

Hard Work Is Not Enough: Women in Low-Paid Jobs

By Sarah Javaid

Every job should allow workers and their families to thrive. But far too often, employers do not provide the wages, hours, or benefits that people need to gain economic security and stability. And policymakers have failed to enact the workplace and economic policies needed to help millions of workers—particularly women—make ends meet, let alone prosper.

Low-paid workers face economic insecurity and instability created by their jobs. Despite their hard work, many low-paid workers, including full-time workers, remain in or near poverty. While low-paid workers experienced historically fast wage growth in the wake of the COVID-19 pandemic, those increases did not make up for the decades of stagnant wages that preceded the pandemic.¹ Today, the federal minimum wage remains just \$7.25 per hour, and millions of workers continue to receive inadequate pay that is not keeping pace with the increasing cost of living.

Women, especially women of color, are concentrated in low-paid work due to decades of institutional sexism and racism. People of color are more likely to experience poverty in childhood,² often attend primary schools with lower resources³ and higher rates of school disciplinary actions,⁴ and experience discrimination in hiring practices,⁵ all of which impact the occupations available to them. Entrenched stereotypes about “women’s work” have also depressed wages in fields in which women, particularly women of color, predominate,⁶ such as care, hospitality, and cleaning work. These are systemic problems, not individual occupational choices.

These longstanding structural disparities are only being exacerbated by the Trump-Vance administration. The top legislative priority of the administration and Republican leaders in Congress was enacting the “One Big Beautiful Bill Act” (OBBBA) in July 2025. This law made massive cuts to programs like the Supplemental Nutrition Assistance Program (SNAP) and Medicaid that low-paid workers rely on to meet their basic needs—all to pay for equally massive tax cuts for the billionaire class.⁷ At the same time, the administration has attacked workers’ rights, terrorized immigrant workers, and eliminated programs that ensure equity and inclusion for women and people of color in the workplace, while doing nothing to address slowing job growth or rising prices that cause the greatest hardship for people paid the lowest wages.⁸

This analysis of 2024 American Community Survey data⁹ focuses on women in low-paid jobs—defined as the 40 lowest-paying jobs in the United States—and how they are faring as of 2024 (the most recent data available), with a particular focus on women of color and mothers, who face higher risks of economic hardship due to systemic inequalities. While these data do not yet capture the impact of the Trump-Vance administration’s policies, they underscore that hardworking women and their families are at deep risk of harm. The administration’s actions will undoubtedly make it more difficult for low-paid workers to afford basic necessities and will force more of these workers and their families into poverty. In short, in the United States today, having a job is no guarantee of having enough income to make ends meet.

Who are the women working in low-paid jobs?

