BLACK WOMEN AT WORK: EDUCATED, ESSENTIAL, AND UNDERPAID

By Janelle Jones and John Schmitt

July 20, 2026

Key Findings

- **One of the most persistent myths about racial and gender pay gaps is that they reflect differences in education.** Economists have long considered education to be a key determinant of labor market outcomes. The data don't support that. Black women and white men arrive at the labor market with strikingly similar levels of formal education

- **Age does not explain the wage gap.** Age often serves as a proxy for experience, which typically correlates with higher pay. A large body of research documents **significant pay gaps** between Black women and white men **even after controlling carefully for age and experience**.

- **Across every point in the wage distribution, Black women make substantially less than white men.** The median Black woman worker earns $21.34 per hour. This hourly rate is only **69 percent** of the hourly rate of the median working white man. **At the top, the gap explodes.** Black women at the 90th percentile make $47.82 per hour. However the **90th percentile white man makes 37 percent more. The higher up the earnings ladder, the wider the distance.**

- **There is a 12-point gap in employer sponsored health insurance between Black women and white men (69 percent compared to 81 percent).** The gap persists at every level of educational attainment, though it narrows somewhere at the extremes.

INTRODUCTION

Black women are a cornerstone of the American economy. In 2025, 11 million US workers — about one of every 15 in the total workforce — were Black women[1] whose labor powers industries from healthcare and education to finance and the federal government. They work hard, they persist, and increasingly they earn degrees at rates that rival or exceed their peers. Yet the data also tells a story of systemic exclusion that includes lower wages, fewer benefits, higher unemployment, and shrinking access to the public sector jobs that have long served as a ladder to the middle class.

This report documents that story in detail, using pooled federal data from 2023-2025 to draw a clear-eyed picture of what Black women actually experience in the labor market. Despite their substantial contribution to the national economy, Black women face significant barriers to their full and equal participation in the paid workforce. This report reviews the ongoing challenges facing Black women at work, comparing and contrasting their experience with that of white men.

---

[1] U.S. Bureau of Labor Statistics, Labor Force Statistics from the Current Population Survey, "Table 3. Employment status of the civilian non-institutional population by age, sex, and race," https://www.bls.gov/cps/cpsaat03.htm, accessed June 17, 2026. The same data show that four of every ten workers was a white man.

Our aim is to provide an overview of persistent, long-standing patterns in the data. The findings are not simply a reflection of differences in education, age, or family structure. They are the product of policies that have failed to meet Black women where they are and the recent policy choices that are actively making things worse.

WHAT THE DATA SHOW, IN BRIEF

Black women make up roughly one in fifteen workers in the US labor force and hold comparable levels of formal education to white men. Yet, they face unemployment rates nearly twice as high, make just 69 cents for every dollar paid to white male workers, and are far less likely to hold jobs that come with employer-sponsored health insurance. While a college or graduate degree does raise Black women's pay, it does not close the gap. If anything, it widens it relative to white men with the same credentials. A Black woman at the 90th percentile of earners with an advanced degree takes home less than half of what her white male counterpart does.

These gaps are not explained by education or effort. They persist at every level of the wage distribution and widen dramatically at the top.

The gaps are longstanding and getting worse. Recent federal workforce reductions have fallen disproportionately on Black women, who made up 12 percent of the federal workforce. Public sector jobs are a critical source of stable pay, real benefits, and genuine advancement opportunities. Simultaneously, the rollback of diversity, equity, and inclusion programs has eliminated many of the pathways Black women have used to advance. The result is a workforce in which Black women are being pushed further from economic security just as the policy tools most capable of helping them are removed.

The policy tools that could turn this around are well understood. The evidence points clearly to universal paid family and medical leave, affordable childcare, strong anti-discrimination enforcement, robust Diversity, Equity, and Inclusion (DEI) programs, a higher minimum wage, and stronger union protections. These are not aspirational wishes. They are the proven tools of equitable economies, and the data in this report make the case for deploying them now.

