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# Because of the Wage Gap, Latinas Stand to Lose Nearly \$1.3 Million Over a 40-Year Career

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Latinas face racist and sexist barriers at every turn in our economy, leaving them systemically undervalued and underpaid. In 2023, the most recent data available, Latinas' working full time, year-round were typically paid just 58 cents for every dollar paid to white, non-Hispanic men.<sup>2</sup> When part-time and part-year workers are included, Latinas were typically paid only 51 cents for every dollar paid to white, non-Hispanic men in 2023.<sup>3</sup> To close this wage gap, we must address our longstanding underinvestment in economic and social infrastructure and the inadequate protections that leave Latinas stranded at the intersection of racial, ethnic, and gender inequities.

## The wage gap will typically cost a Latina worker nearly \$1.3 million over her career.

A loss of 42 cents on the dollar adds up over a month, a year, and a lifetime. For full-time, year-round workers, Latinas stand to lose \$2,672 every month or \$32,070 every year.<sup>4</sup> These lost wages could have paid for a full year of rent,<sup>5</sup> a full year of child care,<sup>6</sup> and six months of groceries.<sup>7</sup> It 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 near \$1.3 million over the course of a 40-year career.<sup>8</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 89 years old—eight years beyond her life expectancy<sup>9</sup>—to be paid what a white, non-Hispanic man has been paid by age 60.<sup>10</sup> These lifetime losses rob Latinas of the opportunity to invest in their education, homeownership, and retirement, impacting not only their ability to make ends meet but also preventing them from building generational wealth.

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

While Latinas working full time, year-round in the United States are typically paid 58 cents for every dollar paid to white, non-Hispanic men, the wage gap varies widely by community, and many Latina communities experience even larger gaps. For example, in the United States, Honduran women typically make 47 cents, Guatemalan women typically make 48 cents, and Salvadoran women typically make 51 cents for every dollar paid to white, non-Hispanic men.<sup>11</sup>

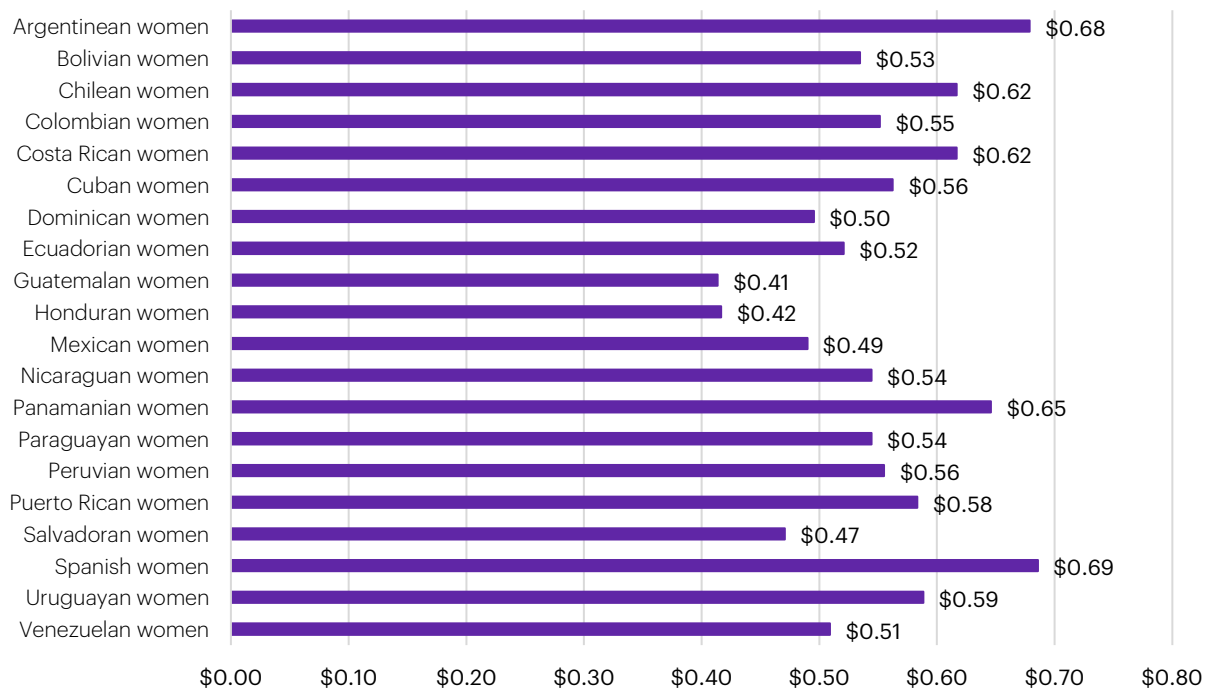
### HOW MUCH LATINAS WORKING FULL TIME, YEAR-ROUND IN THE UNITED STATES LOSE TO THE WAGE GAP BY COMMUNITY

