

Clocking Inequality:

Understanding Economic Inequity, the Wage Gap, and Workplace Experiences of Asian American, Native Hawaiian, and Pacific Islander (AANHPI) Women

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About NAPAWF

The National Asian Pacific American Women’s Forum (NAPAWF) is the only multi-issue, progressive, community organizing and policy advocacy organization for Asian American and Pacific Islander (AANHPI) women and girls in the U.S. NAPAWF’s mission is to build collective power so that all AANHPI women and girls can have full agency over our lives, our families, and our communities. For more information, visit napawf.org or email info@napawf.org.

About Korean American Community Foundation

This work was supported by a grant from the Korean American Community Foundation (KACF). The Korean American Community Foundation’s mission is to build more equitable and thriving communities by fostering a culture of giving that catalyzes the collective generosity of Korean Americans. The views and opinions expressed are those of the authors and do not necessarily represent the views and opinions of KACF.

Partner Organizations

Apna Ghar, Bangladeshi American Women’s Development Initiative, Empowering Pacific Islander Communities, Heart Women and Girls, Jahajee, KAN-WIN, and Laotian American National Alliance.

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Cultural Disclaimer

AANHPI is respectfully used to refer to Asian American, Native Hawaiian and Pacific Islander peoples throughout the report. Where possible, specific racial, cultural, and ethnic groups were explicit.

Language Disclaimer

NAPAWF uses the term “woman” as inclusive of cisgender and transgender identities. Women and gender expansive language are also respectfully used to account for a range of diverse gender experiences.

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Executive Summary

Almost no research to date has explored the individual experiences of Asian American, Native Hawaiian and Pacific Islander (AANHPI) women and gender expansive people with the wage gap in the United States. Despite acknowledged and documented wage gaps for AANHPIs, individual experiences and barriers to equal pay remain poorly understood.

The National Asian Pacific American Women's Forum (NAPAWF) conducted key informant interviews (KIIs) with leaders of AANHPI community organizations and in-depth interviews (IDIs) with AANHPI women and gender expansive people to address this critical research gap. These KIIs revealed numerous barriers, including workplace discrimination, limited employee benefits, lack of access to necessary cultural and financial resources to promote financial stability, as well as broader issues related to the immigrant experience, unpaid labor for caregiving, and high living costs. These findings are particularly significant as they challenge the "model minority" myth and shed light on the often-invisible struggles of AANHPIs within aggregated economic datasets.

Overall, caregiving^A emerged as a key priority needed to improve economic outcomes for AANHPIs, especially for smaller Asian American communities, as well as Native Hawaiian, Pacific Islander, and Indo-Caribbean women. Protections and systems of support tailored to AANHPI immigrants in the workplace and at home, combined with adequate support writ large for all caregivers, will help equitably address the wage gap and advance economic mobility.

NAPAWF's policy recommendations emphasize the need for culturally informed solutions, targeted funding, and multi-sector collaborations. Investment in the care economy's infrastructure and language access for care workers are vital to removing barriers for AANHPI women and gender expansive individuals. Additionally, the report calls for disaggregated data collection and resources to confront occupational isolation.

These culturally tailored solutions are essential to address the unique needs of our diverse community, especially when considering the disparate economic outcomes of each AANHPI subgroup. Integrating cultural competency into care services, financial literacy, and empowerment programs will help bridge economic disparities within and between AANHPI groups. Additionally, ensuring language access in healthcare and supporting refugee empowerment models, such as home childcare initiatives, can enhance economic opportunities and foster mutual support within the community.

The experiences of AANHPIs across their lifespan, as captured in this report, are a critical starting point for AANHPI organizations to advocate for equal pay and other equitable workplace conditions, as well as for other partner organizations, elected officials, and movements committed to broadly ending the wage gap. By amplifying our voices and experiences, we strive to combat invisibility and ensure that AANHPI individuals and communities are able to thrive.

^AResearchers relied upon individual interviewee interpretation of "caregiving" and the common definition of caregiving as providing direct care to individuals who may be children, the elderly, or those who cannot provide care for themselves.

Summary: Policy Recommendations

Targeted Funding and Culturally Bolstered Caregiving Framework

- Foster multi-sectoral dialogue and solutions including: 1) Increasing funding for the Child Care Development Block Grant (CCDBG) in order to make child care more affordable and accessible for families. The Department of Health and Human Services (HHS) should also build language access considerations into regular early childhood federal program reporting and evaluation.
- Include family, friend, and neighbor (FFN) care providers in federal child care programs and initiatives, including child care assistance programs like CCDBG. Incorporate supports that are culturally and linguistically relevant and accessible to FFN providers, especially those who are immigrants or who care for immigrant families.
- Facilitate access to certification and training programs by HHS for immigrant providers who are interested in child care center-based opportunities.
- Increase funding for Head Start, Early Head Start and the Early Head Start – Child Care Partnerships to support access to affordable and high quality early childhood education.
- Medicare, insurance carriers, and private enterprise should collaborate to provide targeted recruitment and support for culturally and linguistically appropriate homecare and home health services, ensuring inclusivity and accessibility for diverse AANHPI communities.

Workplace Support and Closing the Pay Gap

- Incorporate AANHPI institutions and occupational categories into workforce grant solicitations to promote diversity and equity.
- Implement policies such as parental leave for all (to include non-traditional families and parents such as gender-expansive individuals), pregnancy discrimination laws, support for increased paid sick days to support aging AANHPIs who may be unable to retire, and protections for workers paid “off the books” (e.g., unemployment benefits).
- Enact pay range transparency policies to diminish pay negotiation inequities.
- Support federal paid leave, an increase in the minimum wage, or a federal equal pay bill.

Financial Planning and Asset Building Infrastructure

- Encourage collaboration of philanthropy and wealth-planning donors to develop unique wealth building strategies and structures tailored to ethnic-specific communities.

Multi-Sector Collaborations and Dialogue

- Encourage multi-sector collaborations to re-imagine economic justice and ensure the inclusion of Native Hawaiian and Pacific Islander (NHPI) communities. Facilitate dialogue, coordination, and the development of targeted policies and initiatives in a federal and private sector work group dedicated to NHPI community solutions, including representatives from Health and Human Services, Department of Labor, Department of Interior, and Department of Treasury.

