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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 United States are typically paid only 84 cents for every dollar paid to men. This gap in earnings translates into \$9,990 less per year in median earnings, leaving women and their families shortchanged.¹

The loss of 16 cents on the dollar adds up over a month, a year, and a lifetime. Based on this wage gap, women, regardless of their race or ethnicity, would lose \$399,600 over the course of a 40-year career. For Native women compared to white, non-Hispanic men, the career losses mount to \$1,149,880, for Latinas the losses are \$1,218,000, for Black women the losses are \$884,800, and for Asian American, Native Hawaiian, and Other Pacific Islander women (AANHPI) the losses are \$187,616.² If action isn't taken to close the wage gap, a woman starting her career today stands to lose between hundreds of thousands of dollars and more than \$1 million over the course of her career, undercutting her ability to provide for herself and her family, build wealth, gain education, and secure her retirement.³

Assuming a woman, regardless of her race or ethnicity, begins working full time, year-round at age 20, the wage gap means she would have to work until she is nearly 68 years old to be paid what her male counterpart would be paid by age 60.⁴ Black, Latina, and Native women would have to work full time, year-round to nearly age 80 or 90—beyond their life expectancies—to make what white non-Hispanic men are paid by age 60.⁵

HOW MUCH WOMEN WORKING FULL TIME, YEAR ROUND LOSE TO THE WAGE GAP, BY RACE/ETHNICITY 2022

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 by age 60
Asian American, Native Hawaiian, and Pacific Islander (AANHPI) women	\$0.93	\$391	\$4,690	\$187,616	63
Black women	\$0.69	\$1,843	\$22,120	\$884,800	78
Latinas	\$0.57	\$2,538	\$30,450	\$1,218,000	90
Native American women	\$0.59	\$2,396	\$28,747	\$1,149,880	88
White, non-Hispanic women	\$0.80	\$1,195	\$14,340	\$573,600	70

Source: Figures for Black women, Latinas, and white, non-Hispanic women are NWLC calculations using Table PINC-05, U.S. Census Bureau, Current Population Survey, 2023 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 2022 Community Survey (ACS) tables B20017C and B20017H. Figures for AANHPI women are NWLC calculations based on 2022 ACS 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.

Women of color experience a wage gap compared to white, non-Hispanic men at every education level, and some women of color stand to lose millions of dollars to the wage gap over their careers.

Educational attainment is often seen as a path to economic stability, but women of color are typically paid less than white, non-Hispanic men with the same educational attainment. Often, women of color are also paid less than white, non-Hispanic men with less educational attainment.

- Compared to white, non-Hispanic men, Native women with professional degrees lose nearly \$3 million to the wage gap over a 40-year career.⁶ Black women and Latinas with professional degrees lose over \$2.4 million and nearly \$2.5 million, respectively, in a lifetime due to the wage gap.⁷ AANHPI women with professional degrees lose \$800,000 over their lifetime.⁸
- Compared to white, non-Hispanic men, Native women, Latinas, and Black women with a bachelor's degree stand to lose between \$1.3 million and \$1.5 million to the wage gap over their careers. AANHPI women with a bachelor's degree lose \$560,000 over their lifetime to the wage gap.
- Native women, Latinas, and Black women with a bachelor's degree are paid less than white, non-Hispanic men with some college, but no degree.⁹

WAGE GAP AND LIFETIME LOSS FOR WOMEN BY RACE/ETHNICITY COMPARED TO WHITE, NON-HISPANIC MEN AMONG FULL-TIME, YEAR-ROUND WORKERS, 2022