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	\$57,790	\$0.84	\$11,388	\$455,520
Bolivian women	\$45,929	\$0.66	\$23,249	\$929,960
Chilean women	\$52,608	\$0.76	\$16,570	\$662,800
Colombian women	\$45,929	\$0.66	\$23,249	\$929,960
Costa Rican women	\$50,000	\$0.72	\$19,178	\$767,120
Cuban women	\$41,000	\$0.59	\$28,178	\$1,127,120
Dominican women	\$39,660	\$0.57	\$29,518	\$1,180,720
Ecuadorian women	\$42,000	\$0.61	\$27,178	\$1,087,120
Guatemalan women	\$33,428	\$0.48	\$35,750	\$1,430,000
Honduran women	\$32,295	\$0.47	\$36,883	\$1,475,320
Mexican women	\$37,394	\$0.54	\$31,784	\$1,271,360
Nicaraguan women	\$40,188	\$0.58	\$28,990	\$1,159,600
Panamanian women	\$51,000	\$0.74	\$18,178	\$727,120
Paraguayan women	\$41,926	\$0.61	\$27,252	\$1,090,080
Peruvian women	\$44,780	\$0.65	\$24,398	\$975,920
Puerto Rican women	\$44,780	\$0.65	\$24,398	\$975,920
Salvadoran women	\$35,000	\$0.51	\$34,178	\$1,367,120
Spanish women	\$56,115	\$0.81	\$13,063	\$522,520
Uruguayan women	\$47,592	\$0.69	\$21,586	\$863,440
Venezuelan women	\$40,000	\$0.58	\$29,178	\$1,167,120

Source: NWLC calculations using 2018–2022 American Community Survey (ACS) five-year sample using IPUMS-USA available at <https://usa.ipums.org/usa/>. White, non-Hispanic men typically made \$69,178 between 2018–2022. Figures are based on women's and men's median earnings for full-time, year-round workers. Figures are not adjusted for inflation. Respondents to the American Community Survey self-identify their sex as either male or female and self-identify their race and Hispanic origins.

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 51 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 41 cents, Honduran women made 42 cents, and Salvadoran women made only 47 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 69 cents for every dollar paid to white, non-Hispanic men.<sup>12</sup>

### What All Working Latina Women (Including Part-Time and Part-Year Workers) Are Paid For Every Dollar White, Non-Hispanic Men Are Paid (2018–2022)



Source: NWLC calculations using 2018–2022 American Community Survey (ACS) five-year sample using IPUMS-USA available at <https://usa.ipums.org/usa/>. White, non-Hispanic men typically made \$55,114 between 2018–2022. Figures are based on women’s and men’s median earnings for all workers with earnings. Figures are not adjusted for inflation. Respondents to the American Community Survey self-identify their sex as either male or female and self-identify their race and Hispanic origins.

## Latinas experience a wage gap compared to white, non-Hispanic men at every education level, and a Latina with a professional degree stands to lose over \$2.9 million over her 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 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 64 cents for every dollar paid to white, non-Hispanic men with the same diploma.<sup>13</sup>
- Latinas working full time, year-round with an associate’s degree are typically paid \$40,000, which is less than what white, non-Hispanic men working full time, year-round with less than a ninth grade education (\$45,000) are paid.<sup>14</sup>
- Latinas working full time, year-round have to earn a master’s degree (\$70,000) to be paid more than white, non-Hispanic men with just an associate’s degree (\$62,000).<sup>15</sup>
- Some of the most educated Latinas have some of the most striking pay gaps compared to their white non-Hispanic men counterparts. A Latina with a professional degree stands to lose over \$2.9 million to the wage gap over a 40-year career.<sup>16</sup>

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

Educational attainment	Annual Loss	Lifetime Loss	What Latinas are paid for every dollar paid to White, non-Hispanic men
Less than ninth grade	\$16,200	\$648,000	\$0.64
No high school diploma	\$12,400	\$496,000	\$0.70
High school diploma	\$18,000	\$720,000	\$0.64
Some college, no degree	\$22,000	\$880,000	\$0.63
Associate's degree	\$22,000	\$880,000	\$0.65
Bachelor's degree or more	\$35,000	\$1,400,000	\$0.63
Bachelor's degree	\$32,000	\$1,280,000	\$0.63
Master's degree	\$31,000	\$1,240,000	\$0.69
Professional degree	\$73,000	\$2,920,000	\$0.51
Doctorate degree	\$30,000	\$1,200,000	\$0.75

National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, 2022 American Community Survey (ACS), using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>. Respondents self-identify their sex as either male or female and self-identify their race, whether they are of Hispanic, Latino, or Spanish origin

## Occupational segregation contributes to the wage gap.<sup>17</sup>

Latinas make up 8.2% of the overall workforce but are overrepresented in low-paid jobs and underrepresented in high-paying jobs; Latinas make up 16.2% of the low-paid workforce, while their share of the high-paid workforce is just 4.1%. In contrast, white non-Hispanic men comprise 31.5% of the overall workforce, but only 18.0% of the low-paid workforce, and 41.3% of the high-paid workforce.<sup>18</sup>