Disaggregation and Inclusion for All Communities

- Prioritize disaggregation of AANHPI community experiences in policy development to understand and address the root causes of economic barriers.

Resources and Funding for Social Services

- Prioritize resources for caregiving support, affordable housing, language resources, and healthcare to ensure accessibility and affordability for all community members.
- Support culturally specific non-profits and grassroots organizations run by and for smaller ethnic communities, enabling access to grants and funding.
- Support economic empowerment programs at a non-profit level with accompanying mentors to support immigrants, undocumented community members and employers.

Introduction

Asian American, Native Hawaiian and Pacific Islanders (AANHPIs) are some of the most under-studied racial groups in research,^{1,2,3} despite being the fastest growing minority group in the United States and representing over 50 different ethnicities and 100 different languages. At worst, AANHPIs are placed in the “others” category, and at best, data on AANHPIs is presented in aggregate form in a single racial group.

The presentation of aggregated data for AANHPIs is highly problematic and inaccurate. Aggregated data lump diverse AANHPI communities into one group and perpetuates the “model minority” myth, which is not only false, but also masks the challenges our community faces. For example, aggregated wage analyses show that AANHPI women working are typically paid 80 cents for every dollar paid to their white, non-Hispanic male counterparts.^B However, disaggregated data reveals that many AANHPI women experience much larger wage gaps, especially when accounting for additional variables such as ethnicity and immigration status. For example, Bangladeshi and Nepalese women earn just 49 and 51 cents, respectively, for every dollar earned by white, non-Hispanic men.⁴

We seek to combat the feelings of invisibility that many in our community face. Our report sheds light on the intersectional lived experiences and needs of AANHPI women and gender expansive individuals and provides an in-depth analysis of individual, community-specific, and systemic barriers that keep them from achieving economic equity. These findings necessitate key shifts in policy and community engagement practices.

The information of the report also underscores the importance of addressing root causes to help close the wage gap and improve economic outcomes. Visibility into the diversity of the AANHPI experiences must thus be considered within a historical and social context. Factors such as the ongoing occupation and displacement of Native Hawaiians and other Indigenous peoples, waves of colonization across the countries and homelands of AANHPIs, and the enduring impact of slavery, indentured servitude, and migration for improved economic opportunities all influence the economic realities of AANHPI communities today.

Please note that this study also captures a moment in time - where key informant interviews and in-depth interviews were conducted amidst the historical backdrop of the 2021 mass shooting targeting Asian American women at three spas in Atlanta and the overall rise in gender-based, anti-AANHPI hate and violence across the nation. In particular, the FBI reported hate crimes against Asians more than doubled between 2019 and 2021 and hate crimes against women increased by 25%.⁵

The report builds on previous findings from our comprehensive study in 2017, “Fighting Invisibility,

^BNAPAWF analysis of median earnings for full and part-time workers by AANHPI subpopulation based on 2020 American Community Survey 1-year estimates, available at <https://www.census.gov/programs-surveys/acs/data/experimental-data/2020-1-year-pums.html>. Figures are based on women and men’s median earnings for both full and part-time workers. White, non-Hispanic men made \$50,000 annually in 2020. Indian women represent those who self-selected “Asian Indian” as their race.

Closing the Wage Gap: An Equal Pay Agenda for Asian American and Pacific Islander Women.”⁶ It is also our hope that these findings will prompt researchers to dig more deeply and further interrogate how economic disparities specifically impact our community.

Our wages touch every part of our lives, from accessing the health care that we need, to making decisions about if and when to start a family. Our wages can hinder our economic agency and autonomy. Economic security is crucial to ensuring that AANHPIs and their families can truly thrive.

Methodology and Study Sample

This study utilized an explanatory qualitative study design to collect AANHPI narratives around economic justice issues with two data collection methods: key informant interviews (KIIs) and in-depth interviews (IDIs).

Key Informant Interviews

For the study, 7 KIIs, between 45 minutes and 1 hour in length, were conducted with leaders of organizations working with the most impacted AANHPI cisgender and transgender women and gender expansive people across the United States who are at least 18 years of age.

KIIs were used to contextualize the findings from the previous Census data around AANHPI wage gaps and gather recommendations from key informants working directly with identified populations. Key informants also supported NAPAWF's recruitment of 28 IDI participants and provided feedback on interview questions to ensure they were relevant for interviewees. The aims of the KIIs were to contextualize and explain AANHPI workplace experiences, situate and explain how barriers to economic equity have directly impacted the lives of AANHPIs, and understand what AANHPI community members need from their local and federal elected officials to access economic equity. Verbal consent was obtained from participants who completed KIIs, and the data collector signed consent forms on their behalf.

KIIs were identified through NAPAWF's networks and represented one community leader each from the following organizations:

- **Apna Ghar:** Provides critical, comprehensive, culturally competent services, and conducts outreach and advocacy across communities to end gender violence.
- **Bangladeshi American Women's Development Initiative (BAWDI):** Gives Bangladeshi women of Paterson, NJ a platform of their own to network with each other and to empower one another. BAWDI identifies ways to promote, support, and address the needs of women in Paterson as immigrants and as Bangladeshis through grassroots organizing, connections and building sisterhood.
- **Empowering Pacific Islander Communities (EPIC):** Advances social justice by engaging Native Hawaiians & Pacific Islanders in culture-centered advocacy, leadership development, and research.
- **Heart Women and Girls:** Promotes sexual health, uproots gendered violence, and advances reproductive justice by establishing choice and access for the most impacted Muslims.
- **Jahajee (formerly Jahajee Sisters):** Activates Indo-Caribbeans in New York to put an end to intimate partner, family, and sexual violence.
- **KAN-WIN:** Works to eradicate gender-based violence through comprehensive, survivor-centered services, education, and outreach to Asian American communities and beyond.

- **Laotian American National Alliance (LANA)**: Amplifies the underrepresented voices and empower our multi-ethnic community through education, visibility, and collaboration.

