SEVENTY-EIGHT PENNIES FOR YOUR THOUGHTS: AN EXAMINATION OF INCOME INEQUALITY BETWEEN MEN AND WOMEN IN THE UNITED STATES

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The following faculty have examined the final copy of this thesis for form and content, and recommend that it be accepted in partial fulfillment of the requirement for the degree of Master of Arts with a major in Sociology.

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DEDICATION

To my sister, Emily, and my brother, Lane…May you know that through hard work and determination your dreams can come true

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I would like to thank my husband, Eugene, without whom I would not have had the confidence to make it this far. He has given me the courage and determination to chase my dreams. I have been lucky enough to be blessed with two wonderful parents who I wouldn't trade for anything in the world; to my parents, Sarah and Tim, I owe a special thank you for always believing in me even when I didn't believe in myself. And to my advisor, David Wright, who never wavered in his belief of my capabilities, who always pushed me further, and without whom I would not have the confidence to face the world and difficulties that lie ahead. Thank you to all of these special people who have made me who I am and who I will forever be grateful to. Thank you so much.

ABSTRACT

In today's society education credentials are more important than in the past; individuals increasingly need a higher educational degree to maintain employment and increase their future income. Education allows individuals to increase their productivity which will increase their worth to an employer and make them desirable employees. Even though women outnumber men in college enrollments women still get paid less than men. This research attempts to explain the factors that lead to men's increase in better pay over women even though women outnumber men in higher educational attainment. This research uses secondary data analysis from the March 2008 Current Population Survey consisting of 76,995 respondents. This study uses the alternative model which is comprised of three components; the individual, structural, and gender components each with individual level factors used to help explain the inequality in income between men and women. Univariate, bivariate, and multivariate analysis were used to examine the independent effects on income. The results suggest that men are seen in occupations that are mostly dominated by males and have higher rates of returns than occupations women are seen in. Even when women are in the same occupations as men, controlling for all other factors, women still earn less than men.

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1. INTRODUCTION

In today's society education credentials are more important than in the past; individuals increasingly need a higher educational degree to maintain employment and increase his/her future income. Education allows individuals to increase their productivity which will increase their worth to an employer and make them desirable employees. Education enables employees to keep up with the demands of an information society and this, therefore, makes education a necessity.

In the 1970s, college enrollment was higher among men than women, with men making up 58% of student enrollment (Freeman, 2004). However, by 1982 women's college enrollment matched that of their male equivalents and has continued to rise higher than that of men's (England & Li, 2006). Female college enrollment has increased from 42% in 1970 to 56% in the year 2000 (Freeman, 2004). According to the National Center for education statistics, in 1992 women who entered college were more likely than men to receive a bachelor's degree by 1994, whereas men were more likely to have earned no more than a high school diploma (U.S. Department of Education, 2005). Even though women outnumber men in college enrollments, women still get paid less than men. As of 2002 the female to male earnings ratio was 77 percent, indicating that women make 77 cents for every dollar that men make (Weinberg, 2004). The current study shows the pay gap to be at 78 percent, indicating that women make 78 cents for every dollar that men make.

A review of the literature reveals three arguments that explain the pay gap between men and women. The first argument comes from the human capital theory (Becker, 1962). The human capital theory is an argument that is centered on the individual. The pay gap between men and women in this theory is explained away by the choices that women and men make. Men tend to

make choices that lead them to make investments in work related skills, through such things as on the job training. Women tend to make decisions centered on the household and reproducing which discourages them from being able to invest in themselves as much as men do. The structural level theories focus on the positions that one occupies within the industrial labor markets. In this theory the economy is separated into the monopoly and competitive sectors (Beck, Horan, & Tolbert, 1978) and the labor market is segmented into the primary and secondary sectors (Borgatta & Borgatta, 1992). The monopoly sector and primary sector have higher paying jobs and better working conditions than the competitive and secondary sectors. Men are seen more in the higher paying positions in the monopoly and primary sectors. The gender level theories focus on the household division of labor, the crowding theory, the revolving door theory, and job and gender queues. These theories focus on women being situated in the domestic sphere where they are unable to match the work hours and inflexible working conditions of men. Women are also crowded into occupations that do not pay as much as occupations that men are in but even when women occupy the same positions as men they still receive less income. Even when women find themselves in male dominated occupations they are harassed until they exit these jobs. The job and gender queues theory discusses the hiring hierarchy that is present with employers and the ranking hierarchy that is present with employees. These three components create a holistic model that will be used along with the 2008 Current Population Survey dataset to look at the income disparities between men and women.

LITERATURE REVIEW

2.1 Individualist Model

Rational Choice Theory states that actors are capable of thinking rationally and therefore tend to choose certain actions that will optimize their outcomes (Coleman, 1990). Actors are rationally working toward goals and their actions are aimed at these goals. Actors also take into account the availability of their resources. If actors do not have enough resources to act on all their goals they may choose to forfeit primary goals so that they can obtain later goals (Goodman & Ritzer, 2004). The choices a person makes are reflective of their life circumstances.

