

America's Women and the Wage Gap

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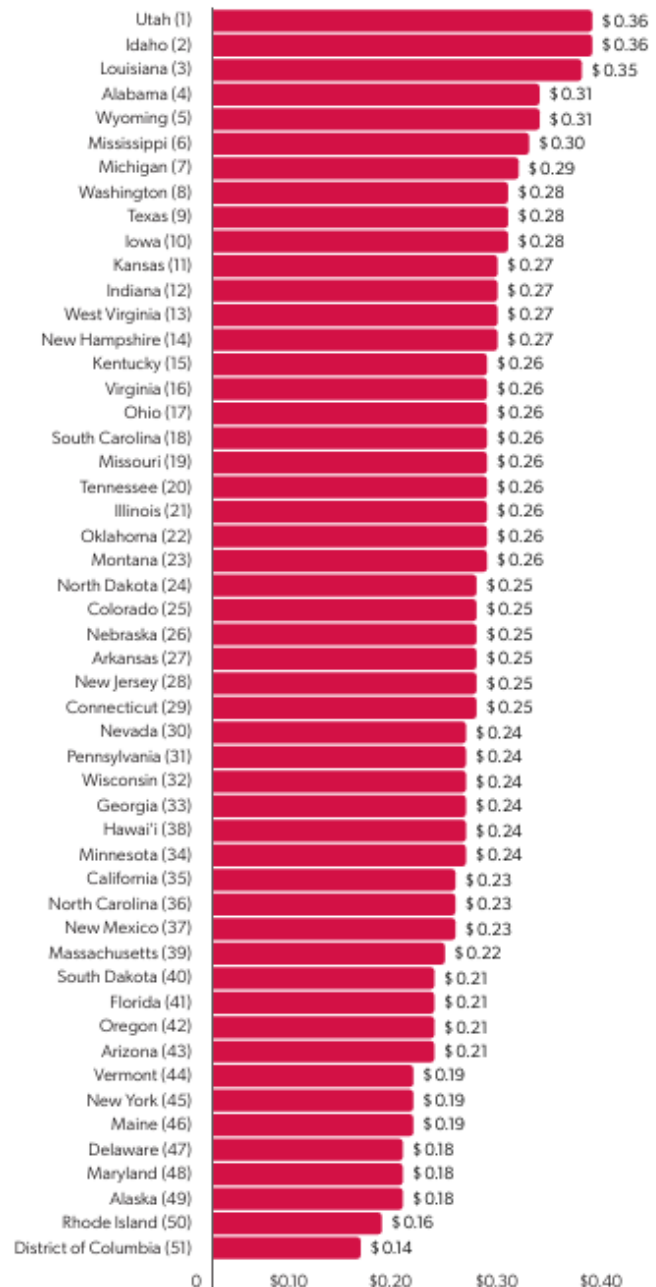
By Anwesha Majumder and Jessica Mason

Across all workers in the United States in 2024, **women were typically paid just 76 cents for every dollar paid to a man – adding up to a difference of \$14,640 over the course of the year.**¹

The gender wage gap is a measure of just how far our nation still has to go to ensure that women can participate fully and equally in our economy – and the wage gap is widest for many women of color. In 2024, white, non-Hispanic women were paid 73 cents; Black women 63 cents; Latina women 54 cents; and overall just 76 cents for every dollar paid to white, non-Hispanic men. The most recent available data shows Native American women were paid 52 cents and Asian American, Native Hawaiian and Pacific Islander women as little as 50 cents, as Bangladeshi women are, for every dollar paid to white non-Hispanic men.²

Even when looking just at those in full time, year-round jobs, women in 2024 were typically paid just 81 cents for every dollar paid to a man.³ But that figure leaves out more than 29 million women workers.⁴ This omission reflects the many factors – including occupational segregation, societal

