



Shortchanging Women

Four reasons why it takes women 10 more years to earn a man's pay.

By **Emily Martin** Opinion Contributor

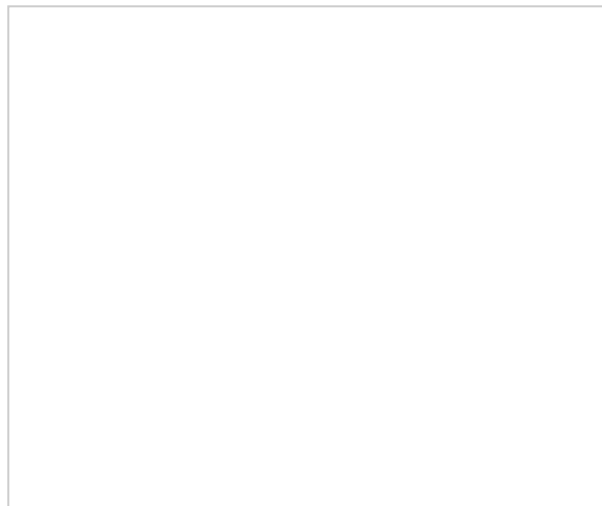
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It's time for policy to change.  (PHOTO BY JOE RAEDLE/GETTY IMAGES)

HOW MANY WOMAN-YEARS does it take to equal 40 man-years? When it comes to pay, the answer is discouraging. If we don't close the gender wage gap, the typical 20-year-old woman starting full-time work today stands to lose \$418,800 over a 40-year career compared to her male counterpart. When he retires at age 60, she would have to work 10 more years, to age 70, to make up the difference and close this lifetime wage gap.

they are left in an even deeper hole and need even more years to climb out – if they can climb out at all. For black women, the lifetime wage gap over a 40-year career totals \$840,040; for Native-American women it is \$934,240; and for Latina women, the losses rise to \$1,043,800. As a result, black women would have to work to age 83, Native American women to age 89 and Latina women to age 94 to make what white, non-Hispanic men would typically make by age 60. Indeed, in 15 states, Latinas must work past age 100 to close that wage gap. Unfortunately for those hoping to work their way to equal pay, the life expectancy for women is only 81-years old.

Today, Equal Pay Day, marks the day the typical woman has to work to make as much as a man typically made during 2016. But any way you slice it, women are still coming up short – across a wide variety of measures. For example, mothers are paid less than fathers, and single women without children are also paid less than their male counterparts. Women ages 45 to 64 are typically paid only 72 cents for every dollar paid to men, but young women make less too – 91 cents on the dollar.



There is a gender wage gap in 98 percent of occupations. Four key reasons drive it.

Strike For Women Who Can't





for factors such as age, experience, specialty, number of patients seen and amount of research published, male doctors made almost \$20,000 more than female doctors annually. Another 2016 [analysis](#) concluded that male computer programmers make 28 percent more than female computer programmers, even controlling for such factors as age, education, experience, occupation and industry. And women working in low-wage occupations like child care, fast food or home health care also make less than the men they work beside – typically only 85 cents to a man's dollar.

Conscious and unconscious stereotypes drive these pay disparities – and study after study demonstrates as much. For example, a 2012 [experiment](#) revealed that when presented with identical resumes, one with the name John and one with the name Jennifer, science professors hiring a lab manager offered the male applicant a salary of nearly \$4,000 more and also judged John to be significantly more competent. You don't even have to be human to be valued more highly solely because you are male: A 2014 [study](#) found that when a computer was named Julie, users rated its monetary value as 25 percent lower than an identically performing computer named James.

Women are overrepresented in low-wage jobs. They are about two-thirds of workers in jobs that typically pay less than \$10.50 an hour, even while women are a little less than half the workforce over all. And this too is related to stereotyped perceptions of women's worth. It isn't only that women tend to do work that doesn't pay well, but that work doesn't tend to pay well when women do it. [Research](#) shows that the more women enter a field, the more the pay goes down, even as the work stays the same. The same dynamic depresses wages in occupations that are primarily female compared to similar occupations that are primarily male. For example, janitors are paid about 22 percent more than maids.



The Evolution of 'Having It All'

Women are more likely to take time out of the workforce for caregiving. This is partly because they earn less to begin with, and taking time off only further depresses their wages. A lack of paid family leave – and in lower-wage jobs, the absence of basic family-friendly benefits like paid sick days – when coupled with the high cost of child care can mean that a family seems to be losing money if the lower-earning parent continues to work – and that lower-earning parent is typically a woman. That time out of the workforce for caregiving reduces women's earnings when they return to work.

Taken together, all this points to an urgent need for key policy measures that would help close the wage gap. We need to strengthen equal pay laws to ensure they have real teeth, raise the minimum wage to lift the earnings of those women who are disproportionately in the lowest paying jobs and provide the supports that ensure that working people can care for their families while succeeding on the job, like paid family and medical leave; paid sick days; fair and flexible work schedules; and affordable child care. The alternative, in which many women would have to keep working until the day they die – and then some – to make up their losses, is not one any of us can afford.

