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The Gender Pay Gap in Context: Causes, consequences and international perspectives

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Summary

The gender pay gap has long been a topic of study and discussion, both nationally and across the globe. Literature on the subject is voluminous and this review is naturally limited in the extent to which it can reflect all of the evidence. Furthermore the reasons for the gender pay gap, as for gender labour market inequality generally, are complex, contested and unresolved. Nevertheless, this paper attempts to briefly review the research and outline the proposed causes and consequences of the pay gap. A central premise is that the size of the pay gap is only meaningful in the context of the wider issue of overall gender equality in employment. This paper therefore also examines international experience and policy responses relating to this broader theme.

The paper addresses five main areas and makes a number of key points as follows:

1) What is the gender pay gap, how did it originate and how is it measured?

Key points:

- *There are a variety of definitions and measures of the gender pay gap. The measure used can have a significant effect on the estimate of the gap and therefore on any subsequent policy response. The Office for National Statistics has recently adopted the convention of presenting a set of measures, rather than a single measure of the gap.*
- *The gender pay gap has arisen historically through a number of inter-related factors, a central element being women's traditionally greater involvement in child-rearing and domestic work. These responsibilities limited women's opportunities to participate in education and paid employment.*
- *The gender pay gap is only one of many issues relating to gender inequality in the labour market, none of which can be resolved in isolation.*
- *The gender pay gap must be looked at in context: a low gap is not always indicative of greater gender equality; internationally, low gender pay gaps are often associated with low female employment rates.*

2) Why has the gender pay gap persisted?

Key points:

- *Continuing gender inequality in employment cannot be justified by differences in individual capital, since in most industrialised countries women's education levels are now close to, if not superior to those of men.*
- *Elements which contribute to the gender pay gap include occupational segregation, motherhood, life time working patterns and unequal treatment. As before, the factor which appears to underpin all these elements is the persistence of traditional gender roles in terms of caring and the division of household labour.*
- *Another major reason for gender pay differentials is contained in wage structures themselves, in terms of the differential remuneration of traditionally male and female occupations and of part-time in contrast to full-time work.*

3) What are the consequences of the pay gap?

Key points:

- *Employment inequality has obvious repercussions in a market-oriented society: women's lower earnings impact on their individual incomes and risk of poverty, and contribute to their relative powerlessness.*
- *Women's poverty is closely linked to child poverty.*
- *Women's poverty impacts not only on their own well-being but also on their parenting capacity and thereby on their children's well-being.*
- *Women's difficulties in reconciling childbearing with well-paid employment may be a contributory factor in future population imbalance.*

4) What can be learned from other countries?

Key points:

- *International evidence indicates that employment policies, social services provision, wage bargaining and setting methods and tax and transfer systems all have a role to play in reducing labour market inequality.*
- *Family friendly employment policies and generous social service provision facilitate the combination of paid work and caring, and centralised wage setting systems and collective wage bargaining tend to reduce gender pay differentials.*
- *International differences in the remuneration of various occupations suggest that supply and demand are not the only factors impacting on wage structures. Historical patterns and social norms also appear to play a role. Differences in wage levels for typically male and female occupations therefore need to be clearly justified.*

5) Conclusion and implications for Northern Ireland?

Key points:

- *The gender pay gap in terms of hourly earnings in Northern Ireland is far below the average for the EU and much lower than that of the UK.*
- *The low gender pay gap in Northern Ireland appears to be largely due to the public sector 'premium' and perhaps to a lesser extent, to a slightly lower level of general wage inequality, and a lower female participation rate than that of the UK.*
- *Research indicates that when education, experience and other factors are taken into account, the gender pay differential for full-time workers in Northern Ireland should actually be negative; that is full-time working women should on average be paid more rather than less than full-time working men.*
- *However, a major reason for the gender pay gap in Northern Ireland is the predominance of women among low-paid part-time workers.*
- *International evidence indicates that a mix of policies is required to resolve the complex issue of gender labour market inequality and that there is no universally agreed solution. Strategies are very much dependent on national contexts and sources of inequality in particular countries.*

What is the gender pay gap, how did it originate and how is it measured?

1) Origins of the gender pay gap

The lower pay of women relative to men is an all but universal phenomenon (UNICEF, 2007, World Bank, 2008, ITUC, 2008; EC, 2009). It is also deep-rooted, with evidence of differences in earnings for women and men in Britain since at least the 14th century (NBAC, 1996). Women's engagement in work outside the home has traditionally been restricted by their responsibilities for caring and household tasks and by cultural norms. In the past, women's education was also much more limited than men's, focusing largely on domestic skills and preparation for marriage (Raftery and Parkes, 2007, Barker and ChalusSwift, 2005). This left them ill-equipped for work other than that of cooking, cleaning and caring, which were perceived as entailing few skills and little physical strength, and therefore undeserving of the same pay or status as work carried out by men. Women's lower earnings may also have been underpinned by the belief that their subsistence levels were lower than men's, as evidenced by British Poor Law (McGuinness et al, 2009) and National Insurance regulations (National Archives) right up until the 20th century. There may also have been an underlying assumption that the earnings of women in couples were supplementary and would be bolstered by those of the 'main breadwinner'.

Historically therefore, the gender pay gap can be explained by a number of closely related factors including:

- ***The substantial involvement of women in child-rearing and domestic activities***
- ***The undervaluing of 'women's' work***
- ***The lower capital of female workers***
- ***Women's lower engagement in the labour market***
- ***The restricted range of occupations available to women***
- ***The assumptions that women needed less to survive and that they would be supported by male earnings***

2) The evolving role of women in the labour market

The impetus of two world wars and major shifts in economic structures during the 20th century demanded a change in women's role in the economy, their greater participation in the workforce and incursion even into traditionally male occupations. This change has been made apparent through the progressive narrowing of the gap in male and female employment rates which by 2007 had dropped to 14% in the EU-27 (EC, 2009a). The latest figures for Northern Ireland show an even smaller difference of 8% in 2009 (DETI, 2009a). Women here now comprise almost half (45.9%) of those of working age in employment, a similar proportion to that in the rest of the UK (45.5%) (DETI, 2009b), although there are considerable gender differences in terms of hours and patterns of work.

Women in the EU also enjoy formal protection under the law from employment discrimination in all its forms. These legislative changes have gone in tandem with changing public attitudes towards women and work. However, as will be discussed further, social attitudes can be erratic and inconsistent. Furthermore, the combined impact of attitudinal, behavioural and legislative change has failed to eradicate the gender pay gap. Although in many countries, the gap decreased significantly in the immediate aftermath of initial anti-discrimination legislation, the rate of reduction has since slowed dramatically (Blau and Kahn, 2001; Manning, 2006; Dwyer, 2006). It has also become apparent that there is no such

thing as ‘the’ gender pay gap. There are considerable international variations in the gap, as well as differences within occupations and industries. Perhaps most significant of all for Northern Ireland, is the disparity between full- and part-time workers. The gender gap in hourly earnings for full-time workers in Northern Ireland is now very small. However, when all workers, both full-time and part-time, are included, the average difference between men’s and women’s earnings is considerably larger. The earnings of part-time workers in Northern Ireland, as in most OECD countries, are much lower than those of full-time workers, and in Northern Ireland, the vast majority (83%, DETI, 2009b) of part-time workers, are women.

To sum up, the second half of the 20th century brought:

- *A virtual revolution in women’s participation in employment*
- *A raft of anti-discriminatory legislation*
- *Changing attitudes towards women and employment*
- *A reduced, but persistent difference in men’s and women’s earnings*

3) Definition and extent of the gender pay gap

There are a number of variations possible in statistically measuring the gender pay gap. The selection of which measure or measures to use is driven by the need to best reflect the variety and patterns of paid work undertaken by women and men. On that basis, for example, it may be decided to measure the gender pay gap for part-time and full-time work separately, to include or exclude overtime working, or to calculate hourly, weekly or annual pay gaps. The measurement of the pay gap has been discussed in detail by McClelland (2009). It is important because the measure used may have a considerable effect on the calculation of the gap, and therefore on any subsequent policy response. In Northern Ireland for example, the gap is as little as 3.5% (DETI, 2009c) if measured in terms of the median hourly pay (excluding overtime) of only *full-time* workers, but as large as 12.7% (DETI, 2009c) when looking at the median hourly pay of all workers, *both full- and part-time*. The gap also widens progressively when considering weekly, annual and lifetime earnings. This is in part due to women’s (on average) shorter working hours and longer and more frequent interruptions to employment, with consequent loss of skills, experience and promotion opportunities. In Northern Ireland, women’s weekly earnings are on average 29% below (DETI, 2009c), and annual earnings 33% below that of men’s median gross earnings (DETI, 2009d).

In a recent review, the UK Office for National Statistics (ONS) examined the issues around the measurement of the gender pay gap and described the approaches currently adopted by a number of national and international bodies. ONS reached the conclusion that there is ‘no one measure that is appropriate as a single measure of such a complex issue’, and propose in the future to use a set of three measures to look at differences in men’s and women’s pay, i.e.

- The median hourly pay of all female compared to all male employees
- The median hourly pay of full-time female compared to full-time male employees
- The median hourly pay of part-time female compared to part-time male employees (ONS, 2009a)

It is also important to note that official estimates present the ‘raw’ gender pay gap, that is they have not been adjusted to take account of gender differences in education, age, length of time employed, and other factors. Controlling for these differences has been found, in the vast majority of studies, to considerably reduce the size of the gap. However, in some circumstances, it may actually have the opposite effect. Again, this is of particular significance in the case of Northern Ireland. Recent statistical studies here have found that

there are important differences in the characteristics of part-time compared to full-time women workers, and that these differences account for almost three-quarters of the disparity in their rates of pay. However, the same research was unable to explain gender differences in the earnings of full-time workers. Dignan (2003; 2006) estimated that the higher educational levels and more favourable occupational profile of women compared to men in full-time employment in Northern Ireland outweighed the disadvantageous effects of factors such as women's lower average tenure. Instead of providing justification for the poorer earnings of full-time female workers, his model predicted that their hourly pay should actually be higher, rather than lower than that of men in full-time employment here.

