Economic Justice Policy Agenda

April 2025



OVERVIEW

Asian American, Native Hawaiian, and Pacific Islander (AANHPI) communities face a unique set of economic barriers that hinder our ability to achieve wage equity and economic justice. For too long, these obstacles have been misunderstood, under-resourced, and under researched. The model minority myth tells us that our communities have already achieved complete economic stability and security. This myth obscures the lived experiences of AANHPI women and gender expansive people, and leaves them with no path to survive, let alone thrive.

AANHPI women and gender expansive people face the dual obstacles of both gender and racial discrimination. NAPAWF's research on the economic experiences of AANHPI women has 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.² These barriers are often compounded by other factors, such as immigration status and class. For each of these obstacles, we can also see how a lack of disaggregated data results in these challenges often being overlooked.

This policy agenda is a guide for policymakers and partners who want to work with us to advance economic justice, with a focus on uplifting low-to middle-income AANHPI women and gender expansive people. It offers concrete policy solutions that aim to address the primary obstacles facing our communities: caregiving, equitable tax policies, the wage gap, healthcare access and paid leave, and data equity.

THE CURRENT LANDSCAPE

For many immigrants, the "American Dream" embodies the ideal of economic stability. In reality, that dream not only fails to address the challenges and contributions of intersecting identities, it also requires the reinforcement of the same systems that harm us, such as racism, gender inequality, and xenophobia. Economic mobility, the belief in a "better life for your children," is a key component of that dream. Recent research, however, shows that the rate of upward absolute income mobility—the fraction of children who grow up to earn more than their parents, after adjusting for inflation—declined significantly over the past 50 years.³ More than 90 percent of U.S. children born in 1940 had higher real incomes at age 30 than their parents did, but only about 50 percent of children born in 1980 can say the same.³ One of the primary reasons for that decline in economic mobility is the steep rise in economic inequality. Wealth inequality is higher in the United States than in almost any other developed country

¹ NAPAWF uses gender expansive as a term to encompass populations other than cisgender women who are impacted by our work. This includes transgender, nonbinary, genderqueer, or other individuals who do not fall into the binary gender category.

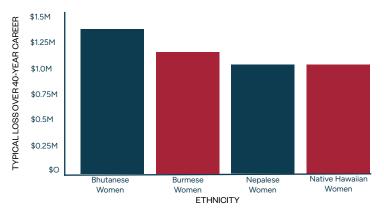
² Bernardino, Bianca, Nargis Zaman, Isabelle P. Weeks, and Sung Yeon Choimorrow. 2023. Clocking Inequality: Understanding Economic Inequity, the Wage Gap, and Workplace Experiences of Asian American, Native Hawaiian, and Pacific Islander (AANHPI) Women. Chicago, IL: National Asian Pacific American Women's Forum.

³ Monroe, Maria. "The American Dream Is Less of a Reality Today in the United States, Compared to Other Peer Nations." Equitable Growth, April 28, 2021. https://equitablegrowth.org/the-american-dream-is-less-of-a-reality-today-in-the-united-states-compared-to-other-peernations/.

and has risen for much of the past 60 years.4

The relationship between inequality and mobility is so distinct that economists have a graph, coined the "Great Gatsby Curve," which illustrates that higher income inequality in one generation leads to less upward mobility for the next generation. This dream, built on economic policies designed for the ultra-wealthy, doesn't benefit low or middle-income Americans. In fact, the wealthiest one percent profit off of perpetuating this dream, as it keeps us trapped in uncertainty and instability while the rich get richer. We all want to achieve financial security, economic mobility, and be able to provide for our families and future generations. The true American Dream is reaching those goals while building an inclusive, resilient economy that works for all of us, not just the ultra-wealthy.

While AANHPI women generally make 83 cents for every dollar that white, non-Hispanic men make, many AANHPI women face even larger wage gaps.⁶ Overall, AANHPI women working full time, year round typically lose \$81,560 to the wage gap over a 40-year career, but those figures can be substantially larger for women in certain AANHPI communities.⁷ This harms not only these women but also the families and loved ones who depend on their income.



AANHPI women and gender expansive people are also overrepresented in frontline and low-wage positions, especially in the retail, restaurant, and personal care industry. This occupational segregation has a measurable cost. Across the 10 occupations in which AANHPI women are most overrepresented, the average wage for full-time, year-round workers is \$63,000—compared to \$80,500 for white, non-Hispanic men in the occupations in which they are most overrepresented, or a gap of \$17,500. For AANHPI women relegated to low-wage industries, longer hours and multiple jobs do not guarantee fair pay, let alone paid family or medical leave. The tenuous immigration status of refugees and the undocumented causes even greater economic instability.

