WORKPLACE JUSTICE

EQUAL PAY FOR NATIVE WOMEN

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When comparing all men and women who work full time, year round in the United States, women are paid just 80 cents for every dollar paid to men.[1] This well-documented wage gap is even larger for Native[2] women who work full time, year round as compared to their white, non-Hispanic male counterparts.[3] Native women are paid only 57 cents for every dollar paid to white, non-Hispanic men. This gap in pay, which amounts to a loss of about $24,007 a year, means that Native women have to work more than 21 months–until the end of September–to make as much as white, non-Hispanic white men in the previous calendar year.[4]

Some subgroups of Native women experience substantially wider wage gaps.[5]

- Certain Native women experience a larger wage gap than is reflected in the number for Native women overall.
  - Pueblo and Blackfoot women experience the highest wage gaps and make less than half – 45 percent and 49 percent respectively – of what white, non-Hispanic men make. Navajo and Lumbee women make a little over half of white, non-Hispanic men make.
  - Creek, Cherokee, Apache, Iroquois, Chippewa, Choctaw, and Sioux women all make less than 65 percent of what white, non-Hispanic men make.

Native women working full time, year round are typically paid only 57 cents for every dollar paid to their white, non-Hispanic male counterparts.

Native Women's Wage Equality by Tribe

Tribe	Native women's earnings	Native women's earnings/White, non-Hispanic men's earnings	Native women's earnings/ Native men's earnings (within tribes)
Eskimo	$36,000	65%	90%
Creek	$35,000	64%	92%
Cherokee	$34,000	62%	81%
Apache	$32,000	58%	91%
Iroquois	$32,000	58%	82%
Chippewa	$31,800	58%	80%
Choctaw	$31,400	57%	75%
Sioux	$30,000	55%	91%
Lumbee	$29,000	53%	76%
Navajo	$28,300	51%	81%
Blackfoot	$27,000	49%	84%
Pueblo	$25,000	45%	78%

NWLC calculations based on 2015 American Community Survey 1-year estimates using IPUMS-USA *available at* https://usa.ipums.org/usa/ (IPUMS). Figures are based on women's and men's median earnings for full time, year round workers. The typical white, non-Hispanic man earned $55,000 in 2011-15. Figures are not adjusted for inflation. Earnings are in 2015 dollars. Ranks based on unrounded data.

Native women experience a wage gap at every education level – and it widens as they pursue more education.[6]

- Native women without a high school diploma make 69 cents for every dollar paid to white, non-Hispanic men without a high school diploma.
- Native women working full time, year round who have a high school diploma are typically paid only 63 cents for every dollar typically paid to white, non-Hispanic men with the same diploma.
- Pursuing higher education only widens the wage gap. Native women with Bachelor's degrees are typically paid $41,400 – just two hundred dollars less than what white, non-Hispanic men with only a high school diploma are paid ($41,600).
- Native women have to earn a Master's degree before they are paid what white, non-Hispanic men with just an Associate's degree are paid ($52,000).
- The wage gap is widest for Native women with a professional or doctoral degree, who are paid just 55 cents for every dollar paid to white, non-Hispanic men with the same level of education.

Native Women's Wage Equality by Education

Educational Attainment	Native Women's Earnings	White, non-Hispanic Men's Earnings	What Native Women Are Paid for Every Dollar Paid to White, non-Hispanic Men	Wage Gap
No high school diploma	$24,000	$35,000	69¢	31¢
High school diploma	$26,000	$41,600	63¢	38¢
Some college, no degree	$30,000	$48,600	62¢	38¢
Associate's degree	$32,000	$52,000	62¢	38¢
Bachelor's degree	$41,400	$72,000	58¢	43¢
Master's degree	$52,000	$90,000	58¢	42¢
Professional or Doctoral Degree	$66,000	$120,000	55¢	45¢

"What Native Women Are Paid for Every Dollar Paid to White, non-Hispanic Men" is the ratio of Native women's and white, non-Hispanic men's median earnings for full time, year round workers. Earnings are in 2015 dollars. The "wage gap" is the additional money a woman would have to make for every dollar made by a man in order to have equal annual earnings

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Older Native women experience a substantially wider wage gap.[7]

- Among young people ages 15–24, working full time, year round, Native women typically make 76 cents for every dollar white, non-Hispanic men make. But the older Native women get, the worse they fare. Among people working full time, year round in their prime working years—ages 25–44—Native women are paid just 64 cents for every dollar white, non-Hispanic men are paid.
- Among older workers, ages 45–64, Native women are paid just 55 cents for every dollar paid to white, non-Hispanic men. These larger gaps mean that Native women are falling behind at the very time they need additional resources to invest in their families and save for a secure retirement.