One further point to note is that official estimates of the gender pay gap do not capture the earnings of all workers. They exclude those whose pay is so low that it falls below the PAYE threshold. They also, of course, omit those who work in the informal economy, in which it is not only likely that women are over-represented (Ruffer and Knight, 2007; Roeber, 2007; ILO, 2002) but also that, as in the formal economy, they receive lower remuneration than men for their work (Chant and Pedwell, 2008). The cost of childcare may be a critical factor in the decision to engage in the informal economy (Katungi et al, 2006) and/or to undertake paid work within the home. Home working is notoriously low paid, with research showing that around half of home workers earn less than the minimum wage (NGH, undated).

It may be appropriate also to recognise the unpaid and invisible contribution of women to the economy, and the extent to which this places them at a disadvantage when competing for paid work. Primarily, this concerns time devoted by mothers to raising their own children, but recent figures in the UK also show that around a third of all childcare for working mothers is undertaken by grandparents (ONS, 2009b) representing a saving of an estimated £3.9 billion (Age Concern, 2004) to the economy. Similarly, 60% of carers in the UK are women (Census, 2001) and informal carers save the taxpayer around £87 billion per year, almost the equivalent of total spending on the NHS (Carers UK, 2007). Research has also shown that many carers and grandparents have given up work, turned down a job or reduced their hours in order to fulfil their caring responsibilities (Carers UK, 2009; Grandparents Plus, 2009), thereby reducing lifetime earnings and pension contributions.

In summary therefore:

- *There are a variety of definitions and measures of the gender pay gap*
- *The measure used can have a significant effect on the estimate of the gap*
- *ONS has recently adopted the convention of presenting a set of measures, rather than a single measure of the gap*
- *Official figures present the 'raw' rather than 'adjusted' gap*
- *Women's contribution to society includes a large element of labour which is not only completely unremunerated, but which also disadvantages them in the paid economy*

4) Decomposition of the gender pay gap

There have been numerous attempts to provide explanations for the gender pay gap, and while there may be broad consensus on the main causes, there is often disagreement as to the extent to which each contribute to the overall gap. One statistical method widely used to apportion this (and indeed to analyse inequalities in pay between other groups) is the Oaxaca (1973) or Oaxaca-Blinder technique. In simple terms, its aim is to separate the contributions of human 'capital', structural characteristics, and unequal treatment, to the overall pay gap. 'Capital' includes such assets as educational qualifications, skills and experience, while structural characteristics relate to the work environment, occupation and industry. Decomposition

techniques calculate the extent to which these 'legitimate' differences account for disparities in pay. Any residual differences are then attributed to unequal treatment.

There have been a number of critiques of the Oaxaca technique, on both technical and other grounds. One of the most important of these perhaps is that the method assumes a completely unadulterated and distinct dichotomy between capital and structural characteristics on the one hand, and unequal treatment on the other, when in reality these factors are all intricately interwoven. The levels of education, skills and experience that women bring to the workforce, for example, might well be the result of discriminatory influences, and women's choice of occupation or hours of work is certainly not always free. A second criticism relates to the statistical techniques on which decomposition is based, which assume that individual 'causal' factors are independent of each other. This is clearly inaccurate, as there are obvious linkages between education, occupation, part-time working and so on. Finally, explanations of the pay gap which include occupation, industry and part-time working as contributory factors often circumvent the question of whether part-time working or female-dominated occupations should attract lower pay, or whether unequal treatment again plays a part in this. The direction of causality is not addressed, i.e. are women lower paid because they predominate in certain types of work, or does this work attract lower pay because it is carried out by women?

On the other side of the equation, it is unlikely that residuals left unaccounted for by observable gender differences in capital can all be attributable to unequal treatment; some may be the result of other unknowns. Individual and personality factors for example, are difficult to measure and are seldom, if ever, incorporated into statistical models. Significantly, some authors have claimed that women are less assertive in the work-place (Singh, 2005) and are less likely to seek promotion, or enter into pay bargaining than men (Babcock and Laschever, 2003, Jones and Torrie 2004, Dwyer, 2006). Some gender differences may also be rooted in the value placed on balancing work and family life. The long hours culture in some workplaces for example, may deter women from applying for promotion (Dwyer, 2006), and it has been suggested that women with children are less likely to compete for jobs or promotion which involve geographical mobility or long journeys to work (e.g. Trower, 2001), although there is recent evidence to contest this (Faggian et al, 2006). Finally, it has been suggested that women may be more risk averse in some situations than men (Booth, 2009) and less likely to take on hazardous employment, some of which may attract higher pay.

As already noted, the size of the gender pay gap is not uniform, either geographically, or across and within age-groups, life stages, occupations, industries or sectors. It also varies according to marital status, motherhood and number and age of dependants. This lack of uniformity may partly explain the wide variations in estimates of the influence of contributory factors. However, regardless of this debate, there is common agreement that (in no particular order) education and skills, horizontal and vertical segregation, motherhood, life-time working patterns, and unequal treatment all play a part in the gender pay gap. As already stated, there are complex interdependencies between all of these factors, and they are further complicated by the issue of women's 'choice', whether free or forced.

To summarise:

- *Deconstructions of the gender wage gap attempt to calculate the effects of capital, structural characteristics, and unfair treatment*
- *In practice, these cannot be completely unravelled*
- *Whereas there is broad consensus on the elements which contribute to the gap, the extent to which each is implicated varies across situations*
- *Individual and personality differences are difficult to incorporate as explanatory variables in decomposition models*

Why has the gender pay gap persisted?

5) Education and skills

As already noted, historical differences in the levels of educational attainment of men and women have had an important bearing on the gender pay gap. On average, women in Britain have had less years of education than men (Olsen and Walby, 2004). However, the education gap is fast disappearing, both in Britain and throughout Europe. According to a recent Eurostat report, the educational levels of women have risen much more quickly than men, and in terms of higher education levels, young women now significantly outnumber young men in most parts of the EU (EC, 2009a). In Northern Ireland in 2007/8, a much higher proportion of girls (74%) than boys (60%) left school with at least 5 GCSE grades A*-C, and around half as many again achieved 2 or more 'A' levels (56% of girls in comparison to 38% of boys). In terms of enrolment at Northern Ireland universities, 60% of students in 2007/08 were women (DETI, 2009b).

However, rising educational levels have not had any consistent effect on women's earnings. There is evidence that in Britain (Walby and Olsen, 2002) and indeed throughout Europe, women are paid less than men even when they have equivalent qualifications. In fact, figures from the Labour Force Survey suggest that in the UK, the gender pay gap is actually greater for those educated to 'A' level or above, than for those whose highest qualification is GCSE or below (Leaker, 2008). Similarly at the EU level, it has been shown that, at least for workers in the private sector, the gender pay gap widens with increasing education (Rubery et al, 2002).

Although girls outperform boys in terms of grades, there has been much debate about the contrasting subject choices of males and females (e.g. WWC, 2006). In the UK, as a result of the National Curriculum, girls and boys must study a common core of subjects (including English, maths, science and I.T.) until GCSE. However, once given a choice, girls' and boys' preferences widely diverge. At 'A' Level, more girls than boys study English, psychology, art and design, sociology, biology and drama, whereas physics, maths, economics, computing and business studies students are predominantly boys (WWC, 2006). Similarly, at university level, young women are under-represented in most science subjects, engineering, computing, economics, finance and politics, while they vastly outnumber young men in medicine, nursing and dentistry and are also in the majority in most social sciences and arts subjects (WWC, 2006). Areas of study are obviously closely linked to occupational choice, and hence to prospective earning power and this is discussed more fully below.

There has also been discussion of women's access to job-related training, and whether they are on average less skilled than their male counterparts. Data for Northern Ireland suggests that this is no longer the case. According to DETI (2009b) a similar proportion of males and females of working age (8% and 9% respectively) in Northern Ireland had received some job-related training in the four weeks before being surveyed. This compares to 17% of women and 13% of men in Britain in the same period. Similarly, EC findings for workers aged 25-64 in 2005, indicated that 9% of men and 10% of women had participated in some form of training over the previous four weeks (EC, 2007).

In summary:

- ***The education levels of men and women in Northern Ireland and the UK have largely converged***
- ***However, there is no consistent correlation between educational achievement and gender pay differentials***

- *Gender differences in areas of study at school and university are related to future occupation and earning potential*
- *Figures indicate that female and male employees in Northern Ireland are equally likely to receive job-related training, but both report less training than their counterparts in Britain*

6) Horizontal (occupation and industry) and vertical (glass ceiling, sticky floor) segregation

Occupational segregation is a major contributor to the gender pay gap. In the UK, proportionately more women than men work in low paid occupations and industries (Leaker, 2008; WWC, 2006). A similar situation exists across Europe, with a recent report claiming that ‘occupational and sectoral segregation has remained almost unchanged in most Member states over the last few years’ with the increase in female employment taking place in sectors already ‘dominated by women’ (EC, 2009a). The traditional educational paths of young women and men lead to far fewer women working in scientific and technical jobs (only 29% of scientists and engineers in the EU are women), and partly explain the female preponderance in the lower valued and lower paid sectors of health, education, social work and public administration (EC, 2009a). In the UK, women are concentrated in the five occupational ‘c’s of cleaning, catering, caring, cashiering, and clerical work, and in teaching, nursing, or the allied health professions. Men’s occupations, on the other hand, are much more widely spread (WWC, 2006). In Northern Ireland, 93% of women work in the service sector, compared to 65% of men, and 77% of all administrative and secretarial occupations are held by women (DETI, 2009b). A major area of growth in employment in Northern Ireland in recent years has been in low-paid, often part-time, jobs in the service sector, (Horgan and Monteith, 2009) which have been mainly taken up by women.