⁴ Madeline Brown et al., "Nine Charts about Wealth Inequality in America," *Urban Institute*, April 25, 2024, https://apps.urban.org/features/wealth-inequality-charts/.

⁵ Alan B. Krueger, "The Great Utility of the Great Gatsby Curve," *Brookings*, May 19, 2015, https://www.brookings.edu/articles/the-great-gatsby-curve/.

⁶ Coillberg, Ashir, "Some Asian American, Native Hawaiian, and Pacific Islander Women Lose \$1 Million or More Over a Lifetime to the Racist and Sexist Wage Gap," *National Women's Law Center*, March 2025, https://nwlc.org/wp-content/uploads/2025/03/EPD-FS-2025-AANHPI-3.19.25v1.pdf

⁷ Coillberg, Ashir, "Some Asian American, Native Hawaiian, and Pacific Islander Women Lose \$1 Million or More Over a Lifetime to the Racist and Sexist Wage Gap," *National Women's Law Center*, March 2025, https://nwlc.org/wp-content/uploads/2025/03/EPD-FS-2025-AANHPI-3.19.25v1.pdf

⁸ "Economic Justice." NAPAWF, August 16, 2023. https://napawf.org/economic-justice/.

⁹Jessica Mason and Katherine Gallagher Robbins, "Women's Work Is Undervalued, and It's Costing Us Billions," National Partnership for Women & Families, March 2023, https://nationalpartnership.org/wp-content/uploads/2023/04/womens-work-is-undervalued.pdf.

Millions of AANHPI mothers live in multigenerational households, shouldering the brunt of caregiving not just for their children, but for elderly parents and extended family members too. Cultural norms around gender roles and caregiving result in 73 percent of AANHPI women reporting cultural expectations to care for parents. 10 Southeast Asian, Pacific Islander, and Native Hawaiian women—the groups that face the largest pay gap—are also among those most likely to live in multigenerational households taking on elder care, child care, or both.¹¹ Asian women spend about an hour a day on average providing unpaid care. That adds up to \$5,920 in unpaid care per capita each year, with the total value of Asian women's unpaid care at more than \$55 billion annually.12

The increase in abortion restrictions has made achieving economic justice for AANHPI women even more urgent. Approximately 1.3 million AAPI women of reproductive age live in states with restricted abortion access.¹³ In states where abortion is banned, women work more hours per week and have a lower income, and on average, states with abortion restrictions or total bans have lower minimum wages. 14 Many states that banned abortion after Roe v. Wade was overturned also have the biggest gender wage gaps. 15 Abortion restrictions not only compound the effects of limited economic mobility, but disproportionately affect low-income communities. Due to the Hyde Amendment, which prevents Medicaid coverage of abortion, abortion is effectively banned for low-income communities. Restrictions on reproductive freedom reinforce barriers to economic justice and vice versa.

Part of pushing back against the model minority myth is confronting the reality of the stark wealth gap that exists between our communities. While many AANHPI communities are still struggling, there are also those who are more financially privileged. For example, Taiwanese and Indian Americans, on average, have higher levels of education and income. The disparities between subgroups are wide, with some AANHPI workers—especially those in low-wage industries like hospitality, service, and domestic work—suffering from stagnant wages, exploitative working conditions, and a lack of access to wealth-building opportunities. Immigration status adds another line of difference. The economic reality of a recent, undocumented immigrant is completely different from the economic reality of a high-income immigrant who arrived decades ago. These disparities are often hidden by broad statistical averages, which fail to capture the vast differences in economic experiences within our communities.

¹⁰ AARP, Pan-Asian Family Caregiving Guide (Washington, DC: AARP, 2023), https://www.aarp.org/content/dam/aarp/caregiving/pdf/familycaregiving-guide/pan-asian.pdf.