State Gender Wage Gaps, Per Dollar



expectations (including those around caregiving and which occupations are worthy of higher pay), lack of support for caregiving and lack of control over work hours – that mean women are more likely than men to be in part-time or certain seasonal jobs.⁵

The wage gap also varies by state and congressional district but spans nearly all corners of the country. In Utah, where the gap is the widest, women are paid only 64 cents for every dollar paid to men (a gap of 36 cents for every dollar); even in Rhode Island and the District of Columbia, where the gap is the narrowest, women are paid 84 cents and 86 cents, respectively, for every dollar paid to men (gaps of 16 cents and 14 cents) (see chart).⁶ In 433 of the 435 congressional districts across the country and the District of Columbia, the median yearly pay for women is less than the median yearly pay for men.⁷

What Does the Wage Gap Mean for America's Women?

On average, women employed in the United States lose a combined total of **over \$1.9 trillion every year** due to the wage gap.⁸ Those lost wages mean women and their families have less money to support themselves, save and invest for the future, and spend on goods and services. Women, their families, businesses and the economy suffer as a result.

If the annual gender wage gap were eliminated, on average, a working woman in the United States would have enough money for approximately:

- Nearly 18 months of food (almost one and a half year's worth);⁹
- Over 13 additional months of child care;¹⁰
- Eight additional months of premiums for employer-based health insurance;¹¹
- Seven months of mortgage and utilities payments;¹²
- Almost 10 months of rent;¹³
- Almost three semesters of tuition and fees for a four-year public university, or the full cost of tuition and fees for a two-year college;¹⁴
- More than 60 percent of the maximum annual individual 401(k) contribution;¹⁵
- Or enough money to pay off student loan debt in 32 months.¹⁶

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



18

MONTHS OF
FOOD



13

MONTHS OF
CHILD CARE



32

MONTHS TO
PAY OFF
STUDENT
LOANS



7

MONTHS OF
MORTGAGE
PAYMENTS



8

MONTHS OF
HEALTH
INSURANCE
PREMIUMS

The Wage Gap Cannot Be Explained by Choices

● **The wage gap persists regardless of industry.** Across all industries, women are paid less than men.¹⁷

- In health care and social assistance, the industry with the highest number of employees, highest number of women employed and the industry that skews most heavily female, women are paid just 70 cents for every dollar paid to men.
- In the retail trade industry women are paid just 75 cents for every dollar paid to a man; in manufacturing, 77 cents.
- And in educational services, 85 cents.

● **The wage gap is present within occupations.** Across the occupations employing the most people, women are paid less than men.

- In office and administrative support occupations, women are paid just 87 cents for every dollar paid to men.
- In sales occupations, the wage gap is 59 cents.
- In transportation and material moving, 75 cents.
- In health care, 78 cents.
- In education, 81 cents
- and in management, 78 cents.¹⁸

● **The wage gap worsens with age.** Women aged 15-24 face a 20 cent wage gap, which grows to 27 cents among women 45-64 years old.¹⁹ The wage gap worsens most around ages 35-44, when many people are having children and caregiving demands on women increase.²⁰

● **The wage gap exists regardless of education level.** Women with master's degrees are paid just 69 cents for every dollar paid to men with master's degrees. Further, among all workers, women with associate's degrees are paid less than men with just a high school diploma, and women with master's degrees are paid less than men with bachelor's degrees.²¹ After accounting for field of study, occupation and industry, and hours and weeks worked, almost a third (31 percent) of the wage gap is still unexplained, regardless of education level.²²

Women, Families and the Country Cannot Afford Discrimination and Lower Wages

● In the United States, mothers are breadwinners in 45 percent of families with children under 18 each year²³ – and about 70 percent will be the primary earner at some point in their first 18 years of motherhood.²⁴

