

The Price Tag of Inequality: Compounded Impact of Gender Wage Gap and Pink Tax

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Abstract

Despite decades of legislative reform, women in the United States continue to face persistent economic inequality, earning only 84 cents for every dollar earned by men. This research paper explored the structural factors contributing to the gender wage gap and the “pink tax”: a form of gender-based price discrimination that inflates the cost of goods and services marketed to women. Using a mixed-methods approach grounded in secondary qualitative and quantitative research, this study drew from scholarly literature, governmental and nonprofit reports, corporate policy reviews, and firsthand narratives. Key findings revealed that gender-based wage disparities are further widened by race and ethnicity, with minority women facing the most severe lifelong financial losses, often amounting to over \$1 million. Additionally, consumer data showed women routinely pay 7–13% more for comparable goods. This excludes the fees that women must pay for menstrual products for their lifetime, which men do not. Through an intersectional feminist framework, the paper uncovered how entrenched cultural biases, discriminatory corporate practices, and insufficient legal enforcement perpetuate gender-based economic disadvantage. The study concludes that meaningful progress requires systemic change, enforced legal accountability, corporate transparency, and cultural transformation. Closing the gender pay gap and eliminating the pink tax could significantly advance gender equity.

Keywords: Equal pay, Gender wage gap, Pink tax, Gender equity, Women’s financial security

1. Introduction

84 cents for every dollar. This is what full-time, year-round working women in the United States are typically paid compared to men. This translates to a \$9,990 median loss per year without considering the increased disparity inflicted due to a woman’s minority (“The Wage Gap Robs Women Working Full Time, Year-round of Hundreds of Thousands of Dollars over a Lifetime”). This economic constraint affects women in their day-to-day lives. It also requires them to work additional years, possibly past their life expectancy, to match male earnings, while simultaneously impacting their ability to secure housing, education, retirement savings, and overall financial security.

Despite the federal enactment of the Equal Pay Act of 1963, the strict enforcement of equal pay is not prioritized, and the disparity remains. While Title VII of the Civil Rights Act of 1964 and the Lilly Ledbetter Fair Pay Act of 2009 sought to strengthen protections, limited regulatory oversight, and difficulties in pricing discrimination have undermined their effectiveness. The wage gap remains substantial, with even wider disparities impacting women of color. In today’s economy, this gender inequity is magnified by the “pink tax.” The “pink tax” or gender-based pricing causes women to pay more for similar or identical products and services marketed specifically for them. The gender wage gap, compounded with the pink tax and directed marketing, undermines America’s commitment to equality and opportunity for all citizens. This economic disparity forces women, especially minority women, to work more years than men to close a gap created by society, contradicting the American ideal that hard work should be rewarded fairly. To restore this, federal Government officials should strictly enforce an ‘equal work, equal pay’ policy while examining

why existing legal frameworks have proven insufficient. This study aims to examine how the gender wage gap and pink tax compound to create lifetime economic disadvantage for women, with particular attention to racial and ethnic disparities. The research questions guiding this analysis are: What is the cumulative financial impact of the wage gap across women's lifetimes? How does gender-based price discrimination further deepen this inequality? What structural and institutional factors perpetuate these disparities despite legal protections?

2. Method

This research paper utilizes a mixed-methods approach grounded in qualitative and quantitative secondary research to examine gender-based economic disparities in the United States, specifically focusing on the wage gap and the pink tax. The analysis integrates data from academic publications, nonprofit reports, news articles, political speeches, and proposals as well as firsthand narratives to present a comprehensive understanding of the economic challenges faced by women. All data referenced in this study were gathered from credible, published secondary sources. Sources were selected based on the following criteria: (1) credibility and reputation of the publishing organization, (2) recency of publication (prioritizing sources from the last 15 years for statistical data), (3) methodological transparency, and (4) relevance to wage gaps, pricing discrimination, or related economic disparities. Quantitative data was sourced from organizations such as the National Women's Law Center, the New York City Department of Consumer Affairs, and the Alliance for Period Supplies. These sources provided statistical insights into wage disparities by gender, race, and ethnicity, as well as pricing differences in consumer goods and services. Quantitative figures were cross-referenced across multiple sources when available; discrepancies were noted and resolved by prioritizing governmental or peer-reviewed sources over secondary reports.

