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# Because of the Wage Gap, Latinas Stand to Lose More Than \$1.2 Million Over a 40-Year Career

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The economic instability Latinas continue to face confirms what we already know: without public investments and policies to shift how we do business, Latinas will continue to face racism and sexism at every turn in our economy. In 2022, the most recent data available, Latinas<sup>1</sup> working full time, year-round were typically paid just 57 cents for every dollar paid to white, non-Hispanic men.<sup>2</sup> This pay gap amounts to a loss of \$2,538 every month, \$30,450 every year, and \$1,218,000 over a 40-year career.<sup>3</sup> This already enormous wage gap widens even further when part-time and part-year workers are included. Using this comparison, Latinas were typically paid only 52 cents for every dollar paid to white, non-Hispanic men in 2022.

Latinas are disproportionately represented in the low-paid workforce—the share of Latinas in the low-paid workforce (15.9%) is nearly double their overall share of the workforce (8.0%).<sup>4</sup> Among Latinas working full time in low-paid jobs, nearly four in 10 (38.9%) lived in or near poverty and among those working part time, nearly half (48.1%) lived in or near poverty in 2021 (the most recent data available).<sup>5</sup> Latinas need to close the wage gap to achieve economic security.

Racist and sexist wage gaps have always existed, and Latinas' economic stability has been further harmed by the COVID-19 pandemic. As we continue to move forward, we must address our long underinvestment in economic and social infrastructure and the inadequate protections that continue to leave Latinas stranded at the intersection of racial, ethnic, and gender inequities.

## The wage gap will typically cost Latinas over \$1.2 million over their career.

A loss of 43 cents on the dollar adds up over a month, a year, and a lifetime. Based on the current wage gap for full-time, year-round workers, Latinas stand to lose \$2,538 to the wage gap each month and \$30,450 each year. This annual amount lost to the wage gap could pay for nine months of child care, six months of rent payments, and 14 months of family groceries.<sup>6</sup> These lost wages could be a lifeline for Latinas and their families.

If today's median wage gap does not close, Latinas entering the workforce today stand to lose a staggering \$1,218,000 over the course of a 40-year career.<sup>7</sup> Assuming a Latina and her white, non-Hispanic male counterpart both begin work at age 20, the wage gap means a Latina would have to work until she is 90 years old—six years beyond her life expectancy<sup>8</sup>—to be paid what a white, non-Hispanic man has been paid by age 60.<sup>9</sup> These lifetime losses rob Latinas of investments in education, homeownership, and retirement, impacting not only their ability to make ends meet but also frustrating their ability to build generational wealth.