- Forty percent of white mothers, 45 percent of Latina mothers, 69 percent of Black mothers, 56 percent of Native American mothers and 35 percent of Asian/Pacific Islander mothers are breadwinners in their households.²⁵ Yet the wage gap for mothers is larger than for women overall. Mothers overall are paid just 62 cents for every dollar paid to fathers; comparing just full-time, year-round workers, mothers are still paid only 74 cents for every dollar paid to fathers.²⁶
- More than 36 million households in the United States are headed by women, and more than six million of them contain children under 18.²⁷ More than 8.4 million of those households – including two million with minor children – have incomes that fall below the poverty level.²⁸ Eliminating the wage gap would provide much-needed income to women whose wages sustain their households.
- Seventy percent of mothers with children under 18 are worried their total family income will not be enough to meet their family's expenses and pay their bills – something that equal pay could help alleviate.²⁹

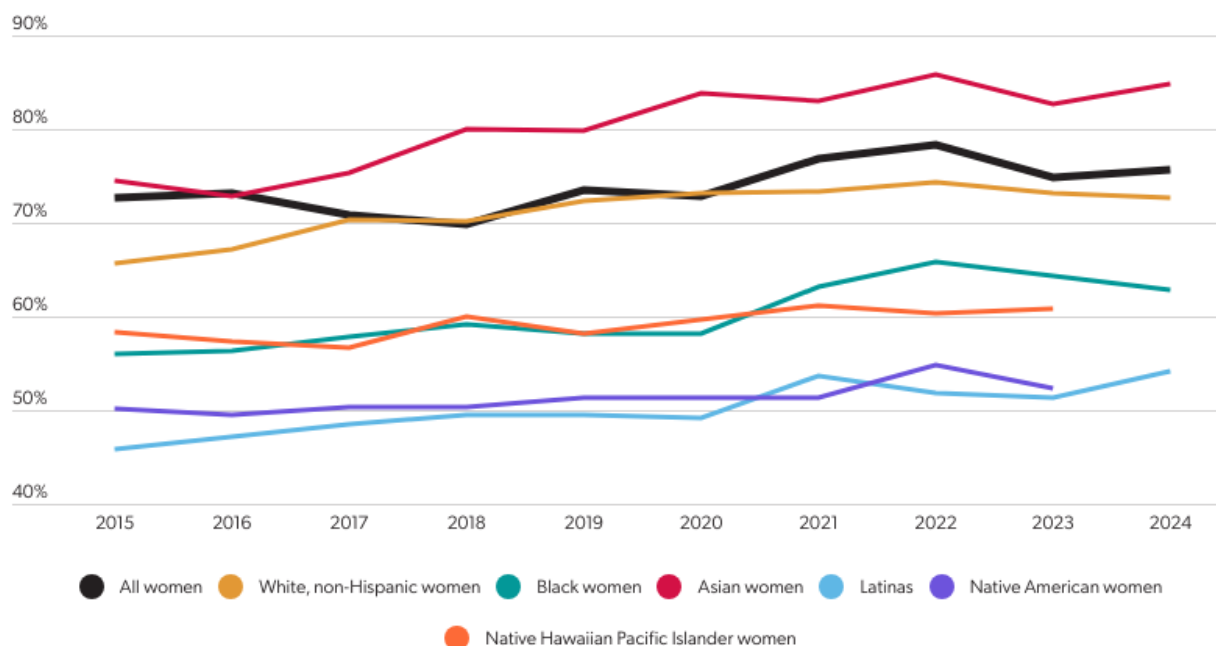
America's Women Are Concerned About Drivers of the Wage Gap, including Unfair Pay