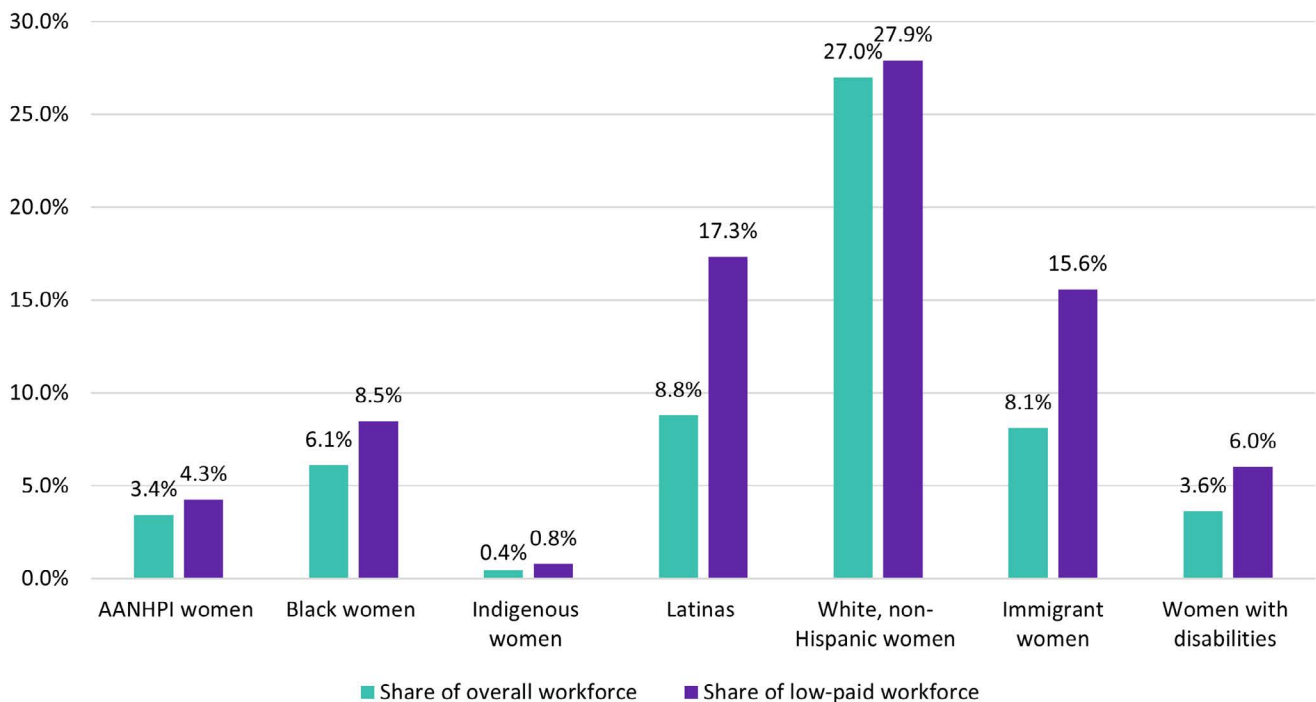
Over 24.8 million people work in low-paid jobs. Women make up 61.0% of the low-paid workforce, and of those women, 54.2% are women of color. One-quarter of women in low-paid jobs (25.1%) are mothers of children under 18, who are facing significant economic pressures in supporting their children on insufficient wages. Among all women in the low-paid workforce, 9.9% are women with disabilities and 25.6% are immigrant women. These women experience unique but systemic inequalities in the workforce, including compounded stigma and discrimination if they have multiple intersecting identities.¹⁰

Refer to this [table](#) for a full list of the 40 lowest-paying occupations as well as the median pay, number of workers, and share of workers who are women in each occupation.

Women are overrepresented in low-paid work compared to their share of the workforce overall (47.6%), and this is especially true for women of color, immigrant women, and disabled women.

- Latinas, immigrant women, and Indigenous women in the low-paid workforce are represented at nearly double their respective shares of the overall workforce.
- Disabled women and Black women are also overrepresented in low-paid work.

Women in the Overall and Low-Paid Workforces by Race/Ethnicity, Immigration, and Disability, 2024



Source: NWLC calculations using 2024 American Community Survey data via IPUMS USA, University of Minnesota, www.ipums.org.

Most women in the low-paid workforce are adults who have completed at least a high school education. Many work full time. Among women in the low-paid workforce:

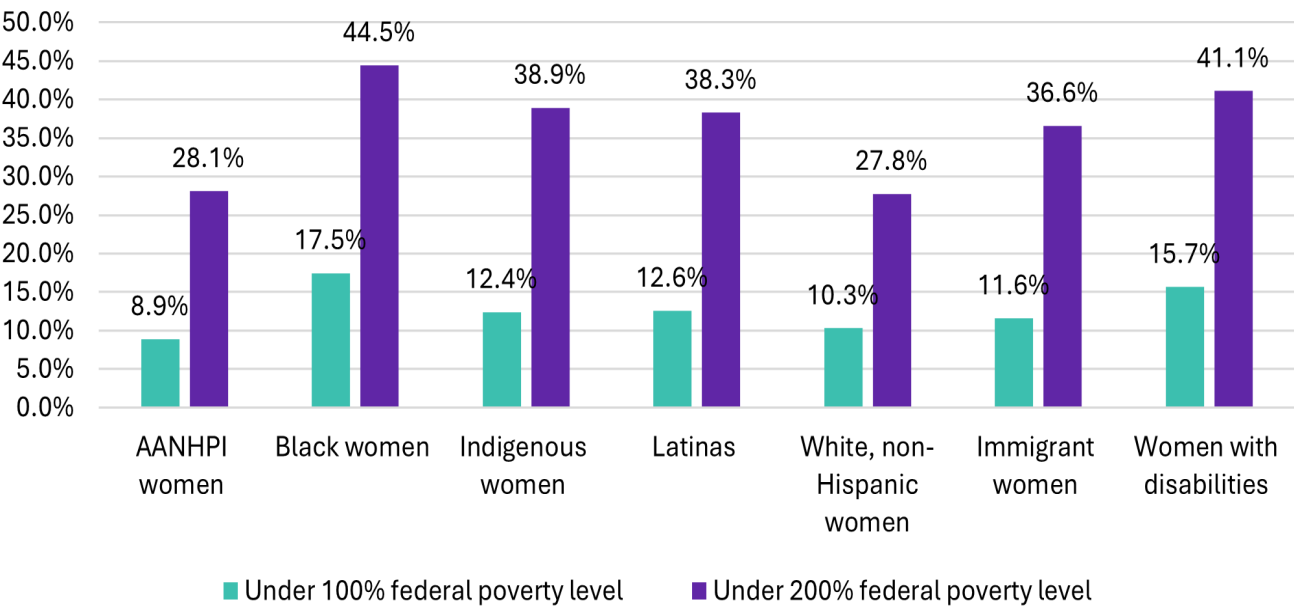
- Nearly nine in 10 (86.7%) are age 20 or older.
- Nearly four in five (79.5%) have at least a high school diploma. More than two in five low-paid women workers (43.2%) have at least some college education, and 12.1% have a college degree.
- Nearly half (46.7%) of women in low-paid jobs work full time and over two in five (40.8%) work full time, year-round.