Human Capital Theory shows that individuals can make choices that can make them more or less productive and attractive to employers (Becker, 1975). Productivity is a measure of value that employees add through work and the creation of a surplus which, in turn, increases an employer's profits. A person's job experience is a form of human capital that can increase or decrease the productivity of that person.

Workers are able to perfect their skills through on-the-job training, if the training allows for them to be more productive in the job that they are assigned. On-the-job training allows employees to learn specific procedures related to their job. Specific training increases the skills and productivity of employees which increases an employer's earnings. This allows people with more job experience to have increased pay due to their attractiveness to an employer. Individuals who invest in on-the-job training optimize their outcomes by receiving higher wages (Duncan, 1996).

An alternative way to increase value to the employer through on-the-job training is a person's age. A person's age can allow for more job experience. An older person who has been in the workforce for a number of years is exposed to different skills and therefore will have greater job

experience than a younger person just starting out in the workforce who is not exposed to these skills (Becker, 1962). The more experienced a person is the more knowledgeable about certain job procedures they are and therefore the more productive a person is to an employer. This productivity increases the amount of money an organization makes; therefore an increase in pay is seen in people with more job experience.

Education increases human capital by allowing people to obtain new skills outside of an organization (Becker, 1962). Increases in education lead to increases in skills that may not necessarily be job specific, yet can lead to a more productive employee. More productive employees allow organizations to make more money from the employee, which in turn increases the employees pay.

Women have more education than men, which indicates that they have more human capital than men, yet they make less money than men do. Between the years of 1977 and 1989 women college graduates increased from 24% to 33% eliminating the differential with men (O'Neill & Polachek, 1993). O'Neill and Polachek's (1993) study found that this increase in schooling explained 17% of women's relative gains in wages. However, there was an overall decline in wages of blue-collar workers which decreased the wages of men in general which might also explain the narrowing of the wage gap in the 1980s (O'Neill & Polachek, 1993). According to England and Li (2006) as of 2002 women receiving bachelor degrees increased to 58% versus the 44% in 1971. For every 114 women receiving college degrees there are only 100 men receiving these degrees (Cohen, 2007). Women's and men's choices are reflective of the skills they possess. Women must then be making choices that lead them to have lower wages than men, whereas men's choices are increasing their skill and allowing them to have higher wages.

Comparative Advantage Theory states that women earn less than men because of their biological differences. Women have a biological instinct to care for children and because of this they look for jobs that are flexible. Women put less energy into work because they are married or raising children (Becker, 1985). More women than men take breaks for childrearing and even if they are working during this time they choose jobs that decrease their amount of human capital which results in a drop in women's wages (England, 2005). Men, on the other hand, do not put the same amount of energy into childcare that women do and this allows them to put more time into working. Becker (1985) points out that the majority of women perform labor in the home and this leads to men having more energy at work. More time in the workforce allows for more job experience and a more productive employee. Duncan (1996) shows that as the hours worked per week increases so does a person's earnings. Since men invest more energy into work this allows them to have more human capital than women.

2.2 Structuralist Model

In contrast to the Individual Model, the Structuralist Model views the wage gap as a result of the position that one occupies in an economic hierarchy. Positions that are higher in the economic hierarchy offer higher wages than those that are lower in the economic hierarchy. Therefore sturcturalist's argue income is defined by ones economic position irrespective of one's attributes. Women are sorted into positions that are lower in the economic hierarchy relative to that of men and therefore receive lower wages in these economic positions.

Dual Economy Theory is a macro level theory that examines the segmentation of industries, firms and occupations (Borgatta & Borgatta, 1992). Dual Economy Theory focuses on the forces of production and how it determines the rate of profit. The Dual Economy Theory categorizes industrial sectors into the monopoly sector and the competitive sector.

The monopoly sector is largely a goods producing sector which includes industries such as mining, manufacturing, and construction. The monopoly sector has a high capital to labor ratio, large economies of scale, multiple production, high productivity, and high degrees of unionization (Beck, Horan, & Tolbert, 1978). Production is higher in the monopoly sector due to the above attributes. The monopoly sector has the ability to set prices that others have to follow. This allows the monopoly sector to have higher profits which can support higher wage structures to maintain production. Employers cannot afford slowdowns in the monopoly sector so employees are paid more. Jobs that are available in the monopoly sector pay higher wages, have good working conditions, chances for advancement, and employment stability.

The competitive sector has high labor-to-capital ratios and low profit potentials which can only support low wages (O'Connor, 1973). The competitive sector has smaller market shares and does not have price setting abilities. Jobs available in the competitive sector have low wages and poor working conditions that lead to high turnover rates (O'Connor, 1973). The service producing industry is part of the competitive sector that can't support high wage structures. More women than men are found in the competitive sector where there is low productivity, a lack of unionization, and low wages (Beck et al, 1978).