- **Women consider equal pay a top issue.** Eight in 10 women (81 percent) think that strengthening equal pay laws to ensure that women are paid fairly was either “very important” or “somewhat important”; more than two in three men (69 percent) agreed with them.³⁰ Seven in ten (72 percent) women supported protecting employees' right to discuss their salaries, and nearly seven in ten (69 percent) wanted to require employers to report pay data to improve enforcement of anti-discrimination laws.³¹
- **Less than one-third of women believe they are paid fairly.** Just 30 percent of U.S. women in the workforce said they were very sure their employer paid men and women equally for the same work. Nearly six in ten women (58 percent) said they had faced gender or racial discrimination or barriers to a better job.³²
- **Women want Congress to enact policies that would help close the wage gap.** Nearly nine in ten women voters (87 percent) supported paid family and medical leave for all workers. More than eight in ten (84 percent) supported ensuring access to high-quality, affordable child care. Eight in ten (82 percent) supported increasing wages for tipped workers, and nearly eight in ten (78 percent) supported raising the minimum wage to \$15 per hour. Nearly eight in ten (77 percent) supported providing access to comprehensive health care, and more than two-thirds (68 percent) supported protecting access to reproductive health care, including abortion.³³

Progress on the Wage Gap is Slowing

While the 1963 Equal Pay Act, 1964 Civil Rights Act, 1978 Pregnancy Discrimination Act, 2009 Lilly Ledbetter Fair Pay Act, 2022 Pregnant Workers Fairness Act and other protections for women have led us closer to the principle of equal pay for equal work,³⁴ that progress has stalled over the past decade.

The Wage Gap Barely Narrowed Over the Last Decade



Source: Figures compare median earnings for all workers with earnings. Figures for Native American women and Native Hawaiian Pacific Islander women are from the American Community Survey (ACS) 1-year estimates. All others are from the Current Population Survey ASEC. Figures for different groups of women by race and ethnicity are compared to white, non-Hispanic men. Figures for all women are compared to those for all men. The ACS did not provide 1-year estimates in 2020 due to COVID. Latinas may be of any race.

If the wage gap keeps closing at the same pace since 2000, women workers will not reach pay parity with men until 2088.³⁵ These timelines are much longer for racially marginalized groups of women, with Native American women having to wait until 2202 for equal pay³⁶, Latinas until 2198³⁷ and Black women until 2362.³⁸

At the same time, doing more of the same will not close the wage gap. Encouraging large numbers of women to pursue highly paid jobs won't close the gap alone. We have seen this result in wages for those jobs coming down, because our patriarchal society devalues work done by women.³⁹ Society also expects women to take on the bulk of

unpaid household labor while also requiring their income from work outside of the home. Women perform \$683 billion worth of unpaid care work annually,⁴⁰ and mothers shoulder almost three-quarters of the mental load at home.⁴¹ Something must change.

A Path Toward Closing the Wage Gap

Right now, women's economic security is being harmed by the lack of supportive policies and bias that combine to make closing the wage gap elusive. But there are federal policy solutions that would help to begin to close the wage gap:

- **Fair pay protections and practices.** The Paycheck Fairness Act would protect more workers from discriminatory pay based on sex (including sex characteristics, gender identity, sexual orientation and pregnancy). It would also prohibit employers from retaliating against employees who discuss their wages and make it easier to demonstrate that discrimination has occurred. It would also prohibit screening of job applicants based on their salary histories. The Fair Pay Act would diminish wage disparities that result from gender-based occupational segregation.
- **A higher minimum wage and elimination of the tipped minimum wage.** The Raise the Wage Act would increase the federal minimum wage to \$17 an hour by 2030 and gradually eliminate the subminimum wage for tipped workers, teens and workers with disabilities. Greater access to overtime pay through consistent updates to the overtime salary threshold would also help make wages more fair for millions of working people. While the Be Heard Act addresses harassment in the workplace, it would also gradually raise the tipped minimum wage to equal the federal minimum wage.
- **Full funding and staffing for federal agencies that investigate and enforce fair pay.** Enforcement of the Equal Pay Act and Title VII of the Civil Rights Act, including tools like the EEOC Component 2 pay data collection, are critical for uncovering and eliminating discriminatory pay practices that harm women. It is also critical to increase funding for the Office of Federal Contract Compliance Programs (OFCCP) and restore the agency's ability to enforce nondiscrimination and equal opportunity requirements for federal contract workers, including nondiscrimination protections for workers who ask about their pay.
- **Stronger protections against and remedies for workplace harassment.** The Be Heard Act addresses all forms of harassment and discrimination in the workplace by expanding protections to workers who have historically been excluded. Congress should advance additional workplace harassment policy solutions, such as protection of workers not currently protected by federal civil rights laws.

