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FACT SHEET

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

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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 months of child care;[3]
- Their entire student loan debt in 15 months;[4]
- Fifteen months of mortgage and utilities payments;[5] or
- Seventeen 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:

- Thirty months of food;[8]
- Twenty-three months of child care;[9]
- Their entire student loan debt in 19 months;[10]
- Twelve months of mortgage and utilities payments;[11] or
- Fourteen months of premiums for employer-based health insurance.[12]

Native American Women and the Wage Gap

Native American women are typically paid just 53 cents for every dollar paid to white, non-Hispanic men. The median annual pay for a Native American woman in the United States is $32,271, and the annual median wage gap between a Native American woman

and a white, non-Hispanic man is about $28,958 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:

- Thirty-five months of food;[14]
- Twenty-six months of child care;[15]
- their entire student loan debt in 16 months;[16]
- Fourteen months of mortgage and utilities payments;[17] or
- Sixteen months of premiums for employer-based health insurance.[18]

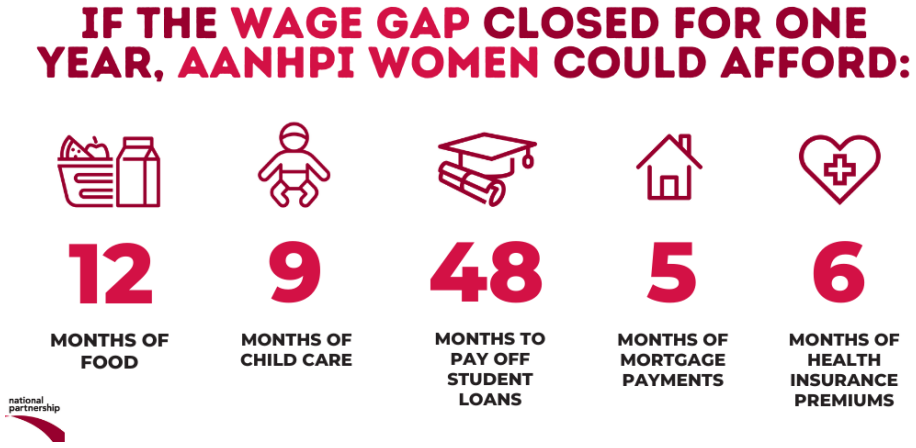
White Women and the Wage Gap

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:

- Twenty-two months of food;[20]
- Seventeen months of child care;[21]
- Their entire student loan debt in 26 months;[22]
- Nine months of mortgage and utilities payments;[23] or
- Ten months of premiums for employer-based health insurance.[24]

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

Wage gaps among Asian American, Native Hawaiian and Pacific Islander women vary by group. Bangladeshi women are typically paid as little as 50 cents for every dollar paid to white, non-Hispanic men, compared to 83 cents for AANHPI women overall.[25] The median annual pay for an Asian American, Native Hawaiian or Pacific Islander woman in the United States is $50,000, and the annual median wage gap between an Asian American, Native Hawaiian, and Pacific Islander woman and a white, non-Hispanic man is $10,000.[26] 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:



- Twelve months of food;[27]
- Nine months of child care;[28]
- Their entire student loan debt in 48 months;[29]
- Five months of mortgage and utilities payments;[30] or
- Six months of premiums for employer-based health insurance.[31]

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.[32] If the annual wage gap were eliminated, a typical woman working in the United States would have enough money to pay for approximately:

- Eighteen months of food;[33]

- Thirteen months of child care;[34]
- Their entire student loan debt in 32 months;[35]
- Seven months of mortgage and utility payments;[36] or
- Eight months of premiums for employer-based health insurance.[37]

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

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[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 1 March 2026, 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 1 March 2026, from https://www.bls.gov/news.release/archives/cesan_09252024.htm. 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 1 March 2026, 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 1 March 2026, from https://studentaid.gov/data-center/student/portfolio. (Average dollars outstanding for recipients of direct loans as of Q4 2025, $39,614.)

[5] U.S. Census Bureau. (2025). *American Community Survey 1-Year Estimates 2024, Table DP04: Selected Housing Characteristics.* Retrieved 1 March 2026, 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 1 March 2026, 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. (2025). *American Community Survey 1-Year Estimates 2024. Tables B20017C and B20017H: Median Earnings in the Past 12 Months (in 2024 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 1 March 2026, 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 2024 as reported in the American Community Survey. The median annual earnings of white, non-Hispanic men in 2023 in this source was $61,229.

[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] 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. The overall group calculation is based on a comparison of white, non-Hispanic men and AANHPI women with earnings in 2024 from the American Community Survey via IPUMS USA which rounds data to the nearest thousand. The median annual earnings of white, non-Hispanic men in 2024 in this source was $60,000. Detailed ethnicity 2024 data were not publicly available at time of publication, the wage gap for Bangladeshi women uses 2023 IPUMS data Source: *Unpublished calculations using Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Grace Cooper, Julia A. Rivera Drew, Stephanie Richards, Renae Rodgers, Jonathan Schroeder, and Kari C.W. Williams. IPUMS USA: Version 16.0 [dataset]. Minneapolis, MN: IPUMS, 2025.* https://doi.org/10.18128/D010.V16.0

[26] This calculation is based on a comparison of white, non-Hispanic men and AANHPI women with earnings in 2024 from the American Community Survey via IPUMS USA which rounds data to the nearest thousand. The median annual earnings of white, non-Hispanic men in 2024 in this source was $60,000. Source: *Unpublished calculations using Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Grace Cooper, Julia A. Rivera Drew, Stephanie Richards, Renae Rodgers, Jonathan Schroeder, and Kari C.W. Williams. IPUMS USA: Version 16.0 [dataset]. Minneapolis, MN: IPUMS, 2025. https://doi.org/10.18128/D010.V16.0*

[27] See note 2.

[28] See note 3.

[29] See note 4.

[30] See note 5.

[31] See note 6.

[32] See note 1.

[33] See note 2.

[34] See note 3.

[35] See note 4.

[36] See note 5.

[37] See note 6.