers assistants	4.8%	7.1%	\$21.52	\$25.81	83¢
6	Customer service representatives	2.7%	10.8%	\$13.90	\$19.23	72¢
7	Cooks	2.7%	11.8%	\$8.36	\$9.93	84¢
8	Waiters and waitresses	2.6%	11.8%	\$8.66	\$11.74	74¢
9	Childcare workers	2.6%	19.6%	\$8.65	\$12.02	72¢
10	Supervisors of retail salespeople	1.8%	5.8%	\$14.69	\$22.53	65¢

*Source:* NWLC calculations based on 2011-2015 American Community Survey 5-year averages using IPUMS. Figures are in 2015 dollars. Median hourly wages are for full time, year round workers. Hourly wages are derived by dividing median annual earnings by 2,080 hours, which assumes a 40-hour work week for 52 weeks.

### Whether they work in low-wage or high-wage occupations, Latinas are typically paid less than white, non-Hispanic men in the same occupation.<sup>14</sup>

- Among workers in low-wage jobs or those that pay less than \$11 per hour, Latinas make just 54 cents for every dollar paid to white, non-Hispanic men. Latinas who work full time, year round in these occupations are typically paid about \$19,222 annually compared to \$35,614 typically paid to white, non-Hispanic men in the same occupations. This translates to a loss of \$16,392 each year to the wage gap more than enough to pay for an entire year's worth of rent or more than a year and a half of childcare costs.<sup>15</sup>
- Among workers in high-wage occupations—such as lawyers, engineers, and physicians or surgeons—Latinas are paid 56 cents for every dollar paid to white, non-Hispanic men in the same occupations. Latinas who work full time, year round in these occupations are typically paid about \$61,052 compared to the \$109,125 typically paid to white, non-Hispanic men in these same jobs. This amounts to a staggering annual loss of about \$48,073 each year, or more than \$1.9 million dollars over a 40-year career.<sup>16</sup>

# Motherhood widens the wage gap for working Latinas.<sup>17</sup>

- Latinas who work are more likely to be moms (43.8 percent) than women overall (34.3 percent).
- Latina mothers who work full time, year round (\$28,500) make just 46 cents for every dollar paid to white, non-Hispanic fathers (\$61,950).

### Latinas living in cities experience a significantly larger wage gap than Latinas living in rural areas.<sup>18</sup>

- Latinas living in rural areas are paid just 56 cents for every dollar paid to white, non-Hispanic men living in rural areas.
- By contrast, Latinas who live in cities and suburban areas experience an even larger wage gap and are paid 50 cents for every dollar paid to their white, non-Hispanic male counterparts.
- White, non-Hispanic men are paid a premium when they live in cities and suburban areas. For example, white non-Hispanic men living in cities and suburban areas are typically paid \$15,000-\$18,000 more than white, non-Hispanic men living in rural areas. Latinas living in cities and suburban areas are typically paid only \$1,000-\$5,000 more than Latinas living in rural areas.

#### Latinas' Wage Equality by Metropolitan Status

	Latinas' Earnings	White, non-Hispanic Men's Earnings	What Latinas Are Paid for Every Dollar Paid to White, non-Hispanic Men	Wage Gap
Rural	\$25,000	\$45,000	56¢	44¢
City	\$29,000	\$63,000	50¢	50¢
Suburban Areas	\$30,000	\$60,000	50¢	50¢

NWLC calculations based on 2015 American Community survey using IPUMS. Figures are in 2015 dollars. Median earnings are for full time, year round workers. "Rural" refers to those whose households were located outside of a metro area. "City" refers to those whose households were located inside a metro area and in a central/principal city. "Suburban" refers to those whose households were located inside central/principal city.