In-depth Interviews

Interviews lasting 45 minutes to 1.5 hours were conducted with 28 AANHPI cisgender and gender expansive people. The initial goal was to recruit at least 5 participants per identified AANHPI racial/ethnic subgroup (25 total, e.g., Burmese, Pakistani, Nepalese, Native Hawaiian, and Pacific Islander). To respect the time of key informants, they were each asked to recruit at least 5 AANHPI community members for interviews through their networks. Interview participants were identified based on interest and availability and therefore represented a wider range of cultural backgrounds and economic experiences. On average, interviews were shorter than expected, therefore more participants were recruited. The aims of the IDIs were to expand on the findings from the KII, gather experiences and perspectives from directly impacted AANHPI community members and contextualize previous AANHPI Equal Pay Day activities and current wage gaps.

Participants were included in the study if they met the inclusion criteria: self-identify as Asian American, Native Hawaiian, and/or Pacific Islander; are at least 18 years of age; identify as a woman, transgender, non-binary, or gender expansive person and speak one of the following languages: Korean, Vietnamese, Mandarin, Urdu/Hindi, Bangla, Tagalog, or English. Interviews were held virtually through Zoom and recorded and transcribed for analysis. One interview was conducted in a language other than English (Mongolian) and translated to English as needed. Two participants (Mongolian and Korean) received a copy of the interview questions ahead of time to prepare responses due to translation barriers. Verbal consent was obtained from participants who completed IDIs, and the data collector signed consent forms on their behalf. Participants also received a \$25 gift card for their time.

Participants in the study represented the following countries or ethnicities: **Bangladesh (3), India (3), Mongolia (2), Pakistan (2), Nepal (2), Laos (2), Laos/China (1), Khmu (1), Hmong (1), China (1), Indo-Caribbean (1), Indo-Trinidadian (1), Korea/Taiwan (1), Korea (1), Philippines (1), CHamoru Filipina (1), Tonga (1), Fiji/Samoa/Rotuman/Tonga (1), Samoa (1), and Kanaka Maoli (Native Hawaiian) (1)**. Demographics related to race or ethnicity are based on the information that was shared when participants were asked to discuss their background during IDIs. Two participants identified as queer, and one participant identified as non-binary and assigned female at birth. None of the participants identified as transgender women and since only one participant identified as non-binary, this report is primarily reflective of the experiences of cisgender women.

Data Analysis Process

For both KIIs and IDIs, two members of the research team followed an iterative coding process with all coding in Dedoose. Once all interviews were coded, codes were reviewed for consistency across all interview transcripts. Priority codes and sub-codes that emerged as central to the research questions were identified and code summaries were drafted for each of these selected codes. A modified grounded theory was used to analyze these data, which includes (1) identifying themes and ideas emerging from the data, (2) organizing these themes according to preliminary codes, (3) iteratively refining and expanding codes as necessary, and (4) describing relationships and patterns

across codes and interviews.⁷

Key Findings

Based on insights from KIIs and IDIs, below is a summary of key findings affecting AANHPI women and gender expansive individuals. These findings help debunk the “model minority” myth which falsely characterizes all AANHPIs as economically secure, shedding light on the invisibilized struggles within our communities. These insights will frame several policy recommendations later in our report aimed at fostering economic empowerment and equity within the AANHPI population.

Building Cultural Competency in AANHPI Communities

Cultural nuances play a pivotal role in shaping the economic experiences of AANHPI communities. From the immigrant experience to gender roles and family obligations, cultural factors intersect with socioeconomic dynamics to influence economic outcomes and impact economic well-being of AANHPIs in multifaceted ways.

By delving into these nuances as told by the stories of our informants, policymakers, service providers, and advocates can develop a deeper cultural competency that informs strategies to address economic disparities and promote equity within AANHPI communities. Policymakers can also tailor interventions that are culturally sensitive, effective, and respectful of diverse identities and experiences.

Social Norms

Economic disparities in AANHPI communities are complicated by existing social norms in the community. Women, facing cultural expectations as primary caregivers, often receive less compensation and have restricted roles in decision-making within the household. This entrenched inequality affects their economic stability.

“That’s why women are kept in these roles to take care of family and things like that because the men don’t want to make space for that type of economic mobility as well.” – KII6

The financial practices of NHPI community members can also be adversely affected when migrating to the U.S., sometimes leading to detrimental economic decisions.

“I’ve heard stories recently of young— well not necessarily just young, but of Pacific Islander leaders, community leaders, or new business owners who have cashed out their retirements and 401(k)s to support community events, to open up their business or keep their business afloat, to support family or purchase a home.” – KII3

Gender Roles

Traditional gender roles continue to shape economic opportunities within AANHPI communities, with women often relegated to caregiving roles and facing barriers to equal pay and career advancement. Cultural expectations regarding marriage, family, and financial autonomy further compound gender disparities.

"If they [men] make more money, it's going to be help to community too. It means they can make some good things to communities." – IDI9 Indian participant

"We have as an entire world where it's not really built for women or gender...expansive people to be successful financially because we're not given those same opportunities or information."

– IDI5 Bangladeshi participant

"When you look at the way that Pakistani women have been socialized, a lot of Pakistani women have been socialized to think that they should be supported by a male partner."

– IDI14 Pakistani participant

"Brown girls are always viewed as, 'You're going to have to be someone else's responsibility.' Growing up, brown girls are always told to be respectable, to be this way, to be that way, to limit yourself because you are going to have to make yourself attractive to be somebody else's responsibility." – IDI18 Indian participant

Culturally competent initiatives must challenge these norms, promote gender equity in education and employment, and empower women to achieve economic independence.

Balancing Family Obligations

Cultural norms surrounding family obligations often intersect with economic decision making, particularly for AANHPI women. The expectation to financially support extended family members, both locally and abroad, can strain personal finances and hinder economic mobility.

"I'm not going to sit here and see my parents struggle, or I'm not going to sit here and see my family struggle when they need to pay for something. ... Every part of me wants to say it's not worth it, but I know it's worth it because we have to do it." – IDI13 Fijian/Samoan/Rotuman/Tongan participant

*"I think it's part of our culture, my family's culture, and I also think Asian culture, more broadly. The way that I understand it is that a lot of the reason that people have kids is to have them be able to take care of you when you're older. I don't think that's the reason why [my] parents did have kids, but I think that is something that is expected and is labeled as the right thing to do. It's very common in Asian families for grandparents or multiple generations to live in the same home. I think it's also for that reason. I think it's this cultural norm that's been instilled in me. My dad always used to tell me White people just go ship off their relatives to the nursing home and pay for it because that's not in their culture to be the ones that are giving that care."
– IDI1 Korean and Taiwanese participant*

Understanding these cultural dynamics is essential for developing interventions that respect familial responsibilities while promoting financial independence.