American unions have been comprised mostly of men (Cook, Lorwin, & Daniels, 1992). Male dominance is also embedded in the union structures and processes and men's and women's attitudes and behaviors on the job (Cook, Lorwin, & Daniels, 1992). Craft unions in the public sector and some in the private sector are comprised mostly of white males (Riccucci, 1990). Historically unions have not been very receptive to women and minorities (Riccucci, 1990). Women and minorities are considered cheap labor and at one time posed a threat to unions (Riccucci, 1990). Many unions were openly hostile to women and minorities by not organizing

or allowing the presence of these groups in the work force (Riccucci, 1990). In the 1800s and early 1900s baring women and minorities from unions was relatively easy considering the time period. It was thought that women's normal occupation should be in the home and that employment outside the home violated natural law and endangered the nation (Kenneally, 1981). Even when women were allowed to become members of unions they were treated differently than white males that were union members (Riccucci, 1990). Women often had to pay higher rates for union membership and sometimes were segregated into different locals or divisions (Riccucci, 1990). Due to white males being in control of unions, the needs and interests of women in these unions were never fully served (Riccucci, 1990). Women and minorities were not eager to join unions because of this discrimination (Riccucci, 1990). Between 1977 and 1985 union membership for women increased, however, women continue to be underrepresented in leadership positions where white males are still dominant (Riccucci, 1990).

Segmented Labor Market Theory focuses on the social relations of production or the micro level analysis of individuals competing for jobs within the labor market (Borgatta & Borgatta, 1992). Segmented Labor Market Theory consists of primary and secondary labor markets. The primary labor market is divided into an upper and lower tier (Doeringer & Piore, 1978). The upper tier in the primary labor market consists of jobs that have much autonomy. These positions can be company presidents and important management positions. The lower tier in the primary labor market consists of jobs that are white-collar clerical and blue-collar operatives that still enjoy benefits that are not available in the secondary labor market (Bargotta & Bargotta, 1992). The secondary labor market consists of employees who lack job experience and adequate training. Women are found in the secondary labor market where they are denied job opportunities for acquiring skills and advancement (Edwards, 1975). Internal Labor Markets are

rules that exist and determine workers movements within an organization. Internal Labor Markets are only found in primary labor markets and do not exist in secondary labor markets. Internal Labor Markets give employees the opportunity to increase wages and stability (Bargotta & Bargotta, 1992). There are two types of internal labor markets. The first internal labor market are those in organizations that have promotional policies, seniority rights, and specific career tracks. The second internal labor market consists of certain occupational groups that require certification or membership, such as professional degrees or union membership (Bargotta & Bargotta, 1992).

With the Dual Economy Theory being a macro level theory and Segmented Labor Market Theory being a micro level theory a relationship exists between these two theories. The Monopoly sector has the first choice in primary labor market jobs, whereas, the Competitive sector does not have this opportunity due to its smaller market shares and low profit potentials. The Monopoly sector can support primary labor market jobs due to its high capital-to-labor ratios and higher production rates.

Wages will rise continuously as work experience amounts (Polachek, 1981). A drop out of the labor market will have an adverse effect on the earnings a person makes and when reentering the labor market wages will be lower than they would have been if a person had been continually employed (Polachek, 1981). Since men do not bear or raise children they are able to spend more time at work (Coverman, 1983). Women on the other hand go into the work force only to leave when they have children. Women are unable to have continuous working patterns like that of men (Hartmann, 1981). Therefore men receive more job training and are promoted to higher ranking positions. Women are seen in either lower tiers in the primary market or more than likely they are seen in the secondary market. Men are seen in the primary sectors of the labor

market and in more managerial positions (Maume, 1999). Since women take off work to bear and raise children, they lose out on promotions and job training that men receive. Men's skills and productivity increase whereas women's skills decrease when they leave the workforce and therefore they are less productive when they return to the workforce.

Even though women have higher degrees of education, men make more money because of the types of jobs that they occupy. In a study done by Reskin and Ross (1992) it was found that women were in managerial type jobs that specialized in support services whereas men were in managerial type jobs that specialized in revenue-generating activities. Men tend to be seen in the primary sector (Beck et al, 1978) which includes goods producing jobs such as construction that pay more than jobs in the service producing sector in which women are often seen in. According to a study done by Beck and colleagues (1978) being employed in the primary sector increases an individual's income $1,037.49 without taking into account race, gender, human capital, or occupational characteristics of the workers.

2.3 Gender Model

The Individualist's and Structuralist's perspectives view gender as static and believe that any negative effects from gender can be overcome, much like increasing one's education. Contrary to the previous theories, feminist theories believe that gender is a process of devaluation and sorting of women into inferior positions.

