

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 2024, 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 54 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a Latina in the United States is \$36,150, while the median annual pay for a white, non-Hispanic man is \$66,850– a difference of \$30,700 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-seven months of food;²
- twenty-eight 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:



37

MONTHS OF
FOOD



28

MONTHS OF
CHILD CARE



15

MONTHS TO
PAY OFF
STUDENT
LOANS



15

MONTHS OF
MORTGAGE
PAYMENTS



17

MONTHS OF
HEALTH
INSURANCE
PREMIUMS

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

Black Women and the Wage Gap

Black women are typically paid just 63 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a Black woman in the United States is \$41,990, while the median annual pay for a white, non-Hispanic man is \$66,850– a difference of \$24,860 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:

- almost 30 months of food;⁸
- almost 23 more months of child care;⁹
- their entire student loan debt in 19 months;¹⁰
- twelve more months of mortgage and utilities payments;¹¹ or
- almost 14 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 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.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 34 months of food;¹⁴
- more than 29 more months of child care;¹⁵
- their entire student loan debt in 16 months;¹⁶

- almost 15 months of mortgage and utilities payments;¹⁷ or
- more than 17 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 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 \$ 48,620, while the median annual pay for a white, non-Hispanic man is \$ 66,850 – a difference of \$18,230 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:

- almost 22 months of food;²⁰
- nearly 17 months of child care;²¹
- their entire student loan debt in 26 months;²²
- nine months of mortgage and utilities payments;²³ or
- more than 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 83 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 \$48,937, and the annual median wage gap between an Asian American, Native Hawaiian, and Pacific Islander woman and a white, non-Hispanic man is \$10,195.²⁵ 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:

- more than 12 months of food;²⁶
- almost 11 months of child care;²⁷
- their entire student loan debt in 44 months;²⁸
- five months of mortgage and utilities payments;²⁹ or
- six additional months of premiums for employer-based health insurance.³⁰

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 76 cents for every dollar paid to men. The median annual pay for a woman in the United States is \$45,380 while the median annual pay for a man is \$60,020 – a difference of \$14,640 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 18 months of food;³²
- over 13 months of child care;³³
- their entire student loan debt in 32 months;³⁴

- more than seven months of mortgage and utility payments;³⁵ or
- eight 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. (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).

² 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.

³ 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 average national price for center-based care for a four-year-old, \$13,128.

⁴ 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.)

⁵ 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.

⁶ 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/>

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. (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. 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.

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 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.

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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