Immigration Experiences

The immigration experiences of AANHPIs differ for newly arrived immigrants who use family-based immigration processes as opposed to those fleeing wars or conflict. AANHPIs shared that members of their community who are not U.S. citizens, are refugees and/or are undocumented are more likely to deal with economic insecurity. When their situation can change at any time, that presents a barrier to steady employment. Even their status alone can be a nonstarter when applying to or even locating jobs. Barriers to economic security were higher for more newly-arrived immigrants, where they were unable to achieve security or took longer to feel more secure.

Relationship Instability and Economic Agency

Personal relationships, particularly those tied to immigration status or financial stability, significantly influence economic outcomes for AANHPI individuals. Financial abuse within relationships, exacerbated by cultural norms, perpetuates cycles of dependency and limits access to economic resources.

"I'm definitely learning about that for Asian women, if they're in households or come from families with generations of domestic violence, or sexual violence, that can cause a huge mental strain, and emotional strain and just barrier as well. I've learned about what financial abuse is as well, having your money managed and not being able to have power over that, whether it's parents or a partner who's controlling that." – ID11 Korean and Taiwanese participant

Relationship instability, including instances of domestic abuse, poses significant barriers to economic security. Abusers may exert control over finances, restrict employment opportunities, or sabotage access to education, leaving survivors trapped in cycles of abuse and economic vulnerability. Participants also mentioned that sometimes American-born spouses (typically male partners) take advantage and control finances of foreign-born spouses. Breaking free from abusive relationships often requires survivors to sever ties with their support networks, including employment opportunities, compounding their financial precarity.

One key informant noted that in situations of domestic violence, abusers can restrict their partner's ability to drive a car, making it extremely difficult to commute to the workplace. Other key informants mentioned that when AANHPIs leave an abusive relationship, this poses significant challenges as the abuser often obstructs the victim/survivor's access to employment, education, or other avenues for gaining employability, particularly when dependents are involved.

"...the folks who don't have economic stability because of employment, it's so tied to violence." – K115

"That is the number one reason actually, that people don't leave abusive situations is because they're not able to provide for themselves." – K117

"A survivor's ability to make employment choices are always restricted in those violent situations." – K114

Key informants brought up experiences of abusers who control finances, take childcare subsidies, or limit a victim/survivor's economic opportunities if they are forced to look after their children. Even when employed and leaving abusive situations, a survivor may need to leave their community and support system which they may need to leave their job. Trauma from sexual assault or domestic violence can also lead to mental health issues that prevent consistent employment or pursuing an education which further limits economic equity.

Generational Wealth and Retirement Planning

Retirement planning among AANHPI individuals is influenced by cultural attitudes and familial obligations, often shaping their approach to financial preparedness for the future. While some prioritize saving for retirement and envision a comfortable post-work life, others avoid contemplating retirement altogether due to various cultural, social, and personal factors. For instance, cultural expectations of caregiving and community responsibilities may overshadow considerations of personal financial security in retirement. Additionally, limited awareness or apprehension about retirement planning, compounded by cultural stigmas or anxieties, further deter individuals from engaging in proactive financial strategies.

"I don't even dream it [retirement] because I'm just like, 'Why will I dream of something that might not happen and I will be let down?'"

– IDI3 Pakistani participant

"That is the number one reason actually, that people don't leave abusive situations is because they're not able to provide for themselves." – KII7

Despite these challenges, cultural narratives and social networks can also foster positive attitudes towards retirement planning and wealth management. For example, individuals may draw inspiration from cultural metaphors or community-based support systems to conceptualize retirement planning as a journey towards abundance and security. Moreover, discussions surrounding generational wealth and financial legacies underscore the importance of intergenerational wealth transmission within AANHPI communities. Whether through family inheritances, charitable donations, or entrepreneurial endeavors, these conversations reflect a broader cultural ethos of financial interconnectedness and communal support.

"Just as much as you toil the soil and prep the land for growth, just as much as you mālama the 'āina and take care of the land and take care of the water, that's how they said a retirement plan is, or a pension plan is. It's preparing for that journey of wealthiness and abundance."

– IDI25 Kanaka Maoli (Native Hawaiian) participant

These insights inform policy recommendations aimed at promoting economic equity and empowering AANHPI communities. By integrating cultural competency into policy development and implementation, stakeholders can ensure that interventions are responsive to the diverse needs and experiences of AANHPI individuals, ultimately fostering greater economic prosperity and social inclusion.

The Care Economy

Caregiving Experiences within the AANHPI Community

Aside from the factors listed above, caregiving experiences of the AANHPI community emerged as a key priority needed to improve economic outcomes for AANHPIs, especially for smaller Asian American communities, as well as Native Hawaiian, Pacific Islander, and Indo-Caribbean women.

The caregiving landscape in AANHPI communities is characterized by unique challenges that are deeply rooted in intricate social, cultural, and economic factors. Through the lens of key informants, a vivid picture emerges of how these factors intersect to shape the realities of AANHPI caregivers, often leading to financial instability and limited economic opportunities.

The following sections provide an introspective view of the state of caregiving and its broader implications within AANHPI communities.

Financial Instability and Caregiving in AANHPI Communities

In AANHPI communities, caregiving intertwines with financial instability. Informants voiced that growing debt, absence of generational wealth, and pressures of gentrification aggravate this instability, which is further strained by the high costs of living and caregiving. Caregiving also limits opportunities to work full-time and earn more income, especially if the burden of caregiving is placed primarily on women who are expected to look after children until they become older.

High costs of living and caregiving costs further strain these challenges, limiting opportunities for full-time employment, particularly for women who often bear the primary responsibility for caregiving. For instance, a key informant from the Indo-Caribbean community highlighted the cultural stigma against having others care for children, which restricts mothers from securing full-time employment. This cultural expectation places significant barriers on career advancement for women, as they are frequently tasked with caring for children, aging parents, and relatives with disabilities, leaving them with fewer opportunities to climb the career ladder.

One key informant said that within their community, there is also a stigma of having someone else look after children which limits opportunities for mothers to secure full time employment.

