

*CELEBRATING 25 YEARS*

**PATHWAYS**

**>>> TO >>>**

*Accelerating  
the  
Possibilities*

**PROGRESS**

# Pay Gap



WNY WOMEN'S FOUNDATION

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# Introduction

For twenty-five years, the WNY Women's Foundation (WNYWF) has been transforming systems, culture and policy to create opportunities that allow each woman to thrive. To commemorate this silver milestone, the WNYWF is releasing the third installment of our *Pathways to Progress: Accelerating the Possibilities* series. This data-driven analysis focuses on: **child care, poverty, leadership, education, occupational segregation, and pay equity**. Our latest edition builds on the WNYWF's 2010 and 2017 *Pathways to Progress: The Status of Women in WNY* reports, comparing the state of affairs for women 25 years ago to the current climate, while providing a forecasted trajectory over the next 20-25 years.

Despite progress, the gender pay gap remains a significant issue, with women, especially women of color, earning less than their male counterparts for comparable work across nearly every industry. The causes of the pay gap are complex and multifaceted. Occupational and industrial segregation often channels women into lower-paying fields, while the "motherhood penalty" results in women experiencing reduced earnings, job opportunities, and advancement due to caregiving responsibilities. Discriminatory practices in hiring, promotions, and workplace policies compound this, limiting women's earning potential. Educational attainment, age, and career trajectories also impact women's wages, with the gap widening as they near retirement. Current equal pay laws, though important, have been insufficient in closing these disparities. To address these challenges, the WNYWF's latest report not only evaluates existing barriers but also recommends actionable policy changes and cultural shifts essential to accelerating pay equity for women in the region over the next two decades.



# Overview

The gender pay gap refers to the disparity in earnings between men and women, calculated using median earnings data. This gap highlights the broader economic inequalities women face in the workforce, consistently showing that women earn less than men across various industries and occupations, even when accounting for education and experience. While focusing on full-time, year-round workers provides insight into comparable earnings, it fails to capture the experiences of the approximately 29 million women who work part-time or part-year, often due to family caregiving responsibilities (U.S. Census Bureau, 2024b). This limited view overlooks significant economic disparities, as part-time work typically results in lower wages and fewer benefits, adversely affecting women's current and future earnings potential.

## New York State

Gender pay gaps translate into thousands of dollars of lost income every year. **Compared to White, non-Hispanic men** (National Partnership for Women & Families, 2024):

- White, non-Hispanic women lose **\$16,803**
- Asian-American women lose **\$18,821**
- Black women lose **\$22,949**
- Hispanic/Latina women lose **\$31,201**
- Native American women lose **\$34,059**

*\*annual losses, comparing all workers (full-time, year-round and part-time and part-year)*

## What's the equivalent?

The **annual gender pay gap in Erie County is \$11,250 for full-time, year-round workers** (Majumder et al., 2024). If the pay gap was eliminated for one year, women in Erie County could pay for approximately (NYS DOL, 2024a):

- 8 months of child care for 1 child OR
- 10 months of rent OR
- 22 months of groceries OR
- 23 months of student loan payments (Hanson, 2024)

## The Motherhood Penalty

**Unpaid family caregiving reduces a mother's lifetime earnings by 15%**, including lost earnings as well as lost retirement income (Johnson et al., 2023)