This ‘crowding’ of women into certain types of employment is said to have contributed to their poorer earnings. In a market situation where pay levels are set in terms of supply and demand, some ‘women’s’ occupations are clearly over-subscribed. There are however, notable exceptions to this pattern in the numbers of young women now entering more prestigious professions such as law, medicine, dentistry and architecture (Blackburn et al, 2009). This is true to a lesser extent in the UK than in countries such as Russia and Sweden (Blackburn et al, 2009). Nevertheless, over a third of dentists in the UK are now women, and with women making up over 50% of new entrants, they are forecast to outnumber their male counterparts by 2020 (BDA, 2008). Women G.P.s will be in the majority in the UK even sooner - by 2013 according to a recent report by the Royal College of Physicians (2009). However, a recent BMA-funded report showed that even in the medical domain, women earn less than men (Connolly and Holdcroft, 2009). Furthermore, the anticipated preponderance of women in medicine has been predicted to lead to a reduction in the profession’s status and influence in society (Independent, 2004).

Segregation at the level of the workplace is also implicated in the gender pay gap. High concentrations of female employees are associated with low rates of pay (Anderson et al, 2001; Leaker, 2008). Rubery et al (2005b) listed a number of international studies demonstrating the influence of workplace characteristics on earnings. In Portugal, a 1% increase in the female share at the workplace led to a decrease of 0.18% in the hourly wage. In France, higher educated females earned almost one and half times (143%) average male earnings when they worked in male dominated workplaces, but below the male average (97%) when they worked in female-dominated workplaces, and in the UK, the female share of the workplace was found to explain 25% of the gender pay gap for full-timers.

Within individual companies, women are under-represented in higher paid jobs and over-represented in lower-paid positions (Leaker, 2008), the so-called ‘glass ceiling’ and ‘sticky floor’ effects. Across the EU, women represent only 32% of managers of companies and

11% of members of management boards of the largest companies (EC 2009a;b). In Northern Ireland, 39% of managers and/or senior officials are women, a slightly higher proportion than in Britain (36%) (DETI, 2009b). However, it is precisely within this broad occupational group of managers and/or senior officials, that the biggest difference in men's and women's earnings in Northern Ireland is to be found, with men's median full-time weekly earnings more than £170 higher than that of women's in this group (DETI, 2009e).

In conclusion, it is clear that gender differences in educational paths and chosen professions cannot fully explain disparities in earnings and career progression. Evidence from a study of university graduates in the UK showed that 'although women and men are concentrated in different subjects in higher education and often enter different occupations... women earn less on average even when they have studied the same subjects, achieved the same class of degree or entered the same industry or occupation' (Purcell, 2002). Findings from the EC are similar: 'Across Europe, women have on average lower earnings than men in all age groups, at all education levels, in all, or virtually all occupations, and irrespective of length of service' (EC 2008).

To summarise:

- ***There has been little change in the occupational segregation of men and women generally across Europe***
- ***There are however, some exceptions to this pattern in the numbers of young women entering professions such as medicine, dentistry, law and architecture***
- ***Female-dominated industries, occupations and workplaces attract lower pay, and there are suggestions that the feminisation of occupations results in a lowering of their status***

7) The public sector effect – the case in Northern Ireland

One factor which has exerted a protective effect on women's hourly earnings in Northern Ireland, particularly those who are working full-time, is the role of the public sector. This is thought to be due to a number of inter-connected reasons, including:

- The generally higher pay of the public vs. the private sector (with a wider differential than in the rest of the UK)
- The larger public sector share of employment in Northern Ireland compared to the UK
- The higher engagement of women than men in the public sector
- The concentration of full-time women workers in Northern Ireland in higher paying occupations, and in industries associated with the public sector (Dignan, 2006).

The public sector effect also benefits part-time women workers in Northern Ireland, with over half working in public sector industries. However, according to Dignan (2006), the effect is less favourable for part-time women workers, because it is outweighed by the heavy concentration of women workers in the private sector in low paying industries.

In summary therefore:

- ***In Northern Ireland, the high engagement of women in the public sector has contributed to a lower gender differential in terms of median hourly pay than in most European countries.***
- ***Full-time women workers are more likely than their part-time counterparts to be employed in highly paid occupations and in industries associated with the public sector***

8) Motherhood

Budig and England (2001) stated that ‘while the benefits of mothering diffuse widely... the costs... are borne disproportionately by mothers’ and there is certainly evidence that motherhood contributes heavily to the gender pay gap. According to a recent report by ONS (Leaker, 2008), using data from the Labour Force Survey, men and women in the UK who are not married or cohabiting enjoy similar rates of pay. The data indicated that the gender gap opens on marriage or cohabitation, and widens with each successive child, from 12.3% for a woman with one dependent child, to 35.5% for a woman with 4 or more dependent children (even though still working full-time). A study in the US produced similar results – women faced a 7% penalty for each child.

Although this loss of earnings occurs primarily during the child-rearing stages of women’s lives, its consequences may be long-lasting, particularly, for those who become mothers when they are young. The Institute for Public Policy Research (2006) found that the ‘fertility penalty’ was heavier (more than £0.5m over the lifetime) for women who have children early, and that after giving birth, almost a third of these return to less well paid jobs. The effects of maternity on earnings may also be compounded by educational levels. A US study estimated the lifetime earnings of college-educated women to be reduced on motherhood by in excess of \$1m (Crittenden, 2002). Research in the UK suggests that maternity has least impact on the earnings of women with below degree-level qualifications. Those with higher qualifications may be more severely affected because they have more to lose financially. However, the effects on women with no qualifications at all are the most substantial (Joshi, 2005; Joshi, undated), and these are also the group who are most likely to enter motherhood at an early age. Women with higher educational achievements often defer maternity until much later, or have no children at all (Joshi, 2002; ONS, 2003).

A recent European investigation found that mothers earned less than other workers in all 6 countries studied (Gash, 2008) but that the penalty was much less evident in countries ‘supportive of working mothers’. The UK and West Germany were said to have the least policy support for working mothers, with concomitantly the largest penalties to motherhood. Harkness and Waldfogel (2003) identified the UK and United States as having larger penalties to motherhood than a number of European countries. Scandinavian countries in particular, were found to have much lower penalties. According to Gash (2008), where mothers are ‘constrained in their market behaviour’ because of factors such as inadequate maternity pay, inflexible working hours, or lack of childcare, they will face earnings penalties. These penalties can be seen as ‘legitimate’, because in their search for ‘family friendly employment’, mothers may change jobs, downgrade or work part-time. However, these decisions may often be taken reluctantly.

Glass (2004) looked at the effects of family-friendly policies on mothers’ earnings in the UK. Mothers in managerial or professional occupations who used policies which decreased their contact hours at work (reduced hours or teleworking) were found to incur pay penalties, whereas those who used flexible working and/or childcare assistance to maintain their contact hours did not suffer penalties. Similarly, long absences from the workplace due to maternity leave or career breaks may exert an adverse effect, through skill attrition, lost experience, and missed opportunities for promotion. Breaks in employment may also lead to decreased labour market attachment. Mothers who take longer leave periods not only earn less but are also more likely to drop out of employment entirely (Datta Gupta and Smith, 2002).

In summary:

- *Women's earnings are reduced progressively with the birth of each child*
- *Motherhood may exert a life-long effect on earnings, particularly for those who have children early in life and/or have no qualifications*
- *'Penalties to motherhood' are said to be greater in the UK and US than in countries 'supportive' of working mothers*
- *It appears that mothers who reduce their working hours or have long absences from work face a greater drop in earnings than those who maintain their contact hours*

9) The part-time pay penalty

Another major component of the gender pay gap, closely related to both motherhood and occupational segregation, is women's involvement in part-time work. It has been asserted that the nature and extent of part-time work among women in the UK is a residual effect of public policy in the 1960s, whereby, in response to labour shortages, women were encouraged to join the workforce. Since it was taken for granted, however, that women's primary responsibilities lay at home, many jobs were explicitly designed to suit them, that is, to be part-time, 'undemanding' and 'lacking in promotion prospects and responsibility' (Burchell et al, 1997). It may be that this pattern of women's work has become ingrained in the UK, supported both by the tax and benefit system, and by social attitudes which appear to be more approving of long working hours for fathers than mothers. However, Himmelweit and Sigala (2003) suggest that the part-time solution 'imposes high costs' in terms of women's careers.

According to Manning and Petrongolo (2005) women in Britain who worked part-time in 2003 earned on average around a quarter less per hour than full-time women workers (22% based on New Earnings Survey data, 26% using data from the Labour Force Survey). In Northern Ireland, Dignan (2006) found the difference to be 23% (Annual Survey of Hours and Earnings data). Women working part-time in the United States and in other EU countries also have problems in terms of low pay ((NWLC, 2009; USBLO, 2009; Fernandez-Kranz and Rodriguez-Planas, 2009; Fouarge and Muffels, 2008; Manning and Petrongolo, 2005). However, the UK is said to have the highest part-time pay penalty in Europe (Manning and Petrongolo, 2005).