¹¹ Chabeli Carrazana and Jasmine Mithani, "Why the Wage Gap Differs among Asian-American Women," *The 19th News*, April 5, 2023, $\underline{https://19thnews.org/2023/04/aapi-womens-equal-pay-day-wage-gap-ethnicity/\#: \sim : text=ln\%20the\%20data\%20that\%20is, health\%20is, hea$

¹² Jessica Mason Katherine Gallagher Robbins, "Americans' Unpaid Caregiving Is Worth More than \$1 Trillion Annually – and Women Are Doing Two-Thirds of the Work," National Partnership for Women & Families, June 27, 2024, https://nationalpartnership.org/americans-unpaid-caregiving-worth-1-trillion-annually-women-two-thirds-work/#:~:text=Asian%20women%20and%20Latinas%20both,more%20than%20

^{%2455%20}billion%20annually.

13 Katherine Gallagher Robbins, "State Abortion Bans Could Harm More than 1.3 Million Asian American and Pacific Islander Women," National Partnership for Women & Families, August 30, 2022, https://nationalpartnership.org/state-abortion-bans-could-harm-more-than-1-3-millionasian-american-and-pacific-islander-women/.

¹⁴ Salma Elakbawy and Emme Rogers, "The Economic Fallout of Reproductive Rights Restrictions on Women's Futures," Institute for Women's Policy Research, March 1, 2024, https://iwpr.org/the-economic-fallout-of-reproductive-rights-restrictions-on-womens-futures/#:~:text=According%20to%20IWPR%20research%2C%20abortion,family%E2%80%9D%2C%20despite%20surface%20appearances.

¹⁵ Clarke Wheeler and Sawyeh Esmaili, "This Equal Pay Day, There's Something Else Robbing Us of Economic Security," National Women's Law Center, March 12, 2024, https://nwlc.org/this-equal-pay-day-theres-something-else-robbing-us-of-economic-security/#:~:text=Many%20 $\underline{states\%20that\%20banned\%20abortion.a\%20common\%20and\%20coordinated\%20opposition.}$

THE CARE ECONOMY

The care workforce, predominantly composed of women of color, remains underpaid, and the cost of care remains unaffordable for many families. By investing in the care economy, we not only ensure that every family has access to affordable, high-quality care for their families, but also thriving wages for care workers, who make all other work possible.

Legislative Priorities:

- Child Care for Every Community Act (<u>H.R.953/S.388</u>): Creates a mandatory federal investment in child care by establishing an affordable network of child care and early learning providers. It would address both the supply and demand sides of child care by instituting a sliding scale for child care costs based on family income and ensuring that child care workers receive a living wage, benefits, and critical training. Access to affordable child care is a strong predictor of maternal employment. However, half of Asian women live in child care deserts—areas where licensed child care supply is too low to effectively serve children and families. 16 Investing in child care would allow AANHPI women and gender expansive people greater economic security and support them in raising their families in healthy and safe environments—a key aspect of reproductive justice.17
- Better Care Better Jobs Act (H.R.547/S.100): Establishes programs and provides funds for state Medicaid programs to improve home-and community-based services, such as home healthcare, personal care, case management, and rehabilitative services. For AANHPI communities, finding home or community care, especially for seniors, can be difficult. Cultural norms dictate that care should be provided in the home, and language barriers can be an additional obstacle. By increasing access to home or community based care, we can support the workload of AANHPI caregivers, giving them respite care, the ability to return to work, or simply the chance to have caregiving be a choice.
- Long-Term Care Workforce Support Act (H.R.7994/S.4120): Stabilizes, grows, and supports the direct care workforce through increasing compensation, retention and recruitment, the creation of career pathways, and instituting labor protections and paid leave for direct care workers. Roughly one in four direct care workers is an immigrant, and undocumented workers make up an estimated 6.9 percent of home health aides and 4.4 percent of personal care aides. 18,19 Supporting the direct care workforce not only increases the supply of care support for AANHPI caregivers but also supports immigrant and AANHPI direct care workers.

¹⁶ Robin Bleiweis, "The Economic Status of Asian American and Pacific Islander Women," Center for American Progress, March 4, 2021, https://www.americanprogress.org/article/economic-status-asian-american-pacific-islander-women/#:~:text=Half%20of%20Asian%20 women%20live,strong%20predictor%20of%20maternal%20employment.