## Some Latina communities face a dramatically wider wage gap than the overall Latina community.

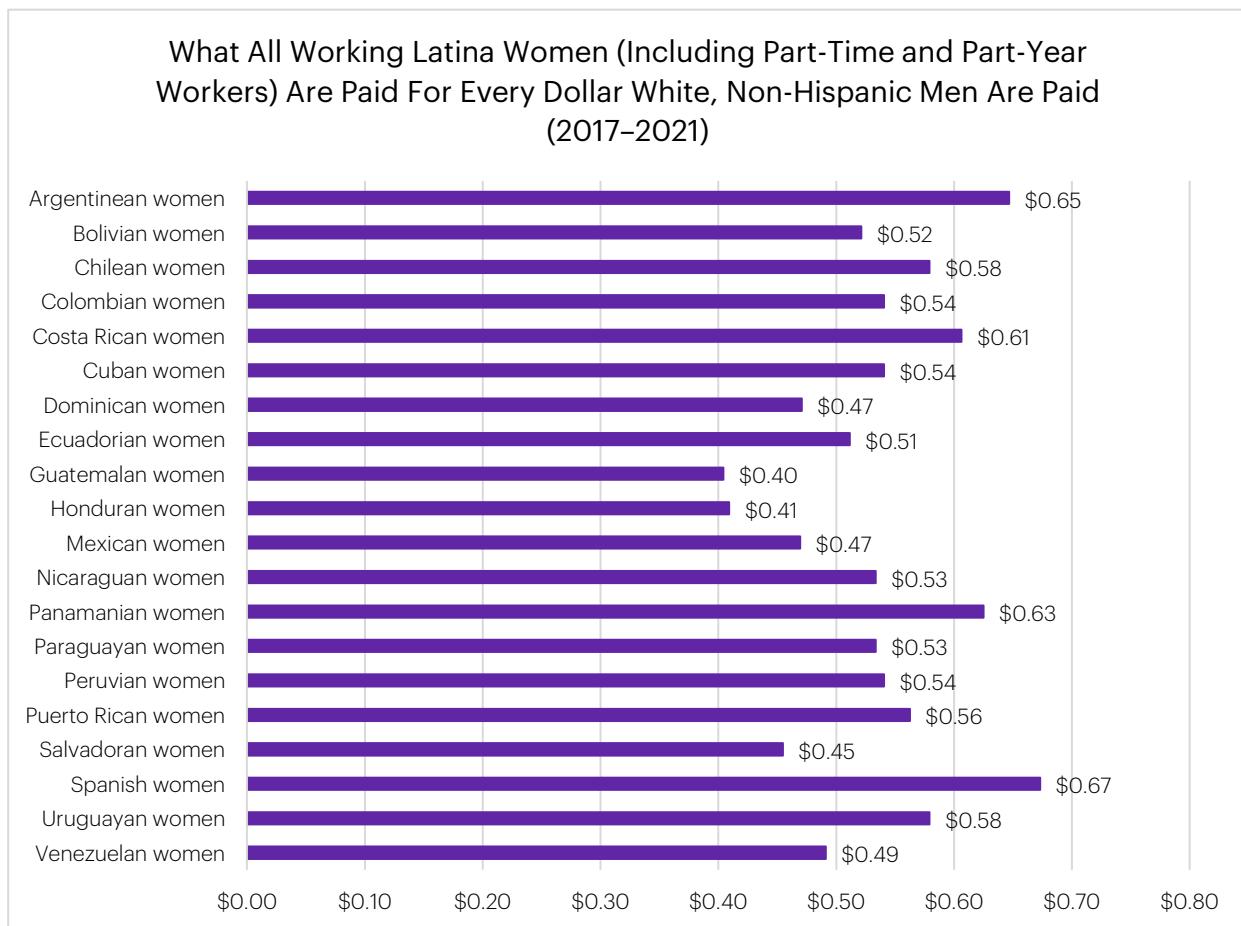
While Latinas working full time, year-round are typically paid 57 cents for every dollar paid to white, non-Hispanic men, the wage gap varies widely by community and many Latina communities in the United States experience even larger gaps. For example, in the United States Honduran women typically make 45 cents, Guatemalan women typically make 48 cents, and Salvadoran women typically make 49 cents for every dollar paid to white, non-Hispanic men.<sup>10</sup>

### HOW MUCH LATINAS WORKING FULL-TIME, YEAR-ROUND LOSE TO THE WAGE GAP BY COMMUNITY IN THE UNITED STATES

Community	Latinas' typical earnings	What Latinas are paid for every dollar paid to white, non-Hispanic men	Latinas' typical annual losses to the wage gap	Latinas' typical losses over a 40-year career to the wage gap
Argentinean women	\$52,988	\$0.82	\$11,750	\$470,000
Bolivian women	\$41,868	\$0.65	\$22,870	\$914,800
Chilean women	\$48,553	\$0.75	\$16,185	\$647,400
Colombian women	\$42,000	\$0.65	\$22,738	\$909,520
Costa Rican women	\$46,200	\$0.71	\$18,538	\$741,520
Cuban women	\$38,000	\$0.59	\$26,738	\$1,069,520
Dominican women	\$35,588	\$0.55	\$29,150	\$1,166,000
Ecuadorian women	\$38,684	\$0.60	\$26,054	\$1,042,160
Guatemalan women	\$30,877	\$0.48	\$33,861	\$1,354,440
Honduran women	\$29,307	\$0.45	\$35,431	\$1,417,240
Mexican women	\$33,912	\$0.52	\$30,826	\$1,233,040
Nicaraguan women	\$37,092	\$0.57	\$27,646	\$1,105,840
Panamanian women	\$46,578	\$0.72	\$18,160	\$726,400
Paraguayan women	\$38,684	\$0.60	\$26,054	\$1,042,160
Peruvian women	\$40,453	\$0.62	\$24,285	\$971,400
Puerto Rican women	\$41,000	\$0.63	\$23,738	\$949,520
Salvadoran women	\$31,793	\$0.49	\$32,945	\$1,317,800
Spanish women	\$52,335	\$0.81	\$12,403	\$496,120
Uruguayan women	\$43,105	\$0.67	\$21,633	\$865,320
Venezuelan women	\$37,681	\$0.58	\$27,057	\$1,082,280