## Economic Impact

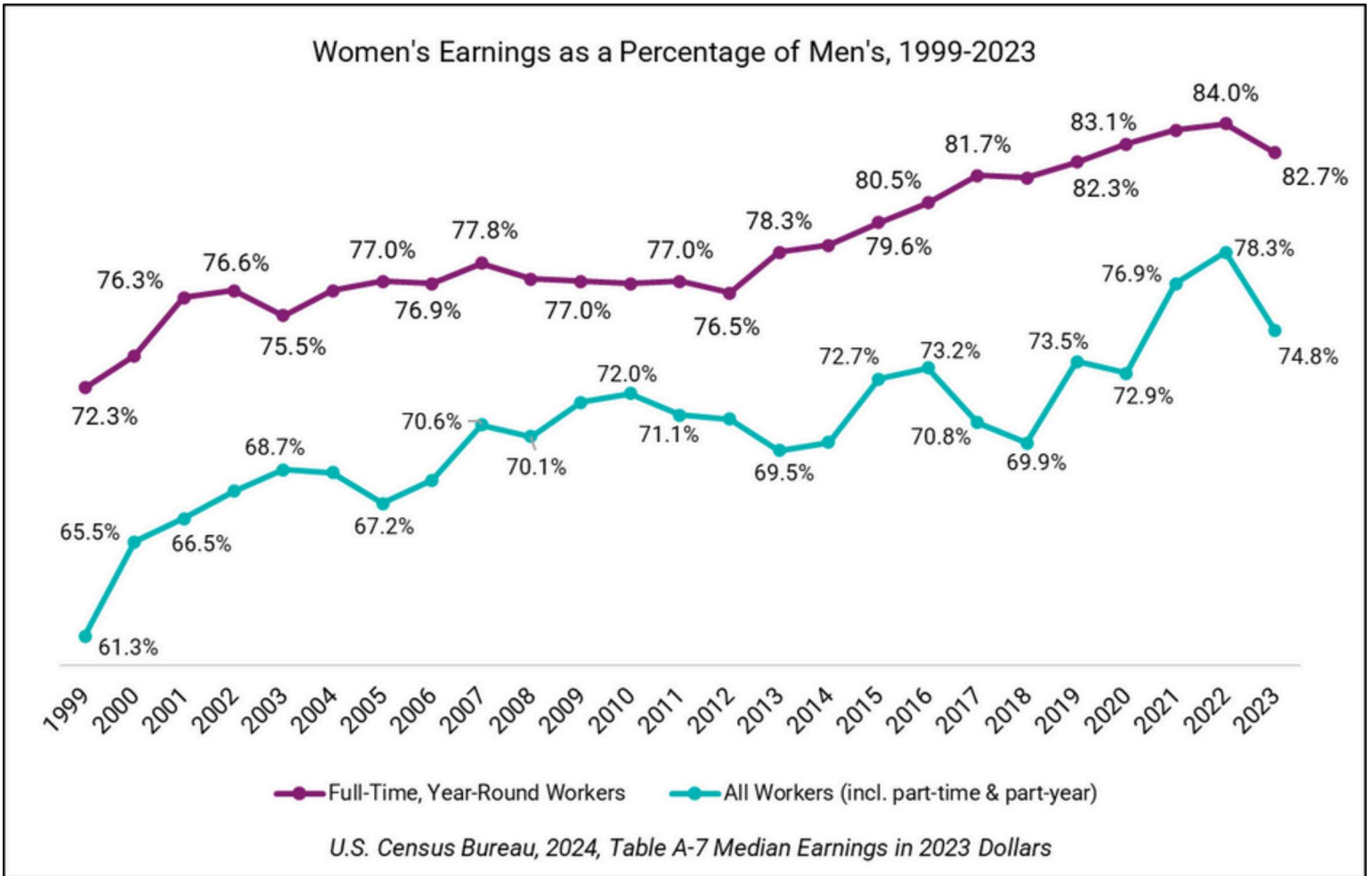
On a national scale, **women lose approximately \$1.7 trillion each year due to the pay gap**, affecting not just their financial stability but also the overall economy (Majumder et al., 2024).





# Statistics

In 2023, the gender pay gap in the U.S. widened for the first time in 20 years (Guzman & Kollar, 2024). Women earned just 83 cents for every dollar paid to men for full-time, year-round workers and 75 cents for all workers, down from 84 and 78 cents, respectively, in 2022. These gaps translate to **annual losses of approximately \$11,550 for full-time, year-round workers and \$14,170 for all workers** (Guzman & Kollar, 2024). The implications of these wage gaps extend beyond individual earnings, significantly impacting families and communities.