Educational attainment	Native Women		Latinas		Black Women		AANHPI Women	
	Wage Gap	Lifetime Loss	Wage Gap	Lifetime Loss	Wage Gap	Lifetime Loss	Wage Gap	Lifetime Loss
No high school diploma	\$0.71	\$500,309	\$0.62	\$742,800	\$0.65	\$681,600	\$0.79	\$360,000
High school diploma	\$0.66	\$708,772	\$0.67	\$688,000	\$0.73	\$568,800	\$0.70	\$600,000
Some college, no degree	\$0.62	\$958,926	\$0.66	\$846,000	\$0.66	\$826,400	\$0.70	\$720,000
Associate's degree	\$0.65	\$917,234	\$0.66	\$914,400	\$0.69	\$830,400	\$0.76	\$600,000
Bachelor's degree or more	\$0.61	\$1,542,620	\$0.61	\$1,571,200	\$0.66	\$1,361,200	\$0.88	\$440,000
Bachelor's degree	\$0.59	\$1,459,236	\$0.59	\$1,556,400	\$0.65	\$1,321,200	\$0.84	\$560,000
Master's degree	\$0.64	\$1,500,928	\$0.66	\$1,471,600	\$0.67	\$1,422,000	\$0.94	\$240,000
Professional degree	\$0.53	\$2,918,469	\$0.59	\$2,496,800	\$0.60	\$2,441,200	\$0.87	\$800,000
Doctorate degree	\$0.70	\$1,500,927	\$0.91	\$440,000	\$0.79	\$1,004,000	\$0.92	\$400,000

Sources: Wage gap is the ratio of women's to white, non-Hispanic men's 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. NWLC's calculations for Black women and Latinas based on U.S. Census Bureau, Current Population Survey (CPS), 2023 Annual Social and Economic Supplement (CPS ASEC), 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>. NWLC's calculations for Native Women based on U.S. Census Bureau, 2022 American Community Survey (ACS) Tables B20017C and B20017H. NWLC's calculations for AANHPI women based on U.S. Census Bureau 2022 ACS, accessed through Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rogers, and Megan Schouweiler, Integrated Public Use Microdata Series USA (IPUMS USA): Version 15.0 (Minneapolis: MN, 2024), <https://doi.org/10.18128/D010.V15.0>.

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.

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- 1 Sarah Javaid, “A Window Into the Wage Gap: What’s Behind It and How to Close It,” (National Women’s Law Center, January 2024), <https://nwlc.org/resource/wage-gap-explainer/>.
- 2 This figure is substantially larger for some women within the AANHPI community. Jasmine Tucker and Sarah Javaid, “Some Asian American, Native Hawaiian, and Pacific Islander Women Lose Over \$1 Million Over a Lifetime to the Racist and Sexist Wage Gap,” (National Women’s Law Center, March 2023), <https://nwlc.org/resource/aanhpi-wage-gap/>.
- 3 “The Lifetime Wage Gap, State by State,” (National Women’s Law Center, March 2024), <https://nwlc.org/resource/the-lifetime-wage-gap-state-by-state/>.
- 4 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, 2023 Annual Social and Economic Supplement, <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>.
- 5 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>.
- 6 NWLC’s calculations for Native women based on U.S. Census Bureau, 2022 American Community Survey microdata available at <https://www.census.gov/programs-surveys/acs/>.
- 7 NWLC’s calculations based on 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>.
- 8 NWLC’s calculations for AANHPI women based on 2022 American Community Survey (ACS), accessed through Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Renae Rogers, and Megan Schouweiler, Integrated Public Use Microdata Series USA (IPUMS USA): Version 15.0 (Minneapolis: MN, 2024), <https://doi.org/10.18128/D010.V15.0>.
- 9 Native women with a bachelors degree are typically paid \$53,158, Latinas with a bachelors degree are typically paid \$55,020, Black women with a bachelors degree are typically paid \$60,900, white, non-Hispanic men with some college but no degree are typically paid \$61,400. NWLC’s calculations for Black women, Latinas, and white, non-Hispanic men based on U.S. Census Bureau, Current Population Survey (CPS), 2023 Annual Social and Economic Supplement (CPS ASEC), 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>. NWLC’s calculations for Native Women based on U.S. Census Bureau, 2022 American Community Survey (ACS) Tables B20017C and B20017H. From table B20017H, white, non-Hispanic men with some college but no degree are typically paid \$62,539.