

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

MARCH 2024

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 2022, more than 27 million women workers would not have been counted in the full-time wage gap.

Latinas and the Wage Gap

Latinas are typically paid just 52 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a Latina in the United States is \$31,600, while the median annual pay for a white, non-Hispanic man is \$60,830 – a difference of \$29,230 per year.¹ If the annual wage gap were eliminated, a typical Latina working in the United States would have enough money to pay for approximately:

- thirty-eight months of food;²
- nearly 33 more months of child care;³
- their entire student loan debt in 15 months;⁴

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



38

MONTHS OF
FOOD



33

MONTHS OF
CHILD CARE



15

MONTHS TO PAY
OFF STUDENT
LOANS



17

MONTHS OF
MORTGAGE
PAYMENTS



18

MONTHS OF
HEALTH
INSURANCE
PREMIUMS

- almost 17 more months of mortgage and utilities payments;⁵ or
- eighteen additional months of premiums for employer-based health insurance.⁶

Black Women and the Wage Gap

Black women are typically paid just 66 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a Black woman in the United States is \$40,450, while the median annual pay for a white, non-Hispanic man is \$60,830 – a difference of \$20,380 per year.⁷ 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-six months of food;⁸
- nearly 23 more months of child care;⁹
- their entire student loan debt in 22 months;¹⁰
- almost 12 more months of mortgage and utilities payments;¹¹ or
- more than 12 additional months of premiums for employer-based health insurance.¹²

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 55 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a Native American woman in the United States is \$30,584, and the annual median wage gap between a Native American woman and a white, non-Hispanic man is about \$25,275 per year.¹³ 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 32 months of food;¹⁴
- more than 28 more months of child care;¹⁵

- their entire student loan debt in less than 18 months;¹⁶
- more than 14 months of mortgage and utilities payments;¹⁷ or
- more than 15 additional months of premiums for employer-based health insurance.¹⁸

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 74 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 \$45,190, while the median annual pay for a white, non-Hispanic man is \$60,830 – a difference of \$15,640 per year.¹⁹ If the annual wage gap were eliminated, a typical white woman working in the United States would have enough money to pay for approximately:

- more than 20 months of food;²⁰
- more than 17 months of child care;²¹
- their entire student loan debt in less than 29 months;²²
- almost nine months of mortgage and utilities payments;²³ or
- almost 10 additional months of premiums for employer-based health insurance.²⁴

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 \$11,466.²⁵ 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:

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

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



Women Overall and the Wage Gap

Across all racial and ethnic groups, women in the United States are typically paid 78 cents for every dollar paid to men. The median annual pay for a woman in the United States is \$41,320 while the median annual pay for a man is \$52,770 – a difference of \$11,450 per year.³¹ If the annual wage gap were eliminated, a typical woman working in the United States would have enough money to pay for approximately:

- nearly 15 months of food;³²
- almost 13 months of child care;³³
- their entire student loan debt in 39 months;³⁴

- nearly seven months of mortgage and utility payments;³⁵ or
- seven additional months of premiums for employer-based health insurance.³⁶

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



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

¹ U.S. Census Bureau. (2023). *Current Population Survey, Annual Social and Economic (ASEC) Supplement: Table PINC-05: Work Experience in 2022 – People 15 Years Old and Over by Total Money Earnings in 2022, Age, Race, Hispanic Origin, Sex, and Disability Status*. Retrieved 12 September 2023, 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 2022). For more information on including part-time and seasonal workers in the wage gap, see *Closing the Wage Gap for All Women Workers*, <https://nationalpartnership.org/wp-content/uploads/2023/02/closing-the-wage-gap-for-all.pdf>

² U.S. Bureau of Labor Statistics. (2023, September). *Consumer Expenditures – 2022*. Retrieved 6 September 2023, from <https://www.bls.gov/news.release/pdf/cesan.pdf> (Calculation uses overall average “food” cost.)

³ Child Care Aware of America. (2022). *Demanding Change: Repairing Our Child Care System*. Retrieved 14 September 2023, from <https://www.childcareaware.org/demanding-change-repairing-our-child-care-system>. 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, \$9,715 with a 10.84% inflation adjustment to account for the rise in child care costs since 2020 (Inflation adjustment uses the Consumer Price Index data from the U.S. Bureau of Labor Statistics for Day care and preschool) for a total annual cost of \$10,768.

⁴ National Student Loan Data System (NSLDS) (Q3 2023). *Federal Student Aid Portfolio Summary* (Direct Loans Dollars Outstanding (in billions) and Recipients (in millions)). Retrieved 6 September 2023, from <https://studentaid.gov/data-center/student/portfolio> (The Direct Loans Dollars Outstanding (in billions) for Q3 2023 was \$1,439.1, and the number of Recipients (in millions) was 38.2.)

⁵ U.S. Census Bureau. (2023). *American Community Survey 1-Year Estimates 2022, Table DP04: Selected Housing Characteristics*. Retrieved 14 September 2023, from <https://data.census.gov/> (Calculation uses median selected monthly owner costs (SMOC), housing units with a mortgage.)

⁶ Kaiser Family Foundation. (n.d.) *Average Annual Single Premium per Enrolled Employee For Employer-Based Health Insurance, 2022*. Retrieved 5 September 2023, from <https://www.kff.org/other/state-indicator/single-coverage/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Employee%20Contribution%22,%22sort%22:%22desc%22%7D>

⁷ See note 1.

⁸ See note 2.

⁹ See note 3.

¹⁰ See note 4.

¹¹ See note 5.

¹² See note 6.

¹³ U.S. Census Bureau. (2023). *American Community Survey 1-Year Estimates 2022. Tables B20017C and B20017H: Median Earnings in the Past 12 Months (in 2022 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 14 September 2023, from 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 2022 as reported in the American Community Survey. The median annual earnings of white, non-Hispanic men in 2022 in this source was \$55,859.

¹⁴ See note 2.

¹⁵ See note 3.

¹⁶ See note 4.

¹⁷ See note 5.

¹⁸ See note 6.

¹⁹ See note 1.

²⁰ See note 2.

²¹ See note 3.

²² See note 4.

²³ See note 5.

²⁴ See note 6.

²⁵ 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. 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.

²⁶ See note 2.

²⁷ See note 3.

²⁸ See note 4.

²⁹ See note 5.

³⁰ See note 6.

³¹ See note 1.

³² See note 2.

³³ See note 3.

³⁴ See note 4.

³⁵ See note 5.

³⁶ 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.

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