Academic commentary from Encyclopedia Britannica, peer-reviewed research by scholars such as Barnes (2025), Cox (2021), Ako-Brew (2020), Mehrjoo et al. (2024), and Ndlovu (2024), and economic policy analyses further informed the framework for evaluating systemic inequality. Corporate documentation, such as policy changes at CVS Health, was analyzed to examine institutional responses to gender-based pricing practices. The paper incorporates thematic analysis of anecdotal narratives published by journalists such as Annelise McGough (2021) and Josie Cox (2021). Narratives were analyzed by identifying recurring themes across accounts, including within-job discrimination, employer retaliation, and undervaluation of women's labor. Each narrative was coded for these themes and evaluated for both its individual and representative significance. These accounts were evaluated to identify recurring themes related to within-job discrimination, employer retaliation, and the undervaluation of women's labor. Each narrative was examined for both its individual and representative significance, contributing to a deeper understanding of how economic inequality manifests in everyday experiences.

Quantitative findings were synthesized from national and institutional reports that documented earnings gaps across different demographics and outlined consumer price disparities (National Women's Law Center, n.d; Mehrjoo et al., 2024; New York City Department of Consumer Affairs, 2015). The analysis includes average annual and lifetime wage losses, segmented by race and ethnicity, as well as percentage-based price differences for gender-targeted products. Figures were cross-referenced among multiple data sources to ensure accuracy and reliability.

An intersectional feminist framework was applied to interpret the data, emphasizing how race, class, and gender interact to produce compounded disadvantages for women. This approach allowed the research to move beyond a binary gender comparison and instead explore the structural inequalities that influence economic outcomes. Patterns of institutional discrimination, cultural bias, and legislative inadequacy were all considered within this broader analytical context.

3. Lifelong financial impact

In recent years, increased awareness of the wage gap has triggered the collection of additional statistical evidence proving the gap is still there, and this in turn allows more awareness to be raised regarding the wage gap. As stated in Encyclopedia Britannica, the gender wage gap is not a set disparity; it varies situationally and has several contributing factors, such as education level, employment sector, the position in consideration, and job title. Despite

all these complexities, the factors with the largest variation beyond gender are race and ethnicity (Barnes (2025)). To understand how losing 16 cents a dollar translates to cumulative losses, the National Women’s Law Center released a brief data report: “women, regardless of their race or ethnicity, would lose \$399,600 over a 40-year career. For Native women compared to white, non-Hispanic men, the career losses mount to \$1,149,880, for Latinas the losses are \$1,218,000, for Black women the losses are \$884,800, and for Asian American, Native Hawaiian, and Other Pacific Islander women (AANHPI) the losses are \$187,616,” (“The Wage Gap Robs Women Working Full Time, Year Round of Hundreds of Thousands of Dollars over a Lifetime”). These calculations assume a 40-year career (ages 20-60), full-time year-round employment, and apply documented wage gap percentages to median male earnings. For example, the \$399,600 loss for all women is calculated as: (median male annual earning) x (0.16 wage gap) x (40 years). For a median male salary of approximately \$62,475, this yields $(\$62,475 \times 0.16) \times 40 = \$399,600$ in cumulative losses. If we reframe this data to understand what it means in terms of lifetime financial impact, we see that any woman, without consideration of her race or ethnicity, working full-time, year-round “would have to work until she is nearly 68 years old to be paid what her male counterpart would be paid by age 60. Black, Latina, and Native women would have to work full time, year-round to nearly age 80 or 90—beyond their life expectancies—to make what white non-Hispanic men are paid by age 60,” (“The Wage Gap Robs Women Working Full Time, Year-Round of Hundreds of Thousands of Dollars over a Lifetime”). Without immediate reform, this means that a woman starting her career today could lose anywhere between hundreds of thousands to millions of dollars throughout her career. As a result, women are robbed of their ability to support a family, build generational wealth, further their education, and secure their retirement (“The Wage Gap Robs Women Working Full Time, Year-Round of Hundreds of Thousands of Dollars over a Lifetime”).