One area of devaluation is in the household division of labor between men and women where little economic value is attributed, even though it contributes to the devaluation and sorting of women. According to Shelton and John (1996) house work is often unpaid work that is done to maintain a home. This work includes emotional work and invisible types of work that, in past years, have been excluded from analysis (Shelton & John, 1996). Married women, regardless of

being employed outside the home, are primarily responsible for household labor (Coverman, 1983). Therefore, working women are involved in paid labor outside of the home and unpaid labor in the home (Coverman, 1983). In the U.S. society there is an emphasis on competition and maximizing efficiency and profits (Coverman, 1983). This structure promotes continuous employment and inflexible work hours that are difficult for women to adhere to (Coverman, 1983). Husbands are freed from housework which allows them the freedom to work inflexible hours and gain promotions (Coverman, 1983).

Women are culturally and symbolically tied to the household. The media portrays women as household figures that do laundry, cook, and clean. The media ties women to the house and to household labor. Being tied culturally to the household devalues women and the work that is done in the household is not seen as productive work. Women are sexualized and treated as sexual objects whose place is not in the workforce, but in the home.

Women do more housework, including bearing and raising children, than do men yet women are paid less money because their work has been devalued. Women who do not work outside the home spend an average of forty hours a week maintaining the home and husband, while working women spend a minimum of thirty hours a week in the home (Hartmann, 1981). Women also spend an additional eight hours extra a week on account of the husband (Hartmann, 1981). Men as a group have control of women's labor power which allows them to benefit from women's household services and many unpleasant tasks both within and beyond households (Hartmann, 1981). Women, in turn, produce and reproduce in the household which allows for unpaid labor that can be used as paid labor outside the household (Hartmann, 1981). Cooking a meal for a working husband helps to replenish the husband's energy so that he is productive the next day at

work. Reproducing and socializing children, especially boys, allows for a free increased work force.

Crowding Theory states that there are barriers that women face in certain occupations and as a result of these barriers women are crowded into other occupations. During the 1970s there was an increase of women in female dominated fields (Blau & Beller, 1988). Women tended to be highly represented in occupations that attracted female workers (Blau & Beller, 1988). There are a smaller amount of jobs that are traditionally defined as female compared to those that are defined as traditionally male. There are a large number of women competing for jobs and not enough jobs to support the supply of women, which subjects women's wages to pressures that the male dominated fields do not have (Blau & Beller, 1988).

Since there is an oversupply of women in traditionally female jobs employers can pay workers less. When subordinate groups, women, are overrepresented in occupations they start out with lower wages and are susceptible to eroding wages than those occupations that are filled with predominate groups, men (Catanzarite, 2003). There is a large amount of jobs available for men and a small number of men available to fill these jobs. The 2008 Current Population Survey showed that there were 131 male dominated jobs, jobs that are occupied 90% by men, and only 23 female dominated jobs, jobs that are occupied 90% by women. There are more women available than there are jobs that are female dominated which means that there are more women available than jobs for these women. However there is an oversupply of men and male dominated jobs available for these men. Jobs that are traditionally filled with men have high demand rates and a small supply of workers which increases the pay of workers entering into these jobs. An overrepresentation of subordinate groups into certain fields leads to a decline in pay and the desirability to enter into that field (Catanzarite, 2003). In a study done by Kilbourne,

Farkas, Beron, Weir, and England (1994) men who switch to jobs that are seen as typically female jobs see a four percent decline in pay whereas women who switch to these types of jobs see a 10% decrease in pay. In the 1970s there was an increase in women entering male dominated fields which possibly led to the undesirability and decline in wages in these fields (Blau & Beller, 1988). Clerical occupations, bakers, and real estate are some fields that saw an erosion in wages that, in the past, were mostly occupied by white men (Catanzarite, 2003).

Whereas Crowding Theory looks at the mostly female dominated occupations that women are crowed into the Revolving Door Theory looks at what happens when women make it into male dominated occupations. The Revolving Door Theory has two phases into which women are sorted: the child phase and the adult phase (Jacobs, 1989). In the child phase children are socialized into specific gender patterns. Children are socialized in the family through household chores and activities. Children are also socialized in school through teacher interactions, games and activities. In the child phase children are taught what "women's" jobs are and what "men's" jobs are. Sex segregation is the result of a life-long system of social control that moves women into female dominated fields (Jacobs, 1989). According to Marini and Fan (1997), women and men have different aspirations pertaining to work and family due to gender-role socialization and gender discrimination that leads them to choose different occupations in the labor market. Even when men and women have the same aspirations and qualifications they are sorted into different, sex-typed jobs (Marini & Fan, 1997).