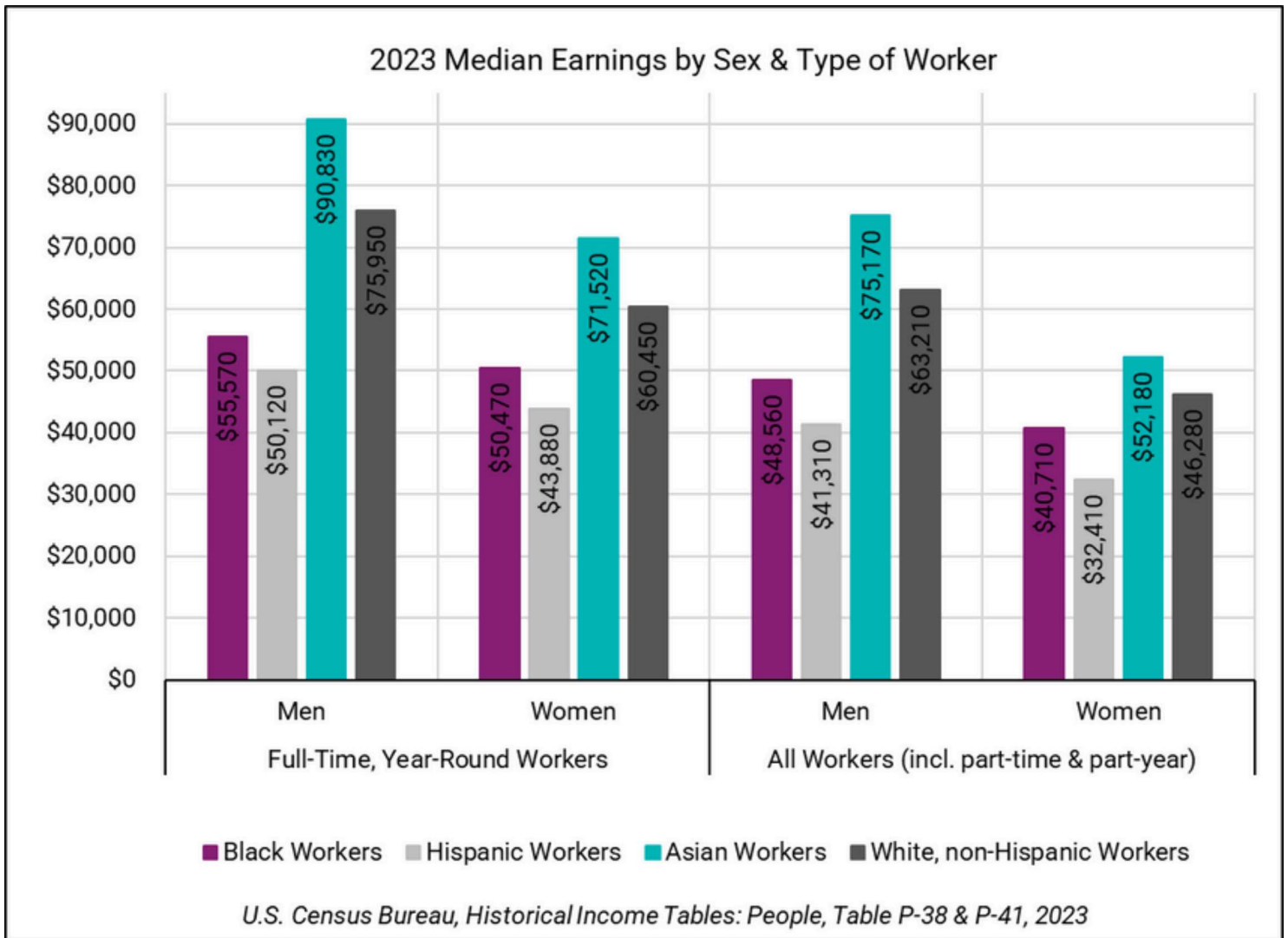


While the pay gap had been narrowing over the past several decades, although slowly, the historically low pay gap in 2022, when women’s median earnings were 84% of men’s, may partially be attributed to the fact that while many higher-wage women had returned to the workforce after the pandemic, many lower-wage women workers had not, effectively raising the overall median wage for women (Olson & Savage, 2024). Although the widening of the gap from 2022 to 2023 may not indicate a total reversal of the narrowing trend of the previous years, it highlights the significant disparities between men’s and women’s earnings, and the persistent gender inequality that continues to exist in the workforce. **Without significant changes, projections indicate that women may not achieve pay equity with men until 2066 for full-time, year-round workers** and even later for all workers, reinforcing the urgent need for actionable policies and societal shifts to address these enduring disparities (Jaimes et al., 2024).



# Race and Ethnicity

Women of color experience the largest wage gaps, reflecting the intersection of gender, racial, and ethnic biases and discrimination. Among full-time, year-round workers, Black women earn only 67 cents while Hispanic/Latina women and Native women earn just 58 cents for every dollar paid to White, non-Hispanic men (U.S. Census Bureau, 2023). When part-time and part-year workers are included, the losses are even more pronounced - Black women earn 64 cents, Hispanic/Latina women earn 51 cents, and Native women earn 52 cents for every dollar paid to White, non-Hispanic men (Majumder & Mason, 2024). These statistics underscore the systemic challenges that hinder women's earning potential and financial security.



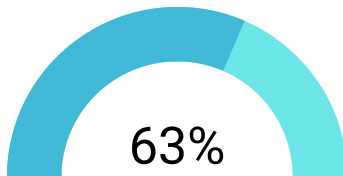
While the overall gender pay gap for Asian-American, Native Hawaiian and Pacific Islander (AANHPI) women appears to be substantially smaller, at 94 cents for full-time, year-round workers and 83 cents for all earners when compared to their White, non-Hispanic male counterparts, this statistic does not represent the disparities experienced by different ethnic subgroups. For example, while Chinese women are paid 86 cents for every dollar paid to White, non-Hispanic men, Bangladeshi women are paid only 49 cents (Majumder, 2024).



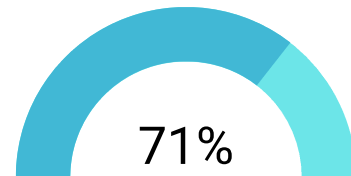
# Causes

Occupational segregation and unequal caregiving responsibilities are major contributors to the gender pay gap. Only one-third of the pay gap between men and women working full-time, year-round can be explained by factors like age, education, or occupation, leaving **70% of the pay gap unexplained** (U.S. Dept. of Labor, Women's Bureau, 2023). Discrimination based on gender, race, and ethnicity further limits women's economic stability. Overall, these systemic barriers not only limit women's economic stability but also hinder workforce productivity and economic growth.