In conjunction with quantitative evidence, there has been an influx of qualitative data that displays the actuality of the wage gap. Through these anecdotes, we see how occupational segregation and undervaluation of women doing the same job as men, impact women’s lives. “Within-job discrimination” happens when men are paid more than women who hold the same job title and have comparable levels of skill and experience (Barnes (2025)). An escalated version of this disparity is exhibited through a personal story shared in an article by Annelise McGough (2021). A woman shared that she accidentally found a spreadsheet that outlined new-hire salaries. “I saw that a guy who was essentially the CEO’s assistant, who was 10 years younger and had no management responsibilities, was making about \$20,000 more than me.” (McGough (2021)). This example illustrates the stark reality of wage discrimination that persists despite progress towards equality. The \$20,000 difference symbolizes diminished recognition of a woman’s contributions, qualifications, and value in the workplace. This mistreatment occurs without transparency or justification, leaving women at a disadvantage. This case exemplifies within-job discrimination, where even when women hold more senior positions with greater responsibilities, they are paid significantly less than male colleagues in junior roles.

4. Unpacking Structural Inequality

Now you may wonder why women haven’t advocated for higher pay to their employers. The truth is, they have. Many women are neglected in their requests for equal opportunity. Another reader from Annelise McGough’s article (2021) shared the following regarding a meeting she had with an executive within her own company to request a raise: “The EVP said to me in response to my request for a raise appropriate to the facts: ‘You have a nice apartment, a sports car and you don’t have children, so no tuitions to pay. What more could you need?’” (McGough (2021)). This exchange reveals the problematic mindset that continues to support wage inequality. The executive’s response dismisses the woman’s professional worth by focusing on her circumstances rather than her contributions. It exemplifies how women’s compensation is often evaluated through irrelevant personal lenses, suggesting that their professional value doesn’t determine their pay, but rather their personal needs do. Overall, the rhetoric supports the idea that women’s work is additional rather than essential, regardless of their qualifications or responsibilities. This demonstrates how compensation decisions are influenced by gender-based assumptions about women’s financial needs rather than merit or job performance. Not only are women blatantly denied equality, but some also face consequences like a reader who found out she was being underpaid and requested to be paid fairly and was fired (McGough). This retaliation demonstrates the consequences women can face when advocating for themselves,

highlighting another invisible barrier that surrounds the wage gap: the fear of economic punishment for seeking fairness. Such retaliation discourages other women from advocating for equal pay, perpetuating the cycle of wage discrimination.

This persistent inequality is not the result of individual choices or isolated incidents; instead, it reflects systemic issues. As Ako-Brew observes, “women have historically been perceived as the weaker sex in society and given roles that have to do with taking care of the home” (Ako-Brew (2020)). This insight underscores the societal framework that creates disadvantages for women. The fact that decades of legislation and corporate reform had failed to close the gap reveals how resistant these intangible structures are to change. Real progress would not only require new laws but also fundamental reconstruction of workplace culture and the deconstruction of long-standing gender biases.

