

A Window Into the Wage Gap

Women in the United States who work full time, year-round are typically paid only 81 cents for every dollar paid to men.ⁱ This gap in earnings translates into \$13,570 less per year in median earnings, leaving women and their families shortchanged when they need every dollar to make ends meet. Since the passage of the Equal Pay Act in 1963 and other civil rights laws, the gender wage gap had been gradually narrowing.ⁱⁱ However, the data shows the wage gap widened from women being paid 84 cents for every dollar paid to men in 2022 to 83 in 2023ⁱⁱⁱ and has lowered further to 81 cents in 2024, the most recent data available. This widening marks the first statistically significant decline in the wage gap in two decades. Efforts to address pay disparities are critical for the economic security of women and their families.

What's Behind the Full-Time, Year-Round Gender Wage Gap Calculation?

The 81-cent gender wage gap for full-time, year-round workers is derived from the 2025 Census Bureau's Current Population Survey (CPS) reflecting data for 2024^v: it is the percentage of the median earnings of women (of all races) working full time, year-round as compared to the median earnings of men (of all races) working full time, year-round.^{vi} Median earnings describe the earnings of a worker at the 50th percentile—right in the middle of the earnings distributions. Earnings means wages, salary, and net self-employment income—essentially the money people see in their paychecks.^{vii} Working full time is defined as working at least 35 hours a week and working year-round as working at least 50 weeks during the last 12 months.^{viii}

NOTES

What closing the wage gap would mean to me this year:^{iv}

- A three months' supply of groceries \$3,291
- A three months' child care payments \$3,282
- Three months of rent \$4,461
- Three months' family health insurance premiums \$1,804
- Two months' student loan payments \$544
- Three tanks of gas \$161

Total: \$13,544

Wage gap yearly total: \$13,570

How Big Is the Gender Wage Gap If We Include Part-Time and Part-Year Workers?

When we include part-time and part-year workers and compare the median earnings of women (of all races) who worked in 2024 with the median earnings of men (of all races) who worked, women are typically paid just 76 cents for every dollar paid to men.^{ix} The 76-cent gender wage gap for all workers, including part-time and part-year workers, also comes from the Census Bureau CPS and represents the median earnings of all working women as a percentage of the median earnings of all working men. Again, median earnings describe the earnings of a worker at the 50th percentile of the earnings distribution and includes wages, salary, and net self-employment income.^x

Equal Pay Is Crucial for All Women

Women of color working full time, year-round are typically paid less than white, non-Hispanic men working full time, year-round. In calculating wage gaps for women of color, we compare the wages of women of color to the wages of white, non-Hispanic men because women of color carry a double burden of both sexism and racism—and both have an impact on their economic security.

- Asian American, Native Hawaiian, and Pacific Islander (AANHPI) women working full time, year-round typically are paid 95 cents for every dollar paid to white, non-Hispanic men.^{xi} Moreover, the wage gap of communities within the larger AANHPI community vary widely, with some women experiencing a dramatically greater wage gap.^{xii}
- Black women working full time, year-round typically are paid only 65 cents for every dollar paid to white, non-Hispanic men. This gap worsened in 2024, down from a gap of 66 cents in 2023 and 69 cents in 2022.
- Latinas working full time, year-round typically are paid only 58 cents for every dollar paid to white, non-Hispanic men, unchanged from the prior year.^{xiii}
- Indigenous women working full time, year-round typically are paid only 58 cents for every dollar paid to white, non-Hispanic men, unchanged from the prior year.^{xiv}
- The wage gap translates into an annual loss of \$28,340 for Black women, \$33,620 for Latinas,^{xv} \$31,818 for Indigenous women,^{xvi} and \$4,061 for AANHPI women.^{xvii} Closing the wage gap is, therefore, particularly important for Black women, Latinas, Indigenous women, and many groups of AANHPI women.