*"I think that we need to change the culture entirely, not in the Indo-Caribbean culture or API culture but just societal culture overall. The fact is that women are the ones that do most of the care work, we're caring for children, we're caring for aging parents. In my family, we have several people who have disabilities and my mother and the other women in the family are the ones that are providing care and helping them. Because of that, there's less opportunity to go out and be in the workforce or to move up a career ladder and really focus on career."
– K115*

To address these challenges, some communities have started to implement innovative strategies. For example, in certain AANHPI groups, local organizations have begun offering subsidized child care services that are culturally sensitive, helping to reduce the burden on families while allowing women to enter or re-enter the workforce. Another successful strategy has been the creation of community-based financial literacy programs, which aim to empower caregivers with the knowledge and tools needed to manage debt and build wealth. These programs often include workshops that address specific cultural barriers and provide tailored advice, helping participants to navigate their unique financial challenges.

Tailored Solutions for the AANHPI Caregiving Economy

State and Local Government Involvement

The active involvement of state and local governments is fundamental to addressing the challenges AANHPI women face in the care economy. As key informants have emphasized, caregiving responsibilities, compounded by cultural stigmas and a lack of supportive data, are not just personal issues but collective ones that require government attention and intervention:

"The problem is, in this community, and even generally, there is almost no data on Bangladeshi Americans in the United States even when it comes to census. The census breakdown, as we know, isn't really disaggregated enough to really serve our Asian communities and Asian American communities anyway ... I would say, again, qualitatively because I really can't speak to quantitative data, is the vast majority of women don't work full-time unless they have older kids." – K112

These statements highlight the need for local policy responses that are informed by the lived realities of AANHPI communities. State and local governments are strategically positioned to pioneer culturally sensitive initiatives, provide resources that mitigate the undervaluation of care work, and collect nuanced data that reflect the diversity within their populations. They can spearhead change by implementing policies that grant tax credits for caregiving, create job opportunities that accommodate caregivers' schedules, and foster environments where AANHPI women can thrive both at home and in the workplace. Local governments have platforms to promote small business initiatives, expend block grants for community center-driven models of care, and create narrative change on caregiving at the local level. Their role is not only to support but also to champion the cause of AANHPI women, recognizing their contributions as essential to the social and economic fabric of the community.

State strategies for identifying and reaching family caregivers can provide valuable insights for addressing the challenges faced by AANHPI women in the care economy. Many states are implementing processes to identify caregivers through state agencies and public-private partnerships, rather than relying on self-identification. This approach includes stakeholder education to ensure strategies are culturally sensitive and responsive to specific communities. Tailored outreach strategies and trust-building efforts are crucial for reaching diverse caregiver populations.

Additionally, leveraging caregiver assessments and surveys can support identification, data collection, and service delivery. For example, South Dakota incorporates caregiver assessments within its Medicaid waiver, requiring comprehensive evaluations and support plans for caregivers.^c Illinois has expanded the use of an evidence-supported tool to assess family caregivers' needs across most of the state. These strategies highlight the importance of cultural considerations and the need for nuanced approaches to effectively support family caregivers, particularly those from marginalized communities.

Tackling Workforce Inequities

Workforce Experiences within the AANHPI Community

Unrecognized Contributions: Paid and Unpaid Labor

Paid and unpaid labor are integral components of the AANHPI workforce landscape, with participants engaging in a diverse array of career fields and unpaid roles. Despite their contributions, unpaid labor, particularly performed by women, often goes unrecognized and undervalued within society. As one participant aptly highlighted, tasks such as caregiving, homemaking, and community volunteering are frequently overlooked, perpetuating economic disparities.

^cCenter for Health Care Strategies. "Making the Invisible Visible: State Strategies for Identifying and Reaching Family Caregivers." Last modified June 1, 2022. Accessed August 9, 2024. <https://www.chcs.org/resource/making-the-invisible-visible-state-strategies-for-identifying-and-reaching-family-caregivers/>.

"Unfortunately, for whatever reason, work that primarily women are doing in the home is undervalued because there's not a pay structure for it oftentimes. I would say every time I cook for my family, I clean for my family, I change the sheets on the beds for my family, I take care of my child, is all unpaid work that I am doing." – IDI14 Pakistani participant

*"I think that's always ongoing, and it's not a 9:00 to 5:00 position. It's not just physical, it's emotional. There's emotional labor, spiritual labor, there's cultural labor. A lot of times, and many times, too many times are in spaces that's not compensated. Only the sections or the parts of your body that can be commodified, then that can be paid for. Then if it can't be paid for, then it's not seen as work, or you're not seen as contributing to the economy and you're not seen as contributing to the community."
– IDI24 Tongan participant*

Balancing Family Responsibilities with Work

Caregiving responsibilities, especially for children and aging family members, pose significant challenges for many AANHPI individuals, particularly women. Cultural expectations often dictate that women prioritize caregiving over paid employment, limiting their economic opportunities. Additionally, the financial burden of caregiving, whether for family members in the US or abroad, further constrains career growth and financial stability. Despite the necessity of caregiving, participants expressed reluctance to seek compensation due to cultural guilt, reflecting the complex intersections of culture and economic necessity.

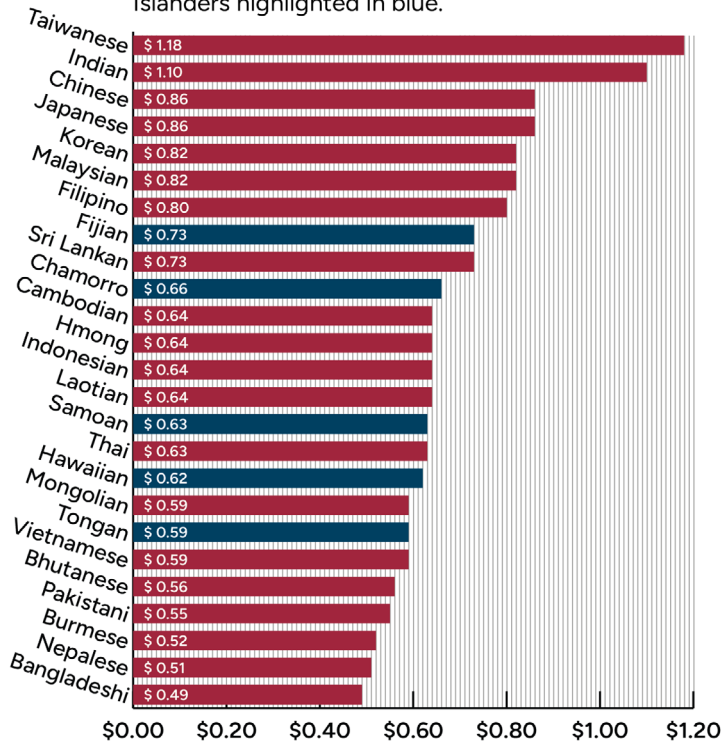
*"When we speak to caregiving, I will say that people talk about a program where there's compensation, and then there's a level of guilt, as a Pacific Islander, I've heard, "I don't want to apply for money to get paid for-- to pay for my parent."
– IDI22 Samoan participant*

