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

BY SARAH JAVAID

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
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. 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. AANHPI women with professional degrees lose $800,000 over their lifetime.

- 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.

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

<table>
<thead>
<tr>
<th>Women by race/ethnicity</th>
<th>What women were paid for every dollar paid to white, non-Hispanic men</th>
<th>Typical monthly losses</th>
<th>Typical annual losses</th>
<th>Typical losses over a 40-year career</th>
<th>Age to which women must work to make as much as white, non-Hispanic men by age 60</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asian American, Native Hawaiian, and Pacific Islander (AANHPI) women</td>
<td>$0.93</td>
<td>$391</td>
<td>$4,690</td>
<td>$187,616</td>
<td>63</td>
</tr>
<tr>
<td>Black women</td>
<td>$0.69</td>
<td>$1,843</td>
<td>$22,120</td>
<td>$884,800</td>
<td>78</td>
</tr>
<tr>
<td>Latinas</td>
<td>$0.57</td>
<td>$2,538</td>
<td>$30,450</td>
<td>$1,218,000</td>
<td>90</td>
</tr>
<tr>
<td>Native American women</td>
<td>$0.59</td>
<td>$2,396</td>
<td>$28,747</td>
<td>$1,149,880</td>
<td>88</td>
</tr>
<tr>
<td>White, non-Hispanic women</td>
<td>$0.80</td>
<td>$1,195</td>
<td>$14,340</td>
<td>$573,600</td>
<td>70</td>
</tr>
</tbody>
</table>

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 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.

ACKNOWLEDGEMENTS

This updated factsheet is based upon its previous version by Jasmine Tucker. The author would like to thank Gaylynn Burroughs, Kathryn Domina, Marissa Moore, Maria Patrick, Jasmine Tucker, Hilary Woodward, and the NWLC Campaigns and Communication Team for their design, review, and dissemination of this factsheet.


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/.


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.