- Family friendly workplace standards.** The Healthy Families Act would allow workers to earn job-protected paid sick days. The FAMILY Act would create a national paid family and medical leave program, ensuring that all workers, regardless of gender, could address serious health and caregiving needs. Both proposals would help keep women attached to the workforce and support more gender-equal involvement in caregiving, resulting in higher wages over time. Pregnancy and postpartum discrimination protections, as provided in laws like the Pregnant Workers Fairness Act and PUMP Act, and access to quality, affordable child care and predictable schedules are also essential for retention and advancement of women in the workforce.
- Stronger protections for workers' right to organize.** Unions have been proven to provide women with higher wages and better benefits and to close gender and racial wage gaps.⁴² The Protecting the Right to Organize (PRO) Act would strengthen workers' ability to unionize and bargain collectively, impose stronger remedies when employers interfere with those rights, and address employers' misclassification of workers as contractors which denies them the opportunity to organize. Additionally, the Public Service Freedom to Negotiate Act would guarantee public service workers the right to collectively bargain, regardless of what state they live in.
- Comprehensive reproductive health care.** Access to comprehensive reproductive health care, including abortion care and contraceptives, allows women to plan out and control their lives, enabling them to pursue education and career opportunities. This can increase workforce attachment and wages over time.⁴³ Defending policies like the Affordable Care Act's guarantee of a full range of contraceptives without co-pay, increasing funding for our nation's Title X family planning program and reversing state abortion bans that force people to travel long distances at great cost to access essential health care⁴⁴ are critical. A crucial part of access to comprehensive reproductive health care is access to affordable health care, which can be achieved through Medicaid. Medicaid is the largest payer of publicly funded family planning, paying for approximately 75 percent⁴⁵ of all public expenditures for family planning. Passing the Women's Health Protection Act (WHPA) would create a statutory right for health care providers to provide abortion care and a right for their patients to receive that care, free from medically unnecessary restrictions that single out abortion and impede access, and the Equal Access to Abortion Coverage in Health Insurance (EACH) Act would help reduce financial barriers to abortion care, improving women's health and economic security.

Together, these policies will help ensure that women and all working people are free from wage and employment discrimination, have support to meet their responsibilities at work and at home and have the tools to be able to decide whether and when to

become a parent or grow their family, and finally help close the gap between the wages paid to women and men.

Learn more about the gender wage gap at NationalPartnership.org/Gap.

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² Data for Native American women and AANHPI women is for 2023. U.S. Census Bureau. (2025). *Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-05: Work Experience in 2024 – People 15 Years Old and Over by Total Money Earnings in 2024, Age, Race, Hispanic Origin, Sex, and Disability Status*. Retrieved 9 October 2025, 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 2024; and for white, non-Hispanic men, white, non-Hispanic women, Black women (alone), and Hispanic women (any race)); 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 Month*. Retrieved 12 September 2024, from data.census.gov. (Unpublished calculation based on the median annual pay for American Indian and Alaska Native women and white, non-Hispanic men); Unpublished calculation based on the median annual earnings of AANHPI women by ethnicity in the U.S. Census Bureau American Community Survey 5-Year Data for 2019-2023, via IPUMS USA, University of Minnesota, www.ipums.org; Unpublished calculation based on the median annual earnings of AANHPI women and white, non-Hispanic men in 2023 dollars in the U.S. Census Bureau American Community Survey Public Use Microdata Sample (PUMS)

³ U.S. Census Bureau. (2025). *Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-05: Work Experience in 2024 – People 15 Years Old and Over by Total Money Earnings in 2024, Age, Race, Hispanic Origin, Sex, and Disability Status*. Retrieved 9 October 2025, from <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html> (Unpublished calculation based on median annual pay for women and men with earnings who worked full-time and worked 50 or more weeks per year.)