Unequal caregiving responsibilities significantly contribute to wage disparities. While the pay gap exists across all ages, **women's earnings often drop when they become mothers. This is referred to as the "Motherhood Penalty"** (NYS DOL, 2024b). Mothers are more likely than fathers to be responsible for family caregiving, and frequently reduce work hours or leave the workforce entirely due to caregiving demands. Limited paid leave policies and insufficient child care options often force women to choose between family and career.



Among all workers, mothers in the workforce are typically paid only 63 cents for every \$1 paid to fathers in the workforce (Coillberg, 2024).



Among full-time, year-round workers, mothers in the workforce are typically paid only 71 cents for every \$1 paid to fathers in the workforce (Coillberg, 2024).

Mothers' earnings are impacted by discrimination related to time taken from work for caregiving, part-time employment, and biases in the workplace. Many workplaces lack supportive policies for workers with family responsibilities, and discriminatory beliefs about caregiving often limit women's job responsibilities, promotions, and career growth. Workplace culture and discrimination can prevent women from entering certain fields, advancing in their careers, or push them out of the workforce entirely. The time women spend on family caregiving also has a significant, lasting economic cost that continues even after they are no longer providing care (U.S. Dept. of Labor, Women's Bureau, 2023).



# Causes, cont.

Occupational and industrial segregation leads to lower pay for women and contributes significantly to the gender wage gap. Women are over-represented in lower-paying occupations and industries, and under-represented in higher-paying ones, limiting their earning potential. **Women make up two-thirds of full-time workers in jobs that pay less than \$30,000 per year, and less than one-third of workers in jobs paying an average of \$100,000 or more** (Chun-Hoon, 2023). Regardless of occupation, women have lower average earnings than men, and Black and Hispanic/Latina women nearly always have the largest wage gaps of any group of women when compared to White, non-Hispanic men. Even when working full-time in the same occupation, women tend to be paid less than men in the same occupation. For example, Black women in service occupations are paid only 65% of what White, non-Hispanic men are paid, while Hispanic women are paid only 58% (Glynn & Boesch, 2022). Being segregated into lower-paying jobs resulted in lost potential earnings of approximately \$42.7 billion for Black women and \$53.3 billion for Hispanic/Latina women in 2023 (U.S. Dept. of Labor, 2024).

## 5 Most Common Occupations for Women

	% Women	Women's Median Earnings	Men's Median Earnings	Pay Ratio
Registered nurses	86%	\$77,582	\$84,879	91%
Elementary & middle school teachers	79%	\$57,590	\$62,514	92%
Managers, all other	38%	\$80,164	\$102,003	79%
Customer service representatives	67%	\$40,097	\$45,658	88%
Secretaries & administrative assistants, except legal, medical & executive	93%	\$43,062	\$50,397	85%

## 5 Most Common Occupations for Men

	% Women	Women's Median Earnings	Men's Median Earnings	Pay Ratio
Driver/sales workers & truck drivers	6%	\$37,058	\$53,448	69%
Managers, all other	38%	\$80,164	\$102,003	79%
Software developers	18%	\$115,495	\$129,101	90%
First-line supervisors of retail sales workers	43%	\$43,654	\$57,730	76%
Laborer & freight, stock & material movers, hand	22%	\$32,812	\$38,274	86%

