

# The Wage Gap #IRL (In Real Life) for Women of Color: Groceries, Child Care and Student Loans

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Women of color in the United States experience the nation’s persistent and pervasive gender wage gap most severely. The gaps represent the tangible consequences of sexism and white supremacy in the United States and how our country systematically devalues women of color and their labor. The cents-on-the-dollar difference between what men and women are typically paid adds up, resulting in lost wages that mean women have less money to support themselves and their families particularly in the face of rapid inflation.

## Counting All Women Workers in the Wage Gap

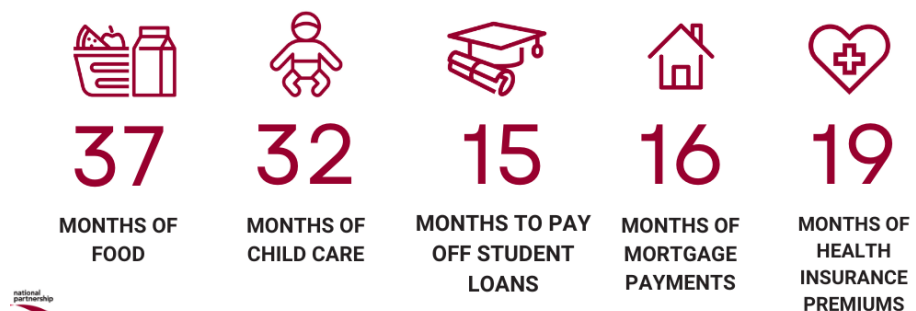
In previous years, conversations about the wage gap focused only on women working full time, year-round. That meant leaving out part-time and seasonal workers – disproportionately women of color – who not only tend to be paid less but also often have less-flexible jobs and fewer benefits. In 2023, 29 million women workers would not have been counted in the full-time wage gap.

## Latinas and the Wage Gap

Latinas are typically paid just 51 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a Latina in the United States is \$32,410, while the median annual pay for a white, non-Hispanic man is \$63,210– a difference of \$30,800 per year.<sup>1</sup> If the annual wage gap were eliminated, a typical Latina working in the United States would have enough money to pay for approximately:

- thirty-seven months of food;<sup>2</sup>
- almost 32 more months of child care;<sup>3</sup>
- their entire student loan debt in 15 months;<sup>4</sup>

## IF THE WAGE GAP CLOSED FOR ONE YEAR, LATINAS COULD AFFORD:



- more than 16 more months of mortgage and utilities payments;<sup>5</sup> or
- nineteen additional months of premiums for employer-based health insurance.<sup>6</sup>

## Black Women and the Wage Gap

Black women are typically paid just 64 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a Black woman in the United States is \$40,710, while the median annual pay for a white, non-Hispanic man is \$63,210 – a difference of \$22,500 per year.<sup>7</sup> If the annual wage gap were eliminated, a typical Black woman working in the

United States would have enough money to pay for approximately:

- twenty-seven months of food;<sup>8</sup>
- more than 23 more months of child care;<sup>9</sup>
- their entire student loan debt in 20 months;<sup>10</sup>
- twelve more months of mortgage and utilities payments;<sup>11</sup> or
- almost 14 additional months of premiums for employer-based health insurance.<sup>12</sup>

### IF THE WAGE GAP CLOSED FOR ONE YEAR, BLACK WOMEN COULD AFFORD:



## Native American Women and the Wage Gap

Native American women are typically paid just 52 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a Native American woman in the United States is \$31,034, and the annual median wage gap between a Native American woman and a white, non-Hispanic man is about \$28,144 per year.<sup>13</sup> If the annual wage gap were eliminated, a typical Native American woman working in the United States would have enough money to pay for approximately:

- more than 34 months of food;<sup>14</sup>
- more than 29 more months of child care;<sup>15</sup>
- their entire student loan debt in 16 months;<sup>16</sup>

- almost 15 months of mortgage and utilities payments;<sup>17</sup> or
- more than 17 additional months of premiums for employer-based health insurance.<sup>18</sup>