The rhetoric around the wage gap often dismisses women’s personal experiences by attributing disparity to personal choices rather than systemic bias. However, there are unrecognized structural barriers. As Encyclopedia Britannica notes, “Vertical segregation, also known as hierarchical segregation, or the 'authority gap,' refers to the fact that men are much more likely than women to be in positions of authority. Several researchers have found a significant pro-male bias in promotion decisions that is not attributable to differences in seniority (length of service), education, or nonwork responsibilities (Barnes (2025)). This institutionalized bias creates what is called the “glass ceiling” that prevents women from reaching higher-ranked positions, especially in male-dominated professions. The rarity of female CEOs in major corporations serves as evidence of this intangible construction (Barnes (2025)). Former corporate manager Josie Cox provides insight into why progress has been limited, stating, “It’s the perceptions, biases, and heuristics held by the most powerful people, who are often men, in business that have stopped the gender pay gap from narrowing at anything other than a glacial pace. I firmly believe they’re also the reason why I was paid so little,” (Cox (2021)). These observations reiterate how deeply rooted gender microaggressions and stereotypes continue to shape workplace dynamics and wage decisions. This reveals that the wage gap persists through unconscious bias and informal power structures rather than explicit policy.

5. How Gender-Based Price Discrimination Deepens Economic Inequality

Though the gender wage gap represents one side of the economic inequality women face. The “pink tax” compounds this disparity from the consumer aspect. Price discrimination based on gender has been extensively documented across multiple product categories. As Mehrjoo et al. (2024) explains, “Price discrimination is setting different prices for various target groups for the same product. Companies intend to increase company profits by skimming off consumers’ willingness to pay for individual market segments [29]. Different forms of price discrimination exist, including those based on gender, ethnicity, or religion [29],” (Mehrjoo et al. (2024)). This practice specifically exists in gender-based price discrimination where manufacturers, merchants, and service providers offer identical or nearly identical items at higher prices for female consumers, often distinguished only by simple features like pink coloring that signal the product is marketed towards women (Mehrjoo). The extent of this price disparity is significant and pervasive across various product categories. According to a 2015 study by the New York City Department of Consumer Affairs, “female products cost on average 7% more than similar products for males,” with variations by industry including “7 % more for toys and accessories, 4 % more for children’s clothing, 8 % more for adult clothing, 13 % more for personal care products, 8 % more for senior/home health care products” (Mehrjoo et al. (2024)). This pricing disparity extends beyond retail markets and into institutions and healthcare. As Demopoulos reports, “women pay 3% more in tariffs than men, though in some cases it could be more” (Demopoulos (2025)). Even gender-neutral products aren’t exempt from this pattern, as “unisex clothing... gets taxed at the same rate as womenswear” and “pink tariffs can also apply to personal care items, sneakers and toys marketed toward young girls as opposed to boys” (Demopoulos (2025)).

The economic burden takes its toll on the necessary products that only women need to purchase. Menstrual products represent a prime example of this gender-specific financial obligation. In an article detailing CVS’s reform policy, Bouranova (2023) notes that period products cost women thousands of dollars during their reproductive lifetimes and “that’s if a consumer can afford them in the first place—period poverty, or the inability to purchase period supplies because of insufficient income—impacts an estimated one in four people in the country, according to

the Alliance for Period Supplies“ (Bouranova (2023)). The financial strain of purchasing these essential items creates a unique economic burden that men simply don’t face. The advent of digital marketing has further expanded this unique burden of gendered pricing strategy. Ultimately, women are charged more for products and services marketed specifically towards them (Mehrjoo et al. (2024)). This practice has become more popular as the economy has grown, as “the digital marketing pink tax is prevalent in 79% of audiences across the world and 98% of audiences in highly developed countries” (Mehrjoo et al. (2024)). These figures refer to the proportion of online consumer audiences exposed to gender-differentiated pricing in digital advertising, based on Mehrjoo et al.’s analysis of global digital marketing data from 2020-2023. This demonstrates that even with increased awareness, gendered price discrimination has evolved through new marketing channels.