- The wage gap translates into a lifetime loss over a 40-year career of \$1,133,600 for Black women, \$1,344,800 for Latinas, \$1,272,720 for Indigenous women, and \$162,440 for AANHPI women.^{xviii}

When part-time and part-year workers are included in the comparison, women of color are similarly paid less than white, non-Hispanic men.

- When we include part-time and part-year workers, AANHPI women typically are paid only 83 cents for every dollar paid to white, non-Hispanic men.^{xix}
- When we include part-time and part-year workers, Black women typically are paid only 63 cents for every dollar paid to white, non-Hispanic men.
- When we include part-time and part-year workers, Latinas typically are paid only 54 cents for every dollar paid to white, non-Hispanic men.^{xx}
- When we include part-time and part-year workers, Indigenous women typically are paid only 53 cents for every dollar paid to white, non-Hispanic men.^{xxi}

Unless otherwise noted, the wage gaps presented throughout this analysis are based on data from 2024, the most recent annual data available.

Mothers are paid less than fathers.

- Mothers who work full time, year-round typically have lower earnings than fathers: mothers are typically paid only 74 cents for every dollar paid to fathers, which means mothers typically make \$1,667 less per month or \$20,000 less per year than fathers. Mothers of every race are typically paid less than white, non-Hispanic fathers.^{xxii}
- When comparing all mothers who worked to all fathers who worked, regardless of how many hours or weeks they worked during the year, mothers were typically paid just 64 cents for every dollar paid to fathers.^{xxiii}

Women are affected by the gender wage gap as soon as they enter the labor force, and the gap widens over the course of a woman's career.

- The wage gap is smaller for younger women than older women, but it begins right when women enter the labor force. Women ages 15 to 24 working full time, year-round are typically paid 89 cents for every dollar their male counterparts are paid. When we include part-time and part-year workers, women ages 15 to 24 are typically paid 80 cents for every dollar their male counterparts are paid.

- Among older women the gap is larger. Women ages 45 to 64 working full time, year-round are typically paid only 77 cents for every dollar their male counterparts are paid. When we include part-time and part-year workers, women ages 45 to 64 are typically paid 73 cents for every dollar their male counterparts are paid.
- Women still working full time, year-round at age 65 and older are paid 72 cents for every dollar paid to their male counterparts. When we include part-time and part-year workers, women ages 65 and older are paid 62 cents for every dollar paid to their male counterparts.^{xxiv}

Older women also experience a gender gap in retirement income, due in large part to the gender wage gap they experienced during their working years.

- Based on today's wage gap, a woman who works full time, year-round stands to lose \$542,000 over a 40-year career.^{xxv} To close this lifetime wage gap, she would be forced to work more than nine additional years—and of course these lost wages can never really be made up. Wages lost to the wage gap severely reduce women's ability to save for retirement and threaten their economic security later in life. This is particularly harmful for women of color, many of whom face larger lifetime wage gaps than white, non-Hispanic women, experience less intergenerational economic mobility,^{xxvi} and are more likely to live with and care for extended family.^{xxvii}
- As a result of lower lifetime earnings, the average Social Security retired worker benefit for women 65 and older was about \$21,691 per year in December 2024, compared to \$26,576 for men of the same age.^{xxviii}

Women in same-gender unmarried and married couples have less household income than men in same-gender unmarried and married couples.

- In 2023, household income for married men in same-gender relationships were typically 26 percent higher than married women in same-gender relationships, and 24 percent higher than opposite-gender married couples. Additionally, the typical household income for men in unmarried same-gender partnerships was 33 percent higher than unmarried women in same-gender partnerships, and 38 percent higher than opposite gender unmarried couples. However, married women in a same-gender relationships have similar household income to married opposite-gender couples.^{xxix}

Transgender women make less after they transition.

- One study found that the average pay of transgender women workers falls by nearly one-third after transition.^{xxx}

Women with disabilities experience a gender wage gap.

