



**NATIONAL  
WOMEN'S  
LAW CENTER**

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**MARCH 2023 | FACT SHEET**

# **The Wage Gap Robs Women Working Full Time, Year Round of Hundreds of Thousands of Dollars Over a Lifetime**

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Among full-time, year-round workers, women in the U.S. are typically paid only 84 cents for every dollar paid to men. This gap in earnings translates into \$9,954 less per year in median earnings, leaving women and their families shortchanged.<sup>1</sup>

The loss of 16 cents on the dollar adds up over a month, a year, and a lifetime. Based on this wage gap, women would lose \$398,160 over the course of a 40-year career. Compared to white, non-Hispanic men, for Latinas the career losses mount to \$1,188,960, for Native women, the losses are \$1,151,880, and for Black women the losses are \$907,680. If action isn't taken to close the wage gap, a woman just starting her career today stands to lose hundreds of thousands of dollars – or even more than \$1 million depending on her race/ethnicity – over the course of her career, undercutting her ability to provide for herself and her family, as well as her retirement security.<sup>2</sup>

Assuming women and men begin working full time, year round at age 20, the wage gap means a woman would have to work until she is 68 to be paid what a man has been paid by age 60.<sup>3</sup> Black, Latina, and Native women would have to work full time, year round to age 80 or 90, beyond their life expectancies, to be paid what white, non-Hispanic men are paid by age 60.<sup>4</sup>

## **Women need action that closes the wage gap.**

Women are losing tens of thousands of dollars annually due to the wage gap, with Black, Latina, and Native women suffering from the largest gaps. This harms not only women, but the families who depend on their income. Women have been shortchanged and their work undervalued for too long. Neither they nor their families can afford to wait for policy solutions to close the wage gap.

## HOW MUCH WOMEN WORKING FULL TIME, YEAR ROUND LOSE TO THE WAGE GAP, BY RACE/ETHNICITY

	What women were paid for every dollar paid to men	Typical monthly losses	Typical annual losses	Typical losses over a 40-year career	Age to which women must work to make as much as men make by age 60
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Women	\$0.84	\$249	\$9,954	\$398,160	68
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Women by race/ethnicity	What women were paid for every dollar paid to white, non-Hispanic men	Typical monthly losses	Typical annual losses	Typical losses over a 40-year career	Age to which women must work to make as much as white, non-Hispanic men make by age 60
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Asian American, Native Hawaiian, and Other Pacific Islander (AANHPI) women	\$0.92	\$558	\$6,694	\$267,760	64
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Black women	\$0.67	\$1,891	\$22,692	\$907,680	80
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Latinas	\$0.57	\$2,477	\$29,724	\$1,188,960	90
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Native women	\$0.57	\$2,400	\$28,797	\$1,151,880	90
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White, non-Hispanic women	\$0.80	\$1,159	\$13,905	\$556,200	70
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Source: Figures for women overall, Black women, Latinas, and white, non-Hispanic women are NWLC calculations using Table PINC-05, U.S. Census Bureau, Current Population Survey, 2022 Annual Social and Economic Supplement, <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>. Figures for Native women are NWLC calculations based on 2021 American Community Survey tables B20017H and B20017C, <https://www.census.gov/programs-surveys/acs/>. Figures for AANHPI women are NWLC calculations based on 2021 American Community Survey microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents to both surveys self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.

## Acknowledgements

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1. Brooke LePage and Jasmine Tucker, "A Window Into the Wage Gap: What's Behind It and How to Close It," (National Women's Law Center, January 2023), <https://nwlc.org/resource/wage-gap-explainer/>.
2. "The Lifetime Wage Gap, State by State," (National Women's Law Center, March 2023), <https://nwlc.org/resource/the-lifetime-wage-gap-state-by-state/>.
3. NWLC calculations using "Work Experience-People 15 Years Old and Over, by Total Money Earnings, Age, Race, Hispanic Origin, Sex, and Disability Status," Table PINC-05 from U.S. Census Bureau, Current Population Survey, 2022 Annual Social and Economic Supplement, <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>.
4. U.S. Centers for Disease Control and Prevention, National Center for Health Statistics, National Vital Statistics Reports, "United States Life Tables, 2020," <https://www.cdc.gov/nchs/fastats/life-expectancy.htm>.