WHO BLACK WOMEN WORKERS ARE

Education

One of the most persistent myths about racial and gender pay gaps is that they reflect differences in education. Economists have long considered education to be a key determinant of labor market outcomes, but the data make clear that education is not enough. Black women and white men arrive at the labor market with strikingly similar levels of formal education (**Table 1** and **Figure 1**).

Nearly identical shares of both groups lack a high school diploma (4.4 percent of Black women vs 3.9 percent of white men), hold only a high school degree (roughly 27 percent each), and hold advanced degrees like master's or doctorates (about 15 percent each).

The differences emerge in the middle. Among workers with some post-secondary education short of a graduate degree, Black women are somewhat more concentrated at the lower rungs. Compared to white men, Black women are more likely to have started college without finishing (18.7 percent vs 14.8 percent), more likely to hold an associate's degree (12.4 percent vs 10.8 percent), and less likely to have a four-year bachelor's degree (22.7 percent vs 28.1 percent). But taken together, those in this middle range of some college through bachelor's, make up almost exactly the same share of both groups (53.8 percent)

Age

The Black women's workforce skews younger. Nearly 38 percent are under 35, compared to 31 percent of white male workers. Conversely, more than a quarter of white men (27.5 percent) are 55 or older, versus only one-fifth of Black women. Age often serves as a proxy for work experience, which typically correlates with higher pay. A large body of research, however, documents significant pay gaps between Black women and white men even after controlling carefully for age and experience.

Family Structure

Black women and white men in the workforce are similarly likely to have children at home — 66.3 percent and 70.4 percent, respectively. But Black women workers are far less likely to be married (31.4 percent) than their white male counterparts (58.7 percent). That means Black women are far more likely to be the sole breadwinner in their households, which makes wage gaps, benefits, and job stability even more consequential.

Disability

The two groups report nearly identical rates of disability: 5.5 percent of Black women and 5.7 percent of white men. But the similar share of workers with disabilities masks important differences in the lived experience of the two groups. The interaction of long legacies of ableism with discrimination based on gender and race put Black women with disabilities at a significant disadvantage relative to their white male counterparts. Analysis by the National Partnership for Women & Families, for example, found that disabled women workers are paid only 50 cents for every dollar that a non-disabled man makes, with the largest wage gaps for women of color.[2]

---

[2] See Marissa Ditkowsky, Anwesha Majumder, Anushey Ahmed, Katherine Gallagher Robbins, "Disabled Women and the Wage Gap," National Partnership for Women & Families, October 2024 https://nationalpartnership.org/wp-content/uploads/disabled-women-wage-gap.pdf. See also, Megan Buckles, "10 Policies to Improve Economic Security for Black Women with Disabilities," Center for American Progress, February 15, 2022, https://www.americanprogress.org/article/10-policies-to-improve-economic-security-for-black-women-with-disabilities/.

WORK AND EMPLOYMENT

Historically, Black women have participated in the labor force at higher rates than women of other races and ethnicities.[3] That tradition of labor force attachment continues. But compared to white men, their employment experience looks very different (**Table 2** and **Figure 2**).[4]

The share of adult Black women who are employed (58.5 percent) falls meaningfully short of the share for white men (64.8 percent). The unemployment rate for Black women is nearly twice the rate for white men (5.7 percent compared to 3.2 percent). And Black women's labor force participation rate of 62 percent trails white men's 67 percent by five percentage points.

Black women are also significantly more likely to work part-time: 17.7 percent, compared to 12 percent of white men. Part-time work typically means lower wages and few, if any, benefits.

One area of parity is union representation. About 12 percent of both groups hold union jobs. A finding that underscores unions' power to level the playing field when workers have access to them.

Recent federal workforce reductions represent a serious setback. The public sector, especially the federal government, has long offered Black women a merit-based path to the middle class not always assured in the private sector. Black women made up approximately 12 percent of the federal workforce, and have been disproportionately impacted by these cuts. The consequences will extend well beyond the immediate job losses to undermine economic security for Black women broadly, and the economy they help sustain.

