



**NATIONAL  
WOMEN'S  
LAW CENTER**

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**MARCH 2020 | FACT SHEET**

# **Women and the Lifetime Wage Gap: How Many Woman Years Does It Take To Equal 40 Man Years?**

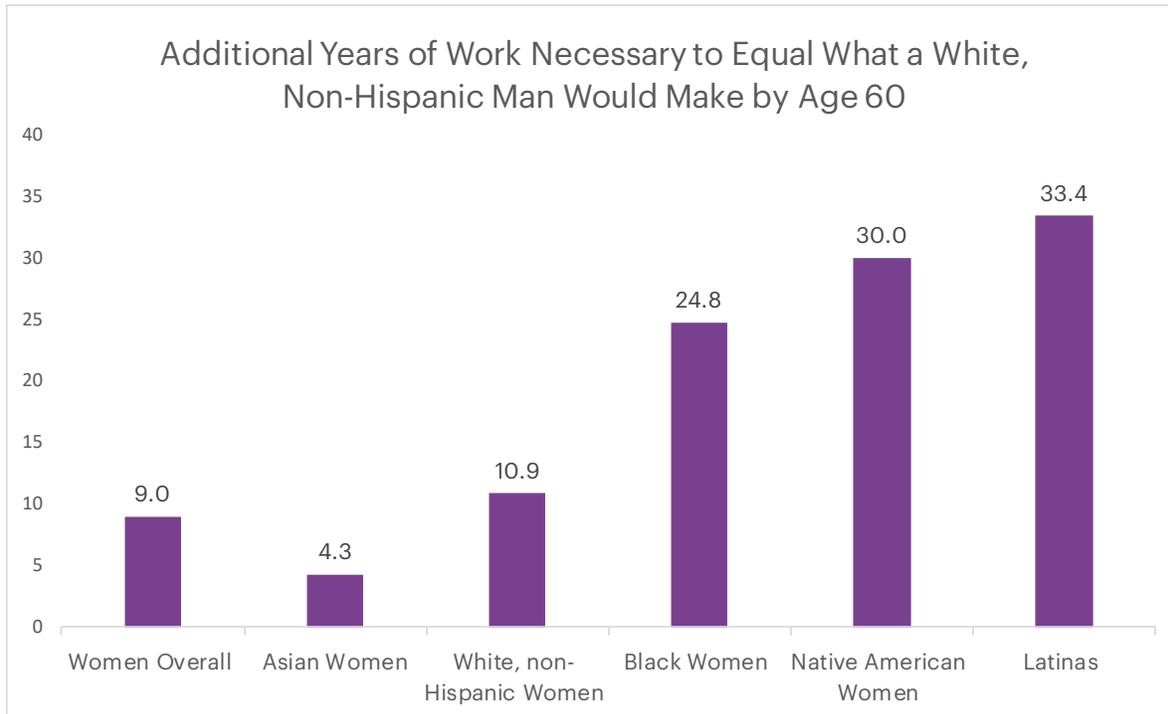
**AMANDA FINS**

Women who work full time, year round in the U.S. are typically paid just 82 cents for every dollar paid to their male counterparts, which translates into a loss of \$10,194 in median earnings every year.<sup>1</sup> What does that mean over a lifetime?

A 20-year old woman just starting full time, year round work stands to lose \$407,760 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 9 additional years – until age 69, past Social Security's full retirement age – to close this lifetime wage gap.<sup>2</sup>

The situation is even worse for women of color compared to white, non-Hispanic men. Over a 40-year career, Black women typically lose \$941,600, Native American women typically lose \$1,035,360, and Latinas typically lose \$1,121,440 million in comparison to white, non-Hispanic men.<sup>3</sup> Additionally, while Asian women have a smaller gap in lifetime earnings (\$240,280) compared to other women of color, the gap remains substantial and many communalities of Asian American and Pacific Islander (AAPI) women experience much larger wage gaps than is reflected in this overall figure for Asian women. For example, Nepalese women would lose \$1.2 million and Thai women would lose \$800,000 over a 40-year career compared to white, non-Hispanic men.<sup>4</sup>

Assuming a 40-year career, Black women would have to work nearly 25 years longer than white, non-Hispanic men in order to close the lifetime wage gap. Native American women would have to work 30 years longer, and Latinas would have to work 33 years longer. In other words, Black women, Native American women, and Latinas must work well into their 80s or 90s to catch up to what a white, non-Hispanic man has made by age 60, delaying their retirement beyond their own life expectancy.<sup>5</sup> 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.<sup>6</sup>



Women and their families cannot afford to lose hundreds of thousands of dollars to the wage gap, and women shouldn't have to work well into their retirement years and in some cases to the end of their life expectancy and beyond in order to close it. It's well past time to close the wage gap.

### HOW MUCH ARE WOMEN LOSING OVER A 40-YEAR CAREER COMPARED TO A WHITE, NON-HISPANIC MAN?

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 at age 60
Women Overall v. Men Overall	\$0.82	\$407,760	69
Asian Women v. White, non-Hispanic Men	\$0.90	\$240,280	64
White, non-Hispanic Women v. White, non-Hispanic Men	\$0.79	\$527,440	70
Black Women v. White, non-Hispanic Men	\$0.62	\$941,600	84
Native American Women v. White, non-Hispanic Men	\$0.57	\$1,035,360	90
Latinas v. White, non-Hispanic Men	\$0.54	\$1,121,440	93

"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 2018 dollars. NWLC calculations based on U.S. Census Bureau, Current Population Survey, 2019 Annual Social and Economic Supplement and 2018 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, 2019 Annual Social and Economic Supplement [hereinafter CPS, 2019 ASEC], Table PINC-05, available at <https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html>. Women working full time, year round had median annual earnings of \$45,097 in 2018. Men working full time, year round had median annual earnings of \$55,291 in 2018.
- 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, 2019 ASEC, Table PINC-05, supra note 1. Median earnings for Native American women compared to white, non-Hispanic men are NWLC calculations based on U.S. Census Bureau, 2018 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 American 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 National Women's Law Center, Equal Pay for Asian American and Pacific Islander Women, available at <https://nwlc.org/resources/equal-pay-for-asian-pacific-islander-women/>.
- 5 U.S. Centers for Disease Control and Prevention, National Center for Health Statistics, Mortality in the United States, 2018 (Jan. 2020), available at <https://www.cdc.gov/nchs/products/databriefs/db355.htm> (last visited Mar. 5, 2020). In 2018, life expectancy at birth for men was 76.2 years old and life expectancy at birth for women was 81.2 years old.
- 6 National Women's Law Center, The Lifetime Wage Gap, State by State (Feb. 2020), available at <https://nwlc.org/resources/wage-gap-state-state/>.