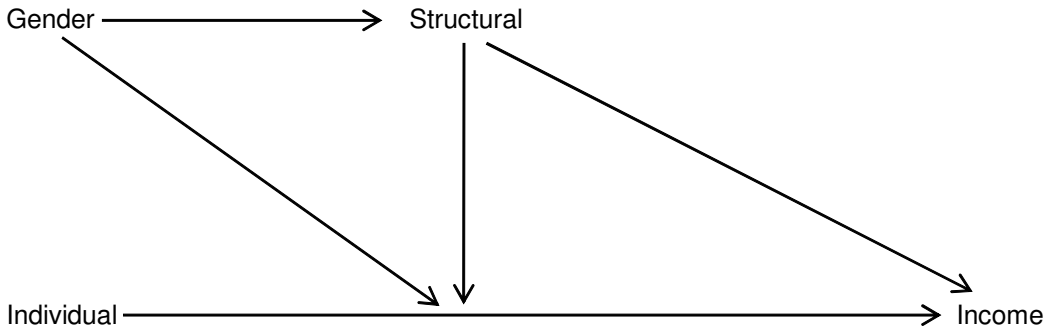
In the adult phase people are pressured by employers and coworkers. Workers who enter non-traditional jobs, such as men in female jobs or women in male jobs, are harassed by their coworkers (Kanter, 1977). Institutional and social controls pressure women into leaving these atypical male jobs (Jacobs, 1989). Workers in these non-traditional jobs start to doubt

themselves and the employer then starts to doubt the worker which leads to the worker exiting the job (Jacobs, 1989). When women go against the stereotypical female jobs they are threatened, harassed, and intimidated until they leave. For every 11 women that enter a male dominated occupation 10 women leave (Jacobs, 1989).

Barbara Reskin and Patricia Roos (1990) believe there are job and gender queues that workers and employers follow. The employers have certain employees that they want to hire. Employers have an idea of the worker they want to hire and if that worker is not available they have a hierarchical list they consult (Reskin & Roos, 1990). White males are at the top of the list, followed by white females, then black males, and finally black females. On this list black men succeed white men and receive fewer promotions into management than white men (Maume, 1999). Workers also rank the occupations that are available to them. So the list that the employer has might not fit with the list that the worker has (Reskin & Roos, 1990). These lists are driven by the gender queues that women and minorities hold certain occupations and that white men hold certain occupations. Women have gender queues that do not allowed them to be hired by certain employers. Men however are always above women (Reskin & Roos, 1990). Women managers tend to supervise workers of the same sex and are concentrated near the bottom chains of command (Reskin & Ross, 1992). Men are more likely than women to exercise decision making authority (Reskin & Ross, 1992). White males are above white females and black males are above black females. Minorities and women wait longer for promotions than white men (Maume, 1999). Men are therefore sought out and paid more because they are men and employers are able settle for women with the incentive of paying them less (Reskin & Ross, 1992).

2.4 Alternative Model

Figure 1



(adapted from Wright, 2008)

The income determination model is composed of three component parts; the Individual component, the Structural component and the Gender component. The Individual component views income as a reflection of choices made by rational individuals who choose to invest in skills that will either increase or decrease their productivity. This includes such things as age, education, and on-the-job training. The more skill an individual has the more productive they are which leads to an increase in pay from the employer. Individuals who are older and invest in education and on-the-job training will increase their productivity and therefore will increase their income.

The Structuralist component states that people occupy positions within the economic hierarchy which is comprised of positions that are stratified by income, independent of individual attributes. This component consists of industries, occupations, and unions. Managers will have higher incomes than supervisors who will have higher incomes than workers based on the positions that they occupy. Income is first and foremost defined by one's economic position,

however, some positions offer different rates of returns based on individual attributes. Managers will receive higher economic returns for educational investments than service workers.

Individualists and Structuralists believe that gender is a static variable that can be overcome, much like increasing one's education; however, the Gender component states gender is a process of devaluation and sorting. Women are sorted into positions that are inferior to that of men and these positions offer lower rates of return. Furthermore, women are devalued and even when they are in the same positions as men they receive lower rates of economic return for individual attributes.

3. DATA AND METHODOLOGY

3.1 Hypotheses

Individual Model Hypotheses:

1. Net of other factors, increases in age lead to increases in income.
2. Net of other factors, increases in education lead to increases in income.

Structural Model Hypotheses:

3. Net of other factors, the goods producing sector has higher incomes than the service producing sector.
4. Net of other factors, occupations that require high skill have higher incomes than occupations that require low skill.

Gender Model Hypotheses:

5. Females are sorted into inferior economic positions relative to males.
6. Net of other factors, women will have lower incomes than men.

3.2 Data

The current study uses data from the 2008 Current Population Survey. In total 72,000 households are scheduled for interviews each month, of these 57,000 contain approximately 112,000 persons 15 years of age and older that are interviewed. The CPS collects demographic information such as age, sex, race, marital status, educational attainment, and family structure. Questions about the subjects of health, education, income, and previous work experience are included from time to time. The CPS is performed by the Bureau of Census for the Bureau of Labor Statistics and has been conducted for more than 50 years. The CPS scientifically selects participants through probability sampling to represent the civilian noninstitutional population.

Restrictions were made to the current dataset to obtain only working age adults who work full-time and part time full-year. Respondents who reported being self-employed, in the military and military spouses were excluded from the dataset. The current dataset consists of working age adults from 18 to 64 years old. The final sample size in this study is 76,995.