6. A Barrier to the American Dream

Some might argue that gender-based price differences reflect genuine production cost differences, and women choose to buy these products despite price differences. However, corporate initiatives have demonstrated that the pink tax is both unnecessary and can be eliminated with institutional reform. For example, “As of this past fall, pharmacy giant CVS Health is making efforts to combat that increase. In October, the chain announced that it was reducing the price of CVS-brand period products by 25 percent in stores across the country, as well as covering the sales tax on those products in 12 states. The affected items include CVS-brand pads, tampons, liners, and menstrual cups” (Bouranova (2023)). CVS CEO Lynch explains the reasoning behind this decision: ““Many women experience period poverty, where they cannot afford period-support products, and as a result, could miss school or work,”” (Bouranova (2023)). The CEO goes on to explain that CVS is attempting to address intersectional challenges that women face, which include women of all ages, ethnicities, and income classes. She says that ““Reducing the prices of our CVS Health store brand period products and paying the so-called ‘menstrual tax’ on menstrual products in 12 states promotes affordability and accessibility”” (Bouranova (2023)). This corporate action confirms that discriminatory pricing is a choice that can be reversed when companies prioritize gender equity over maximizing profits through discriminatory practices.

These gender-based economic disparities fundamentally contradict core American ideals of equal opportunity, fairness, and equality. When women earn less for equal work and pay more for similar products, the notion of meritocracy becomes meaningless. This contradiction is particularly striking given existing legal protections that are not thoroughly enforced. Cox (2021) explains the Equal Pay Act and its long-standing enforcement as she says, “Since the 1970s and 1980s, women have been protected by laws preventing them from getting fired for becoming pregnant. Women can no longer be denied credit or a business loan purely on account of their gender. And under the 1963 Equal Pay Act, individuals must be paid equal amounts for doing equal work regardless of sex” (Cox (2021)). Despite these attempts at legislative reform, the gap between legal protection and economic reality remains, and it reflects a failure of enforcement and accountability as a society and undermines the promise of American equality. The compounded effects of the gender wage gap and pink tax also limit women’s economic mobility and access to the American dream. The National Women’s Law Center emphasizes this point as they conclude that “If action isn’t taken to close the wage gap, a woman starting her career today stands to lose between hundreds of thousands of dollars and more than \$1 million throughout her career, undercutting her ability to provide for herself and her family, build wealth, gain education, and secure her retirement” (“The Wage Gap Robs Women Working Full Time, Year Round of Hundreds of Thousands of Dollars over a Lifetime”). These limitations mean that women face systemic barriers to achieving financial independence, building generational wealth, and securing their economic futures. Altogether, this places them further out of reach of the American Dream solely on a gender basis.

7. Closing the Gender Gap Through Collective Action

To combat this inequity, the approach must be systemic with a combination of legislation, corporate policy changes, and broader social transformation. Overall, we should adopt an ‘equal work, equal pay’ mindset as a society. As *The Atlantic*’s Jenny Anderson (2016) states, “women need to learn more about self-promotion from men and men

need to learn more about the importance of collaboration and team building from women” (Anderson (2016)). Courses to minimize gender bias, stereotypes, and gender-based hierarchy could be mandated among corporations. To operationalize these principles, corporations should implement the following specific steps: (1) conduct annual pay equity audits with results publicly disclosed by gender, race, and job category; (2) establish standardized salary ranges tied to job responsibilities and performance metrics rather than negotiation; (3) implement mandatory bias training for all hiring and promotion decision-makers with accountability measures; (4) create protected reporting channels for wage discrimination complaints with clear anti-retaliation policies; (5) eliminate gender-based pricing on company products, following CVS Health’s model. From a legislative perspective, reform could include stricter enforcement of current laws, with stronger penalties such as escalating fines, mandatory corrective action plans, and public disclosure requirements for repeated wage discrimination and pink tax violations. The current system allows companies to pay their way out of compliance without meaningful change. We need a more accessible reporting and complaint process that doesn't place the entire burden of enforcement on individual women who may face retaliation for speaking up. As Cox (2021) states, “We often think that if we fight hard enough, we have the power to change the system. But it’s going to take more than that. Women have done their fair share of fixing. It’s time for everyone else to pitch in” (Cox (2021)). Specific outcomes should be established to measure progress, with regular reporting and transparency requirements for public and private institutions. Without collective action, transparent accountability, and a willingness to challenge deep-rooted beliefs can the gender wage disparity and pink tax can be eliminated.