¹⁷ NAPAWF uses the following definition for reproductive justice that originates with SisterSong: "Reproductive Justice [is] the human right to maintain personal bodily autonomy, have children, not have children, and parent the children we have in safe and sustainable communities." https://www.sistersong.net/reproductive-justice

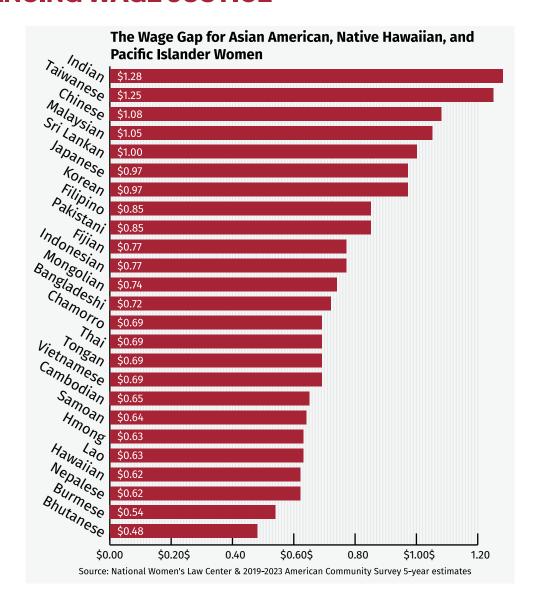
¹⁸ Robin Bleiweis, "The Economic Status of Asian American and Pacific Islander Women," Center for American Progress, March 4, 2021, https://www.americanprogress.org/article/economic-status-asian-american-pacific-islander-women/#:~:text=Half%20of%20Asian%20 women%20live,strong%20predictor%20of%20maternal%20employment.

¹⁹ Tina Reed, "Trump's Immigration Crackdown Threatens the Caregiving Workforce," Axios, December 4, 2024, https://www.axios. com/2024/12/04/trump-immigration-crackdown-caregiving-workforce.

Administrative Priorities:

• Improve immigrant family access to current child care programs: The Department of Health and Human Services (HHS) should issue guidance through the Administration for Children and Families to simplify access to child care subsidies for immigrant families, ensuring documentation requirements do not create barriers. Immigration status should not be a barrier to accessing affordable child care.

ADVANCING WAGE JUSTICE



The wage gap for AANHPI women greatly varies across ethnicities. These disparities are compounded by job segregation and discriminatory practices, which persist even for highly educated AANHPI women. Having limited financial resources undermines people's ability to parent their children safely and sustainably and to make a better life for themselves and their families. This is particularly true for low-wage workers who are caregivers or the primary breadwinners for their families.

Legislative Priorities:

- Paycheck Fairness Act (H.R.17/S.1115): Works to close the wage gap by eliminating loopholes in the Equal Pay Act, helping break harmful patterns of pay discrimination and strengthening workplace protections for women. Equal pay for equal work ensures that regardless of race or gender, everyone has the stability and resources to make their own decisions about their bodies and for their families.
- Salary Transparency Act (<u>H.R.2007</u>): Requires employers to disclose the wage or wage range in the public or internal posting of an employment opportunity. Increased transparency empowers AANHPI women and gender expansive people to negotiate better salaries, promotions, and benefits, especially when entering a new job or advocating for raises.
- Raise the Wage Act (H.R.4889/S.2488): Gradually raises the federal minimum wage from \$7.25 to \$17 by 2028 and indexes future increases to median wage growth. This bill would also phase out the subminimum wage for tipped workers, youth workers, and workers with disabilities. If this bill were to be passed, one in seven AAPI women would get a raise.²⁰

HEALTHCARE ACCESS AND PAID LEAVE

Barriers to federal health insurance programs disproportionately harm AANHPI, immigrants, and other people of color, and contribute to persistent inequities in the prevention, diagnosis, and treatment of health conditions. Immigrant women are particularly affected by these restrictions. Thirty-two percent of noncitizen immigrant women of reproductive age are uninsured. Among noncitizen immigrant women of reproductive age who are low-income, 46 percent are uninsured. Immigrants need crucial and comprehensive healthcare that is central to their agency and their lives, their families, and their communities. In addition, low-wage, service, or gig economy jobs, where immigrants and Black, Indigenous, and people of color (BIPOC) are overrepresented, typically do not provide paid sick leave or paid family leave. Without paid leave, workers are forced to choose between missing work due to illness, caring for a sick family member, or facing a loss of income. Without affordable healthcare, conditions go untreated, creating the need for leave. But for many families, missing a paycheck may mean the difference between being able to pay rent, buy groceries, or afford basic needs. Healthcare, including reproductive healthcare, and paid leave support people in being able to take care of themselves and their families.