The CPS dataset provides weights in order to compensate for oversampling. Weights are imposed on the CPS dataset to allow for generalizablity across the United States population. In some statistical packages weights increase the bias of population parameters. Weights increase the sample size which can increase statistical significance creating a type 1 error. In the current dataset a relative weight was created by taking the weight and dividing it by the mean of the weight which brings the dataset back to its original sample size but also allows for the distribution of the weighted population.

3.3 Variables

3.3.1 Dependent Variable

The dependent variable in the current study is annual wages and salaries. Income is measured as an interval level variable with a range from $258 to $100,000. Many scholars log income due to its skewed distribution. The sample selections made in the current study minimized skewness. Standardized residuals are normally distributed and therefore income is left in its raw dollar form. A centile was created from the income variable for descriptive purposes.

3.3.2 Independent Variables

3.3.2.1 Individual Level Variables

The individual level variables in the current study are age, educational attainment, and the region that the respondent lives in. The age variable is an interval level variable that includes respondents from 18 years of age to 64 years of age. The educational attainment variable is an ordinal level variable with the following levels: less than high school diploma, high school diploma, some college including associates degree, college degree, and advanced degree. Binaries were created for each of the five levels in the educational variable with each of the five categories listed above being coded as 1. The region variable has four categories: northeast, midwest, south, and west. A binary was created to make a rural variable with south being coded as 1 and all other regions coded as 0. This was done since it has been shown that the southern regions tend to have lower incomes. Preliminary analysis also indicated that those individuals living in the midwest regions had lower incomes than the northeast and west regions so a binary was also created for the south and midwest regions with these regions being coded as 1.

3.3.2.2 Structural Level Variables

The structural level variables in the current study are weekly hours worked, annual hours worked, government worker, union, industry, and occupational level. Weekly hours worked is an interval level variable indicating the mean hours worked each week in the past year. Annual hours worked is an interval level variable indicating the hours worked in the past year. A binary was created for government workers with government workers being coded as 1. A nominal level binary was created from the union variable with union coded as 1. Occupation level is an ordinal level variable with four categories: white-collar high-skill, white-collar low-skill, blue-collar high-skill, and blue-collar low-skill. White-collar high-skilled occupations include executives and managerial. White-collar low-skilled occupations include sales and clerical. Blue-collar high-skilled occupations include precision craft and transportation. Blue-collar low-skilled occupations include laborers and cleaners. A binary was created from each of the four categories in the occupation level variable with each of the listed categories being coded as 1. Two variables were also created for high-skilled occupations and low-skilled occupations. Binaries were created from each of these variables. High-skilled and low-skilled variables were created in order to assess whether or not there was a difference in the probability of men and women in high-skilled occupations and low-skilled occupations. White-collar high-skilled and blue-collar high-skilled occupations are comparable in income; therefore a high-skilled variable was created by combining these two variables and was coded as 1. White-collar low-skilled and blue-collar low-skilled occupations are comparable in income; therefore a low-skilled variable was created by combining these two variables and was coded as 1. An industry level variable is included in the current dataset. The industry level variable is a nominal level variable with two categories: service and goods. The goods producing sector includes mining, construction, and

agriculture and is coded as 1, whereas, the service producing sector includes wholesale, retail, and transportation type occupations and is coded as 0.

3.3.2.3 Gender Level Variables

The independent gender level variables included in the current dataset are sex, marriage status, having children under the age of 6, family type, minority status, and occupational sex segregation. The sex variable is a nominal level variable with male and female being the categories. A binary was created for female which is coded as 1. The marriage status variable is an ordinal level variable that has three categories: married, ever married, and never married. A binary was created from each of the three categories for the marital status variable with each of the listed categories coded as 1. A variable was also created for those respondents having a child less than 6 years of age. The variable was created as a binary with those respondents having a child under six coded as 1. A binary was created from family type which is a nominal level variable consisting of five categories: couple, single parent male, single parent female, single male, and single female. The single parent male and single parent female categories were combined to create a single parent variable which was turned into a binary and coded as 1. A five category race/ethnicity variable was created from the respondent's race and ethnicity: white non-hispanic, black non-hispanic, white hispanic, black hispanic, asian non-hispanic, and other non-hispanic. Black non-hispanic, white hispanic, black hispanic, and other non-hispanic race/ethnicity groups were combined to create the code of 1 for a minority binary. In the minority binary variable white non-hispanic and asian non-hispanic were combined because it is shown that asian non-hispanic respondents have the same levels of incomes as white non-hispanic. The occupational sex segregation variable is an index that is created by taking the mean percent of females in an occupation divided by the mean percent of females in the labor

force. Any value that is greater than 1 shows an overrepresentation of females in that occupation and any value under 1 shows an underrepresentation of females in that occupation.

4.0 RESULTS

This study provides univariate, bivariate, and multivariate analysis to show a comparison between men and women by each model segment. This study uses group means comparisons tests, through a t-test, to determine statistically significant differences between men and women on the dependent and independent variables. Included in the bivariate analysis was a modified Cohen's D to denote the magnitude of significant differences. Ordinary Least Squares (OLS) regression was used to indentify which factors had an independent effect and the magnitude of the effect on the dependent variable, annual wages and salaries. The OLS regression analysis was conducted separately for men and women to indentify whether differences in predictive factors exist across gender. Differences across men and women were determined by a modified Chow test.