Native women living in cities experience a significantly larger wage gap than rural Native women.[8]

- Native women living in rural areas are paid 70 cents for ever dollar paid to white, non-Hispanic men living in rural areas.
- By contrast, Native women who live in cities suffer a much larger wage gap and are paid 55 cents for every dollar paid to white, non-Hispanic men living in cities.

Native Women's Wage Equality by Metropolitan Status

	Native Women's Earnings	White, non-Hispanic Men's Earnings	What Native Women Are Paid for Every Dollar Paid to White, non-Hispanic Men	Wage Gap
Rural	$30,035	$43,209	70¢	30¢
City	$33,724	$61,052	55¢	45¢
Suburban Areas	$35,105	$61,050	58¢	42¢

Native women in Iowa face the largest wage gap, and California isn't much better.[9]

- While Native women nationally are paid just 57 cents for every dollar paid to white, non-Hispanic men, they can face even steeper wage gaps depending where they live. In Iowa, the worst state for Native women's wage equality, Native women typically are paid half of what white, non-Hispanic men are paid.[10]
- California, New Mexico, and Texas – states with some of the largest Native populations – have some of the worst wage gaps. California has the second worst wage gap in the country: Native women are paid just 51 cents for every dollar paid to white, non-Hispanic men.

Ten Worst States for Native Women's Wage Equality

Rank	State	Native Women's Earnings	White, non-Hispanic Men's Earnings	What Native Women Are Paid for Every Dollar Paid to White, non-Hispanic Men	Wage Gap
10	Wyoming	$31,094	$55,840	56¢	44¢
9	Nebraska	$26,250	$47,988	55¢	45¢
8	New Jersey	$40,211	$73,546	55¢	45¢
7	Utah	$28,903	$53,846	54¢	46¢
6	Mississippi	$25,008	$46,636	54¢	46¢
5	Texas	$31,469	$60,705	52¢	48¢
4	Louisiana	$28,703	$55,386	52¢	48¢
3	New Mexico	$27,886	$54,021	52¢	48¢
2	California	$36,217	$70,805	51¢	49¢
1	Iowa	$23,750	$47,955	50¢	50¢

"What Native women are paid for every dollar paid to white, non-Hispanic men" is the ratio of women's and men's median earnings for full time, year round workers. Earnings are in 2015 dollars. The "wage gap" is the additional money a woman would have to make for every dollar made by a man in order to have equal annual earnings. Ranks based on unrounded data. State wage gaps calculated by National Women's Law Center (NWLC) are based on 2011-2015 American Community Survey Five-Year Estimates (http://www.census.gov/acs/www/).

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The wage gap costs Native women hundreds of thousands of dollars over the course of a career.

- Over the course of a 40-year career, the typical Native woman loses a staggering $960,280 to the wage gap. Assuming she and her white, non-Hispanic male counterpart begin work at age 20, this huge wage gap means a Native woman would typically have to work until she is nearly 90 years old to catch up to what a white, non-Hispanic man has been paid by age 60.[11]
- In eight states,[12] Native women would lose more than $1 million over a 40-year career as compared to white, non-Hispanic men. Native women would have to work decades past retirement age in order to make up these lifetime losses.

Ten Worst States for Native Women's Lifetime Losses Due to Wage Gap

Rank	State	Native Women's Earnings	White, non-Hispanic Men's Earnings	Lifetime Losses Due to Wage Gap	Age at Which a Native Woman's Career Earnings Catch Up to White, non-Hispanic Men's Career Earnings at Age 60
10	Massachusetts	$41,550	$66,379	$993,160	84
9	Utah	$28,903	$53,846	$997,720	95
8	New York	$36,629	$61,751	$1,004,880	87
7	Illinois	$34,877	$60,296	$1,016,760	89
6	New Mexico	$27,886	$54,021	$1,045,400	97
5	Louisiana	$28,703	$55,386	$1,067,320	97
4	Texas	$31,469	$60,705	$1,169,440	97
3	Connecticut	$39,801	$69,740	$1,197,560	90
2	New Jersey	$40,211	$73,546	$1,333,400	93
1	California	$36,217	$70,805	$1,383,520	98

State wage gaps calculated by National Women's Law Center (NWLC) are based on 2011-2015 American Community Survey Five-Year Estimates (http://www.census.gov/acs/www/). National wage gap calculated by NWLC is based on 2015 Current Population Survey, Annual Social and Economic Supplement. Earnings are in 2015 dollars. Figures are for full-time, full-year work. "Lifetime Losses Due to Wage Gap" is what a Native woman would lose, based on today's wage gap, over a 40-year career. Figures are not adjusted for inflation. Ranks based on unrounded data. "Age at which a Native woman's career earnings catch up to white, non-Hispanic men's career earnings at age 60" assumes all workers begin work at age 20. Assuming white, non-Hispanic men have a 40-year career, this is the age at which Native women are able to retire with the same lifetime earnings as their male counterparts.