WAGES

The Overall Gap

Across every point in the wage distribution, Black women make substantially less than white men (**Table 3**). The median Black woman worker — the Black woman who is paid more than the bottom

---

3 See Nina Banks, "Black women's labor market history reveals deep-seated race and gender discrimination," Working Economics Blog, Economic Policy Institute, February 19, 2019, https://www.epi.org/blog/black-womens-labor-market-history-reveals-deep-seated-race-and-gender-discrimination/ and Valerie Wilson, "Black women's labor market history reveals deep-seated race and gender discrimination," Working Economics Blog, Economic Policy Institute, February 10, 2026, https://www.epi.org/blog/black-women-suffered-large-employment-losses-in-2025-particularly-among-college-graduates-and-public-sector-workers/.

4 For a discussion of gender, racial, and structural barriers facing Black women in the workforce, see among many others: National Women's Law Center, "A Window Into the Wage Gap," January 2026, https://nwlc.org/wp-content/uploads/2025/02/2026-Window-into-the-Wage-Gap-Factsheet.pdf; Tori Coan and Jessica Mason, "America's Women and the Wage Gap," National Partnership for Women & Families, https://nationalpartnership.org/wp-content/uploads/2023/02/americas-women-and-the-wage-gap.pdf; and Kemi Role and Shayla Thompson, "Purpose & Resistance: Black Women Workers Confronting Occupational Segregation," National Employment Law Project, April 2024, https://www.nelp.org/insights-research/purpose-resistance-black-women-workers-confronting-occupational-segregation/; Amy M. Traub, "Why Women Need a Stronger Unemployment Insurance System," National Employment Law Project and The 75 Million, Issue Brief, January 2026, https://www.nelp.org/insights-research/why-women-need-a-stronger-unemployment-insurance-system/.

half of all Black women but less than the top half of all Black women– receives $21.34 per hour.[5] This hourly rate is only 69 percent of the hourly rate paid to the median working white man.

The 69 percent figure is a comparison of the earnings of all non-Hispanic Black women and all non-Hispanic white men who worked full-time or part-time at least part of the year, averaged over 2023, 2024, and 2025. A recent analysis by the National Partnership for Women & Families found very similar results using annual Census data for 2024, concluding that Black women made only 63 cents for every dollar paid to white, non-Hispanic men in that year.[6]

The wage gap is somewhat narrower at the lower end of the wage scale. Black women at the 10th percentile are paid $13.25 per hour, which is 82 percent of what low-wage white men are paid. The gap is smaller but still exists.

At the top, the gap explodes. Black women at the 90th percentile make $47.82 per hour. This sounds impressive until you compare it to the 90th percentile white man, who makes 37 percent more. The higher up the earnings ladder, the wider the distance.

Education Raises Wages, But the Pay Gap Persists

Wages rise with education for Black women, as they do, on average, for everyone. A Black woman with an advanced degree makes significantly more than one with only a high school diploma ($36.78 an hour compared to $17.93 an hour). But the relationship between education and the racial pay gap is not what most people assume.

At every level of education, Black women are paid less than comparably educated white men. The gap is largest at the top of the earnings distribution within each education level. A high-earning Black woman with a high school degree makes 64 percent of what her white male counterpart makes. A high-earning Black woman with a bachelor's degree makes only 57 percent. And a Black woman with an advanced degree, positioned at the 90th percentile of earners in her educational category makes less than half (46.8 percent) of what her white male peer makes.

This is a critical finding. It means we can't educate our way out of the gender wage gap. The more a Black woman invests in her credentials, the farther she falls behind her similarly educated white male counterparts."

---

5 Wages refer to the combined years 2023, 2024, and 2025, after converting all values to 2025 dollars.

6 See National Partnership for Women & Families, "Black Women and the Wage Gap," November 2025, https://nationalpartnership.org/wp-content/uploads/2023/02/african-american-women-wage-gap.pdf. The earlier NPW&F's calculations differ slightly from those here for two reasons. First, the interval over which employment and wages are measured is different. The NPW&F analysis is based on the Annual Social and Economic Supplements to the Current Population Survey (CPS), conducted in March of 2025. The hourly wage in that analysis is based on an individual's work experience during the preceding year (annual earnings divided by the number of weeks worked and the usual hours worked per week). The data used here are from the Outgoing Rotation Group of the CPS, which collects earnings data from workers' employment at the time of the interview, measured as hourly, weekly, monthly, or annual earnings, divided by their usual hours worked in that period. Second, the NPW&F data refer to 2024, while the data here are pooled for 2023, 2024, and 2025, to allow for a finer-grained analysis of subgroups (by age, education, marital status, etc.), particularly in the population of Black women. Given these differences, the estimates are remarkably close, reinforcing that the wage gaps reported here are large and persistent.