4.1 Univariate and Bivariate Analysis

Table 1A shows the descriptive statistics for the dependent variable and the independent variables for the individual-level factors, percentages are to be read vertically as a probability of each group being in each category. Annually, men's average earnings are higher than women's average earnings, with men earning $36,109 versus women earning $28,234. The pay gap between men and women is 78.2 percent which shows that women earn 78 cents for every dollar that men make. There is no difference between the median annual earnings of men and women. A centile was created from the income variable with a range from 1 to 100, with 1 being low and 100 being high. Men rank higher in the distribution of income with a centile ranking of 56 percent versus women's centile ranking of 41 percent.

The individual-level factors show on average women tend to be older than men, 39.2 years versus 37.9 years. Women also have more years of education than men, 13.94 years versus 13.45 years. Men tend to have lower educational levels than women with more men situated in the categories of less than a high school diploma or a high school diploma or less, 12.3% versus 7.2% and 33.8% versus 28.5%. Women, on average, tend to have higher educational degrees with more women in the some college, bachelors degree, and graduate degree categories, 33.9% versus 29.6%, 21% versus 17.2%, and 9.5% versus 7%. There is no difference between men and women who live in rural regions; however there is a slight difference between men and women who live in the South and Midwest regions with women being more likely to be situation in these regions, women at 58.3% versus men at 57.4%.

Table 1B shows the descriptive statistics for the independent variables for the structural and gender level factors, percentages are to be read vertically as a probability of each group being in each category. Among the structural-level factors, women, on average, work less hours per week than men, 36.8 hours versus 41.1 hours. Women also work less hours per year than men, 1,749 hours versus 1,983 hours. More women are seen in government work than men, 19.9% versus 13.2%. More men are union members than women 2.3% versus 2%. Men are more likely to be seen in the goods producing sector than women 31% versus 9%. Women are seen more in white-collar high-skilled and white-collar low-skilled occupations than that of men, 31% versus 9% and 42% versus 26%. Men are seen mostly is blue-collar high-skilled and blue-collar low-skilled than women, 30% versus 4% and 27% versus 20%. Hypothesis 5, females are sorted into inferior economic positions relative to males, is partially supported with women being seen in mostly low-skilled occupations, 54.7% versus 43.6%, and men being seen in mostly high-skilled occupations, 56.4% versus 45.4%.

Among the gender-level factors, women are more likely to work in occupations where more women than men fill the occupations, 1.43 versus men at .64. There is no difference between women and men who are married or who have children under the age of 6. Women are more likely to have ever been married, 19.2% versus 12.0%. More men tend to have never been married, 35.5% versus 28.3%. Women are more likely to be single parents than men, 20.7% versus 13%. Men tend to identify themselves as minority more than women, 30.1% versus 28%.

4.2 Multivariate Analysis

Table 2 uses Ordinary Least Squares regression analysis to regress the independent variable predictors onto the dependent variable, income. The adjusted r-squared is .606, which indicates that 60.6% of the variance is explained by the income determination model. When controlling for all other factors women are still paid less than men. As predicted in hypothesis 6, net of other factors, women receive -$4,168 less than men do annually. Hypothesis 1 is supported, with every one year increase in age a person can expect to receive a $242 increase in income, for the full sample. However, men receive a greater rate of return on age than do women with men making $263 for every one year increase in age and women only make $196 for every one year increase in age. As predicted in hypothesis 2, net of other factors, an increase in education leads to an increase in income. According to the full sample, people with a post-graduate education earn $19,056 more than people with less than a high school diploma. Men who are college graduates, have some college, or have a high school diploma have a higher rate of return than women with these same degrees. Men who are college graduates make $13,944 versus women college graduates making $11,922. Men who have some college make $8,442 versus women who have some college making $6,576. Men who have a high school diploma make $4,920 versus women with a high school diploma making $3,097. Men who are living in rural regions

make slightly less than women living in rural regions, -$5,351 versus -$4,548. Men living in the South and Midwest regions receive a greater rate of return than women living in these regions, $2,357 versus $1,222.

Among the structural-level factors, for the full sample, members of unions make $3,963 more than non-union members. Men who occupy this position of union member receive a greater rate of return than women in the same position with men making $4,850 versus women making $2,855. Government workers make $1,509 more than non-government workers, for the full sample. However, men who are government workers make more than women who work in the government, $2,533 versus $1,003. Hypothesis 3 is supported; net of other factors, the goods producing sector makes $2,383 more than the service producing sector. Hypothesis 4 is supported; net of other factors, higher skilled occupations will have higher incomes than lower skilled-occupations. White-collar high-skilled occupations make $10,765 more than blue-collar low-skilled occupations. Men who are in white-collar high-skilled, white-collar low-skilled and blue-collar high-skilled occupations make more than women in these same occupations. Men in white-collar high-skilled occupations make $12,910 more than blue-collar low-skilled occupations versus women making $9,139 more than blue-collar low-skilled occupations. Men in white-collar low-skilled occupations make $6,058 versus women making $4,077. Men in blue-collar high-skilled occupations make $2,773 versus women making $1,845.