Research in the UK and Northern Ireland has found that the majority of the part-time pay penalty can be explained by the contrasting characteristics and occupational profiles of part-time and full-time workers. Women part-timers have, on average, lower educational qualifications than their full-time counterparts. They are also more likely to be married or cohabiting, and to have more and younger children. In one study, these demographic differences were calculated to account for about half of the (22%) disparity in part and full-time women's earnings. Differences in occupational profile explained almost another third, leaving only a small proportion unaccounted for (Manning and Petrongolo, 2005). Research in Northern Ireland (Dignan, 2006) produced similar findings, with around two-thirds of the difference in earnings due to occupation and education, although with a larger component (28% of the gap) apparently due to the specific effect of part-time working.

At a superficial level, therefore, the part-time pay penalty may be viewed as merely a facet of general wage inequality in society, and the disproportionate disadvantage incurred by women, as accidental and unavoidable. However, some authors (e.g. Joshi, 2005) have questioned whether the 'feminisation' of part-time work is the main reason for its increasingly poorer pay. Others have studied the reasons for women's concentration in low paid part-time work in more depth.

Manning and Petrongolo (2005) grouped possible explanations into 3 broad categories as follows:

- 1) Women with less skills and education choose part-time work.
- 2) Women with higher skills who want to work part-time deliberately choose less skilled occupations
- 3) Many high level occupations are not available on a part-time basis, and therefore women with higher skills who want to work part-time are forced to choose lower skilled occupations.

As regards the first of these explanations, the association between part-time work and low educational achievement has already been established. However, this relationship could be explained in a number of ways. One obvious reason might be that many low-skilled occupations are not available on a full-time basis. This would fit well with Burchell's (1997) assertions about the nature of part-time jobs for women in the UK. If this explanation was correct, women with low skills would have little choice but to work part-time. Another possibility is that, earnings being less for women with fewer qualifications, the financial benefits of full-time work are not sufficient to pay for full-time child care. Some of these women may therefore choose to work part-time in order to fit their working hours around school hours and any free care which is available.

According to Manning and Petrongolo (2005), the second group of explanations, that highly skilled women deliberately choose less skilled occupations, appears less tenable. This issue relates to social attitudes and women's choices, and will be more fully addressed below. In brief, however, contrary to Manning and Petrongolo's views, a number of researchers assert that women's 'work orientations and behaviours' are heterogeneous and that many give priority to family rather than career (Hakim, 1997;2000; Kirby, 2003; Odone, 2009). Survey evidence suggests that many women with young children would prefer not to work at all (Odone, 2009), and Hakim (1997;2000) claims that many other women choose part-time, rather than full-time work as soon as their circumstances allow, and seek out undemanding jobs 'with no worries or responsibilities'. As a result, they are congregated in lower-paid occupations, which provide them with convenient working hours.

There is also evidence to support the third category of explanations; that many highly paid jobs are not available on a part-time basis, and that highly skilled women who want to work part-time must therefore pay a price in terms of downward mobility. The reasons for this shortage of highly paid part-time employment are not totally clear. It may be that many highly paid posts, even in the public sector, which professes more flexibility, are not seen as appropriate for part-time work. According to Manning and Petrongolo (2005), particular jobs with particular employers tend to be labelled as either full-time or part-time. Changes of working hours consequently entail changes of employment. Manning and Petrongolo claim that the UK has a particular problem in enabling women to move between full and part-time work without downgrading. They question whether there are always sound explanations for the fact that higher occupations are not available on a part-time basis, and argue that whatever the reasons, downgrading leads to under-utilisation of skills, waste of human capital and further crowding of women into low-paid occupations.

As Bardasi and Gornick (2000) conclude, it is perhaps useful to view part-time work as a 'trade-off'. For many women, it constitutes a compromise between homemaking and employment. Bardasi and Gornick (2000) see this as a winning of short-term gains at the price of long-term losses. There is evidence that, as with motherhood, part-time working has long-term 'scarring' effects on earnings (Fouarge and Muffels, 2008) in that each year of working part-time results in a reduction in hourly pay over the entire lifetime (Olsen and Walby, 2004). Furthermore, some authors claim that the extension of part-time working

among women acts to further cement gendered divisions of labour in both paid and unpaid work (Himmelweit and Sigala, 2003; Bardasi and Gornick, 2000).

To summarise:

- *Part-time women workers receive lower hourly pay than those in full-time work*
- *Much, but not all, of this disparity in earnings can be explained by the lower educational qualifications, and occupational profile of female part-time workers*
- *There are a number of possible reasons for women's predominance in part-time work*
- *Part-time work may involve both short and long-term career costs*

10) Unequal treatment

Unequal treatment may also contribute to the gender pay gap. Part of this may be due to a continuation of historical patterns of remuneration which have become embedded in culture and resistant to change, but there is evidence that some may stem from continuing negative stereotypes of female workers. Research both in the UK and US, for example, suggests that mothers are viewed as less committed, capable, reliable and productive than other workers, and that employers are less interested in employing, promoting, and educating mothers relative to fathers or childless employees (Woodroffe, 2009; Correll et al, 2007, Cuddy et al, 2004). Himmelweit and Sigala (2003), found that the 'motherhood penalty' in terms of lower earnings, held firm even when a number of real or perceived characteristics of mothers compared to other workers were taken into account, including human capital and work effort (Anderson et al, 2003), labour market attachment (Manning, 2006), work experience, and family friendly working environments (Budig and England, 2001). Mothers may be held to 'stricter employment standards' and higher performance in terms of attendance and punctuality at work (Fuegen et al, 2004; Cuddy et al, 2004), and some employers' attitudes may lead to more extreme behaviours, as evidenced by the high numbers of women still losing employment on pregnancy or after giving birth (EOC, 2005). There are suggestions that these attitudes may also extend by default to all women employees of childbearing age, as they may all be viewed as potential liabilities (Woodroffe, 2009). Finally, a recent report by the Equality and Human Rights Commission (2009a) found that fathers in the UK who wanted more time with their children anticipated the same unequal treatment from employers. Two in five fathers feared that asking for flexible working arrangements would result in their job commitment being questioned and would hinder their chances of promotion.

It would seem therefore that much of the negative perception of women workers arises from their attempts to balance work with family commitments. This behaviour may contrast with that of the 'ideal' worker who spends long hours in the workplace. A report by the US Government Accounting Office (2003) suggested that some employers use 'face time', as an indicator of workers' productivity, and arrangements which reduce 'face time' such as leave, part-time work, and working at home may therefore negatively affect perceived productivity (USGAO, 2003).

The issue of combining parenting, caring and paid work is one on which public policy and opinion appear unclear and somewhat ambivalent. The traditional family model encompassing the man as 'breadwinner' and woman as 'homemaker' may have become outdated in some sections of society, with social attitudes in Northern Ireland largely in favour of the dual worker couple (NILT 1998; 2002) and government policy encouraging mothers of all but the very young into the marketplace. Paradoxically however, mothers may also attract criticism by taking up work outside the home. They may be seen as failing to provide sufficient care and attention to their children's education and welfare (Institute of Child Health, 2009) (Ermisch and Francesconi, 2001) and labelled selfish and individualistic (Children's Society, 2009). A similar inconsistency is apparent in the case of carers. Women

rather than men have traditionally borne the major share of caring for elderly and sick family members and many women give up work or turn down promotion in order to do so (Carers UK, 2009). Yet it could be argued that they receive insufficient support in terms of social welfare. Almost three quarters (72%) of carers are worse off financially as a result of their caring role (Carers UK, 2007).

As already noted, women themselves may display divergent attitudes towards employment (Himmelweit and Sigala, 2003). Whereas many enjoy paid work and clearly recognise the potential benefits in terms of a better standard of living for the family, increased social contact and improved status, they can also feel that working women are nowadays expected to be 'superwomen' (Himmelweit and Sigala, 2003). Furthermore, many parents 'express a strong preference to be the main carer for their own children' (Scottish Government, 2007) and mothers may experience their responsibilities for child-rearing as a 'moral imperative' (Himmelweit and Sigala, 2003). As one author put it 'while many women living on benefit do desperately want to find a job that will help them get out of poverty, not all feel that it is 'right' to take paid work while their children are young. Moreover, juggling paid work and active parenting, including support for their children's education, can be extremely stressful' (Lister, 2005). It can also be stressful for fathers in the UK, where men work the longest full-time hours in Europe (Himmelweit and Sigala, 2003). A recent report using data from the British Social Attitudes survey, noted an increase in stress levels among both men and women, which was 'significantly associated with wanting to spend more time with the family' (Crompton and Lyonette, 2007). Similarly data from the 4th European Working Conditions Survey (Dublin Foundation, 2006) showed that although part-time working women on average worked longer hours than working men when both paid and unpaid work were included, working fathers actually reported more dissatisfaction with their work life balance than women. It was suggested that the fathers' frustration arose from their inability to live up to changing expectations regarding men's involvement in domestic responsibilities.

From the above discussion, it is clear that a number of closely interrelated factors contribute to the gender pay gap. For the most part, these are rooted in women's involvement in domestic and caring tasks, and hence the patterns of paid work in which they typically engage. While it is debatable whether these patterns are freely chosen, it is likely that the disadvantages they incur are not.

To summarise:

- *Some employers may have negative stereotypes of women workers*
- *These attitudes may arise largely as a result of women's attempts to balance work with caring responsibilities*
- *There is a wide range of public opinion on combining parenting, caring and employment*
- *Public policy regarding parenting, caring and employment is inconsistent*
- *Fathers as well as mothers experience conflict between work and parenting responsibilities*

11) Factors affecting the gender pay gap in Northern Ireland

Dignan (2006) explored the issue of the gender pay gap in Northern Ireland in detail and concluded that the public sector 'premium' is a major reason that the gender pay gap for full-time workers here is relatively small. Full-time women workers are better qualified, and more likely to be working in better paying occupations and industries than full-time working men, so much so in fact, that, as already discussed, Dignan's model could not account for even a minimal gender pay gap for those in full-time work. As noted above, the gap is much

wider when part-time workers are included. Dignan found that part-time women workers have on average, lower educational qualifications than full-time women in Northern Ireland and for a number of reasons, are disproportionately concentrated in lower paying occupations. However, even when the effects of education and occupation are taken into account, their hourly pay is lower than that of full-time working women.