**IF THE WAGE GAP CLOSED FOR ONE YEAR, NATIVE WOMEN COULD AFFORD:**



**White Women and the Wage Gap**

White, non-Hispanic women are typically paid just 73 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a white, non-Hispanic woman in the United States is \$46,280, while the median annual pay for a white, non-Hispanic man is \$63,210 – a difference of \$16,930 per year.<sup>19</sup> If the annual wage gap were eliminated, a typical white woman working in the United States would have enough money to pay for approximately:

- almost 21 months of food;<sup>20</sup>
- nearly 18 months of child care;<sup>21</sup>
- their entire student loan debt in less than 27 months;<sup>22</sup>
- almost nine months of mortgage and utilities payments;<sup>23</sup> or
- more than 10 additional months of premiums for employer-based health insurance.<sup>24</sup>

**IF THE WAGE GAP CLOSED FOR ONE YEAR, WHITE WOMEN COULD AFFORD:**



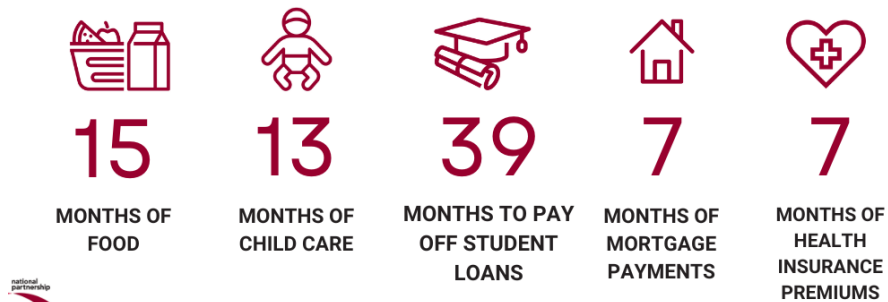
## Asian American, Native Hawaiian and Pacific Islander Women and the Wage Gap

Asian American, Native Hawaiian and Pacific Islander women are typically paid 80 cents for every dollar paid to white, non-Hispanic men. The median annual pay for an Asian American, Native Hawaiian or Pacific Islander woman in the United States is \$44,819, and the annual median wage gap between an Asian American, Native Hawaiian, and Pacific Islander woman and a white, non-Hispanic man is \$11,466.<sup>25</sup> If the annual wage gap were eliminated, a typical Asian American, Native Hawaiian or Pacific Islander woman working in

the United States would have enough money to pay for approximately:

- nearly 15 months of food;<sup>26</sup>
- almost 13 months of child care;<sup>27</sup>
- their entire student loan debt in 39 months;<sup>28</sup>
- nearly seven months of mortgage and utilities payments;<sup>29</sup> or
- seven additional months of premiums for employer-based health insurance.<sup>30</sup>

### IF THE WAGE GAP CLOSED FOR ONE YEAR, AANHPI WOMEN COULD AFFORD:



## Women Overall and the Wage Gap

Across all racial and ethnic groups, women in the United States are typically paid 75 cents for every dollar paid to men. The median annual pay for a woman in the United States is \$42,110 while the median annual pay for a man is \$56,280 – a difference of \$14,170 per year.<sup>31</sup> If the annual wage gap were eliminated, a typical woman working in the United States would have enough money to pay for approximately:

- more than 17 months of food;<sup>32</sup>
- almost 15 months of child care;<sup>33</sup>
- their entire student loan debt in 32 months;<sup>34</sup>

- more than seven months of mortgage and utility payments;<sup>35</sup> or
- nine additional months of premiums for employer-based health insurance.<sup>36</sup>

## IF THE WAGE GAP CLOSED FOR ONE YEAR, WOMEN COULD AFFORD:



Learn more about the gender wage gap at [NationalPartnership.org/Gap](https://NationalPartnership.org/Gap).

<sup>1</sup> U.S. Census Bureau. (2024). *Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-05: Work Experience in 2023 – People 15 Years Old and Over by Total Money Earnings in 2023, Age, Race, Hispanic Origin, Sex, and Disability Status*. Retrieved 10 September 2024, from <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html> (Unpublished calculation based on the median annual pay for all women and men with earnings in 2023).

<sup>2</sup> U.S. Bureau of Labor Statistics. (2023, September 8). *Consumer Expenditures - 2022*. Retrieved 11 September 2024, from <https://www.bls.gov/news.release/pdf/cesan.pdf> This analysis uses the overall average “food” expenditure with a 5.66% inflation adjustment to account for the rise in food costs from 2022 to 2023. Inflation adjustment uses the Consumer Price Index data from the U.S. Bureau of Labor Statistics for Food and Beverages for a total annual cost of \$9,872.