# Immigrant Latinas face an even larger wage gap than Latinas overall.

- Among immigrants, Latinas are paid just 43 cents for every dollar made by white, non-Hispanic men.<sup>19</sup> Indeed, immigrant white, non-Hispanic men make more than native born white, non-Hispanic men, while immigrant Latinas make significantly less than native born Latinas. This adds up to a lifetime loss of \$1.48 million to the wage gap over the span of a 40-year career.<sup>20</sup>
- Among Latinas who are immigrants, those who are noncitizens experience an even greater wage gap – they make only 39 cents for every dollar made by non-citizen white, non-Hispanic men.<sup>21</sup>

Immigration Status	Latinas' Earnings	White, non-Hispanic	What Latinas Are Paid for Every Dollar Paid to White, non-Hispanic Men	Wage Gap
Native Born	\$35,000	\$57,000	61¢	39¢
Foreign Born	\$28,000	\$65,000	43¢	57¢
Naturalized Citizen	\$35,000	\$65,000	54¢	46¢
Non-citizen	\$24,000	\$62,000	39¢	61¢

# Latinas' Wage Equality by Immigration Status

Figures are based on women's and men's median earnings for full time, year round workers. Figures are not adjusted for inflation. Earnings are in 2016 dollars. Wage gaps calculated by NWLC are based on 2017 Current Population Survey, Table Creator https://www.census.gov/cps/data/cpstablecreator. html.



# Union membership is especially important for closing the wage gap for Latinas.

- Among full time workers, the wage gap between Latinas and white men who are union workers is about 37 percent smaller than the wage gap among non-union workers (24 cents for union workers, compared to 38 cents for nonunion workers). And Latinas who belong to unions earn about \$844 per week—about 49 percent more than nonunion Latinas who earn \$565 per week.<sup>22</sup>
- Despite these tangible benefits, Latinas are the least likely group of women to be union members: in 2016, just 8.3 percent of employed Latinas were members of unions, compared to 9.9 percent of white women, 12.1 percent of Black women, and 10.0 percent of Asian women.<sup>23</sup>

- Data for Latinas in this analysis comes from the U.S. Census Bureau and U.S. Department of Labor, Bureau of Labor Statistics. In these sources, Latinas include people of any race who identified themselves to be female and of Hispanic, Latino, or Spanish origin.
- 2 Id. This fact sheet only addresses the wage gap for Latinas, but the wage gaps for other groups of women compared to white, non-Hispanic men are also substantial. Among full time, year round workers, Black women make only 63 cents for every dollar made by white, non-Hispanic men, Asian women, 87 cents, white, non-Hispanic women, 79 cents, and Native women, 57 cents. Wage gap figures are calculated by taking the median earnings of women and men working full, time year round. Median earnings describe the earnings of a worker at the 50th percentile right in the middle.
- 3 National Women's Law Center (NWLC) calculations based on U.S. Census Bureau, Current Population Survey, 2017 Annual Social and Economic Supplement [hereinafter CPS, 2017 ASEC], Table PINC-05, available at https://www.census.gov/data/ tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html (last visited Oct. 12, 2017).
- Id. In 2016, the median earnings of women working full time, year round was \$41,554 and for men it was \$51,640. The ratio of these earnings was 80.47 cents. When rounded to a whole number, this ratio was 80 cents. In 2015, the median earnings of women working full time, year round was \$40,724 and for men it was \$51,212. The ratio of these earnings was 79.55 cents. When rounded to a whole number, this ratio was also 80 cents. For this reason, the rounded wage gap ratio remained at 80 cents in 2016, although the wage gap closed by nearly one penny between 2015 and 2016, the first statistically significant difference since 2007.
- 5 NWLC calculations based on American Community Survey 2011-2015 (5-year average) using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2016, *available at* https://usa.ipums.org/usa/.
- 6 The U.S. Census Bureau, American Community Survey collects data from respondents about their Hispanic, Spanish, or Latino origin. Origin is defined by the Census Bureau as ancestry, lineage, heritage, nationality group, or country of birth. "Central American" includes those who identified as Costa Rican, Guatemalan, Honduran, Nicaraguan, Panamanian, and Salvadoran. "South American" includes those who identified as Argentinean, Bolivian, Chilean, Colombian, Ecuadorian, Paraguayan, Peruvian, Uruguayan, and Venezuelan.
- 7 NWLC calculations based on U.S. Census Bureau, Current Population Survey, Historical Data, Table P-38: Full-Time, Year-Round Workers by Median Earnings and Sex, available at http://www.census.gov/hhes/www/income/data/historical/people/ (last visited Oct.12, 2017). Median earnings are in 2016 dollars. Figures may differ from those in other reports due to rounding or updated Census estimates. Data for white, non-Hispanic men are "white alone, not Hispanic" from 2002-2016, "white, not Hispanic" from 1987-2001. Hispanic people may be of any racial group.
- 8 CPS, 2017 ASEC, *supra* note 3, Table PINC-03: Educational Attainment, People 25 years old and over, by total money earnings in 2015, *available at* http://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-03.html (last visited Oct. 12, 2017). Figures are for full time, year round workers.
- 9 NWLC calculations based on CPS, 2017 ASEC, *supra* note 3, Table PINC-05.
- 10 Figure assumes a wage gap of \$26,403—the gap in median earnings between full time, year round working Latinas (\$31,522) and white, non-Hispanic men (\$57,925) in 2016—each year for 40 years. Figures are not adjusted for inflation.
- 11 NWLC, The Lifetime Wage Gap by State for Latinas (April 2016), *available at* https://nwlc.org/resources/the-lifetime-wage-gap-by-state-for-latinas/.
- 12 *Id.*
- NWLC calculations based on American Community Survey 2015 (1-year sample) using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database].
  Minneapolis: University of Minnesota, 2016, *available at* https://usa.ipums.org/usa/.
- 14 NWLC calculations based on American Community Survey 2011-2015 (5-year average) using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2016, *available at* https://usa.ipums.org/usa/.
- 15 Id. Median gross rent for U.S. is \$959 per month and comes from U.S. Census Bureau, 2015 American Community Survey (ACS) Table B25064, 1-year estimate. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Average costs for child care in a center in Kansas for a four-year-old (\$8,065 annually in 2015 or \$672.00 per