Workplace Inequities: Discrimination and the Wage Gap

In the workplace, AANHPI individuals face various forms of discrimination and inequities, including the pervasive issue of the wage gap. Women, especially those from marginalized AANHPI communities, often experience disparities in pay compared to their male counterparts.

The Wage Gap for Asian American, Native Hawaiian, and Pacific Islander Women

Ethnicity vs. Earnings ratio compared with white, non-Hispanic men. Native Hawaiians and Pacific Islanders highlighted in blue.



Despite their presence in these diverse fields, AANHPI women experience significant wage gaps. For instance, they are paid just 80 cents for every dollar paid to white, non-Hispanic men^D. Even within higher-paying fields, such as pharmacy and medical science, AANHPI women earn significantly less than their white male counterparts, highlighting systemic pay inequities. AANHPI women are also overrepresented in certain low-wage occupations, such as manicurists and cashiers, where they make up a significant share of the workforce. These roles often lack benefits and opportunities for advancement, further exacerbating economic disparities. Workplace discrimination, ranging from misogyny to language barriers, impedes career advancement and perpetuates economic disparities. Furthermore, the lack of workplace benefits and opportunities exacerbates financial insecurity, forcing individuals to make trade-offs between employment and meeting basic needs.

*“They say that if they have chance to learn English, more like education, then have another opportunity to get a job.”
– IDI29 Korean participant*

^DNAPAWF analysis of median earnings for full and part-time workers by AANHPI subpopulation based on 2020 American Community Survey 1-year estimates, available at <https://www.census.gov/programs-surveys/acs/data/experimental-data/2020-1-year-pums.html>. Figures are based on women and men’s median earnings for both full and part-time workers. White, non-Hispanic men made \$50,000 annually in 2020. Indian women represent those who self-selected “Asian Indian” as their race.

“Especially within the non-binary trans community, you definitely have to sacrifice your identity in a way. I use they/them pronouns exclusively. The number of times that people mess up at work, is very high. You have to sacrifice in a way your comfort when it comes to your identity. You also have to-- I also, since I'm very feminine presenting, I get subjective to a lot of workplace misogyny, whether it be mansplaining talking over me.”
– ID118 Indian participant

“They are hardworking, and they do everything, but it's just the English. They have degree, they have mastered but still, they can't work outside because of English. They just end up staying home which is not bad, but the people who wants to work outside I feel bad for them because they don't have even basic English so they can't work. It's really hard for them.” – ID117 Lao participant

Tailored Solutions for Workforce Inequity and Closing the Pay Gap

Paycheck Fairness and Transparency

Paycheck fairness and transparency stand as foundational elements in the effort to bridge the wage gap affecting AANHPI women and girls. It is essential to establish clear, equitable pay structures that recognize the value of work irrespective of gender or ethnicity. By implementing transparent compensation practices, organizations can create an environment where AANHPI individuals feel confident that their work is valued on par with their counterparts. This level of openness not only fosters trust within the workplace but also encourages a culture where wage equity is the norm rather than the exception.

The issue of paycheck fairness and transparency is paramount within AANHPI communities, where participants often face workplace discrimination and inequitable treatment. Additionally, addressing workplace discrimination and misogyny against women and other feminine presenting individuals is essential for fostering an inclusive and equitable work environment. Policy interventions should focus on establishing clear, equitable pay structures that acknowledge the value of work regardless of gender or ethnicity. Implementing legislation or regulations mandating transparent compensation practices can create an environment where AANHPI individuals have confidence that

their contributions are valued equally. Such measures not only promote trust within the workplace but also foster a culture where wage equity becomes the standard rather than the exception. Many AANHPIs have reported experiencing discrimination due to racism, cultural biases, language barriers, and accent-related biases, which negatively impact their job prospects and mental well-being. Policy solutions should also aim to mitigate these barriers by enforcing anti-discrimination laws, providing language and cultural competency training for employers, and fostering inclusive workplace environments where diversity is celebrated and valued.

Enhancing Wage Gap Reporting

Robust wage gap reporting is a key tool for identifying and addressing pay discrepancies within AANHPI communities. Such reporting should go beyond aggregate numbers to provide disaggregated data that can uncover wage inequities across the diverse spectrum of AANHPI subgroups. By understanding the specific wage challenges faced by different ethnicities, policymakers and advocates can tailor interventions to those who need them most. Accurate and detailed wage gap reporting paves the way for targeted policy solutions that can effectively address the nuanced challenges within the AANHPI community.

Advocating for Paid Leave for Caregiving

Paid leave for caregiving is a policy that directly influences the wage gap, particularly as it pertains to AANHPI women and gender expansive individuals who frequently juggle professional responsibilities with caregiving duties. Recognizing and compensating for the time spent on caregiving helps to alleviate the financial penalties that often come with family care responsibilities. Instituting paid leave policies would not only validate the importance of caregiving as critical labor but would also contribute to the economic security of AANHPI women, enabling them to maintain their professional trajectories and support their families without sacrificing their income.

Appropriations and Spending: Investing in Infrastructure for the Care Economy

The backbone of a robust care economy is its infrastructure, which requires substantial investment to meet the demands of an aging population and the needs of caregivers, many of whom come from AANHPI backgrounds. By directing funds toward the development of accessible care facilities and resource networks, we not only enhance the quality of care but also support the care providers. This investment includes building state-of-the-art eldercare centers, childcare programs, and community support structures that can handle the complexities of care needs within AANHPI communities. Such infrastructure not only supports the economy but also serves as a testament to our commitment to a society that cares for all its members.