Legislative Priorities:

Health Equity and Access under the Law (HEAL) for Immigrant Families Act
 (H.R.5008/S.2646): Removes the discriminatory five-year waiting period in Medicaid/
 Children's Health Insurance Program, opens up the Affordable Care Act marketplace,

tion-immigration-health-care-and-reproductive-rights.

National Women's Law Center, "The Raise the Wage Act: Valuing Working People and Advancing Equal Pay," National Women's Law Center, August 21, 2023, https://nwlc.org/resource/the-raise-the-wage-act-valuing-working-people-and-advancing-equal-pay/.
 Ruth Dawson and Adam Sonfield, "Conservatives Are Using Intersection of Immigration, Health Care, and Reproductive Rights to Push Their Agenda," Guttmacher Policy Review, April 30, 2020, https://www.guttmacher.org/gpr/2020/04/conservatives-are-using-intersec-

and expands access to Medicare, so that immigrants can access the affordable healthcare they need.

• Lifting Immigrant Families Through Benefits Access Restoration (LIFT the BAR) Act (S.2038/H.R.4170): Removes the discriminatory five-year bar that immigrants currently face for federal social service programs including Medicaid, the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and Supplemental Security Income (SSI). Passing this bill would help the millions of AANHPI and other immigrant families to get the quality healthcare, nutritious food, safe homes, and economic security every family needs to thrive.

INCLUSIVE TAX POLICIES

The Earned Income Tax Credit (EITC) and the Child Tax Credit (CTC) are proven tools for poverty reduction; the COVID-19 pandemic expansion of the CTC in 2021 reduced child poverty to a historic low of 5.2 percent.²² The limited research on AANHPI populations shows that fewer Asian American families who are eligible for tax credits actually claim them, often because they are unfamiliar with the program, confused about who in a multigenerational household can claim the CTC, or face language barriers.²³ Additionally, the exclusion of immigrant children without Social Security Numbers (SSN) from CTC eligibility has left millions behind. In mixed-status families, where U.S. citizen children have undocumented or differently documented parents, these exclusions depress household income and limit opportunities for long-term immigrant asset building. The EITC and CTC should be accessible to all families, regardless of documentation status, to maximize their poverty-alleviating impact.

Legislative Priorities:

- Repeal the SSN requirement for the EITC and CTC: Allows families filing with Individual Taxpayer Identification Numbers (ITINs) to claim these credits.
- Make these tax credits fully refundable: Ensures that all low-income families receive
 the full credit for each child. The current CTC only begins to phase in after a taxpayer
 has earned \$2,500 of income and at a rate of 15 cents for every dollar of additional
 income. Moreover, only \$1,400 of the \$2,000 credit is refundable.
- **Increase the Child Tax Credit maximum**: Reflects the <u>2021 American Rescue Plan</u> levels of \$3,600 for children aged five and younger and \$3,000 for children aged six to 17. The credit should also be indexed to inflation to ensure that it continues to help families, regardless of inflation levels.

²² Anastasia Koutavas, Christopher Yera, Sophie Collyer, Megan Curran, and David Harris, "What 2023 Child Poverty Rates Could Have Looked Like," *Columbia University's Poverty and Social Policy Center*, September 10, 2024, <a href="https://povertycenter.columbia.edu/publication/what-2023-child-poverty-rates-could-have-looked-like#:~:text=In%202021%2C%20the%20child%20poverty%20rate%20fell,to%2012.4%%E2%80%94the%20largest%20year%2Dover%2Dyear%20increase%20on%20record.

²³ Abby Ling, "The AANHPI Experience: Not a Statistical Monolith," *Tax Credits for Workers and Families*, May 31, 2023, https://www.taxcreditsforworkersandfamilies.org/tcwf-news/the-aanhpi-experience-not-a-statistical-monolith/.

Administrative Priorities:

 Increase language access for tax preparation support programs: Even when immigrants are eligible for tax credits, they may not be aware of their eligibility or how to claim these credits. Essential programs that provide free tax preparation support for lower-income families, such as DirectFile, IRS Free File, and GetMyRefund.org are currently only available in English and Spanish, excluding many AANHPI immigrant families. The Internal Revenue Service (IRS) must expand language access for these critical programs.

ECONOMIC DATA EQUITY

Federal economic data must be inclusive to drive effective policy. A lack of disaggregated data obscures the disparities between AANHPI subgroups and the unique challenges our communities face, making it difficult to know where resources are needed. Better data will help us develop better policies that serve AANHPI women and gender expansive people.