<sup>3</sup> Child Care Aware of America. (2024). *Child Care at a Standstill: Price and Landscape Analysis*. Retrieved 11 September 2024, from <https://www.childcareaware.org/thechildcarestandstill/#PriceofCare>. The authors note that the landscape of child care varies significantly from state to state and computing a single national average is complex. This analysis uses the average of program-weighted averages for center-based care for a four-year-old, \$11,582.

<sup>4</sup> U.S. Department of Education, Office of Federal Student Aid. (n.d.) *Federal Student Loan Portfolio: Federal Student Aid Portfolio Summary*. National Student Loan Data System Publication. Retrieved 9 September 2024, from <https://studentaid.gov/data-center/student/portfolio>. (Average dollars outstanding for recipients of direct loans as of Q3 2023, \$37,673.)

<sup>5</sup> U.S. Census Bureau. (2024). *American Community Survey 1-Year Estimates 2023, Table DP04: Selected Housing Characteristics*. Retrieved 12 September 2024, from <https://data.census.gov/> (Calculation uses median monthly owner costs, housing units with a mortgage.)

<sup>6</sup> U.S. Agency for Healthcare Research and Quality. (n.d.) *Medical Expenditure Panel Survey (MEPS) Insurance Component (IC): Table Series X. Private-Sector Data of Percentile Distributions of Premiums, Employee Contributions, and Employer Costs and State, 2023*. Retrieved 9 September 2024, from <https://datatools.ahrq.gov/meps-ic/>

<sup>7</sup> See note 1.

<sup>8</sup> See note 2.

<sup>9</sup> See note 3.

<sup>10</sup> See note 4.

<sup>11</sup> See note 5.

<sup>12</sup> See note 6.

<sup>13</sup> U.S. Census Bureau. (2024). *American Community Survey 1-Year Estimates 2023. Tables B20017C and B20017H: Median Earnings in the Past 12 Months (in 2023 Inflation-Adjusted Dollars) by Sex by Work Experience in the Past 12 Months for the Population 16 Years and Over with Earnings in the Past 12 Months*. Retrieved 12 September 2024, from [data.census.gov](https://data.census.gov). Note: The Current Population Survey does not provide disaggregated data for Native American women’s earnings. This calculation is based on a comparison of white, non-Hispanic men and Native American women with earnings in 2023 as reported in the American Community Survey. The median annual earnings of white, non-Hispanic men in 2023 in this source was \$59,178.

<sup>14</sup> See note 2.

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<sup>15</sup> See note 3.

<sup>16</sup> See note 4.

<sup>17</sup> See note 5.

<sup>18</sup> See note 6.

<sup>19</sup> See note 1.

<sup>20</sup> See note 2.

<sup>21</sup> See note 3.

<sup>22</sup> See note 4.

<sup>23</sup> See note 5.

<sup>24</sup> See note 6.

<sup>25</sup> U.S. Census Bureau. (2023). *American Community Survey 1-Year Public Use Microdata Sample (PUMS)*. Retrieved 10 January 2024, from <https://www.census.gov/programs-surveys/acs/microdata/access.html>. Note: The Current Population Survey and American Community Survey do not provide data for Asian American, Native Hawaiian and Pacific Islander women's earnings together. This calculation is based on a comparison of white, non-Hispanic men and AANHPI women with earnings in 2022 from the American Community Survey PUMS. The median annual earnings of white, non-Hispanic men in 2022 in this source was \$56,285.

<sup>26</sup> See note 2.

<sup>27</sup> See note 3.

<sup>28</sup> See note 4.

<sup>29</sup> See note 5.

<sup>30</sup> See note 6.

<sup>31</sup> See note 1.

<sup>32</sup> See note 2.

<sup>33</sup> See note 3.

<sup>34</sup> See note 4.

<sup>35</sup> See note 5.

<sup>36</sup> See note 6.

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, reproductive health and rights, access to quality, affordable health care and policies that help all people meet the dual demands of work and family. More information is available at [NationalPartnership.org](https://NationalPartnership.org).

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