Culturally Tailored Solutions

Culturally tailored solutions are critical for serving the diverse needs of the AANHPI community. This approach recognizes that standard care models do not fit all, especially in a population as culturally rich as AANHPI communities. From language-specific educational materials to care programs that respect cultural practices, these solutions ensure that individuals receive care that respects their cultural identity and enhances their comfort and well-being. Appropriations should prioritize programs that integrate cultural competency as a core component of care services, reflecting a deep respect for the cultural diversity within our society.

AANHPI participants recommended that more funding is needed for specific communities or issues and to redistribute funding among existing community groups. Some participants were aware of economic inequities among different AANHPI groups. Interestingly, one participant felt that it was uncommon for Asian Americans to support one another across different Asian American groups. Another participant couldn't expect more support from other AANHPI communities since everyone is currently at capacity and stretched thin.

*"reparations" – IDI24
Tongan participant*

"Creating these alternative institutions that are there for women. Legal funds or things that can really help women, I think it's really lacking."

– IDI26 CHamoru Filipina participant

"Explicitly naming ... Indo-Caribbeans. It's not being lumped into what South Asian is, it's really naming that. Like, 'Okay, you may not identify as South Asian, but we're including you in this mission' or this job description or whatever it is. I think making the effort to go that extra mile to ensure Indo-Caribbeans are part of the conversation.' "

– IDI23 Indo-Trinidadian participant

"...as an example, that a lot of our Asian-American counterparts have a lot of clout in these spaces to build out and strengthen programs for Pacific Islanders. The ask I think needs to be made and to the willingness for them to lend themselves in that way." – IDI22 Samoan participant

Financial stability is a concern for many participants, reflecting broader challenges within the AANHPI community. Of all 28 participants, 9 mentioned having achieved financial stability, while 11 reported having wealth. However, some participants also spoke about the lack of generational wealth passed down to them. If generational wealth existed within their families, it was often concentrated in the older generation or retained in the "homeland." This disparity underscores the need for culturally tailored financial literacy and empowerment training to help individuals navigate and overcome economic obstacles.

"As a first-generation Lao American, it's always been a stressor. It's always been a concern. It's always been a worry. It's always been an anxiety of there's no one but me to help myself right now or to help my family or to be able to do these things. I think that would just change. It would take a mental load off of our community. Hopefully, instead of just trying to survive, we can shine and thrive a little." – IDI7 Lao participant

Appropriations should prioritize programs that integrate cultural competency as a core component of care services, reflecting a deep respect for the cultural diversity within our society. Furthermore, there is a pressing need for funding to support culturally relevant financial literacy and empowerment training initiatives within the AANHPI community. By investing in programs that provide tailored financial education and resources sensitive to cultural nuances, individuals can develop the skills and knowledge needed to navigate complex financial systems and build economic resilience within their communities. This targeted funding can help address economic inequities among different AANHPI groups and promote mutual support and empowerment across diverse segments of the community.

Language Access for Care Workers under Medicaid/Medicare

Language barriers can significantly impede the delivery of quality care. Ensuring that care workers under Medicaid and Medicare have the necessary language skills is vital for clear communication and effective service provision. Providing language access means more than just translation; it involves a comprehensive understanding of cultural nuances and medical terminology. By funding training programs for language proficiency and investing in language support services, we break down barriers and create a more inclusive care environment for AANHPI individuals and families who rely on these programs for their health and well-being.

Refugee Empowerment Models

Empowerment models for refugees, including those that expand home childcare capacity, recognize the potential within refugee communities to contribute to the care economy. Many refugees and immigrants bring valuable skills and experiences that can be harnessed to address shortages in care provision. Participants shared that these members of their community who are not U.S. citizens, are refugees and or are undocumented are more likely to deal with economic insecurity when their situation can change at any time, or their status alone can be a barrier to applying for jobs.

*"We're still trying to survive. We're more on the survival mode."
– IDI19 Lao and Chinese participant*

By supporting models that empower refugees to open and operate home-based childcare, we not only create pathways to entrepreneurship but also address the childcare needs in culturally congruent ways. Such models can be particularly empowering for AANHPI women, who often are the primary caregivers in their families and can turn their natural skills and cultural knowledge into professional opportunities.

Empowerment of Domestic Abuse Survivors

Addressing the needs of domestic abuse survivors requires culturally sensitive interventions that empower individuals to assert financial autonomy and navigate interpersonal relationships. To effectively address the challenges faced by survivors of domestic abuse, it is crucial to enhance support systems and strengthen legal frameworks. This means expanding access to comprehensive resources that help survivors rebuild their lives. For instance, increasing the availability of safe housing options is vital. Transitional and long-term housing programs that cater to survivors' specific needs can offer a stable environment where they can begin the healing process without the immediate fear of homelessness. These programs should be coupled with access to financial assistance, such as emergency funds, to cover living expenses and legal costs, which can be significant barriers to leaving an abusive situation.

Moreover, employment opportunities tailored for survivors are essential. This could include job training programs that focus on skills development and re-employment services specifically designed to accommodate the challenges survivors face, such as gaps in employment history or the need for flexible working hours. Partnerships between government agencies, non-profits, and private sector employers can facilitate the creation of such programs. Additionally, legal protections must be robust and easily accessible. This includes not only restraining orders but also provisions that protect a survivor's right to retain their employment and access to education without fear of retribution from the abuser. Programs that provide legal assistance, such as free or low-cost legal aid, are also critical in ensuring that survivors can navigate the legal system effectively. Preventive measures are equally important in addressing the root causes of relationship instability and economic dependency. Education programs that start in schools and continue into adulthood can play a significant role in raising awareness about the signs of abuse and promoting healthy relationships. These programs should be culturally sensitive, reflecting the diverse backgrounds of the AANHPI community, and should include modules on financial independence and the importance of self-sufficiency. Workshops and community outreach initiatives can further reinforce these messages, helping to break down the stigma surrounding domestic abuse and encouraging open discussions.

By implementing these systemic changes and reinforcing them with ongoing support, communities can create a more resilient environment where survivors of domestic abuse are empowered to achieve economic stability and independence. This approach not only addresses the immediate

needs of survivors but also works to prevent future instances of abuse by fostering a culture of awareness, support, proactive intervention.