- Equal Employment Opportunity-1 (EEO-1) pay data collection: The Equal Employment Opportunity Commission (EEOC) collected pay data from private employers for calendar years 2018 and 2019. We urge the EEOC to reinstate pay data collection from private employers via the EEO-1 form, which will help uncover gender and race-based wage gaps and patterns of occupational segregation.
- Collect disaggregated AANHPI wealth data: In addition to income data, wealth data is a better measure of an individual or household's long-term financial security. Disaggregated wealth data is especially critical given that AANHPI communities have the highest level of income inequality of any racial group, ranging from median family incomes that are nearly twice the national median to incomes that are significantly below it.
- Effective implementation of Statistical Policy Directive (SPD) 15: The 2024 revision Standards for Maintaining, Collecting, and Presenting Federal Data on Race and Ethnicity (SPD 15) was a significant step towards data equity, as it required federal agencies to collect more disaggregated data on AANHPI subgroups. As implementation progresses, federal agencies must provide formal opportunities for community input, transparency around implementation and timeline, and data accessibility, especially for those with limited English proficiency. To accomplish this, federal agencies must receive adequate funding for implementation, including resources for updating current data collection efforts, instruments, databases, and training. Community engagement and public dissemination of data must also be funded.
- Ensuring data disaggregation includes a gender lens: While the implementation of SPD 15 will support data disaggregation across lines of ethnicity, the monthly Bureau of Labor Statistics (BLS) report breaks out the unemployment rates, labor force participation rate, and other metrics by gender for all races except Asians. We must ensure that economic data, including the monthly BLS report, is disaggregated in a way that not only helps us understand disparities between AANHPI ethnicities, but also gender disparities.

CONCLUSION

The fight for economic justice is intrinsically tied to the fight against forms of oppression and inequality. Just like abortion bans and limited access to reproductive healthcare disempower and strip bodily autonomy from communities of color, so do the wage gap, labor exploitation of immigrants, and other economic harms. When our communities are able to decide if, when, and how many children to have, they are also able to freely make decisions about other aspects of their lives, including education and work. We cannot separate economic justice from the fight for reproductive justice. It is the key to working with dignity, providing for our families, and having the resources and dignity to direct our own lives.

Acknowledging the economic privilege within our ranks does not diminish the sacrifice, hard work, and struggle that contributed to that financial security. It does mean that more well-resourced AANHPI populations must realize that economic privilege comes with a responsibility to create community with those who are less privileged.²⁴ Despite our differences, we have more in common with each other than we do with the top one percent. A critical part of fighting for economic security for all is building solidarity across AANHPI communities, and more broadly, across all working-class and historically marginalized and underresourced communities. By creating an inclusive economy built on equal opportunity, we all benefit. A strong middle class promotes a well-educated population and the development of human capital, creates a stable source of demand for goods and services, and supports inclusive political and economic institutions, which are critical to economic growth.²⁵

This policy agenda is not designed to be a comprehensive blueprint to economic justice, but is aligned with the long-term, fundamental changes we need to create an economy that truly works for all of us. The federal priorities in this agenda would have material impact on the lives of low to middle-income AANHPI women, gender expansive people, and their families. They can also serve as a guide to education and advocacy for higher-income community members who want to build solidarity across class lines. In contrast to "trickle down" economics, this agenda is a first step towards a new American Dream, one that centers collaboration over competition, opportunity over oppression, and refuses to scapegoat immigrants for economic issues.

Despite a political climate that seeks to disempower and divide us, our communities continue to rise, to resist, and to demand the economic security and dignity they deserve. With our partners, allies, and advocates, we will fight for policies that transform the status quo, not simply adjust it. The road ahead will be difficult, but we are driven by a vision of justice—a future where no one is left behind, and all are free to thrive.

²⁴ Robert Lynch, "The Economic Benefits of Equal Opportunity in the United States by Ending Racial, Ethnic, and Gender Disparities," Economic Policy Institute, June 29, 2021, https://equitablegrowth.org/the-economic-benefits-of-equal-opportunity-in-the-united-states-by-ending-racial-ethnic-and-gender-disparities/

²⁵ Heather Boushey and Adam Hersh, "The American Middle Class, Income Inequality, and the Strength of Our Economy," Center for American Progress, May 17, 2012. https://www.americanprogress.org/article/the-american-middle-class-income-inequality-and-thestrength-of-our-economy/.