Native women are overrepresented in low-wage jobs, and underrepresented in high-wage jobs.

- Native women are overrepresented in the low-wage workforce – jobs that typically pay less than $11 per hour, or about $22,880 annually.[13] They are just 0.3 percent of the overall workforce, but 0.5 percent of the low-wage workforce.
- Native women are even more overrepresented in the lowest-wage workforce – jobs that pay less than $10 per hour, or about $20,800 annually. They make up 0.6 percent of the lowest-wage workforce—twice their share of the overall workforce.
- Native women's share of the high-wage workforce—jobs that pay more than $48 per hour, or about $100,000 annually, is about one third of their share of the overall workforce. They make up only 0.1 percent of workers in these jobs, but 0.3 percent of the overall workforce.[14]

Whether they work in low-wage or high-wage occupations, Native women are typically paid less than white, non-Hispanic men in the same occupations.

- Among workers in low-wage jobs, Native women make just 59 cents for every dollar paid to white, non-Hispanic men. Native women who work full time, year round in these occupations are typically paid about $21,000 annually, compared to the $35,600 typically paid to white, non-Hispanic men in the same occupations. This gap translates to a loss of about $14,600 each year to the wage gap—more than enough to pay for an entire year's worth of rent or more than a year and a half of childcare costs.[15]
- Among workers in high-wage occupations—such as lawyers, engineers, and physicians or surgeons—Native women are paid 56 cents for every dollar paid to white, non-Hispanic men in the same occupations. Native women who work full time, year round in these occupations are typically paid about $61,100, compared to the $109,100 typically paid to white, non-Hispanic men in these same jobs. This amounts to a staggering annual loss of about $48,000 each year, or over $1.9 million dollars over a 40-year career.[16]

Native Women's Share of the Low-Wage and High-Wage Workforces

Source: NWLC calculations based on IPUMS-ACS. This analysis defines low-wage jobs as those that paid a median hourly wage of less than $11 in 2015, and also provides data on the lowest-wage jobs, i.e., those that paid a median hourly wage of less than $10 in 2016. High-wage is defined as a median wage of $48.00 or more per hour, based on BLS, Occupational Employment Statistics.

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Native women experience a wage gap across occupations, even in those occupations where they are overrepresented.[17]

- More than two in five Native women (41.5 percent) are employed in one of ten occupations. In every one of those occupations, Native women are typically paid less than white, non-Hispanic men.
- Among the ten most common occupations for Native women, four of those occupations – cashiers and retail salespeople, janitors, building cleaners, maids and housekeepers, cooks, and childcare workers – typically pay Native women a very low wage – less than $10 per hour – while they typically pay white, non-Hispanic men much more.[18]
- Five of these common occupations typically pay Native women less than $12 per hour while just one – cooks – typically pays white, non-Hispanic men less than $12.
- Even in better paying jobs, such as teachers or registered nurses, Native women are paid less than their white, non-Hispanic male counterparts.

Common Occupations for Native Women

	Occupation	Percent of Native Women Employed in Occupation	Percent of Workers in Occupation Who Are Native Women	Median Hourly Wage for Native Women in Occupation	Median Hourly Wage for White, non-Hispanic Men in Occupation	What a Native Woman Makes for Every Dollar a White, non-Hispanic Man Makes
1	Secretaries, administrative assistants, office clerks, receptionists, and information clerks	7.9%	0.6%	$14.68	$18.59	79¢
2	Cashiers and retail salespeople	7.2%	0.5%	$9.93	$18.29	54¢
3	Nursing, psychiatric, home health, and personal care aides	6.2%	0.9%	$11.55	$13.00	89¢
4	Janitors, building cleaners, maids, and housekeepers	5.2%	0.6%	$9.63	$15.59	62¢
5	Pre-K, K-12, and special education teachers	4.5%	0.4%	$19.25	$25.81	75¢
6	Registered nurses	2.4%	0.4%	$27.87	$31.80	88¢
7	Counselors and social workers	2.1%	0.7%	$18.77	$22.01	85¢
8	Cooks	2.0%	0.4%	$8.93	$9.93	90¢
9	Customer service representatives	2.0%	0.4%	$13.68	$19.23	71¢
10	Childcare workers	1.9%	0.7%	$9.88	$12.02	82¢

Source: NWLC calculations based on 2011-2015 American Community Survey 5-year averages using IPUMS. Figures are in 2015 dollars. Median hourly wages are for full time, year round workers. Hourly wages are derived by dividing median annual earnings by 2,080 hours, which assumes a 40-hour work week for 52 weeks.