Women in low-paid jobs often are near poverty and struggle to afford necessities.

Many low-paid workers, particularly women, live in or near poverty and struggle to make ends meet. Despite recent growth, wages for low-paid workers have barely risen in decades.¹¹ Among the 40 lowest-paying jobs, only six paid a median wage of over \$17 per hour in 2024. Median pay for the lowest-paying jobs ranges from \$14.50 to \$17.31 per hour, with the typical pay around \$16.57 per hour (or annual earnings of \$34,466 for a full-time, year-round worker). These wages are far below what even a single worker needs to get by. To afford rent for a modest one-bedroom apartment, for example, a worker typically would need to be paid at least \$28.17 per hour.¹² And the gender wage gap persists even in low-paid jobs: Among full-time, year-round workers in low-paid jobs, women are paid just 82 cents for every dollar paid to their male counterparts—a gap that amounts to an income loss of \$6,800 every year.

One-third of women (33.3%) in low-paid jobs have household incomes in or near poverty, defined as having incomes below 200% of the Federal Poverty Level, with 12.0% living below the poverty line. Black women, women with disabilities, Indigenous women, and Latinas in low-paid jobs are especially likely to live in or near poverty; for each of these groups, the share with income below twice the poverty line approaches or exceeds 40%.

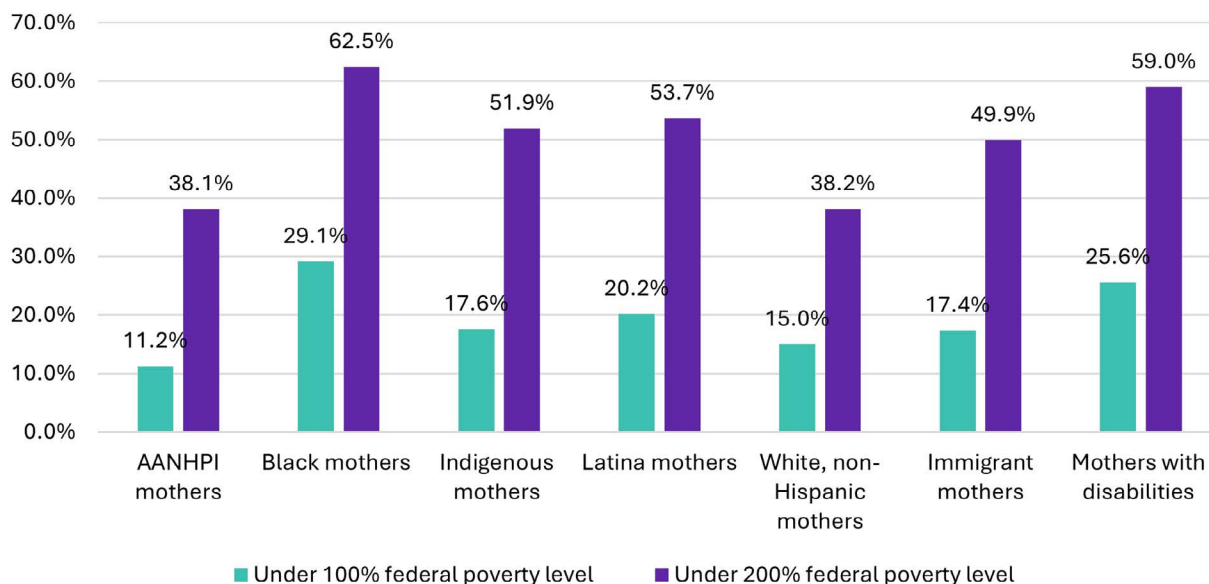
Poverty and Near-Poverty Rates Among Women Working in Low-Paid Jobs, by Race/Ethnicity, Immigration, and Disability 2024



