



WORKPLACE JUSTICE

WOMEN AND THE LIFETIME WAGE GAP: HOW MANY WOMAN YEARS DOES IT TAKE TO EQUAL 40 MAN YEARS?

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Women who work full time, year round in the U.S. are typically paid just 80 cents for every dollar paid to their male counterparts, which translates into a loss of \$10,169 in median earnings every year.¹ What does that mean over a lifetime?

A 20-year old woman just starting full time, year round work today stands to lose \$406,760 over a 40-year career compared to her male counterpart. And when her male counterpart retires at age 60 after 40 years of work, she would have to work nearly 10 additional years – until almost age 70, which is past Social Security’s full retirement age – to close this lifetime wage gap.²

The situation is even worse when looking at how some women of color fare compared to white, non-Hispanic men. Over a 40-year career, Black women typically lose \$946,120, Native women typically lose \$977,720, and Latinas typically lose more than \$1.1 million compared to white, non-Hispanic men.³ In order to close these lifetime wage gaps, Black women would have to work nearly 26 years longer than the white, non-Hispanic man retiring at age 60, Native women would have to work nearly 30 years longer, and Latinas would have to work more than 35 years longer. In other words, Black, Native, and Latina women must work well into their 80s or 90s to catch up to what a white, non-Hispanic man made by age 60, delaying their retirement even beyond their life expectancy.⁴

And depending on the state in which she lives, some women of color must work past age 100 in order to catch up to white, non-Hispanic men.⁵ Women and their families cannot afford to lose hundreds of thousands of dollars to the wage gap, and no woman should have to work until she dies in order to close it. It’s well past time to close the wage gap.

How many woman years does it take to equal 40 man years?

Comparison	What a woman makes for every dollar a man makes	What a woman typically loses over a 40-year career, based on today's wage gap	Age at which a woman's career earnings catch up to a man's career earnings at age 60	How many additional years a woman has to work to make what a man makes in 40 years
<i>Women overall v. men overall</i>	\$0.80	\$406,760	69.7	9.7
Asian Women v. White, non-Hispanic Men	\$0.85	\$360,400	67.0	7.0
White, non-Hispanic Women v. White, non-Hispanic Men	\$0.77	\$555,000	71.9	11.9
Black Women v. White, non-Hispanic Men	\$0.61	\$946,120	85.8	25.8
Native Women v. White, non-Hispanic Men	\$0.58	\$977,720	89.1	29.9
Latinas v. White, non-Hispanic Men	\$0.53	\$1,135,440	95.5	35.5

¹“What a woman makes for every dollar a man makes” is the ratio of women’s and men’s median earnings for full time, year round workers. Earnings are in 2017 dollars. NWLC calculations based on U.S. Census Bureau, Current Population Survey, 2018 Annual Social and Economic Supplement and 2017 American Community Survey. Figures do not account for inflation. Assumes all workers begin full time, year round work at age 20.



- 1 National Women’s Law Center (NWLC) calculations based on U.S. Census Bureau, Current Population Survey, 2018 Annual Social and Economic Supplement [hereinafter CPS, 2018 ASEC], Table PINC-05, available at <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html> (last visited Feb. 13, 2019). Women working full time, year round had median annual earnings of \$41,977 in 2017. Men working full time, year round had median annual earnings of \$52,146 in 2017.
- 2 The cost of the wage gap over a 40-year career is based on the latest data on the difference between women’s and men’s median annual earnings for full time, year round workers, multiplied by 40 years. Figures are not adjusted for inflation.
- 3 Median earnings for Asian, Black, Latina, and white, non-Hispanic women compared to white, non-Hispanic men are NWLC calculations based on U.S. Census Bureau, CPS, 2016 ASEC, Table PINC-05, supra note 1. Median earnings for Native women compared to white, non-Hispanic men are NWLC calculations based on U.S. Census Bureau, 2017 American Community Survey Tables B20017H and B20017C, available at <http://www.census.gov/acs/www/>. Both Census Bureau surveys ask respondents to self-select their race and ethnicity. Asian women include those who selected “Asian.” Black women include those who selected “Black or African American.” Native women include those who selected “American Indian or Alaska Native.” White, non-Hispanic women include those who selected “white” and who did not indicate that they were of Spanish, Hispanic, or Latino origin. Latinas include women of any race who indicated they are of Spanish, Hispanic, or Latino origin.
- 4 U.S. Centers for Disease Control and Prevention, National Center for Health Statistics, Mortality in the United States, 2017 (Nov. 2018), available at <https://www.cdc.gov/nchs/products/databriefs/db328.htm> (last visited Feb. 13, 2019). In 2017, life expectancy at birth for men was 76.1 years old and life expectancy at birth for women was 81.1 years old.
- 5 National Women’s Law Center, The Lifetime Wage Gap, State by State (Feb. 2019), available at <https://nwlc.org/resources/the-lifetime-wage-gap-state-by-state/>.