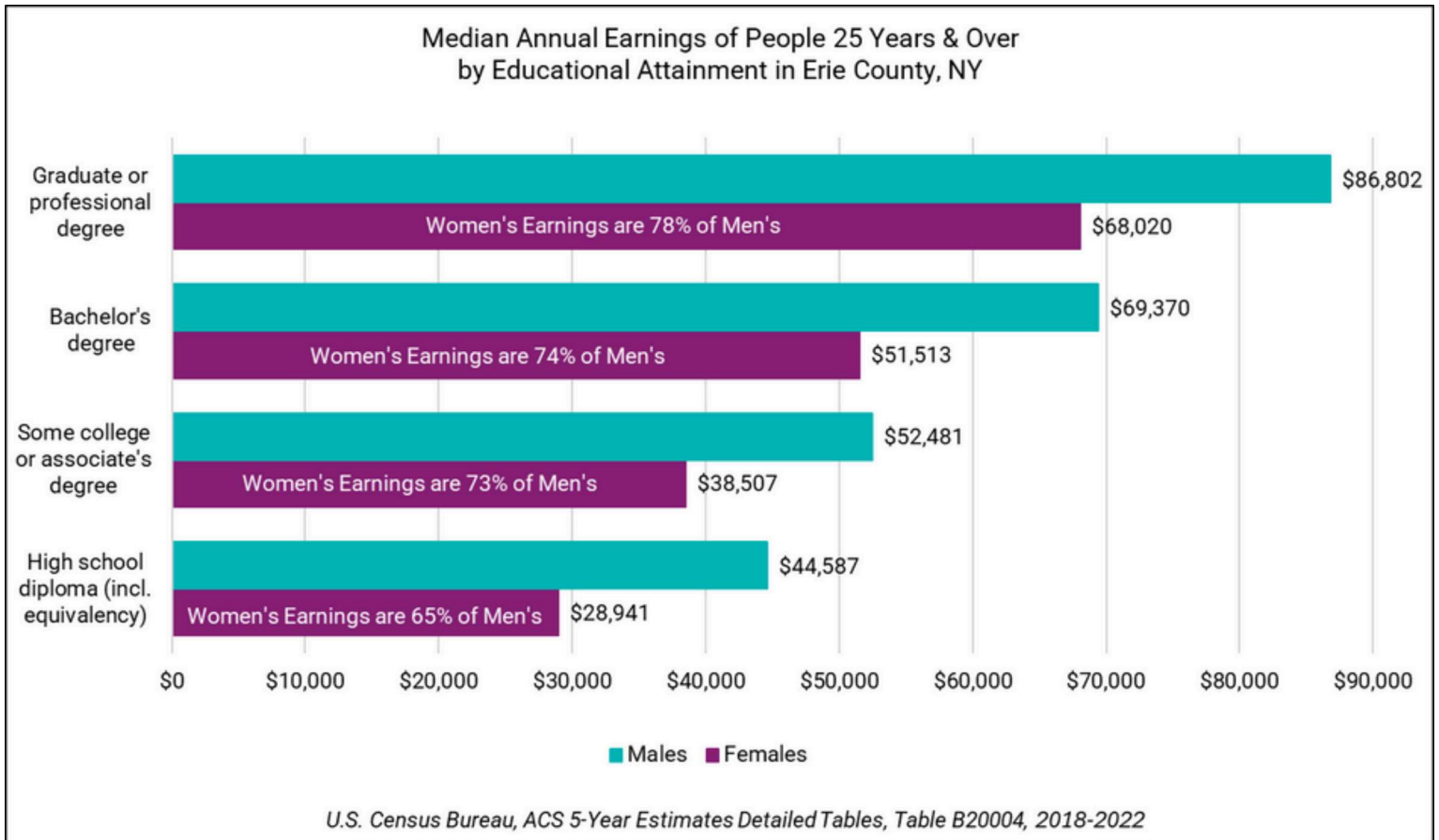
U.S. Dept. of Labor, Women's Bureau, Employment & Earnings by Occupation, 2022 (Full-Time, Year-Round Workers)





# Education

Women have made significant progress in achieving higher levels of education, and while this generally increases women's median earnings, women often still earn less than men with lower educational attainment. **In Erie County, women with some college education or an associate's degree earn \$6,000 less than what men with a high school diploma earn**, representing a 14% pay gap (U.S. Census Bureau, 2022). Generally, earnings gaps narrow with higher education, though notable differences remain. Women with Bachelor's degrees earn 74% of what their male counterparts earn, a gap that narrows only slightly, to 78%, with the attainment of a graduate or professional degree - still very far from wage parity. Even ten years after earning a Bachelor's degree, women graduates reported an average gross income of \$66,445 compared to \$89,204 for their male counterparts, still a 74% earnings ratio (Postsecondary National Policy Institute, 2024).