- Women with disabilities working full time, year-round are typically paid just 68 cents for every dollar paid to men without disabilities. When we include part-time and part-year workers, women with disabilities are typically paid only 56 cents when compared to men without disabilities.^{xxxi}
- Under the Fair Labor Standards Act, employers may pay less than minimum wage to people with disabilities working in segregated environments known as “sheltered workshops,” further depressing wages for women with disabilities.^{xxxii}

Women at all education levels experience a gender wage gap.

- Among full-time, year-round workers, women who started, but did not finish, high school, are typically paid 78 cents for every dollar paid to their male counterparts. When we include part-time and part-year workers, women who started but did not finish high school are typically paid just 43 cents for every dollar paid to their male counterparts.
- Women who have completed some college, but who are without college degrees, who work full time, year-round are typically paid only 75 cents for every dollar paid to their male counterparts. When we include part-time and part-year workers, women who have completed some college, but who are without college degrees, are typically paid only 66 cents for every dollar paid to their male counterparts.
- Among workers with a bachelor's degree or higher, women working full time, year-round typically are paid 75 cents and only 71 cents when we include part-time and part-year workers, for every dollar their male counterparts make.
- Even when women working full time, year-round earn a master's degree, they still make less than what men with a bachelor's degree make (\$81,000 and \$90,000 respectively). Similarly, women with an associate's degree working full time, year-round are paid the same as men with only a high school diploma or GED (\$50,000).^{xxxiii}

Women in nearly every occupation face a wage gap.

- Women make less than men in 94 percent of occupations.^{xxxiv}
- Even workers in low-paid jobs face a wage gap: women who work full time, year-round in the 40 lowest-paying occupations typically are paid only 82 cents for every dollar paid to men working in those same occupations.
- Workers in high paid jobs also face a wage gap: women who work full time, year-round in the 40 highest-paying occupations are typically paid just 77 cents for every dollar paid to men in those occupations.^{xxxv}

Causes of the Wage Gap

Even though women have made meaningful gains in educational attainment and labor force participation in the last several decades—gains which have helped close the wage gap over time^{xxxvi}—unequal pay remains pervasive and the wage gap widened in the past year for the first time in two decades. Below are some of the reasons why.

Women are paid less for the same work and discrimination is a major cause.

- Numerous research studies show that compared to men, women are less likely to be hired, particularly for high-wage jobs, and are likely to be offered lower salaries when they are hired.^{xxxvii} For example, one experiment revealed that when presented with identical résumés, one with the name John and one with the name Jennifer, science professors offered the male applicant for a lab manager position a salary of nearly \$4,000 more, as well as additional career mentoring, and judged him to be significantly more competent and hireable.^{xxxviii}
- Employers' reliance on job applicants' salary history to set starting pay also plays a significant role in perpetuating the wage gap because it allows employers to take advantage of pay discrimination by other employers or within the market.^{xxxix} Recent research shows that state laws prohibiting employers from relying on salary history are helping close racial and gender wage gaps in those states.^{xl}
- Other research reveals that even controlling for race, region, unionization status, education, work experience, occupation, and industry leaves 38 percent of the pay gap "unexplained."^{xli} Discrimination is thought to be a major cause of this unexplained gap.

Pay secrecy policies help perpetuate pay disparities.

- Even though the National Labor Relations Act makes it illegal to prohibit private sector employees from discussing wages and working conditions, nearly 60 percent of private sector workers report that discussing their wages is either prohibited or discouraged by employers. In contrast, nearly 13 percent of public sector workers reported similar policies.^{xlii}
- In the public sector, where wages are more likely to be publicly disclosed, wage gaps are smaller.^{xliii}
- One 2015 study found women's earnings were 3 percent higher in the six states that had enacted laws since 2012 prohibiting retaliation against employees who discuss pay.^{xliiv} The same study found that in states with such policies, the gender wage gap is reduced by as much as 12 to 15 percent for workers with a college degree, and by 6 to 8 percent for workers without a college degree.
- Pay range transparency, where employers share the pay or pay range for the position, gives job applicants crucial information that can help them negotiate for higher pay or make more informed choices about which jobs to go after. More and more states are requiring employers to be transparent about pay ranges in job announcements.^{xliv}

Women are overrepresented in low-paid jobs and underrepresented in high-paid ones.