HEALTH INSURANCE

For most American workers, employer-sponsored health insurance is the difference between a good job and a precarious one. (**Table 4** and **Figure 3**). Only 69 percent of Black women workers have health insurance through their employer. Employer-sponsored coverage rises smoothly with education –from less than half (46.4 percent) of Black women with less than a high school degree to almost 9-in-10 (88.3 percent) Black women with an advanced degree.

There is a 12-point gap in employer sponsored health insurance between Black women and white men (69 percent compared to 81 percent). The gap persists at every level of educational attainment, though it narrows somewhat at the extremes. Black women with advanced degrees are only about 2 percentage points less likely to have employer coverage than comparably educated white men.

Where Black women make up the difference in health care coverage is through Medicaid. One in six Black women workers (17 percent) rely on Medicaid for their health coverage. Among Black women without a high school diploma, that number rises to more than one in three. Even among those with bachelor's degrees, one in ten depends on Medicaid.

The reliance of Black women workers on Medicaid, which is currently under threat of significant federal cuts, makes any reduction in Medicaid eligibility a direct labor market issue. Black women stand to lose not just healthcare, but a critical safety net that makes lower-wage, benefit-free work survivable.

WHAT WOULD ACTUALLY HELP

The gaps documented in this report are not mysteries. They have known causes, and they have known solutions.

Paid leave would protect Black women, who are disproportionately sole breadwinners, from having to choose between their jobs and caring for a child or sick family member. Right now, many cannot afford to take unpaid leave, which means they're forced out of the workforce entirely at moments of personal crisis.

Affordable, high quality childcare would allow more Black women to remain employed and to advance. For lower-wage workers, childcare costs already consume a punishing share of take-home pay. Accessible childcare is not a luxury benefit, it's an economic infrastructure issue.

Strong anti-discrimination protections and meaningful Diversity Equity and Inclusion In programs would ensure that the credentials and effort Black women bring to the labor market are actually rewarded. The data make clear they currently aren't. Enforcing fair hiring, promotion, and pay practices is not optional if the goal is an economy that rewards merit.

A higher minimum wage and stronger union protections would raise the floor in the sectors where Black women are most concentrated, like care work retail, food service and education, and give workers more power to negotiate for what they're worth.

These aren't radical ideas. They are standard features of more equitable economies, and the evidence behind them is strong.

Conclusion

Eleven million Black women go to work every day in this country. They are educated, committed, and indispensable to the economy they help sustain. In return, they get lower wages, fewer benefits, higher unemployment, and shrinking access to the jobs that offer real stability. The data in this report reveal a labor market that consistently undervalues and under-rewards Black women workers. The systems surrounding them are structured in ways that work against them.

The gaps are real, large, and getting worse. The choice before policymakers is clear. The data in this report document what the cost of inaction looks like, year after year, for millions of Black women.

Table 1

Worker Demographics

	BLACK WOMEN (%)	WHITE MEN(%)
AGE		
18-24	12.9%	10.2%
25-34	24.6%	20.8%
35-44	23.3%	21.6%
45-54	19.3%	19.9%
55-64	14.3%	18.6%
65+	5.7%	8.9%
EDUCATION		
LTHS	4.4%	3.9%
High School	26.9%	27.2%
Some College	18.7%	14.8%
Associates	12.4%	10.8%
Bachelors	22.7%	28.1%
Advanced	14.9%	15.3%
MARRIED		
Not married	68.6%	41.3%
Married	31.4%	58.7%
HAS CHILD		
No children	66.3%	70.4%
Children	33.7%	29.6%
DISABILITY		
No disability	94.5%	94.3%
Has disability	5.5%	5.7%

Source: Authors analysis of Current Population Survey, Outgoing Rotation Group, 2023-2025.
Notes: All data refer to non-Hispanic workers 18 and older.