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1 National Women's Law Center (NWLC) calculations based on U.S. Census Bureau, Current Population Survey, 2016 Annual Social and Economic Supplement [hereinafter CPS, 2016 ASEC], Table PINC-05, *available at* https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pinc/pinc-05.html. In 2016, the median earnings of women working full time, year round was $41,554 and for men it was $51,640. The ratio of these earnings was 80.47 cents. When rounded to a whole number, this ratio was 80 cents. In 2015, the median earnings of women working full time, year round was $40,724 and for men it was $51,212. The ratio of these earnings was 79.55 cents. When rounded to a whole number, this ratio was also 80 cents. For this reason, the rounded wage gap ratio remained at 80 cents in 2016, although the wage gap closed by nearly one penny between 2015 and 2016, the first statistically significant difference since 2007.

2 Native women self-identified themselves as Native American or Native Alaskan.

3 NWLC calculations based on 2015 American Community Survey, tables B20017C and B20017H. Figures are for full time, year round workers. Men and women self-identify their sex and race/ethnicity in the ACS. Native women self-identified themselves as Native American or Native Alaskan. White, non-Hispanic men self-identified as white and specified that they were not of Hispanic, Latino, or Spanish origin. This fact sheet only addresses the wage gap for Native women, but the wage gaps for other groups of women compared to white, non-Hispanic men are also substantial. Among full time, year round workers, Black women made 63 cents for every dollar made by white, non-Hispanic men, Latina women made 54 cents for every dollar made by white, non-Hispanic men, Asian women, 87 cents, and white, non-Hispanic women, 79 cents. Wage gap figures are calculated by taking the median earnings of women and men working full, time year round. Median earnings describe the earnings of a worker at the 50th percentile – right in the middle.

4 *Id.*

5 NWLC calculations based on 2015 American Community Survey 1-year estimates using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2016, *available at* https://www.ipums.org/.

6 NWLC calculations based on 2015 American Community Survey 1-year estimates using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2016, *available at* https://www.ipums.org/.

7 *Id.*

8 The U.S. Census Bureau, American Community Survey collects data from respondents about the location of their household. "Rural" refers to those whose households were located outside of a metro area. "City" refers to those whose households were located inside a metro area and in a central/principal city. "Suburban" refers to those whose households were located inside a metro but outside a central/principal city.

9 NWLC calculations based on American Community Survey 2015 5-year sample using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek, Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2016, *available at* https://usa.ipums.org/usa/.

10 NWLC, The Wage Gap By State for Native Women (Mar. 2017), *available at* https://nwlc.org/wp-content/uploads/2015/12/Native-Women-State-by-State.pdf.

11 Figure assumes a wage gap of $24,007—the gap in median earnings between full time, year round working Native women ($32,379) and white, non-Hispanic men ($56,386) in 2016—each year for 40 years. Figures are not adjusted for inflation.

12 Six states (Delaware, Hawaii, New Hampshire, Rhode Island, Vermont and West Virginia) and the District of Columbia have insufficient data, due to small sample sizes, to calculate state wage gap for Native women.

13 NWLC calculations based on American Community Survey 2015 5-year sample using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek, Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2016, *available at* https://usa.ipums.org/usa/.Data are for 2015. Figures are for employed workers. The low wage workforce is comprised of workers in occupations that typically pay less than $11 per hour, and the high wage workforce is comprised of workers in occupations that typically pay $48or more per hour – the equivalent of about $100,000 per year.

14 *Id.*

15 *Id.* Median gross rent for U.S. is $959 per month and comes from U. S. Census Bureau, 2015 American Community Survey (ACS) Table B25064, 1-year estimate. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Average costs for child care in a center in Kansas for a four-year-old ($8,065 annually in 2015 or $672.00 per month). Kansas' cost for this type of child care falls at the median of all state averages (including the District of Columbia). Estimates come from Child Care Aware of America, Parents and the High Cost of Child Care: 2016 Report, (2016), Appendix 1, *available at* http://www.usa.childcareaware.org/advocacy-public-policy/resources/reports-and-research/costofcare/.

16 *Id.* Figure assumes a wage gap of $48,055—the gap in median earnings between full time, year round working Native women ($61,070) and white, non-Hispanic men ($109,000) in high wage occupations in 2015—each year for 40 years. Figures are not adjusted for inflation.

17 NWLC calculations based on American Community Survey 2011-2015 (5-year average) using Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 6.0 [Machine-readable database]. Minneapolis: University of Minnesota, 2016, *available at* https://usa.ipums.org/usa/.

18 *Id.* Figures are in 2015 dollars. Median hourly wages are for full time, year round workers. Hourly wages are derived by dividing median annual earnings by 2,080 hours, which assumes a 40-hour work week for 52 weeks.