- In 2024, women's share of the workforce overall was about 48 percent but women made up over six in 10 (61 percent) of the almost 25 million workers, including over 11 million full-time, year-round workers, in the 40 lowest-paying jobs. These jobs include occupations such as child care workers, home health aides, restaurant servers, and fast food workers.
- Conversely, women are underrepresented in higher paid jobs, making up less than 41 percent of workers in the 40 highest-paying occupations in 2024 even though women's share of the overall workforce is 48 percent.^{xlvi} This underrepresentation is due in part to the fact that women are discouraged from entering better paying fields, such as STEM.^{xlvii} Sometimes this discouragement is subtle, but other times it is very overt, in the form of harassment and other forms of discrimination.

Women's work is devalued because women do it.

- Women's jobs often pay less precisely because women do them.^{xlviii} A study of more than 50 years of data revealed that when women moved into a field in large numbers, wages declined, even when controlling for experience, skills, education, race, and region.^{xlix}

Mothers are discriminated against and face barriers that result in lower pay.

- Mothers are paid less than fathers and the motherhood wage penalty, which grows by an estimated 7 percent for each child,^l is larger for low-paid workers.^{li}
- Employers' outdated views about mothers harms mothers' job and salary prospects.^{lii} In comparing equally qualified women candidates, one study revealed that mothers were recommended for significantly lower starting salaries, were perceived as less competent, and were less likely to be recommended for hire than non-mothers. The effects for fathers were just the opposite—fathers were recommended for significantly higher pay and were perceived as more committed to their jobs than men without children.^{liii}
- Mothers' wages are also affected by a lack of support for women's disproportionate caregiving responsibilities. The high cost of child care and a lack of paid leave make it less likely that women with caregiving responsibilities can stay in the workforce.^{liv} This time out of work negatively impacts mothers' wages,^{lv} though policies like paid leave and subsidized child care make it more likely that women will continue to work after having children, strengthening their connection to the workforce.^{lvi}

Restrictions on and barriers to reproductive health care widen the wage gap.

- Increased access to contraception contributed to the gender wage gap closing in the last few decades of the 20th century. This access allowed women to control their reproductive decisions so that they could invest in education and increase their representation in non-traditional occupations, resulting in higher wages.^{lvii}
- A recent study analyzed the effects of over 40 years of legislation regulating abortion providers. They find the laws—which are proxies for abortion restrictions—widen the gender pay gap between women of childbearing age and the rest of the population.^{lviii}

- Access to abortion also corresponds with increases in school graduation and employment rates, particularly for Black women, and women living in states with greater access to reproductive health services, like Medicaid coverage of abortion, have higher median wages, are more likely to be managers, and are less likely to work part-time jobs.^{lix}

Women in unions experience smaller wage gaps—but rates of unionization are low.

- Just under 10 percent of working women belong to a union,^{lx} but those women who are members of unions experience greater wage equality. Unionized women are paid 87 cents for every dollar paid to men who are union members, compared to nonunionized women who are paid only 82 cents for every dollar paid to nonunionized men. Median wages for unionized women are over \$11,000 per year higher than those of women who are not in unions.^{lxi}
- Unions not only bargain for higher wages, but they also reduce inequality by increasing pay transparency. For example, an analysis by a journalists' union of their wage data revealed pervasive pay inequality in the industry,^{lxii} prompting a promise of immediate action by at least one national newspaper.^{lxiii}

What We Need to Do to Address Equal Pay

In order to finally achieve equal pay, we need to:

- Strengthen our equal pay laws so that women are better able to discover and fight back against pay discrimination.^{lxiv}
- Prohibit setting pay based on salary history and increase pay transparency, including by requiring employers to disclose pay ranges on job postings.^{lxv}
- Build ladders to better paying jobs for women by removing barriers to entry into male-dominated fields and ensuring that women can succeed in those fields without being forced out by harassment or other forms of discrimination.^{lxvi}
- Lift up the wages of women in low-paid jobs by raising the minimum wage and ensuring that tipped workers receive at least the regular minimum wage before tips.^{lxvii}
- Increase the availability of high-quality, affordable child care.^{lxviii}