Blau and Kahn (2001) claim that two of the factors influencing the gender gap in the US are high wage inequality generally and a high supply of female labour. The situation in Northern Ireland is somewhat the reverse. Growing inequality in the UK over recent years has been attributed to the increase in knowledge based occupations, skill-biased technological change and outsourcing of unskilled occupations (Hijzen, 2007). However, recent figures from the Households Below Average Income series indicate that the distribution of income in Northern Ireland is slightly more even than in other countries and regions of the UK (DSD, 2009a).

Northern Ireland also has a comparatively smaller supply of women available for work. More than a third (35%) of women of working age are inactive, compared to around a quarter (26%) in the rest of the UK (DETI, 2009b), with the main reason given by women in Northern Ireland as family and domestic responsibilities. Conversely, the proportion of working women in part-time employment is slightly lower (38%) in Northern Ireland, in comparison to the UK as a whole (41%, as measured by LFS) (DETI, 2009b). It is possible that factors such as lower pay levels, larger family sizes and shortage of formal childcare may mean that even part-time work outside the home is not viable for many women in Northern Ireland, particularly those with few or no qualifications. According to LFS data for 2008, almost a fifth (19%) of women in Northern Ireland report having no qualifications at all, compared to 13% on average in the UK, and women with no qualifications are more than twice as likely as other women in Northern Ireland to be out of the labour force. The majority of unqualified women were economically inactive (61%, compared to a UK average of 56%), and they account for more than a third (36%) of all economically inactive women in Northern Ireland. Of those who were in work, almost half (48%) worked part-time. The gender pay gap in Northern Ireland might be larger if more of the pool of unqualified inactive women were drawn into low-paid part-time occupations, or smaller if these women were better trained and enabled to enter well paid employment.

To summarise:

- *The gender pay gap in Northern Ireland is largely the result of the predominance of women among low-paid part-time workers*
- *The public sector 'premium', a lower level of general wage inequality, and a lower female participation rate may all have acted to reduce the gender pay gap in Northern Ireland relative to that in the UK*

What are the consequences of the pay gap?

12) Implications of the gender pay gap

The lower participation and lower earnings of women in paid work have a major impact on their individual incomes, both during and after their years of working and/or family building. The effects may be ameliorated for some women by compensations through social transfers, income received from other sources, and income sharing within households. However, the risk of poverty remains higher for women than for men, both globally and within Northern Ireland. The latest available figures indicate that women's individual incomes in Northern Ireland are less than two-thirds that of men, and that half (50%) of women's incomes fall into the bottom two-fifths of the income distribution, compared to less than a third (30%) of men's (DSD, 2009b). In the UK as a whole, data from a Poverty and Social Exclusion survey showed that women are more likely to be poor on all four dimensions measured; that is, to be lacking two or more necessities, to feel poor, to be earning less than 60% of median income and to be receiving Income Support (Bradshaw et al, 2003). Furthermore, studies of the dynamics of poverty show that women are not only more likely to fall into poverty at some stage in their lives (Payne and Pantazis, 1997) but also to experience recurrent and longer spells of poverty (Ruspini, 1998, 2001; DWP 2004a).

Women are also less likely than men to have a material 'safety net' to protect them in times of hardship. According to a report by a Joseph Rowntree Inquiry Group (1995), wealth remains much more unequally distributed than incomes, and recent evidence suggests that the gap between rich and poor has widened with 'deep-seated and systematic' differences between men and women (National Equality Panel, 2010). Women's accumulation of savings, housing assets and pensions is much more limited than men's (Warren et al, 2001) so that they are less likely to be able to either draw income from assets during their working lives, or to use them as provision for retirement. Lone mothers are said to be particularly unlikely to have incomes above subsistence levels, hindering any accumulation of savings for the future. However, women who have separated or divorced from a partner, and have insufficient incomes in their own right, may also risk economic deprivation in both the short and longer term (Warren et al, 2001). Female pensioners are at high risk of poverty, not only because of their lower incomes and assets, but also because their greater longevity means that assets must be spread over a longer period of time. In Northern Ireland, single female pensioners' gross incomes were on average 68% of that of their male counterparts in 2006-07 (DSD, 2009c).

The economic dependence of women contributes to their lack of power and status within both family and society. Women in couples may be financially reliant on their partners, and there is evidence that resources are not always allocated fairly within households (Pahl, 1989; Vogler et al, 1993; Goode et al., 1998, Rake and Jayatilaka, 2002). Globally, it has been shown that when men control households, less money is spent on food and health care for the family (UNICEF, 2007; World Bank, 2008) resulting in poorer child health and higher child mortality. Financial dependence may also serve to trap women in unhappy or even violent relationships (WBG, 2005). A UK Treasury report stated that mothers who experience domestic violence are more likely than others to be financially dependent, and domestic abuse may involve the withholding of family income from mothers and children. (HM Treasury, 2004).

Women's earnings are therefore not only important for their own material welfare, but also for their children's, and although child poverty is associated with worklessness, it can also result from the poor earnings of working parents. Analyses suggest 'higher levels of poverty in Northern Ireland generally' compared with Britain (DWP, 2004b), with substantially lower weekly earnings for both women and men (ONS, 2009c). Northern Ireland is promoted as a low wage economy (Horgan and Monteith, 2009) with around half of all children in 'poverty

or deeper poverty' living in low earning households (DSD 2008). Women's earnings may therefore be critical in preventing child poverty, primarily in single, but also in dual earning families. Research has shown that mothers tend to use all their resources to shield their children from material hardship and the stigma and shame that often accompany it (WBG, 2005).

The physical and mental wellbeing of mothers are also important to the quality of their children's lives. Poverty is associated with poor physical health, stress, depression and low morale (WBG, 2005) all of which may leave mothers less capable of parenting and children less likely to thrive and succeed. 'Family Stress Theory' suggests that the distal effects of poverty exert their influence on children through proximal processes, that is, poor parental mental health and wellbeing impact on parent-child interactions and childcare practices, which in turn affect children's development (Elder, 1974; Dearing et al, 2001; Votruba-Drzal, 2006).

The gender pay gap may also have implications in terms of fertility levels and population balance. Across Europe, the growth in female labour market participation has been associated with a marked decline in fertility. Working women may defer childbirth, or decide against it completely, because of potential repercussions in terms of earnings and career. Too long a delay in child-bearing may also lead to involuntary infertility. Fertility rates are now well below replacement levels in the EU, with women averaging 1.5 births during their lifetime (EC, 2008). Low fertility rates may have negative long term consequences in terms of the ratio of elderly to working age populations leading to a future 'pension gap' and an increasing relative burden in terms of health and social care costs for the elderly. It has been suggested that policies which facilitate the combination of working and child-rearing help to stabilise and even improve fertility rates, and this will be discussed further below. However, the relationship between female employment and fertility is 'complex and context dependent' (Dey, 2006). Other factors which may impact on women's childbearing decisions include the extent of cooperation they can expect from their partners in child-rearing and domestic activities. The division of household labour has been found to be a determining factor in the fertility intentions of full-time working women with children (Mills et al, 2008).

In summary:

- ***Women's lower earnings impact on their individual incomes and risk of poverty***
- ***Women are less likely than men to accumulate assets during their lifetimes***
- ***Women's economic dependence contributes to their relative powerlessness***
- ***Women's and children's poverty are closely linked***
- ***Women's inability to reconcile childbearing with paid employment may be a contributory factor to future population imbalance***

What can be learned from other countries?

13) Women and work in other countries

There is huge variation in the unadjusted gender pay gap across the world. Latest harmonised figures from Eurostat (Structure of Earnings survey, 2007) show highs of over 30% in Estonia and 25% in Austria, compared with lows of 4% and 5% in Italy and Malta respectively (EC, 2009b). The EU average is 17.4%, with the UK having the 6th largest gap, at 21.1%. Latest figures put the gap for Northern Ireland (DETI, 2009c) far below the average at 12.7% although 7 EU countries had even lower gaps in 2007 (see Table 1).

Figures for non-EU countries are not collected on the same basis, and as such are not directly comparable. However, according to the ITUC (2008) women in the US were paid 23% less on average than their male counterparts in 2007, with typical pay gaps in individual states of between 20% and 25%. Canada had an even wider gap, of 27.5%, but in Australia and New Zealand it was much narrower - 16% in Australia in 2006, and 12.8% in New Zealand in 2005. Data is scarce for many countries in Africa, Asia and Latin America, due to the extent of the informal economy in those continents, and the fact that much of women's work is unpaid. However, where figures are available, these almost invariably show a higher gender pay differential than the world average of 15.6% (ITUC, 2008), with gaps in Japan and Korea, for example, of over 33%.

As is apparent from the previous discussion however, the gender pay gap is only one of a constellation of closely linked issues affecting women's experience in the paid economy. Viewed in isolation, it is highly unreliable as an indicator of gender equality. A low gap, for example, may be associated with a low female employment rate, in countries where only the most qualified of women find it financially worthwhile, or socially acceptable, to undertake paid work. Other countries may have high gender pay gaps, but other factors may ameliorate or even negate the impact on women's incomes and quality of life. National pay gaps may also conceal high intra-country variations. Many countries have large differences in terms of public and private sector workers, for example, or between full-time and part-time employees.

