

Why your male peers outearn you – and what to do about it ^[1]

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EXCERPTS

When it comes to the gender pay gap, the statistics are discouraging. In 2014, a woman working full time, year-round earned a median 79 percent of what a man working the same hours made, according to data from the U.S. Census Bureau. And despite gains in educational attainment for women, the pay gap isn't expected to close for another 118 years, according to a report from the World Economic Forum.

It might seem abstract, but the gender pay gap isn't just a concept to debate in Congress or read about in academic journals. The disparity has on-the-ground, hits-you-in-the-pocketbook implications for millions of women, from entry-level assistants to seasoned corporate sharks. It slashes the paychecks of mothers and non-mothers. It affects spouses and children, retirement savings and workplace culture, too.

"A lot of women believe that it's not about them personally, and the reality is that the numbers say it probably is," says Lisa Maatz, vice president of government relations for the American Association of University Women, a District of Columbia-based nonprofit. She adds: "This isn't a myth. It's math."

Here's what every employee – male or female – should know about the gender pay gap.

1. It gets worse. Young women starting out in the labor market take home slimmer paychecks than their male counterparts – but it's less pronounced than later on. That gap widens as they continue working. Here's one reason why: A small difference in pay early on balloons over the course of a woman's working life, says Betsey Stevenson, associate professor of public policy and economics at the University of Michigan–Ann Arbor.

For example, picture two equally experienced 25-year-old co-workers. One is a man and one is a woman. If unconscious bias causes the man to score a \$5,000 promotion – and his female contemporary doesn't – his earnings will outpace hers by tens of thousands of dollars over the course of their careers as annual raises compound on that initial, small disparity. "It doesn't take very much discrimination to create a large wage gap," Stevenson says.

Lower wages also ding retirement contributions and Social Security benefits, which are typically tied to annual earnings. When women earn less, those benefits get cut, too, and women disproportionately struggle to fund their retirements. "The thing about the pay gap is that it lingers," Maatz says.

2. There's a mommy effect. "A lot of this is coming about because of kids. It's a simple point," says Claudia Goldin, professor of economics at Harvard University, whose research covers the female labor force and income inequality. She points out that women who are juggling careers with child-rearing may start to prioritize "temporal flexibility" over pay, meaning that benefits, such as flexible hours, are more important than a fat paycheck.

Some women may also find that they're shoehorned into the mommy category whether they want to scale back or not, finding themselves passed over for promotions or sidelined by the boss.

3. Industry matters. Some pay disparity is explained by the fact that those classic pink-collar jobs – think nursing or child care – may pay less than traditionally male jobs. Women are still underrepresented in high-paid science and math careers, but those who buck the trend eventually flee the old boys' clubs at higher rates, experts say.

For example, "women tend to leave computer science because many of them cite a hostile male culture as making it incredibly unpleasant to work in," Stevenson says. Other women may exit because of lack of mentors or sexual harassment, Maatz says.

4. Women need to self-advocate in their own workplaces. While federal and state legislation, or other systemic changes, may be the only way to tackle pay disparity on a large scale, women can make a few tweaks to minimize the impact of the pay gap on their own paychecks.

First, they can step up to the plate when it comes to salary negotiation. The process can be nerve-wracking for women – "it's a cultural minefield," says Maatz – but they can adopt tried-and-true strategies, follow scripts and take workshops to find their voices.

Second, they can make sure that they're picking up the technical skills necessary to keep them employable and highly paid in their fields. "Make sure you're studying math and science," Stevenson says. "The more technical skills you have, the better-paid you'll be."

Another option is to fight for better balance at the office, including making sure that parents aren't required to jet off to Japan at a moment's notice or work long nights and weekends, says Goldin, the Harvard professor. "If you really want to even the playing field for women – and for anyone who wants to have family time or their own time – think about ways to make your workers better substitutes for each other," Goldin says.

Women can work for better balance at home, too. They may discuss sharing the caregiving duties with their partners to make sure that it's not always mom taking time off for a sick child or school play.

Says Maatz: "Be aware for opportunities to fight for work-life balance. That helps both women and men."

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