- Help prevent and remedy caregiver discrimination and protect workers from pregnancy discrimination.^{lxix}
- Establish fair scheduling practices that allow employees to meet their caregiving responsibilities and other obligations.^{lxx}
- Provide paid family and medical leave.^{lxxi}
- Restore and expand women's access to the affordable reproductive health care they need.^{lxxii}
- Protect workers' ability to join unions and collectively bargain.^{lxxiii}

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- i National Women's Law Center (NWLC) calculations using U.S. Census Bureau, *Current Population Survey, 2025 Annual Social and Economic Supplement* [hereinafter CPS, 2025 ASEC], Table PINC-05, (Washington, DC: Sept. 9, 2025), <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>. Women working full-time, year-round had median annual earnings of \$57,520 in 2024. Men working full-time, year-round had median annual earnings of \$71,090 in 2024.
 - ii Women were paid 59 cents for every dollar paid to men in 1963. NWLC calculations based on U.S. Census Bureau Current Population Survey Historical Data, Table O-38: Full-Time, Year-Round Workers by Median Earnings and Sex available at <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-income-people.html>.
 - iii 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: September 10, 2024), <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.2023.html#list-tab-1165542147> and U.S. Census Bureau, *Current Population Survey, 2023 Annual Social and Economic Supplement* [hereinafter CPS, 2023 ASEC], Table PINC-05, (Washington, DC: September 12, 2023), <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.2022.html#list-tab-1165542147>.
 - iv **Groceries** –U.S. Department of Agriculture, Official USDA Food Plans: Cost of Food at Home at Three Levels, U.S. Average, September, 2025 (accessed December 8, 2025) <https://fns-prod.azureedge.us/sites/default/files/resource-files/cnpp-costfood-3levels-sept2025.pdf>. Calculation is based on the USDA low-cost food plan for a family of four (two adults 19-50 and children 6-8 and 9-11) estimated at \$1,097.10 per month. Child Care – Child Care Aware “Child Care at a Standstill: Price and Landscape Analysis” [Child Care at a Standstill: Price and Landscape Analysis 2024 - Child Care Aware® of America](https://www.childcareaware.org/child-care-at-a-standstill-price-and-landscape-analysis-2024). Average costs for child care for a child in the U.S. (including the District of Columbia and Puerto Rico) is \$13,128 annually in 2023, or \$1,094 per month. Rent Payments – U.S. Census Bureau, 2024 American Community Survey, Table DP04 Median Gross Rent (Dollars), [DP04: Selected Housing Characteristics - Census Bureau Table](https://data.census.gov/tables/2024/acs/DP04). Median housing costs for renters was \$1,487 per month in 2024. Health Insurance Premiums –U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey: 2024. Data Tool: Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2024, <https://datatools.ahrq.gov/meps-ic/?tab=mepsich3ntl&type=tab>. Average monthly employee contribution for employer-based family coverage (\$7,216 annually or \$601.33 per month). **Loan Payments** –Average monthly loan payment for someone who graduated in 4 years from a public university and has an average debt of \$26,946. Calculation assumes ten-year standard repayment plan and all debt in the form of direct unsubsidized loans and single taxpayer status (3.9 percent interest). Initial monthly payment of \$272 calculated using the Department of Education's loan repayment calculator, <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>. **Tanks of Gas** – Gas prices from U.S. Energy Information Administration, Weekly Retail Gasoline and Diesel Prices, http://www.eia.gov/dnav/pet/pet_pri_gnd_dcus_nus_w.htm Average cost of all grades of gasoline in October, 2025 rounded to \$3.16 per gallon. At this price, it would cost \$53.79 to fill up a 17-gallon tank.
 - v Figure includes workers ages 15 and over.
 - vi Melissa Kollar and Zach Scherer, U.S. Census Bureau, *Income in the United States: 2024* (September 9, 2025), <https://www.census.gov/library/publications/2025/demo/p60-286.html>.
 - vii U.S. Census Bureau, Current Population Survey (CPS) – Subject Definitions, “Earnings,” <http://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html>.
 - viii U.S. Census Bureau, Current Population Survey (CPS) – Subject Definition, “Work Experience,” <http://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html>.
 - ix Figure includes workers ages 15 and over.
 - x See U.S. Census Bureau, Current Population Survey (CPS) – Subject Definitions, “Earnings.”
 - xi Figures for Asian American, Native Hawaiian, and other Pacific Islander women and Native American women are NWLC calculations using 2024 American Community Survey public use microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.
 - xii Ashir Coillberg, “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 21, 2025), <https://nwlc.org/resource/aanhpi-wage-gap/>.