⁴ Ibid. (Unpublished calculation based on the number of women with earnings working full time, 50 or more weeks per year and the number of women with any earnings.)

⁵ See e.g. Hegeswich, A., & Lacarte, V. (2019, November 14). *Gender Inequality, Work Hours, and the Future of Work*. Retrieved 17 October 2025, from https://iwpr.org/wp-content/uploads/2020/07/C486_FOW-Work-Hours-Report.pdf; Bahn, K., McGrew, W. (2018, November 1). *The intersectional wage gaps faced by Latina women in the United States*. Retrieved 17 October 2025, from <https://equitablegrowth.org/the-intersectional-wage-gaps-faced-by-latina-women-in-the-united-states/>

⁶ U.S. Census Bureau. (2025). *American Community Survey 1-Year Estimates 2024, Geographies: All States within United States and Puerto Rico, Table B20017: Median Earnings in the Past 12 Months by Sex by Work Experience in the Past 12 Months (in 2024 Inflation-Adjusted Dollars) for the Population 16 Years and Over with Earnings in the Past 12 Months*. Retrieved 7 October 2025, from <https://data.census.gov/>

⁷ Based on 2023 data; 2024 data was not available as of October 2025. U.S. Census Bureau. (2024). *American Community Survey 1-Year Estimates 2023, Geographies: All Congressional Districts (118th Congress), Table B20017: Median Earnings in the Past 12 Months by Sex by Work Experience in the Past 12 Months (in 2023 Inflation-Adjusted Dollars) for the Population 16 Years and Over with Earnings in the Past 12 Months*. Retrieved 27 September 2024, from <https://data.census.gov/> (In all 435 congressional districts and the District of Columbia, women who were employed in 2023 (including those who worked part-time or only part of the year) were typically paid less than men. In Georgia's 4th district and Maryland's 4th district, the margin of error is large enough and the earnings ratio is close enough to one that it cannot be said with at least 90 percent confidence that there is a gender wage gap.)

⁸ See note 1. (Unpublished calculation based on the mean annual earnings for all women and men with earnings in 2024, multiplied by the total number of women with earnings in 2024.)

⁹ U.S. Bureau of Labor Statistics. (2024, September 25). *Consumer Expenditures - 2023*. Retrieved 9 October 2025, from <https://www.bls.gov/news.release/pdf/cesan.pdf> This analysis uses the overall average “food” expenditure which was \$9,985 in 2023.

¹⁰ Child Care Aware of America. (2024). *Child Care in America: 2024 Price & Supply*. Retrieved 14 October 2025, from <https://www.childcareaware.org/price-landscape24/#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 national average of for center-based care for a four-year-old, \$13,128.

¹¹ U.S. Agency for Healthcare Research and Quality. (n.d.) *Medical Expenditure Panel Survey (MEPS) Insurance Component (IC): Average total employee contributions per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics, 2024*. Retrieved 25 September 2025, from <https://datatools.ahrq.gov/meps-ic/>

¹² U.S. Census Bureau. (2025). *American Community Survey 1-Year Estimates 2024, Table DP04: Selected Housing Characteristics*. Retrieved 25 September 2025, from <https://data.census.gov/> (Calculation uses median monthly owner costs, housing units with a mortgage.) Monthly owner costs include the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.

¹³ Ibid. (Calculation uses median gross rent, occupied units paying rent.)