Countries and states may differ in a variety of other ways which impinge on women's working lives. Apart from those already discussed - the capital of women workers, patterns of work, occupational segregation and unequal treatment - there are large international differences with regard to welfare regimes, social service provision, and tax and transfer policies, all of which influence women's employment levels and the benefits they gain from participation. Welfare regimes are closely related to societal norms regarding gender relations in the family, the division of household labour and women's engagement in paid work. Wage setting mechanisms and overall wage structures also have a considerable impact on women's pay and employment, as do specific policies geared at counteracting gender pay gaps. Finally, there are large cultural differences in terms of estimations of the value of various occupations and the levels of remuneration they merit.

As countries and states vary along each of these dimensions, and in the overall mix, so do they produce a variety of outcomes for women, and the consequences of change in any one aspect will vary according to the overall national context.

To summarise:

- ***The global gender pay gap has been estimated at 15.6%, but there are large variations across countries and continents***
- ***The pay gap is only one of a number of interlinked factors which influence women's experience in the paid economy, including the capital of women workers; patterns of work; occupational segregation; and unequal treatment***

- *There are also important international differences in terms of welfare regimes; wage setting mechanisms and structures and policies to promote equal pay; and culture and customs regarding the division of household labour, women's participation in the paid economy, and the status attached to various occupations.*

14) Welfare regime types

Women's experience of employment is very closely related to the welfare regime in which they live and work, and a number of analysts have attempted to classify EU and OECD countries in these terms. Esping-Andersen's work 'The Three Worlds of Welfare Capitalism' (1990) is viewed as seminal in this regard, identifying the regime types of 'liberal', 'conservative', and 'social democratic'. The 'liberal' regime countries (which some analysts list as the UK, Ireland, US, Canada, Australia and New Zealand) are characterised as having minimal provision of welfare, modest social security benefits with strict entitlement criteria, and little redistribution of incomes. In countries with a 'conservative' regime, the role of the family is emphasised, state intervention is subsidiary to family support, and employment of married women may be discouraged. Social security in countries of this type (France, Germany, Italy, Switzerland, Finland and Japan) is often related to earnings, administered through employers, and 'geared towards maintaining existing social patterns' (Bambra, 2007). In contrast, 'social democratic' countries (Denmark, Norway, Sweden, Belgium, the Netherlands and Austria), are described as 'de-familialist', strongly interventionist and highly redistributive, providing generous and universal benefits and services and with a commitment to full employment (Bambra, 2007) of both women and men.

Since Esping-Anderson's work, numerous alternative and competing nomenclatures and classifications have been developed and proposed, many of these using more statistically robust techniques such as cluster analysis and principal component analysis to group together countries with similar features. These models differ in terms of the variables included in the analyses, and the countries and jurisdictions compared, yet the results are remarkably consistent in the clustering of countries, although some have additional regimes or sub-regimes. In terms of the EU, these include a 'Latin rim' or 'southern' European group which comprises Spain, Portugal, Greece and Italy. 'Southern' jurisdictions are characterised as 'rudimentary' with a strong reliance on the family and voluntary sector, fragmented social security provision and 'lack of an articulated social minimum and a right to welfare' (Fenger, 2007). In addition, the newer member states have been grouped into 'former USSR' (the Baltic states of Estonia, Lithuania and Latvia) with high levels of female participation, low government expenditure and high economic growth; 'Post-communist European' (Bulgaria, the Czech Republic, Hungary, Poland and Slovakia) with more relaxed economic development, higher levels of social well-being and a more egalitarian regime; and 'developing' welfare states, (Romania being the sole representative in the EU) which have low levels of social welfare reflected in high levels of infant mortality and low life expectancy (Fenger, 2007).

In summary:

- *Women's experience of employment differs according to the welfare regime in which they live and work*
- *Numerous studies have attempted to group countries and states with similar welfare features, using increasingly sophisticated techniques and incorporating extensive information*
- *Results are consistent in terms of the three main groups of liberal, democratic and conservative, with the addition, in Europe, of the southern group of countries, and for the new member states of 'former USSR', 'post-communist European' and 'developing' regimes.*

15) Aspects of women's lives in various regimes

Table 1 gives information from Eurostat (EC, 2009b) on a number of indicators for various welfare regimes (it should be noted that data can show considerable variations over time). Each of the regimes have countries or states which form the 'ideal' or core countries, with other states on the periphery, or almost overlapping with other regime types. There are also some patterns which seem to hold generally true across most countries. As noted above, for example, low gender pay gaps are often associated with lower than average female participation rates. High participation rates often go hand in hand with high rates of female part-time employment, suggesting a trade-off between female participation and part-time work. High participation rates are also usually, but not always, combined with a more equal gender distribution of household labour. Recent research in the EU has suggested that less egalitarian attitudes towards the division of domestic work and child-rearing are associated with lower female participation rates (EC, 2007) and/or high rates of part-time rather than full-time female employment.

Gender pay gaps are not consistently related to risk of poverty in old age. Participation rates, social transfers and other factors are also important in determining the risk of pensioner poverty. Malta, Italy, Belgium, Portugal and Slovenia all have low gender earnings differentials but women in these countries have a high risk of poverty (or inequality) in old age. Poland, Luxembourg and Hungary, also have narrow gender pay gaps, as well as lower than average female participation rates, but in contrast, these countries show a comparatively low risk of female pensioner poverty.

Female pensioners have an elevated risk of poverty (or inequality) in the majority of countries, but the differential is particularly large in Bulgaria, and in the Baltic states of Estonia, Latvia and Lithuania, where female employment rates are high. Ireland and the UK are similar to the Baltic states, in that they have high rates of female employment, but a high risk of poverty in old age; higher than all but Cyprus, Latvia, Spain and Estonia. Northern Ireland also has a high rate of female employment (62.2%, DETI 2009b) and Northern Ireland pensioners have a higher risk of poverty than the average for the UK (DSD, 2009d), putting them on a par, in terms of inequality, with the Baltic states. Furthermore, female pensioners in Northern Ireland have a higher risk of poverty than their male counterparts (35% of single female pensioners were at risk of poverty in 2007/08, compared to 29% of single male pensioners (DSD, 2009d).

Table 1 Women in Europe

	Gender pay gap ⁽¹⁾	Female Employment Rate ⁽¹⁾	% part-time working of total female employment ⁽¹⁾	Gender differential in hours of domestic and family work ⁽¹⁾	Total Fertility Rate ⁽²⁾	Women over 65 at risk of poverty (after social transfers) ⁽¹⁾	Men over 65 at risk of poverty (after social transfers) ⁽¹⁾
EU27 (2007)	17.4	58.3	31.2	17.7	1.5	21	16
Sweden	17.9	71.8	40	17.8	1.78 ⁽³⁾	15	7
Denmark	17.7	73.2	36.2	10.1	1.8	19	16
Belgium	9.1	55.3	40.6	13.6	1.63	25	21
Neth'lands	23.6	69.6	75	22.3	1.71	6	7
Austria	25.5	64.4	41.2	15.8	1.41	20	11
Finland	20	68.5	19.3	10	1.8	26	16
France	15.8	60	30.2	18.1	1.92	18	14
Germany	23	64	45.8	13.9	1.35	14	11
Lux'bourg	10	56.1	37.2	20.4	1.7	8	8
Spain	17.6	54.7	22.8	19.5	1.35	33	28
Greece	20.7	47.9	10.1	21.7	1.35	27	23
Cyprus	23.1	62.4	10.9	26.8	1.41	54	50
Malta	5.2	35.7	24.6	14.9	1.39	20	22
Italy	4.4	46.6	26.9	23.3	1.32	25	18
Portugal	8.3	61.9	16.9	15.9	1.42	26	26
Bulgaria	12.7	57.6	Not available	17.5	1.31	24	9
Poland	7.5	50.6	12.5	19.9	1.25	9	6
Slovenia	8.3	62.6	11.3	20.7	1.27	25	12
Czech Rep	23.6	57.3	8.5	15.4	1.29	8	2
Slovakia	23.6	53	Not available	18.9	1.25	11	4
Hungary	16.3	50.9	5.8	16.2	1.32	11	7
Latvia	15.4	64.4	8	12.4	1.32	36	17
Lithuania	20	62.2	10.2	11.2	1.28	28	10
Estonia	30.3	65.9	12.1	13.6	1.5	31	14
Romania	12.7	52.8	10.4	20.1	1.33	22	13
Ireland	17.1	60.6	32.3	19.7	1.86	31	23
UK	21.1	65.5	42.2	18.2	1.78	30	25

(1) Eurostat March 2009 (relates to 2007) (2) Scherbov et al, 2009 (2006 data)

(3) Finder World data 2009 (2006 data)

It could be argued that women in France, Denmark and Sweden fare best of all in that they face a low to average pay gap, have high employment rates, and below average risks of poverty in old age. These countries also have high fertility rates, indicating that they perform well in terms of work-family reconciliation policies. Fertility rates are also high in conservative and liberal countries, where low levels of family support are balanced by high rates of part-time working.

To summarise:

- *Low gender pay gaps are often associated with lower than average female participation rates.*
- *Countries with high employment rates for women tend also to have high rates of female part-time working.*
- *High participation rates are usually, but not always, combined with a more equal gender distribution of household labour.*
- *Gender pay gaps do not totally determine the risk of poverty or inequality in old age*
- *Fertility levels are higher in countries with effective work-family reconciliation policies and/or high rates of female part-time working*
- *Ireland and the UK have comparatively high rates of female employment and fertility, but also a high risk of female poverty in old age.*

16) Comparison of regime types

A detailed analysis of each of the regimes is beyond the scope of this paper. However, as the social democratic countries have long been applauded for their gender equality and family-friendly work policies (Datta Gupta et al, 2006), these perhaps merit further description and a brief contrast with other regime types.