- xiii 2024 figures for Black women and Latinas are NWLC calculations using CPS, 2025 ASEC, *supra* note 1, Table PINC-05. White, non-Hispanic women who work full time, year-round make 80 cents for every dollar made by their white, non-Hispanic male counterparts (CPS, 2025 ASEC, *supra* note 1, Table PINC-05). 2023 and 2022 figures for Black women and Latinas are NWLC calculations using CPS, 2024 ASEC, *supra* note 2, Table PINC-05 and CPS 2023 ASEC, *supra* note 2, Table PINC-05. Black women refer to those who self-identified in the CPS as Black alone and Latinas may be of any race and are those who self-identified they are of Spanish, Hispanic, or Latino origin. White, non-Hispanic men and women are those who self-identified as white alone, but who are not of Spanish, Hispanic, or Latino origin.
- xiv NWLC calculations using U.S. Census Bureau, Tables B20017C and B20017H from 2024 American Community Survey (ACS) and 2023 American Community Survey, <https://data.census.gov/cedsci/>.
- xv Figures are NWLC calculations based on CPS, 2025 ASEC, *supra* note 1, Table PINC-05.
- xvi NWLC calculations using U.S. Census Bureau, Tables B20017C and B20017H from 2024 American Community Survey, <https://data.census.gov/cedsci/>.
- xvii NWLC calculations using 2024 American Community Survey public use microdata, <https://www.census.gov/programs-surveys/acs/>.
- xviii NWLC calculations based on annual loss and assumes a 40-year career.
- xix Figures for Asian American, Native Hawaiian, and other Pacific Islander women and Native American women are NWLC calculations using 2024 American Community Survey public use microdata, <https://www.census.gov/programs-surveys/acs/>. Respondents self-identify their sex as either male or female and self-identify their race and whether they are of Hispanic, Latino, or Spanish origin.
- xx Figures for Black women and Latinas are NWLC calculations using CPS, 2025 ASEC, *supra* note 1, Table PINC-05. All white, non-Hispanic women make 73 cents for every dollar made by their white, non-Hispanic male counterparts (CPS, 2025 ASEC, *supra* note 1, Table PINC-05). Black women refer to those who self-identified in the CPS as Black alone and Latinas may be of any race and are those who self-identified they are of Spanish, Hispanic, or Latino origin. White, non-Hispanic men and women are those who self-identified as white alone, but who are not of Spanish, Hispanic, or Latino origin.
- xxi NWLC calculations using U.S. Census Bureau, Tables B20017C and B20017H from 2024 American Community Survey, <https://data.census.gov/cedsci/>.
- xxii NWLC calculations based on ACS 2024 microdata using IPUMS USA, University of Minnesota, <https://ipums.org/>. Among parents working full-time, year-round, Indigenous moms are paid 49 cents, Latina moms are paid 52 cents, Black moms are paid 57 cents, white, non-Hispanic moms are paid 76 cents, and AANHPI moms are paid 95 cents for every dollar paid to white, non-Hispanic fathers.
- xxiii NWLC calculations based on ACS 2024 microdata using IPUMS USA, University of Minnesota, <https://ipums.org/>.
- xxiv NWLC calculations, CPS, 2025 ASEC, *supra* note 1, Table PINC-05.
- xxv *Id.* These calculations were not adjusted for inflation and assume a constant gap of \$13,570 for women working full time, year-round, calculated by subtracting women's median earnings (\$57,520) from men's (\$71,090).