¹⁴ Ma, Jennifer, Matea Pender, and Meghan Oster (2024). *Trends in College Pricing and Student Aid 2024*, New York: College Board. Retrieved 14 October 2024, from <https://research.collegeboard.org/media/pdf/Trends-in-College-Pricing-and-Student-Aid-2024-ADA.pdf>. (The average total annual cost of undergraduate tuition and required fees is \$11,610 for a four-year public college or university or \$4,050 for a two-year college)

¹⁵ U.S. Internal Revenue Service (2024, November 1). *401(k) limit increases to \$23,500 for 2025, IRA limit remains to \$7,000*. Retrieved 15 October 2025, from <https://www.irs.gov/newsroom/401k-limit-increases-to-23500-for-2025-ira-limit-remains-7000>

¹⁶ 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 October 2025, from <https://studentaid.gov/data-center/student/portfolio>. (Average dollars outstanding for recipients of direct loans as of Q3 2025, \$39,495.)

¹⁷ Based on 2023 data; 2024 data was not available as of October 2025. U.S. Census Bureau. (2024). *American Community Survey 1-Year Estimates 2023, Table S2493: Industry by Sex for the Civilian Employed Population 16 Years and Over; Table S2413: Industry by Sex and Median Earnings in the Past 12 Months (in 2023 Inflation-Adjusted Dollars) for the Civilian Employed Population 16 Years and Over*. Retrieved 12 September 2024, from data.census.gov

¹⁸ U.S. Census Bureau. (2025). *Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-06: Occupation of Longest Job in 2024--People 15 Years and Over, by Total Money Earnings in 2024, Work Experience in 2024, Race, Hispanic Origin, and Sex*. Retrieved 7 October 2025, from <http://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-06.html>

¹⁹ U.S. Census Bureau. (2025). *Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-05: Work Experience in 2024 – People 15 Years Old and Over by Total Money Earnings in 2024, Age, Race, Hispanic Origin, Sex, and Disability Status*. Retrieved 7 October 2025, from <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>

²⁰ Pew Research Center. (2023, March). *The Enduring Grip of the Gender Pay Gap*. Retrieved 17 October 2025, from <https://www.pewresearch.org/social-trends/2023/03/01/the-enduring-grip-of-the-gender-pay-gap/>

²¹ U.S. Census Bureau. (2025). *Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-03. Educational Attainment—People 25 Years Old and Over, by Total Money Earnings in 2024, Work Experience in 2024, Age, Race, Hispanic Origin, and Sex*. Retrieved 7 October 2025, from <http://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-03.html>

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²⁴ Glass, J. L., Raley, R. K., & Pepin, J. R. (2021, November 15). Children's Financial Dependence on Mothers: Propensity and Duration. *Socius: Sociological Research for a Dynamic World*. doi: 10.1177/23780231211055246

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²⁶ National Women's Law Center. (2025, May). *The Wage Gap Robs Mothers of What They're Owed*. Retrieved 16 October 2025, from <https://nwlc.org/resource/mothers-wage-gap/> (Note: This calculation is based on 2023 earnings data.)

²⁷ Based on 2023 data; 2024 data was not available as of October 2025. U.S. Census Bureau. (2024). *American Community Survey 1-Year Estimates 2023, Table DP02: Selected Social Characteristics in the United States*. Retrieved 12 September 2024, from <https://data.census.gov/> (Calculation uses households headed by females with no spouse/partner present, and households headed by females with own children under 18 and no spouse/partner present)

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³⁶ Institute for Women's Policy Research. (2024, November). *Native Women Won't Reach Pay Equity Until 2202*. Retrieved 17 October 2025, from <https://iwpr.org/wp-content/uploads/2024/11/Native-American-and-Alaskan-Native-Women-Wage-Gap-fact-sheet-2024.pdf> (Calculation is for all Native American women workers.)

³⁷ Institute for Women's Policy Research. (2024, September). *Latinas Won't Reach Pay Equity with White Men Until 2198*. Retrieved 17 October 2025, from <https://iwpr.org/wp-content/uploads/2024/09/Latina-Equal-Pay-Day-2024-fact-sheet-.pdf> (Calculation is for all Latina workers.)

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