Scandinavian countries were among the first to introduce legal rights to equal pay for women and to facilitate their financial independence through means-testing of social security benefits against individual, rather than family incomes. As already noted, they have a commitment to full employment, and their extensive public service provision creates, as well as facilitates, female employment. They tend to have generous parental leave schemes, and in some countries mothers have legal rights to return to their previous jobs and to reduce their hours in those same jobs while their children are young. These policies help maintain women's attachment to the labour market and also result in a decreased separation between the part-time and full-time labour markets. They are undoubtedly part of the explanation for the high rates of female part-time working in Nordic countries.

However, the experience of part-time working for women in these countries also contrasts sharply with those in other member states. In Sweden, for example, female part-time workers work longer hours than women working part-time in other EU countries. They also earn slightly more, rather than less, than their full-time counterparts. Sweden has separate taxations for part-time and full-time work which has the effect of increasing after-tax earnings for part-time workers (United Nations, 1995). Similarly, the Netherlands introduced a tax reform in 2001 which had the effect of raising after-tax hourly wages, meaning that women could more easily afford to work shorter hours. Dutch part-time workers also enjoy strong legislative protection. It is not surprising therefore that part-time work in Nordic countries carries a high satisfaction premium for women (Manning and Petrongolo, 2005), and that Nordic countries also score highly on overall life satisfaction surveys (Datta Gupta et al, 2006). Furthermore, high female employment levels in these countries have not led to such a sharp drop in fertility levels as in other EU countries. Finally, the Nordic model has received approval from researchers who suggest that children benefit greatly from parental care in their early years (Waldfogel, 2004) (facilitated by the Nordic parental leave schemes), and that universal high quality care in later childhood facilitates upward social mobility for children in low income families (Esping-Andersen, 2004; Waldfogel, 2004).

However, the social democratic regime has not totally evaded criticism in recent years, with suggestions that the widespread take up of maternal leave has contributed to a deterioration in women's position in the labour market and a static gender pay gap. Family friendly policies

and moves to facilitate part-time working have also been linked to the preservation of gender stereotyping in terms of childcare and division of household labour. Van Ours (2008) for example, claimed that Dutch women resort to part-time rather than full-time working because there has been no increase in the participation of their partners in household tasks. The high level of part-time working in the Netherlands has also been implicated in the stagnation of women's earnings in comparison to men, in that part-time workers there are less likely to be promoted than their full-time counterparts, with promotions explaining a substantial component of the growth in earnings (Russo and Hassink 2005). The social democratic regime type has also attracted censure in terms of costs to the public purse at a time of world recession and pressure on budgets. Nordic countries are said to have the highest tax pressure in the world (between 43% and 51% of GDP in Sweden, Denmark, Finland and Norway in 2001 (Datta Gupta et al, 2006). Despite this however, social democratic states remain among the most prosperous in the EU.

Conservative regimes have lower levels of women's employment than the social democratic countries, with less extensive public services and a more traditional view of the role of the family. However, in terms of some outcomes for women, they come close to the social democratic countries. This is perhaps particularly true for France, where a number of policies (mainly aimed at encouraging fertility levels) have facilitated the combination of employment and motherhood. Income tax rates are calibrated, for example, so that families pay less with each successive child. France also has an extensive crèche system, state nursery provision from age three, and high childcare subsidies. There are also tax deductions for home helps, making it easier for mothers to work, and women who go on to have a third child may receive a monthly grant of up to almost half the minimum wage for a year after the birth.

Southern regimes are generally less egalitarian than the social democratic in terms of gender roles, and tend to have much more limited public services and social security provision. Although gender pay gaps are low, there are also low levels of female employment and quite high differentials in terms of male/female involvement in childcare and household work. A recent report on Spain, for example, claimed that a 'persistence of patriarchal attitudes', 'traditional stereotypes', and 'insufficient public welfare resources' constrained women's participation in the labour market, since they are still expected to continue their traditional family roles (Wikigender, 2009). In Italy, part-time working is discouraged, and affordable childcare in some regions is scarce, so fewer women engage in paid work. Cultural attitudes towards childcare are also thought to play a role in southern countries, where 'the traditional role of mothers in child care activities is highly valued' and many mothers prefer informal care by relatives whom they 'know and trust' (Del Boca et al, 2004) even when formal care is available and affordable. Fertility levels in southern countries are also low, indicating that women's employment is not the sole determining factor in decisions regarding motherhood. Finally, southern countries tend also to have low scores in terms of life satisfaction (Manning and Petrongolo, 2005).

Liberal countries are described as having largely retained male bread-winner models and to be market-oriented with limited state-funded services, and means-tested social security provision measured against family rather than individual income. As already noted, liberal regime countries tend to have high levels of participation and high fertility, along with high levels of part-time work. Financial penalties for part-time working are higher than in other welfare regimes, but part-time working in Britain is also said to carry a strong satisfaction premium (Manning and Petrongolo, 2005). Ireland, on the other hand, is said to perform poorly in terms of female part-time employment. According to Manning and Petrongolo (2005), part-time work in Ireland is widely used, but it carries both a high wage penalty (second only to that of in Britain) and a high satisfaction penalty.

In summary:

- *Social democratic countries have consistently been viewed as the ideal in terms of gender equality in employment, with extensive public services, high female employment and high fertility*
- *However, they have been criticised in terms of maintaining gender stereotypes, impeding progress on gender pay gaps and entailing high costs to taxpayers*
- *Other regime types have less egalitarian cultures and lower public service provision, with lower female employment and low fertility in the southern regime countries.*

17) Wage setting regimes, wage structures and perceived merit of different occupations

Wage setting regimes and structures also have an important influence on gender earnings differentials. Women's earnings have been found to benefit from more centralised wage setting systems and collective wage bargaining, whereas more fragmented and individualised pay determination systems are associated with larger gender pay gaps and wage disparities in general (Rubery et al, 2003; Plantenga and Remery, 2006). In terms of collective bargaining, the UK is said to be conspicuous among EU countries in the declining coverage of employees (Plantenga and Remery, 2006) with negative implications for the gender pay gap. Bargaining experience is also important, with female dominated sectors often having weaker traditions of collective bargaining than male dominated sectors (Plantenga and Remery, 2006).

Since women form a large share of those in low paid employment, the introduction of a national minimum wage can be disproportionately advantageous to female workers. According to Rubery et al (2003), the implementation of the NMW in the UK and Ireland had a 'particularly beneficial impact on women and on part-timers'. However, the level and coverage of the minimum wage is also significant. Rubery et al (2005b) found that whereas in France, around 13% of workers were paid the minimum wage, less than 1% of Spanish workers received it. The researchers suggested that a NMW set at too low a level could actually exert a negative effect in terms of, for example, the earnings of informal workers and the setting of social security benefit levels.

Systems which incorporate productivity-related payments, performance pay, and bonuses tend to be particularly detrimental to women's earnings and to widen gender pay gaps. Research across Europe has shown that not only are male employees more likely to receive bonuses, they also receive larger payments than women (Rubery et al, 2003; Plantenga and Remery, 2006). In Spain, it is claimed that gender pay gaps in the 'supplementary' part of the wage account for nearly half of the gender pay gap (Moltó, 2002). In the UK, a recent Equality and Human Rights Commission report (2009b) found that the gender pay gap in the financial sector was approximately double that for the whole economy. Women received around 80% less in performance related pay than their male colleagues, this disparity being a major factor behind the massive gender pay gap (55%) in the sector. However Plantenga and Remery's (2006) report indicates that performance and profit-related pay are not confined to the financial sector, but have become quite widespread in the UK, being used in 44% of private sector workplaces and 19% of public sector workplaces.

A number of explanations have been proposed for gender differences in discretionary payments. It has been suggested that women workers may be seen as less deserving because of their inability to commit to long hours, and/or to show flexibility (Plantenga and Remery, 2006), when for example, there is an unexpected need for employees to work overtime. As

already discussed, women may also be less effective both at bargaining and drawing attention to superior performance. Where managers have greater discretion, unequal treatment may also come into play. Subjectivity is involved in measuring performance and awarding bonuses, and managers may tend to downgrade women's skills in comparison to men's (Rubery et al, 2003).

Social norms are also important in explaining pay gaps, and international differences strongly suggest that pay differentials are not always based on objective, legitimate criteria. As already discussed, earnings are often lower for both women and men working in female-dominated occupations or workplaces. However, the size of the pay penalty for various occupations varies across countries. In Russia, for example, where healthcare has traditionally been seen as 'women's work' and the medical profession has long been female-dominated, doctors have not been accorded the same prestige or the extremely high earnings as in many other countries. According to Arsenault et al (2009) doctors' salaries in Russia in the 1980s were 'roughly comparable to that of the average industrial worker'. Although their earnings have since risen, doctors are still among the lowest paid workers in Russia (Arsenault et al, 2009), with basic annual salaries equivalent to between \$6,000 and \$8,000 dollars (£3,700 - £4,900) (Institute for War & Peace Reporting, 2007).

Rubery et al (2003) used data from the European Structure of Earnings Survey, to compare earnings for similar occupations in different countries and states. The researchers found that sales and shop assistants received only 44% of average male earnings in the UK compared with 63% in Norway; that wages for personal and protective services varied from 45% of average male earnings in the UK to 79% in Sweden; for clerks from 66% of average male earnings in the UK to 93% in Portugal; and for professional nurses from 88% in Norway to 131% in the US. These differentials undermine widely held beliefs in the justification of earnings differentials through supply and demand for skills, and demonstrate the influence of social norms which vary widely between countries and which become 'embedded in wage structures' (Rubery et al, 2003).