Source: NWLC calculations using 2017–2021 American Community Survey (ACS) five-year sample using IPUMS-USA available at <https://usa.ipums.org/usa/>. White, non-Hispanic men typically made \$64,738 between 2017–2021. Figures are based on women's and men's median earnings for full-time, year-round workers. Figures are not adjusted for inflation.

When comparing median earnings of all Latinas who worked with the median earnings of all white, non-Hispanic men who worked in 2022, regardless of how many hours or weeks they worked, Latinas are typically paid only 52 cents for every dollar paid to white, non-Hispanic men. This wage gap also varied widely by community compared to white, non-Hispanic men, and was generally larger than the wage gap for full-time, year-round workers. Among all workers with earnings in the United States, Guatemalan women made only 40 cents, Honduran women made only 41 cents, and Salvadoran women made only 45 cents for every dollar paid to white, non-Hispanic men. Spanish women, the Latina community in the United States with the smallest wage gap among all Latina workers with earnings, are still typically paid only 67 cents for every dollar paid to white, non-Hispanic men.<sup>11</sup>



Source: NWLC calculations using 2017–2021 American Community Survey (ACS) five-year sample using IPUMS-USA available at <https://usa.ipums.org/usa/>. White, non-Hispanic men typically made \$64,738 between 2017–2021. Figures are based on women's and men's median earnings for full-time, year-round workers. Figures are not adjusted for inflation.

## Latinas experience a wage gap compared to white, non-Hispanic men at every education level, and Latinas with a professional degree stand to lose nearly \$2.5 million over their lifetime.

Educational attainment is often seen as a path to economic stability. But Latinas are typically paid less than white, non-Hispanic men with the same educational attainment and additionally are often paid less than white, non-Hispanic men with less educational attainment.

- Latinas working full-time, year-round who have a high school diploma are typically paid just 67 cents for every dollar paid to white, non-Hispanic men with the same diploma.<sup>12</sup>
- Latinas working full-time, year-round with a bachelor’s degree are typically paid \$55,020, which is less than what white, non-Hispanic men working full-time, year-round with some college but no degree are typically paid (\$61,400).
- Latinas working full-time, year-round have to earn a master’s degree (\$71,21) to be paid more than white, non-Hispanic men with just an associate’s degree (\$67,190).
- Some of the most educated Latinas have some of the most striking pay gaps compared to their white non-Hispanic men counterparts. Latinas with a professional degree stand to lose nearly \$2.5 million to the wage gap over a 40-year career.

### LATINA’S WAGE EQUALITY BY EDUCATIONAL ATTAINMENT AMONG FULL-TIME, YEAR-ROUND WORKERS

Educational attainment	Latina’s earnings	White, non-Hispanic men’s earnings	What Latinas are paid for every dollar paid to White, non-Hispanic men
No high school diploma	\$30,380	\$48,950	\$0.62
High school diploma	\$35,080	\$52,280	\$0.67
Some college, no degree	\$40,250	\$61,400	\$0.66
Associate’s degree	\$44,330	\$67,190	\$0.66
Bachelor’s degree or more	\$61,220	\$100,500	\$0.61
Bachelor’s degree	\$55,020	\$93,930	\$0.59
Master’s degree	\$71,210	\$108,000	\$0.66
Professional degree	\$90,980	\$153,400	\$0.59
Doctorate degree	\$110,900	\$121,900	\$0.91

Source: National Women’s Law Center calculations based on U.S. Census Bureau, Current Population Survey, 2023 Annual Social and Economic Supplement, Table PINC-O3. Educational Attainment, People 18 years old and over, by total money earnings in 2022, available at <http://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-O3.html>. “What Latinas Are Paid for Every Dollar Paid to White, Non-Hispanic Men” is the ratio of Latina female and white, non-Hispanic male median earnings for full-time, year-round workers. Earnings are in 2022 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. Workers without a high school diploma exclude those who have not completed at least 9th grade.