- xxvi Bradley Hardy and Trevon Logan, "Race and the Lack of Intergenerational Economic Mobility in the United States" (Washington Center for Equitable Growth, February 2020) <https://equitablegrowth.org/race-and-the-lack-of-intergenerational-economic-mobility-in-the-united-states/>.
- xxvii D'Vera Cohn, Juliana Menasce Horowitz, Rachel Minkin, Richard Fry, and Kiley Hurts, "Financial Issues Top the List of Reasons U.S. Adults Live in Multigenerational Homes," (Pew Research Center, March 2022), <https://www.pewresearch.org/social-trends/2022/03/24/financial-issues-top-the-list-of-reasons-u-s-adults-live-in-multigenerational-homes/>.
- xxviii NWLC calculations using U.S. Social Security Administration, *Annual Statistical Supplement to the Social Security Bulletin, 2025, Table 5.A16, Annual Statistical Supplement, 2025 - Summary of OASDI Benefits in Current-Payment Status (5.A)*. The average monthly benefit for retired worker female beneficiaries 65 and older was \$1,807.58 or about \$21,691 per year as of December 2024, compared to \$2,214.67 per month, or \$26,576 per year for retired worker male beneficiaries 65 and older.
- xxix NWLC calculations based on U.S. Census Bureau, 2023 American Community Survey (ACS), "Table 1. Household Characteristics of Opposite-Sex and Same-Sex Couple Households: 2023 American Community Survey," and "Table 2. Household Characteristics of Same-Sex Couple Households by Relationship Type: 2023 American Community Survey," (Accessed December 8, 2025), <https://www.census.gov/data/tables/time-series/demo/same-sex-couples/ssc-house-characteristics.html>.
- xxx Kristen Schilt and Matthew Wiswall, "Before and After: Gender Transitions, Human Capital, and Workplace Experiences," *The B.E. Journal of Economic Analysis & Policy* 8, no. 1 (Sept. 2008), <http://www.degruyter.com/view/j/bejeap.2008.8.1/bejeap.2008.8.11862/bejeap.2008.8.11862.xml>.
- xxxi Figures are in 2024 dollars. NWLC calculations using 2024 American Community Survey microdata, <https://www.census.gov/programs-surveys/acs/>. People with disabilities are those who self-identify in ACS as having difficulty with self-care, vision, hearing, independent living, mobility, and/or cognitive functions. To learn more about how the ACS asks about disability see <https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html>.
- xxxii Rabia Belt and Doron Dorfman, "Subminimum Employment for People with Disabilities," (Stanford Law School, November 2018), <https://law.stanford.edu/2018/11/01/subminimum-employment-for-people-with-disabilities/>.
- xxxiii NWLC calculations using 2024 American Community Survey public use microdata, <https://www.census.gov/programs-surveys/acs/>.
- xxxiv Jasmine Tucker, "The Wage Gap Has Robbed Women of Their Ability to Weather COVID-19" (National Women's Law Center, Mar. 2021), <https://nwlc.org/wp-content/uploads/2021/03/EPD-2021-v1.pdf>.
- xxxv The 40 lowest and highest paying jobs are defined here as the 40 occupations with the lowest/highest median hourly wages according to the U.S. Department of Labor, Bureau of Labor Statistics (BLS), May 2024 National Occupational Employment & Wage Estimates (OEWS), https://www.bls.gov/oes/current/oes_nat.htm. Wage gap figures are NWLC calculations based on ACS 2024 public use microdata, <https://www.census.gov/programs-surveys/acs/>.
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