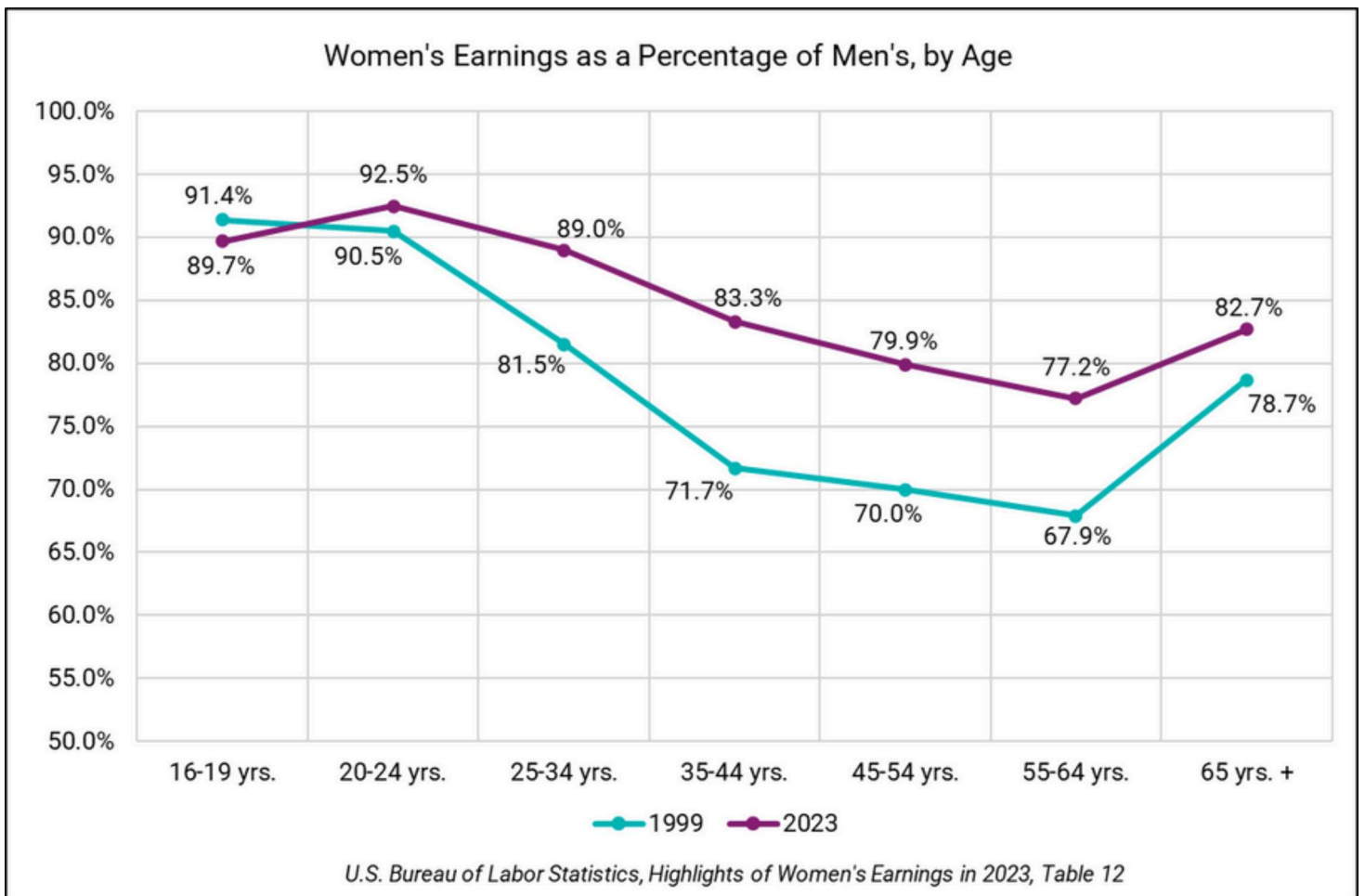


A recent analysis of gender wage disparities revealed that even with equivalent levels and quality of education, men earn more than women across all levels of education. This gap persists regardless of whether women have a high school diploma, an associate's degree, Bachelor's degree, or graduate degree. For instance, **women with post-secondary certificate degrees earn only 71.2 cents for every dollar men make, while women with a Bachelor's degree from top-rated schools earn 71.6 cents for every dollar earned by men** (Houghton et al., 2024). These figures indicate that the gender pay gap for similarly educated men and women is larger than the overall pay gap of 83 cents per dollar.



# Age

Women typically start their careers closer to wage parity with men, but they gradually fall behind as they age, a trend that has been consistent over time. The most significant decline in women's earnings occurs around the time many women start having children and take on increased family caregiving responsibilities. Despite a slight recovery in earnings for women aged 65 and older, women never rebound to their pre-childbearing age pay gap, and never catch up with men throughout their careers. According to the CDC, the average age of women's first births increased from 24.8 in 1999 to 27.4 in 2022 (George & Livingston, 2024). The delayed decline in earnings in 1999 compared to 2023 reflect this change - as women are waiting longer to have children, the drop in women's earnings occurs later in their lives. **In 2023, women aged 20-24 earned 93% of their male counterparts' wages, but this percentage dropped to 89% for women aged 25-34 and 83% for those aged 35-44** (U.S. Bureau of Labor Statistics, 2023a). The trend continued downward, with earnings at 80% for women aged 45-54 and 77% for those aged 55-64 before rebounding slightly to 83% for women aged 65 and older.