Table 2

Employment

	BLACK WOMEN (%)	WHITE MEN(%)
LABOR FORCE STATUS		
Employment-to-Population Rate	58.5%	64.8%
Labor Force Participation Rate	62.0%	67.0%
Unemployment Rate	5.7%	3.2%
HOURS AT MAIN JOB		
Part-time	17.7%	12.0%
Full-time	82.3%	88.0%
UNION		
Non-union	87.9%	88.0%
Union	12.1%	12.0%

Source: Authors analysis of Current Population Survey, Outgoing Rotation Group, 2023-2025.
Notes: All data refer to non-Hispanic workers 18 and older.

Table 3

Wages

	BLACK WOMEN'S HOURLY WAGE Percentile of Wage Distribution			BLACK WOMEN AS % OF WHITE MEN Percentile of Wage Distribution		
EDUCATION LEVEL	**10TH**	**50TH**	**90TH**	**10TH**	**50TH**	**90TH**
All	**$13.25**	**$21.34**	**$47.82**	**82.2%**	**69.0%**	**62.7%**
LTHS	$10.00	$15.41	$21.89	81.6%	80.5%	65.7%
High School	$11.94	$17.93	$28.81	79.9%	73.9%	63.9%
Some College	$12.25	$18.94	$32.84	82.1%	75.0%	63.1%
Associates	$13.72	$21.02	$37.89	83.0%	71.8%	68.3%
Bachelors	$16.32	$27.64	$58.44	82.2%	66.8%	57.2%
Advanced	$19.40	$36.78	$71.33	82.0%	70.6%	46.8%

Source: Authors' analysis of Current Population Survey, Outgoing Rotation Group, 2023-2025.
Notes: All data refer to non-Hispanic workers 18 and older. Wage rates are in constant 2025 dollars.

Table 4

Health Insurance Coverage

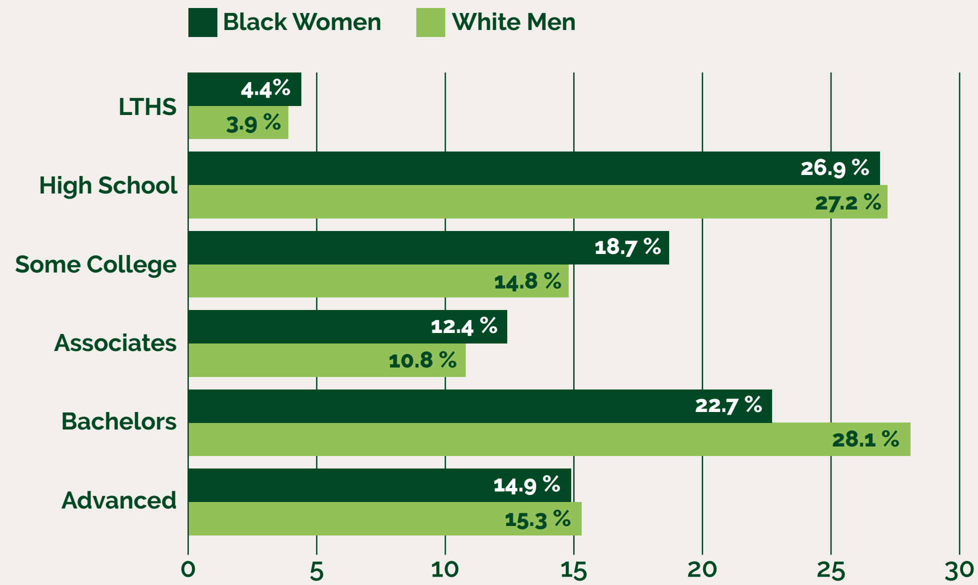
	SHARE WITH COVERAGE TYPE (%)					
EDUCATION LEVEL	ANY FORM	EMPLOYER	MEDICAID	MEDICARE	ACA	MILITARY
BLACK WOMEN						
All	**92.6%**	**69.0%**	**17.1%**	**1.6%**	**5.3%**	**2.1%**
LTHS	89.2%	46.4%	37.4%	4.3%	4.8%	1.1%
High School	88.6%	55.8%	24.7%	2.1%	6.5%	1.3%
Some College	91.1%	64.9%	21.1%	1.6%	5.1%	1.5%
Associates	93.9%	69.8%	16.2%	2.0%	6.3%	2.8%
Bachelors	95.2%	79.5%	9.9%	0.8%	4.4%	2.6%
Advanced	97.7%	88.3%	3.9%	0.9%	3.4%	3.5%
WHITE MEN						
All	**93.7%**	**81.0%**	**6.8%**	**1.4%**	**3.6%**	**2.0%**
LTHS	77.3%	54.3%	17.8%	2.3%	4.2%	0.4%
High School	89.7%	72.8%	10.4%	2.0%	4.1%	1.6%
Some College	93.0%	79.0%	7.5%	1.5%	4.0%	2.1%
Associates	95.3%	82.7%	6.1%	1.4%	3.3%	3.1%
Bachelors	97.0%	87.7%	3.9%	0.9%	3.4%	1.6%
Advanced	98.3%	90.3%	2.7%	1.2%	2.5%	3.0%