month). Kansas' cost for this type of child care falls at the median of all state averages (including the District of Columbia). Estimates come from Child Care Aware of America, Parents and the High Cost of Child Care: 2016 Report, (2016), Appendix 1, *available at* http://www.usa.childcareaware.org/advocacy-public-policy/resources/reports-and-research/costofcare/.

- 16 *Id.* Figure assumes a wage gap of \$48,073—the gap in median earnings between full time, year round working Latina women (\$61,052) and white, non-Hispanic men (\$109,125) in high wage occupations in 2015—each year for 40 years. Figures are not adjusted for inflation.
- 17 NWLC calculations based on American Community Survey 2011-2015 5-year averages using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek, Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2016 *available at* https://usa.ipums.org/usa/. Figures are for full time, year round workers. Mothers and fathers have at least one related child under 18 at home.
- 18 NWLC calculations based on American Community Survey 2015 (1-year sample) using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2016, available at https://usa.ipums.org/usa/. The U.S. Census Bureau, American Community Survey collects data from respondents about the location of their household. "Rural" refers to those whose households were located outside of a metro area. "City" refers to those whose households were located inside a metro area and in a central/principal city. "Suburban" refers to those whose households were located inside a central/principal city.
- NWLC calculations based on CPS, 2017 ASEC, *supra* note 3, using Table Creator. Figures are for full time, year round workers.
  *Id.* Figure assumes a wage gap of \$37,000-the gap in median earnings between full time, year round working Latinas who are immigrants (\$28,000) and white, non-Hispanic men who are immigrants (\$65,000) in 2016-each year for 40 years. Figures
  - are not adjusted for inflation.
- 21 *Id.*
- 22 NWLC calculations based on Bureau of Labor Statistics (BLS), Union Members 2016, Table 2: Median Weekly Earnings of Full-Time Wage and Salary Workers by Union Affiliation and Selected Characteristics, *available at* http://www.bls.gov/news.release/ union2.nrO.htm. Figures include workers represented by unions. Data are also available for workers whose jobs are covered by a union contract but are not reported here. Wage gaps are calculated based on median weekly earnings. These data differ slightly from the often-used measure of median annual earnings for full time, year round workers.
- 23 NWLC calculations based on Bureau of Labor Statistics (BLS), Union Members 2016, Table 1: Union Affiliation of Employed Wage and Salary Workers by Selected Characteristics, 2014-2015 Annual Averages, *available at* http://www.bls.gov/news. release/union2.nr0.htm.