## Latinas face a wage gap in each of the 10 occupations where they are most likely to work, many of which are low-paid occupations.

Latinas experience occupational segregation due to sexism and racism and are often employed in low paid jobs, which is a driver of the wage gap. Even within these occupations, however, Latinas face pay inequity compared to white, non-Hispanic men in the same occupation.

- Nearly two in five Latinas (39.1%) were employed in one of 10 occupations and in all 10 occupations, Latinas working full time, year-round were paid less than white, non-Hispanic men working full time, year-round.
- Latinas working full time, year-round as cashiers and retail salespersons, the second most common occupation for Latinas, were paid just 56 cents for every dollar paid to white, non-Hispanic men working full time, year-round as cashiers and retail salespersons.

### TEN MOST COMMON OCCUPATIONS FOR LATINAS

	Occupation	Percent of employed Latinas	Median hourly wage for Latinas working full-time, year-round	Median hourly wage for White, non-Hispanic men working full-time, year-round	What Latinas are paid for every dollar paid to White, non-Hispanic men
1	Maids and housekeeping cleaners, janitors, building cleaners	6.7%	\$12.02	\$17.31	\$0.69
2	Cashiers and retail salespeople	6.5%	\$12.02	\$21.63	\$0.56
3	Secretaries and administrative assistants, except legal, medical, and executive; receptionists and information clerks; office clerks	5.8%	\$16.83	\$21.15	\$0.80
4	Nursing, home health, personal care, and psychiatric aides and orderlies	4.8%	\$14.42	\$14.86	\$0.97
5	Elementary and middle school teachers, teaching assistants	3.9%	\$22.55	\$27.40	\$0.82
6	Customer service representatives	3.1%	\$16.20	\$21.63	\$0.75
7	Registered nurses, licensed practical and licensed vocational nurses	2.5%	\$29.81	\$35.58	\$0.84
8	Cooks	2.2%	\$11.06	\$12.02	\$0.92
9	Waiters and waitresses	2.0%	\$10.67	\$13.22	\$0.81
10	First-line supervisors of retail sales workers	1.6%	\$17.31	\$26.44	\$0.65

Source: NWLC calculations based on 2021 American Community Survey (ACS) using IPUMS. Figures are in 2021 dollars. Median hourly wages are for full-time, year-round workers. "What Latinas Are Paid for Every Dollar Paid to White, Non-Hispanic Men" is the ratio of Black female and white, non-Hispanic male median earnings 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.

## Latinas need action that closes the wage gap.

Unequal pay means Latinas have less money to cover current expenses and forces them to miss key opportunities to build wealth and be economically secure throughout their lifetimes. The wage gap means many Latinas cannot save enough to afford a down payment on a home, cannot afford higher education costs for them or their families, and cannot save for retirement. This loss due to the gender and racial wage gap devastates Latinas—and their families depending on that income—who lose tens of thousands of dollars annually to the pay gap. Latina’s work has been undervalued for far too long, and they cannot afford to wait for change.