Source: Authors' analysis of the IPUMS combined CPS ASEC data 2023, 2024, and 2025.
Notes: Sample is limited to employees between 18 and 64 years old. Individual sources of coverage may not sum to the total for 'Any Form' because respondents may have more than one form of coverage throughout the year.

Figure 1

Educational Attainment

Share of employment by education level (%)

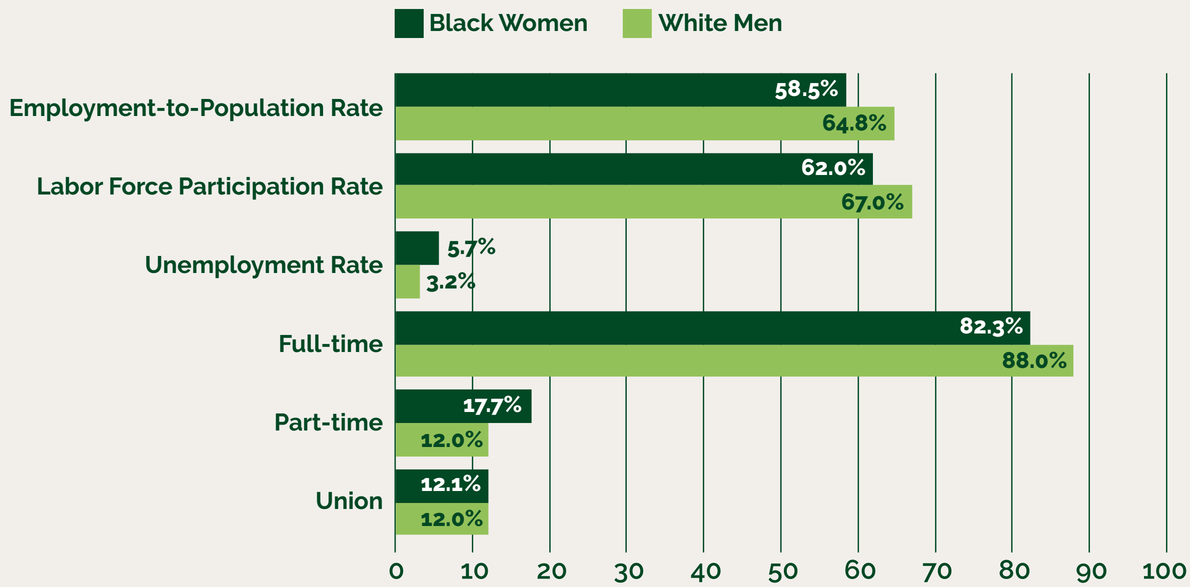


Source: Authors' analysis of CPS ORG data, 2023–2025

Figure 2

Employment Characteristics

Share of demographic group by labor force characteristic (%)