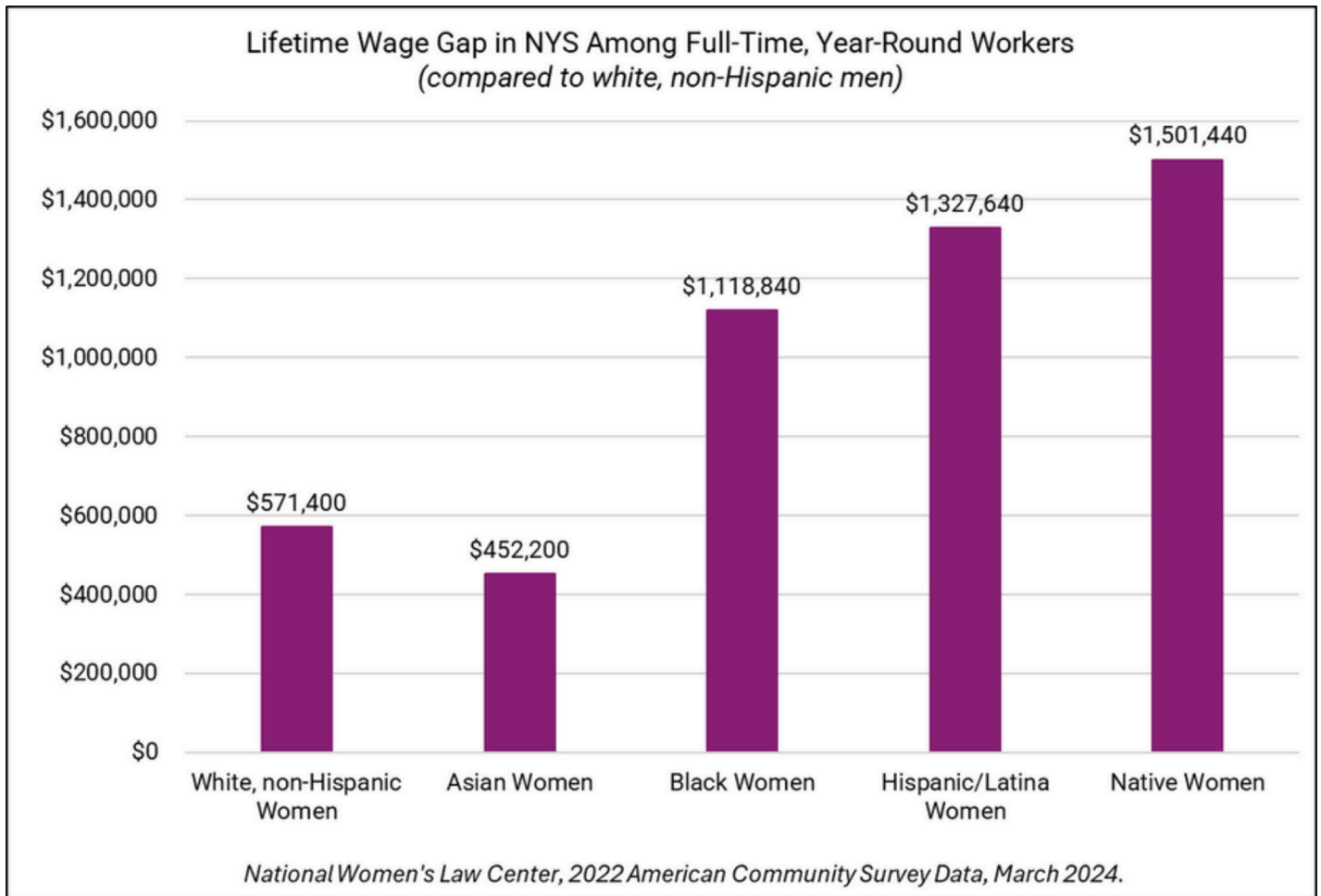


These pay gaps for women translate to significant annual losses. In 2022, women aged 55 and older made up 47% of the labor force, yet they experienced larger wage gaps compared to younger women (George & Livingston, 2024). Among full-time, year workers, women aged 20-29 were paid approximately \$3,000 less per year than their male counterparts while **women aged 50-59 earned about \$18,300 less and those aged 60-69 earned around \$18,800 less**, highlighting persistent earnings disparities throughout women's careers.



# Retirement

The gender pay gap has significant long-term impacts on women's financial security in retirement. Lower lifetime earnings translate to smaller retirement savings, less access to pensions, and reduced Social Security benefits. According to a recent study, women's median annual 401(k) contributions were 43% lower than men's, and **the median 401(k) account balance for women was 65% lower than for men** (Banerjee & T. Rowe Price, 2023). These significantly smaller retirement balances limit women's ability to sustain themselves in older age. This disparity is compounded by lower Social Security benefits, where women, on average, receive about \$4,250 less per year than men, leading to a higher risk of living in or near poverty during retirement (Goldman Sachs, 2023).



In addition to lower wages, women often take more time out of the workforce for caregiving, which reduces their cumulative lifetime earnings and retirement savings. The impact of these interruptions is considerable, as **taking just two four-year career breaks can decrease retirement savings by as much as 35%** (Goldman Sachs, 2023). These factors, along with women's longer life expectancy, create a greater need for retirement funds to last longer, further exacerbating the financial strain. Currently, 10.4% of women aged 65 and older live in poverty, compared to 7.4% of men, with an even larger proportion living near the poverty line, highlighting the critical need for addressing retirement security for women (Gartner et al., 2024).