Policy Recommendations

Targeted Funding and Culturally Bolstered Caregiving Framework

- To address the systemic lack of planning and inclusion of AANHPI immigrant communities in workplace legal frameworks and caregiving supports, multi-sectoral dialogue and solutions are imperative. This includes: Increase funding for the Child Care Development Block Grant (CCDBG) in order to make child care more affordable and accessible for families. The Department of Health and Human Services (HHS) should also build language access considerations into regular early childhood federal program reporting and evaluation.
- Many immigrant families rely on family, friend, and neighbor (FFN) care due to the trust, flexibility and/or shared language and culture. Federal child care programs and initiatives, including child care assistance programs like CCDBG, should include FFN providers and incorporate supports that are culturally and linguistically relevant and accessible to FFN providers, especially those who are immigrants or who care for immigrant families. HHS can also facilitate access to certification and training programs for immigrant providers who are interested in child care center-based opportunities, which ultimately increases options for caregivers seeking culturally and linguistically responsive care.
- Increase funding for Head Start, Early Head Start and the Early Head Start – Child Care Partnerships to support access to affordable and high quality early childhood education.
- Medicare, insurance carriers, and private enterprise should collaborate to provide targeted recruitment and support for culturally and linguistically appropriate homecare and home health services, ensuring inclusivity and accessibility for diverse AANHPI communities.

Workplace Support and Closing the Pay Gap

We must also confront the issue of occupational segregation, wherein women and people of color are disproportionately concentrated in lower-paying occupations and industries, while being underrepresented in higher-paying ones. This phenomenon significantly exacerbates pay inequity. Intentional efforts are needed to incorporate AANHPI institutions and occupational categories into workforce grant solicitations. By inviting and planning for the inclusion of AANHPI institutions and occupations with high concentrations of AANHPI individuals, workplaces can promote diversity and equity within their workforce. These policies include:

- Incorporate AANHPI institutions and occupational categories into workforce grant solicitations to promote diversity and equity.
- Implement policies such as parental leave for all (to include non-traditional families and parents such as gender-expansive individuals), pregnancy discrimination laws, support for increased paid sick days to support aging AANHPIs who may be unable to retire, and protections for workers paid “off the books” (e.g., unemployment benefits).
- Enact pay range transparency policies to diminish pay negotiation inequities.

- Federal paid leave, an increase in the minimum wage, or a federal equal pay bill.

Financial Planning and Asset Building Infrastructure

Philanthropy and wealth-planning donors must collaborate to develop unique wealth building strategies and structures tailored to ethnic-specific communities. By focusing on ethnic-specific needs and cultural norms, these strategies can effectively address the wealth disparities faced by AANHPI individuals and families, fostering economic resilience and sustainability.

Multi-Sector Collaborations and Dialogue

Multi-sector collaborations are essential for re-imagining economic justice and ensuring the inclusion of Native Hawaiian and Pacific Islander (NHPI) communities. A federal and private sector work group dedicated to NHPI community solutions, including representatives from Health and Human Services, Department of Labor, Department of Interior, and Department of Treasury, can facilitate dialogue, coordination, and the development of targeted policies and initiatives. Through collaborative efforts across sectors, meaningful progress can be made towards economic equity and inclusion for all AANHPI individuals and communities.

Disaggregation and Inclusion for All Communities

Policy efforts must prioritize disaggregation of AANHPI community experiences to understand and address the root causes of economic barriers. This entails recognizing and supporting communities often overlooked or minimized under the "AANHPI" umbrella, such as Native Hawaiian, Pacific Islander, and Indo-Caribbean community members, especially those who are gender diverse. Equitable policies, including system-wide reforms and affirmative action, are necessary to dismantle the model minority myth and address wealth inequities among diverse AANHPI groups. We advocate for equal pay and deepen our comprehension of pay inequities. This involves ongoing efforts to gather disaggregated employer data, enabling us to gain deeper insights into pay gaps based on factors such as sex, race/ethnicity, geographical location, industry, job category, and other metrics.

Resources and Funding for Social Services

Investing in social services is critical to support AANHPI individuals and families facing economic challenges. Policy initiatives should prioritize resources for caregiving support, including childcare, affordable housing, language resources, and healthcare, to ensure accessibility and affordability for all community members. Additionally, addressing gender-based violence by closing the gender wage gap and providing financial stability regardless of relationship status is essential for empowering AANHPI individuals and enhancing their economic security. Most notably, our communities need:

- Prioritizing resources for caregiving support, affordable housing, language resources, and healthcare to ensure accessibility and affordability for all community members.
- Support of culturally specific non-profits and grassroots organizations run by and for smaller ethnic communities, enabling access to grants and funding.
- Support of economic empowerment programs at a non-profit level with accompanying mentors to support immigrants, undocumented community members and employers.

Conclusion

This study explored narratives about economic experiences of disaggregated communities within the AANHPI umbrella from the perspectives of key informants leading AANHPI organizations and community members. Our study identified a range of barriers that AANHPIs face when accessing equal pay, retirement, and other economic benefits. Caregiving emerged as a key issue for AANHPIs, as well as issues with workplace discrimination, limited employee benefits, financial instability, and a lack of access to cultural resources.

This study serves as a starting point for further research with all AANHPI communities, but specifically smaller Asian American, Native Hawaiian, Pacific Islander, and Indo Caribbean communities. In addition, future research should capture language and gender diversity, immigration issues and visa challenges among AANHPIs, as well as perspectives from community members who have less engagement with community organizations to capture a wide range of lived experiences. Lastly, discussions about financial situations with AANHPIs prompted greater awareness and motivation to improve their own economic outcomes, therefore there may be a flow on effect for participants in future studies to take an active interest in advocating for better financial stability.

Learning about the economic experiences across the lifespan, from entry level jobs to senior level careers, and from caregivers to retirees, is critical to identify multiple ongoing barriers to the wage gap for AANHPIs. The AANHPI experiences captured in this report can assist organizations to advocate for equal pay and equitable workplace conditions within their own communities, as well as for other partner organizations, elected officials and movements committed to ending the wage gap and achieving economic equity. Targeted funding and distributing power to AANHPI organizations who know their communities best, especially with respect to language and cultural ways of understanding financial stability will lead to better economic outcomes and go a long way to achieving economic justice for us all.

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