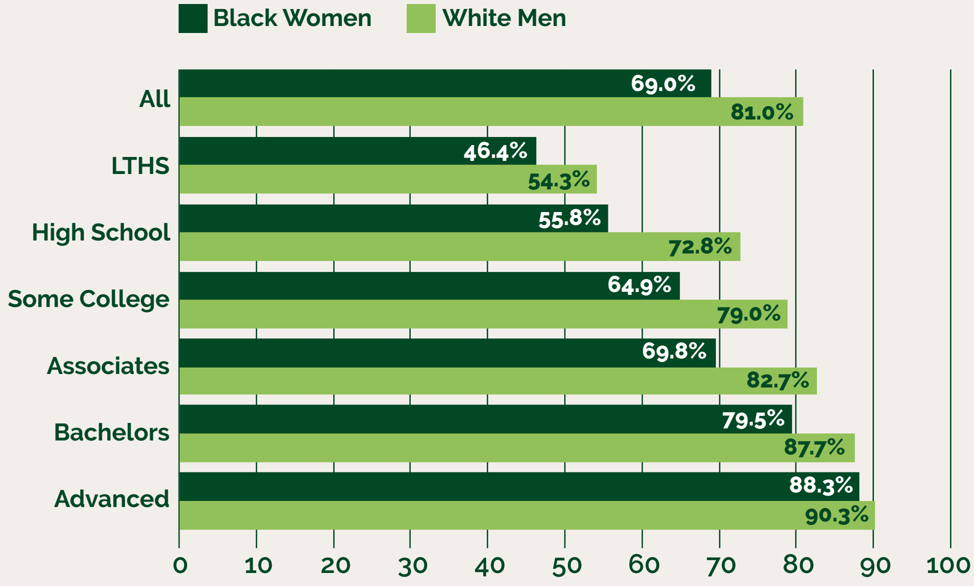


Source: Authors' analysis of CPS ORG data, 2023–2025

Figure 3

Employer-Sponsored Health Insurance

Share of workers with employer coverage, overall and by education level (%)

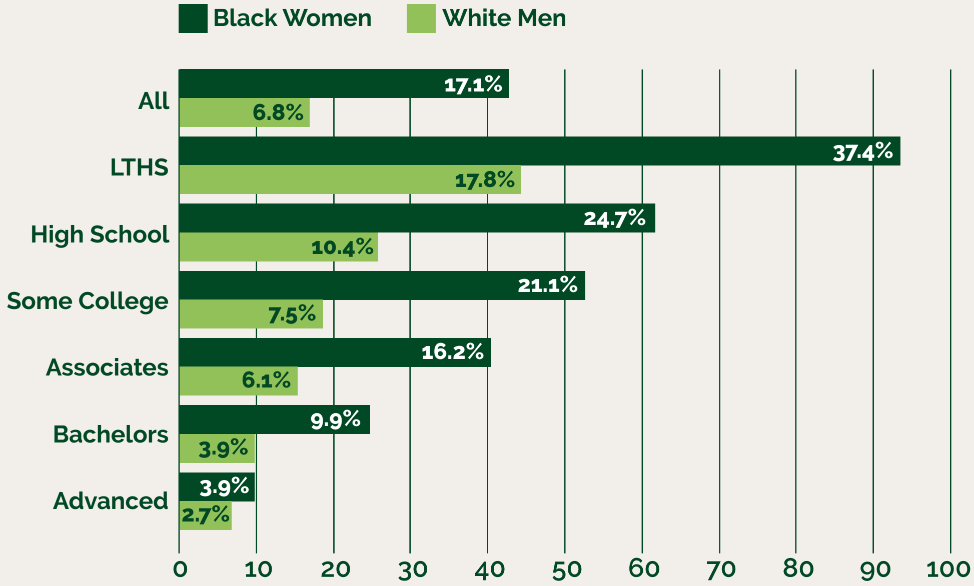


Source: Authors' analysis of IPUMS combined CPS ASEC data, 2023, 2024 and 2025

Figure 4

Health Insurance through Medicaid

Share of workers with coverage through Medicaid, overall and by education level (%)



Source: Authors' analysis of IPUMS combined CPS ASEC data, 2023, 2024 and 2025