# Equal Pay Laws

Closing the gender pay gap requires comprehensive policy reforms at both state and federal levels, focusing on fair pay structures and robust worker support. Key initiatives include raising the minimum wage, which particularly benefits women who are overrepresented in low-wage jobs. Policies banning salary history inquiries and mandating pay transparency allow employees to negotiate wages based on their qualifications, reducing the perpetuation of pay inequities. Expanding paid family and medical leave and investing in affordable childcare are also essential, as many families rely on women as primary or co-income providers. Additionally, improved pay data collection would help identify pay disparities across gender, race, and ethnicity, allowing for stronger enforcement of anti-discrimination laws and targeted action to address these gaps.

## **New York State's Pay Transparency Law (NYS Labor Law Section 194-B)**

Mandatory disclosure of compensation or range of compensation. As of September 17, 2023, private employers with 4 or more employees are required to include a salary, hourly rate, or range of pay for all advertised job, promotion, or transfer opportunities (NYS DOL, 2023).



## **The Equal Pay Act (1963)**

Requires employers to provide employees equal pay for equal work regardless of sex.

(U.S. Equal Employment Opportunity Commission, 2024)

## **Pregnant Worker Fairness Act (2022)**

Requires a covered employer to make "reasonable accommodations" to a qualified employee's or applicant's known limitations related to, affected by, or arising out of pregnancy, childbirth, or related medical conditions, unless the accommodation will cause the employer an "undue hardship."

(Congress, 2021)

National and state laws have evolved to support fair pay, yet consistent action is still needed to close the gender pay gap. Landmark legislation like the Equal Pay Act of 1963 and the Pregnancy Discrimination Act of 1978 (an amendment to Title VII of the Civil Rights Act of 1964) have laid foundational protections, but more recent laws, including the Lilly Ledbetter Fair Pay Act of 2009, reflect ongoing progress to combat pay discrimination. Since 2022, the Department of Labor, Department of Justice and the Equal Employment Opportunity Commission (EEOC) have recovered over \$20 million for women who have experienced pay discrimination in the workplace, demonstrating the federal government's role in tracking and addressing wage disparities (George & Livingston, 2024). In states like New York, salary history bans and pay transparency laws enhance employees' ability to advocate for fair compensation. Strengthening and expanding these policies nationwide could move the country closer to achieving pay equity, boosting economic stability for families, and supporting the broader economy.



In conclusion, addressing the persistent gender pay gap requires a comprehensive approach that confronts the root causes of wage disparities. Despite notable advancements in women's rights and workplace inclusion, significant barriers remain, particularly for women of color and those burdened with caregiving responsibilities. These challenges are exacerbated by occupational and industrial segregation, which often relegates women to lower-paying fields, and the "motherhood penalty," which diminishes their earnings and career prospects after they have children. To close these gaps, it is essential to implement the actionable policy changes and cultural shifts.

Promoting transparency in pay practices is crucial to holding employers accountable and ensuring fair compensation. Encouraging women's participation in traditionally-male dominated and higher-paying fields, particularly in STEM and leadership roles, can help dismantle the systemic barriers that have historically limited their advancement. Additionally, enforcing existing equal pay laws more effectively and advocating for new legislation that protects against discriminatory hiring and promotion practices can create a more equitable landscape for women in the workforce.

Ultimately, the commitment to achieving pay equity must be ongoing and collective, involving employers, policymakers, and society at large. By fostering an environment that values and compensates women fairly for their contributions, we can create a more just and inclusive economy. This effort not only benefits individual women but also strengthens communities and the economy as a whole, ensuring that everyone has the opportunity to thrive and succeed in their careers. The path to pay equity may be challenging, but with concerted action and dedication, it is a goal within reach.

# Conclusion





# Take Action!

**1. Learn more about the pay gap Join us for our Pathways to Progress Speaker Series - Pay Gap on November 4 , 2024 from 12pm-1pm.**

[For more information on the series:](#)



## **2. Know the facts and educate your community!**

Utilize this white paper as your guide to data and research on poverty to educate your community.

## **3. Build and Join Professional Networks!**

Engage actively in professional organizations and networking groups that champion women in your industry. These networks offer invaluable resources, mentorship, job leads, and opportunities for collective advocacy, amplifying voices for fair pay and advancing career equity.

## **4. Vote and Engage with Local Advocacy Groups!**

Advocate for policies that advance equal pay, affordable child care, and paid family leave by voting for candidates and supporting initiatives that prioritize these issues. Strengthening your voice through local advocacy groups further amplifies these causes, driving broader policy changes for a more equitable future.

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