### ACKNOWLEDGEMENTS

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### FOOTNOTES

- 1 Data for Latinas in this analysis comes from the U.S. Census Bureau and the Bureau of Labor Statistics. Respondents self-identify their sex as either male or female. Latinas are women of any race who self-identified that they are of Hispanic, Latino, or Spanish origin. White, non-Hispanic men self-identified their race as white and indicated that they are not of Hispanic, Latino, or Spanish origin.
- 2 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, *Current Population Survey, 2023 Annual Social and Economic Supplement* [hereinafter CPS, 2023 ASEC], Table PINC-05. (Washington, DC: Sept. 12, 2023), <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>. In 2022, the median earnings of Latinas working full time, year-round were \$41,140 and for white, non-Hispanic men median earnings were \$71,590.
- 3 NWLC calculations based on CPS, 2023 ASEC, Table PINC-05. Figure assumes a wage gap of \$30,450—the gap in median earnings between full-time, year-round working Latinas and white, non-Hispanic men in 2022—each year for 40 years. Figures are not adjusted for inflation.
- 4 Jasmine Tucker and Julie Vogtman, (July 2023) National Women’s Law Center, <https://nwlc.org/resource/when-hard-work-is-not-enough-women-in-low-paid-jobs/>.
- 5 Women living in or near poverty are those with household incomes below twice the poverty line. The most recent data available is from 2021 as the Census Bureau has not yet released 2022 American Community Survey public use microdata.
- 6 NWLC calculations using CPS, 2023 ASEC, Table PINC-05; Child Care Aware of America, *The US and the High Cost of Child Care 2021 Report Appendices*, <https://info.childcareaware.org/hubfs/Child%20Care%20Affordability%20Analysis%202021.pdf>; U.S. Department of Agriculture, Food and Nutrition Service, *USDA Food Plans: Cost of Food Report for August 2023*, using low-cost food plan for a family of four (one adult man and one adult woman ages 19–50 and children 6–8 and 9–11), <https://www.fns.usda.gov/cnpp/usda-food-plans-cost-food-reports-monthly-reports>; U.S. Census Bureau, 2021 American Community Survey, Selected Housing Characteristics, Table DP04, <https://data.census.gov/cedsci/table?q=dp04&tid=ACSDP1Y2021.DP04>.
- 7 NWLC calculations for the national wage gap for Latinas is based on U.S. CPS, 2023 ASEC, Table PINC-05. Women’s and men’s median earnings are for full time, year-round workers. Earnings are in 2022 dollars. Figure assumes a wage gap of \$30,450—the gap in median earnings between full time, year-round working Latinas (\$41,140) and white, non-Hispanic men (\$71,590) in 2022—each year for 40 years. Figures are not adjusted for inflation.
- 8 U.S. Centers for Disease Control and Prevention, National Center for Health Statistics, *Life expectancy at birth, age 65, and age 75, by sex, race, and Hispanic origin: United States, selected years 1900–2019*, Table LExpMort, <https://www.cdc.gov/nchs/data/hus/2020-2021/LExpMort.pdf>. Hispanic women’s life expectancy at birth was 84.4 years in 2019.
- 9 This assumes workers begin work at age 20 and work for 40 years, retiring at age 60. In order to make up the over \$1.2 million lost to the wage gap, Latinas would need to work nearly 30 more years.
- 10 NWLC calculations based on U.S. Census Bureau, 2017–2021 American Community Survey (ACS), five-year estimates, using Steven Ruggles, Sarah Flood, Ronald Goeken, Josiah Grover, Erin Meyer, Jose Pacas, and Matthew Sobek, IPUMS USA, Version 13.0, University of Minnesota, [www.ipums.org](http://www.ipums.org).
- 11 NWLC calculations based on U.S. Census Bureau, 2017–2021 American Community Survey (ACS), five-year estimates, using Steven Ruggles, Sarah Flood, Ronald Goeken, Josiah Grover, Erin Meyer, Jose Pacas, and Matthew Sobek, IPUMS USA, Version 13.0, University of Minnesota, [www.ipums.org](http://www.ipums.org).
- 12 NWLC calculations using U.S. Census Bureau, *Current Population Survey, 2023 Annual Social and Economic Supplement*, Table PINC-03. Educational Attainment, People 18 years old and over, by total money earnings in 2022, available at <http://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-03.html>. “What Latinas Are Paid for Every Dollar Paid to White, Non-Hispanic Men” is the ratio of Latina females and white, non-Hispanic male median earnings for full-time, year-round workers. Earnings are in 2022 dollars. Workers without a high school diploma exclude those who have not completed at least 9th grade.