This occupational segregation alone does not explain the wage gap, however, as Latinas are typically paid less than white, non-Hispanic men even within the same occupations. Among full-time, year-round workers in the 40 lowest paying occupations, including critical, undervalued jobs such as child care workers, home health and personal care aides, maids and housekeeping cleaners and janitors, Latinas are paid only 73 cents for every dollar paid to white, non-Hispanic men. Latina workers in these jobs face a loss of nearly \$10,000 every year and a lifetime loss of nearly \$400,000 as compared to white, non-Hispanic men in the same occupations.<sup>19</sup> Latinas in the 40 highest paying occupations face an even greater wage gap, making only 63 cents for every dollar white, non-Hispanic men make in those same jobs. This amounts to a loss of \$45,000 annually and a staggering \$1.8 million in lifetime losses.<sup>20</sup>

## 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 build economic security throughout their lifetimes. Latinas—and their families who depend on their income—lose tens of thousands of dollars annually to the gender and racial wage gap. Because of the wage gap, 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. Latinas' work has been undervalued for far too long, and they cannot afford to wait for change.

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### 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, 2024 Annual Social and Economic Supplement* [hereinafter CPS, 2024 ASEC], Table PINC-05, (Washington, DC: Sept. 10, 2024), <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 \$43,880 and for white, non-Hispanic men median earnings were \$75,950.
- 3 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, *Current Population Survey, 2024 Annual Social and Economic Supplement* [hereinafter CPS, 2024 ASEC], Table PINC-05, (Washington, DC: Sept. 10, 2024), <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>. In 2023, the median earnings of all working Latinas regardless of how many hours or weeks worked, was \$32,410 and for white, non-Hispanic men median earnings were \$63,210.
- 4 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, *Current Population Survey, 2024 Annual Social and Economic Supplement* [hereinafter CPS, 2024 ASEC], Table PINC-05, (Washington, DC: Sept. 10, 2024), <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>. Figure assumes a wage gap of \$32,070—the gap in median earnings between full-time, year-round working Latinas and white, non-Hispanic men in 2023—each year for 40 years. Figures are not adjusted for inflation.
- 5 US Census Bureau, 2022 American Community Survey, Table DP04: Selected Housing. Median rent in 2022 was \$1,300 per month. <https://data.census.gov/table/ACSDPIY2022.DP04?q=DPO4:%20SELECTED%20HOUSING%20CHARACTERISTICS>.
- 6 NWLC calculations using Appendix I from Child Care Aware, *Catalyzing Growth: Using Data to Change Child Care* <https://www.childcareaware.org/catalyzing-growth-using-data-to-change-child-care-2022/>. The average price of child care for one toddler in full-time care in 2022 was \$10,853.
- 7 NWLC calculations using U.S. Department of Agriculture, Food and Nutrition Service, *USDA Food Plans: Cost of Food Report for Low, Moderate, and Liberal Food Plans for MAY 2024*, <https://www.fns.usda.gov/cnpp/usda-food-plans-cost-food-monthly-reports>. Figure is based on a low-cost monthly meal plan for a family of four, including one male and one female ages 19 to 50, one child ages 2 to 3, and one child ages 4 to 5 for a total of \$807 per month.
- 8 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, *Current Population Survey, 2024 Annual Social and Economic Supplement* [hereinafter CPS, 2024 ASEC], Table PINC-05, (Washington, DC: Sept. 10, 2024), <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>. Earnings are in 2023 dollars. Figure assumes a wage gap of \$32,070—the gap in median earnings between full-time, year-round working Latinas (\$43,880) and white, non-Hispanic men (\$75,950) in 2023—each year for 40 years. Figures are not adjusted for inflation.
- 9 U.S. Centers for Disease Control and Prevention, National Center for Health Statistics “National Vital Statistics Report 2021. Hispanic women’s life expectancy at birth was 81.1 years in 2021. <https://www.cdc.gov/nchs/data/nvsr/nvsr72/nvsr72-12.pdf>.
- 10 This assumes workers begin work at age 20 and work for 40 years, retiring at age 60. In order to make up the \$1.2 million lost to the wage gap, Latinas would need to work 29.6 more years.
- 11 NWLC calculations based on U.S. Census Bureau, 2018–2022 American Community Survey (ACS), five-year estimates, using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>.
- 12 NWLC calculations based on U.S. Census Bureau, 2018–2022 American Community Survey (ACS), five-year estimates, using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>.
- 13 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, 2022 American Community Survey (ACS), using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>.
- 14 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, 2022 American Community Survey (ACS), using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>.
- 15 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, 2022 American Community Survey (ACS), using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>.
- 16 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, 2022 American Community Survey (ACS), using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>.
- 17 US Department of Labor, “Still Bearing the Cost” (March 2024) <https://www.dol.gov/sites/dolgov/files/WB/media/BearingTheCostReport2024.pdf>.
- 18 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, 2022 American Community Survey (ACS), using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>. Low and high-paid workforce is defined by people working in the 40 lowest and highest paying occupations.
- 19 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, 2022 American Community Survey (ACS), using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>.
- 20 National Women’s Law Center (NWLC) calculations using U.S. Census Bureau, 2022 American Community Survey (ACS), using IPUMS-USA, available at <https://usa.ipums.org/usa/sda/>.