To summarise:

- ***Women's earnings benefit from centralised wage setting systems and collective rather than individualised bargaining***
- ***NMWs have been shown to decrease gender pay differentials, whereas systems which involve discretionary individualised payments tend to be more advantageous to men***
- ***Country-specific differences in the relative prestige and remuneration of various occupations reveal the strong influence of culture and tradition***

18) Equal opportunity and pay policies

Plantenga and Remery (2006) drew on Karamessini (2006) in categorising policy responses to the gender pay gap along three lines:

- *Equal pay policy* aiming at tackling direct or indirect gender wage discrimination;
- *Equal opportunities policy* aiming at encouraging women to have continuous employment patterns, and de-segregating employment by gender;
- *Wage policies* aiming at reducing wage inequality and improving the remuneration of low paid and/or female-dominated jobs' (Plantenga and Remery, 2006)

Although equal pay legislation is beneficial in theory, in practice the outcome is dependent on how successfully it is enforced. A number of countries have experienced problems with this (Plantenga and Remery, 2006), with some employers perhaps reluctant to make the necessary changes. Governments themselves may be reticent in terms of interference in wage setting mechanisms, and although in France, legislation has been introduced which requires employers to justify wage differentials, most countries, including the UK, have drawn back from compulsory pay audits. Plantenga and Remery (2006) also highlight the importance of national institutions which can inform and educate women on both the content and process of the law.

Equal opportunities policies, as already discussed, are most apparent in social democratic regimes, where childcare, as well as care for the elderly, are universal and highly subsidised. Lack of this type of service provision can be a serious impediment to women's employment, especially for those whose earnings are unlikely to be sufficient to pay for private care. Paid parental leave and rights to reduced working are also important elements of equal opportunities policies, although as previously noted, these can also have negative long-term effects on women's earnings and career prospects. Although equal opportunities policies may facilitate higher female employment levels, they do not appear to have significantly reduced gender wage gaps in Scandinavian countries. One important way in which the perverse effects of parental leave can be reduced, however, is to reserve part of the leave for fathers, as is the case in Denmark (Plantenga and Remery, 2006). However, there is a further possibility that work-family reconciliation policies may damage women's employment prospects if they result in a general reluctance to employ women and to discriminatory behaviour by employers. Recent statements by the Equality and Human Rights Commission have expressed the view that the extension of maternity leave and parental rights are making employers 'think twice' before offering women a job or promotion (Times, 2008).

As occupational segregation has been so heavily implicated in gender pay differentials, equal opportunities policies have also focussed on reducing the gender occupational divide. However, Plantenga and Remery (2006) point out that this emphasis carries the implication that the pay gap is mainly the result of women making incorrect subject and career choices. Some authors propose that a re-assessment of wage levels for various occupations might be a more appropriate strategy than seeking to divert girls from traditionally female career paths (Rubery and Smith, 2006) a policy which in the UK at least, appears to have achieved little success. This argument rings particularly true in the light of evidence for the role of social norms in judgements of the prestige of different occupations, and the inference that remuneration is not decided solely on the basis of supply and demand for skills. The 'professionalisation' of traditionally female occupations might also serve to improve their status.

The importance of wage setting policies has already been discussed, but Plantenga and Remery (2006) also note the emergence of suggestions for a European minimum wage policy. This might have the primary aims of combating poverty and reducing international wage differences, but an obvious side effect would be to narrow the gender wage differential in many countries. More targeted wage policies might seek to increase the relative wage levels of female-dominated occupations. Finland sought to do this as far back as 1971, with centralised wage agreements which often included higher rises for low-paid and female-dominated sectors. Although the economic effects may have been small, these attempts carried symbolic importance (Plantenga and Remery, 2006).

In summary;

- *Policies to combat the gender wage gap have attempted to bring about equal pay, equal opportunities and more equitable wage setting systems and wage structures*
- *Equal pay policies have proved difficult to enforce in some countries*
- *Equal opportunities may facilitate work-family reconciliation, but do not necessarily lead to reduced gender differentials in earnings*
- *The re-assessment of wage levels for traditionally female occupations might be more effective in reducing the gender pay gap than attempts to divert girls into currently male-dominated careers*
- *There have recently been proposals for the introduction of a EU-wide minimum wage, which could act to narrow the gender pay gap in many member states*

Conclusion and implications for Northern Ireland

19) Conclusion

The gender pay gap is only one of a number of indicators of gender inequality in the labour market, none of which can be usefully viewed in isolation. Historically, this inequality has arisen for a number of reasons, some of which (women's lower capital and labour market participation, for example) have been perceived as 'legitimate'. These 'legitimate' reasons have now largely disappeared, with a convergence in gender educational and employment levels in most industrialised countries. The gender pay gap however, persists.

Perhaps the central reason for women's continuing labour market inequality is the lack of change in traditional gender roles, in that women still carry out the majority of family and household work. By convention this work, though contributing significantly to the economy and to the common good, goes unremunerated. These responsibilities also seriously hamper women in the world of paid employment, in terms of the hours they can work, the occupations available to them, and their perceived value as employees in comparison to men. There is evidence of course that many women greatly value their role as mothers and carers and that many fathers would welcome the opportunity to take a more active parenting role. However, in a market economy, the current gendered division of household labour has inevitable repercussions in terms of women's earnings. Ultimately, in the absence of sufficient social protection, it must also impact on their incomes and that of their dependent children. Some authors have argued therefore for a change in approach in analyses of gender pay gaps, in that the reality of women's 'double burden' should be presented as a cause of, rather than a justification for, their inequality in the labour market.

A second major contributor to the gender pay gap arises from wage structures themselves, in terms of the differential remuneration of traditionally male and female occupations and of part-time in contrast to full-time work, and there are contrasting views as to how this issue should be tackled. A common response has been to focus on the occupational choices of girls and women and to devise policies which encourage them into traditionally male and therefore more prestigious career paths. However, some analysts have questioned whether this strategy simply serves to devalue women's work still further. There is evidence that the status and remuneration attached to typically male and female occupations are determined partly by historical patterns and social norms. It could be argued therefore that wage differentials should be more open to question and clearly justified on objective grounds.

Scandinavian countries have long been upheld as the exemplar in terms of gender equality, and their family-friendly policies have facilitated high female employment without the associated reduction in fertility levels shown by other EU member states. They also tend to score highly in terms of work and overall life satisfaction. Their policies however incur heavy costs, and are not always advantageous in terms of women's earnings, with the gender pay gap in most Scandinavian countries around or above the EU average. France has introduced a number of policies which help women to combine work with motherhood, and has managed to retain a high fertility rate while also achieving a below average gender pay gap. However the employment rate of French women is not as high as that of women in most Nordic countries. International evidence therefore suggests that a mix of strategies is required to resolve gender labour market inequality and that there is no commonly agreed ideal solution.

Policies aimed at addressing gender earnings differentials can be categorised along three lines:

- those which legislate for equal pay
- those which seek to facilitate the combination of paid work and caring, so that women can attempt to do both, and
- those which address wage structures and wage formation in order to produce a more equitable system.

However, in terms of overall labour market strategy, the literature suggests an inconsistency which to some extent reflects that apparent in social attitudes and public opinion. The key question to be resolved, based on all the evidence reviewed above, is whether it is to be accepted that women continue to bear the major share of caring and unwaged work, given all the consequences in terms of their employment, or whether the barriers preventing women's participation on the same level as that of men are to be effectively addressed.

If women are really to fully replicate men in the workplace, this review would indicate that policies aimed at changing women's behaviour and encouraging them into the labour force are not enough. It has been suggested that they should be matched by equally determined commitments to support the changing behaviour of men in terms of the balance of caring and paid work, and to ensure that employers treat men and women in the workplace in the same way (Rubery, 2002).

If on the other hand, the status quo is accepted and women are to continue to be the major homemakers and caregivers, the extension of maternal (but not paternal) leave and employment rights is to be commended, but the literature suggests that the additional consequence of women's lower incomes must also be addressed. Further revisions of the tax and transfer system could ensure that, if not rewarded for their contribution in terms of caring and household work, women are at least not penalised either in their working/family-raising years, or in older age.

In summary, the evidence reviewed would indicate that, without a clearer consensus, the issue of women's connectivity to and participation in the labour market will continue to be uncertain and existing gender differences in income and wealth are likely to remain.

In Northern Ireland, the gender pay gap is relatively low by EU standards, and much lower than in the UK as a whole. As already noted however, a low gender pay gap is not necessarily indicative of greater equality. The low gap in Northern Ireland appears to be due to a large extent to the public sector premium, and perhaps, to a lesser degree, to a slightly more even income distribution and lower female employment levels than in Britain. Additionally, even a small pay differential can have cumulative effects on income and wealth over the months, years and ultimately the lifetime of an individual. Furthermore, national gaps conceal large variations, and official figures present the unadjusted gap. An important point in the case of Northern Ireland is that, when education, experience and other factors are taken into account, it appears that the gender pay differential for full-time workers should actually be negative, that is, the average earnings of full-time women workers should be more, not less, than that of their male colleagues. However, as already discussed, the pay gap is only one of a number of closely inter-linked aspects of women's participation within the labour market, and action in this one area alone is unlikely to be sufficient. On the basis of the evidence reviewed, the resolution of this complex and challenging issue requires a decisive and holistic approach, encompassing a breadth of areas including the division of unwaged work, wage determination, employment policies, life long learning, social services and welfare provision, tax and benefit policies, social attitudes and unequal treatment.

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