Source: NWLC calculations using 2024 American Community Survey data via IPUMS USA, University of Minnesota, www.ipums.org.

Women in low-paid jobs who are also caring for children face an even higher risk of economic insecurity. Nearly half of mothers working in low-paid jobs (47.7%) live in or near poverty, with 19.0% living in poverty. Among Black mothers and mothers with disabilities working in low-paid jobs, well over half live in or near poverty.

Poverty and Near-Poverty Rates Among Mothers Working in Low-Paid Jobs, by Race/Ethnicity, Immigration, and Disability 2024



Source: NWLC calculations using 2024 American Community Survey data via IPUMS USA, University of Minnesota, www.ipums.org.

For many in low-paid jobs, insufficient wages are only one of the challenging conditions they face.

Low-paid jobs frequently lack essential benefits such as health insurance, paid sick days, and paid family and medical leave.¹³ They often feature unpredictable work schedules that produce unstable income¹⁴—especially for part-time workers, who often want to work more hours than their employers provide.¹⁵ Because affordable, high-quality child care is out of reach for most families, caregiving obligations can also prevent women from working full time or even force them to leave their jobs altogether.¹⁶

Some low-paid workers—particularly those in agricultural, janitorial, and caregiving jobs—face an elevated risk of being misclassified by their employers as independent contractors rather than employees, which can leave them excluded from even the most basic labor protections, including minimum wage and overtime pay.¹⁷ The Trump-Vance administration has taken additional steps to explicitly deny federal minimum wage and overtime protections for home health aides and personal care aides.¹⁸

With inadequate wages and benefits, many low-paid workers and their families rely on SNAP to afford healthy foods; Medicaid to secure health insurance coverage; and refundable tax credits like the Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) to provide additional income. An analysis of the 20 largest employers of low-paid workers found most of them paid wages low enough for employees to be eligible for Medicaid and SNAP,¹⁹ and a federal government analysis found that 70% of workers who relied on public benefits were employed full-time—typically in low-paying industries such as restaurants and retail.²⁰ Likewise, among early educators alone, 43% rely on public programs to help support their families.²¹ But with the Trump-Vance administration’s brutal cuts to SNAP and Medicaid in OBBBA, millions of low-paid workers who need these programs will no longer be able to access them.

The Trump-Vance Administration is harming low-paid workers.

Low-paid workers—typically women, and disproportionately women of color—face great economic insecurity, struggle to afford the basics, and have little opportunity to invest in themselves or their families through education, homeownership, or savings. When employers pay low wages and deny benefits to the people who need them most, workers have to live paycheck to paycheck, with little ability to build wealth, weather economic disruptions, and retire with dignity.

Everyone deserves the financial stability that allows them to invest in their families and their futures. But instead of working to boost worker pay and ensure everyone can afford and access health care, housing, groceries, child care, and other essentials, the Trump-Vance administration has diminished workers' rights, attacked unions, slowed wage and job growth, and cut critical supports for low-paid workers.²² While the administration has attempted to rebrand OBBBA as “pro-worker,” the truth is that families with the lowest incomes—including many women working in the lowest-paying jobs—will be worse off by an average of \$1,200 per year under the law (without even factoring in the effects of the Trump administration's tariffs increasing the cost of goods) because of cuts to programs like SNAP and Medicaid.²³ In contrast, the highest-income households will see their annual incomes rise by about \$13,600 each year due to OBBBA's tax cuts.²⁴

If the Trump-Vance administration and Republicans in Congress really wanted to help workers and their families, they would ensure that everyone can afford and access the child care and other care supports they need to go to work; that every job pays fair wages, provides stable hours and paid time off, protects workers from discrimination, and supports collective bargaining; and that programs like SNAP and Medicaid are there for people when they need them—so all workers and their families can thrive.

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