There are various economic benefits of closing the gender pay gap to extend beyond individual women. According to Ndlovu (2024), “If we could close the gender pay gap, global GDP could increase by a staggering \$12 trillion. This massive economic boost would be like adding another country the size of China to the world economy” (Ndlovu (2024)). This potential economic growth demonstrates that gender equality is not just for justice but also an economic necessity in everyone’s best interest. Additionally, eliminating the pink tax would increase consumer spending power, creating positive effects throughout the economy. A clear implementation timeline with benchmarks would ensure that these changes occur systematically, as opposed to sporadically, with regular assessment of improvements in wage gaps and elimination of gendered pricing.

8. Research Limitations

This study is based entirely on secondary data, which presents certain limitations. Without primary data collection, such as interviews or surveys, the analysis is constrained by the scope, accuracy, and framing of existing literature, reports, and published statistics. While these sources are credible, they do not allow for firsthand insights or real-time data interpretation. In addition, much of the data referenced reflects national averages. This approach does not account for important differences across regions, industries, or specific occupations where wage disparities and consumer pricing may vary significantly. As a result, the findings may generalize complex issues that manifest differently in specific contexts.

The paper applies an intersectional framework to highlight how race, gender, and class shape economic inequality. However, the lack of disaggregated data for certain marginalized groups—particularly transgender, non-binary, and disabled individuals—limits the comprehensiveness of the analysis. Their experiences with wage discrimination and gendered pricing are underrepresented in mainstream statistics. While the inclusion of anecdotal evidence strengthens the human dimension of this topic, such narratives are not representative of the broader population. They are valuable for illustrating systemic issues, but they should be interpreted as illustrative, not definitive. Finally, the study focuses solely on the United States. While this scope allows for depth, it limits the ability to compare gender-based economic disparities across countries with different laws, legal systems, economic structures, and cultural norms. A global or comparative approach could offer further insight into how policy environments influence gender equity outcomes.

Future research could address these limitations through several approaches: (1) primary data collection via surveys and interviews with diverse working women to capture regional and industry-specific variations, (2) longitudinal studies tracking women’s career earnings over time to better understand cumulative impacts, (3) comparative international research examining how different legal frameworks and enforcement mechanisms affect gender wage gaps and pricing discrimination, (4) focused studies on transgender, non-binary, and disabled individuals’

experiences with wage discrimination and gendered pricing to expand intersectional analysis, and (5) experimental research testing the effectiveness of specific corporate interventions to provide evidence-based implementation guidance.

9. Conclusion

America's promise of equality remains unfulfilled while gender based economic disparities persist in wages and consumer pricing. To combat this, we require more strictly enforced and strengthened policies. The evidence presented throughout this analysis reveals that women face a devastating double burden in our economy. While women earn less, they simultaneously pay more for essential goods and services, and this is taken on as the "tax of being a woman." The wage gap alone forces women to work additional years, often beyond their life expectancy, when it comes to women of color, just to earn what white men make by age 60, while the pink tax drains their already reduced earnings through discriminatory pricing. The impact on marginalized groups is disproportionate, as Native, Latina, and Black women experience exponentially greater lifetime losses in comparison to white men. This reality exposes the intersection of racial and gender discrimination, where women of color bear the heaviest burden of economic inequality. These disparities oppose fundamental American values and the belief that hard work should be rewarded, that equal effort deserves equal compensation, and that everyone should have genuine access to economic opportunity regardless of gender or race. The issue is clear and urgent, and it is evident that gender economic inequality is not just a women's issue but an economic hurdle that could enhance our collective prosperity if resolved. The potential \$12 trillion boost to global GDP from closing the pay gap represents unlocked human potential and economic contributions that were systemically undervalued. Only through sustained, systemic, legislative, and social reform can we ensure that future generations of women will not be robbed of their hard work. Until women receive equal pay for equal work and equal prices for equal products, they will continue to be overworked, overqualified, and underpaid.

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