Among the gender-level factors, for the full sample, being in an occupation that is comprised of more women than men lowers one's income by -$4,105 annually. Men who are in positions that are occupied by more women than men receive rates of return for being in these occupations than do women in these same occupations, -$5,007 versus -$3,321. For the full sample being married increases one's income by $2,729. Men who are married will make $4,371 more each

year than women who are married, $5,107 versus $736. For the full sample, having a child under six years old will increase one's income $888. For the full sample, identifying one's self as minority will decrease one's income -$2,672. Men who identify themselves as minority receive less economic returns than women who identify themselves as minorities, -$3,625 versus -$1,763.

4.3 Figure 2

Figure 2 is a comparison of the structural, individual and gender level models for the full sample, males, and females. For the full sample the structural component explains 66.7% of the variance in the income determination model. The variance explained by the structural component is higher at 74.5% for females than for males at 62.5%. For the full sample, 27.2% of variance is explained by the individual component. For males the individual component explains more variance than for females, 30.4% versus 23.1%. For the full sample, 6.1% of the variance is explained by the gender component. The gender component explains more variance in the income determination model for males than for females, 7.1% versus 2.4%.

5.0 CONCLUSION

5.1 Discussion

Through the above analysis it was shown that women make 78 cents for every dollar that men make. The title for this paper was adapted from a comic strip done by Ann Telnaes (2005) which demonstrated the pay gap between men and women. The numbers for the pay gap in the title were adapted to use the updated numbers found in the current analysis. Among the individual model hypotheses, as predicted in hypothesis 1, net of other factors, an increase in age led to an increase in income. However this increase was higher for men than it was for women. The previous literature showed that an increase in one's human capital would lead to an increase

in income. By increasing one's job experience and productivity through on-the-job training and education an individual will increase their income (Becker, 1962). As predicted in hypothesis 2, net of other factors, an increase in education led to an increase in income. Men, however, had higher rates of return for education than women did. This could be due to the types of jobs that men occupy. Among the structural model hypotheses, as predicted in hypothesis 3, net of other factors the goods producing sector had higher incomes than the service producing sector. This is supported by the literature which shows that the monopoly sector, a goods producing sector, has higher incomes than the competitive sector, which is comparable to the service producing sector (Beck, Horan, & Tolbert, 1978). The previous literature shows that the primary labor market consists of positions that require higher skill and therefore have higher incomes than the secondary labor market that consists of low skilled occupations with lower incomes (Bargotta & Bargotta, 1992). As predicted in hypothesis 4, net of other factors, occupations that required higher skills had higher incomes than occupations that required lower skills. However men in white-collar high-skilled, white-collar low-skilled and blue-collar high-skilled occupations make more than women in these same occupations (Maume, 1999). Among the gender model hypotheses, as predicted in hypothesis 5, females are sorted into inferior economic positions relative to males; however, this hypothesis was only partially supported since all other factors were not controlled for. Females were mostly seen in blue-collar and white-collar low-skill work compared to that of men (Edwards, 1975). As predicted in hypothesis 6, net of other factors females had lower incomes than males. Previous literature has shown that women will earn less than men when controlling for age, education, and occupational position.

5.2 Limitations

There are three main limitations with the following study. The first limitation is that the data used was cross-sectional data. Cross-sectional data may not have captured the effects of recent changes in an individual's life. Effects of changes such as divorce, promotions, or job loss may not have been captured through the data depending on the timing of the event and the timing of data collection. Since this cannot be accounted for there is no way to tell if the impact these changes have on an individual's annual wages and salaries was captured. The second limitation is the lack of information on employment history. Since each individuals employment history is unknown recent changes in occupations, promotions or demotions, and time out of work can not be accounted for. These changes could affect the amount of income these individuals make and therefore affect the accuracy of data. The third limitation is the lack of information on the household division of labor. Having no knowledge of the household division of labor, whether or not children are in the home and whether or not mothers are working in the labor market, also affects the outcome of the data. Knowing whether or not working mothers are in the labor force would help to assess the theories on the household division of labor.

5.3 Future Research Direction/Policy Implications

This study supports previous studies that indicate that women have always been and still are paid less than men. Discrimination needs to be eliminated through the monitoring of and enforcement of discrimination laws such as equal pay and affirmative action. Table 1A shows that women work less hours per week and annually than do men. According to the gender component this is due to women's unpaid labor inside the home and raising children (Coverman, 1983; Shelton & John, 1996; Hartmann, 1981). The structural level factors explained almost 70% of the variance in the pay gap between men and women. Changes need to be made in the

availability of child care for working women so that they do not lose out on time in the work force. It is very important that affordable childcare be made available for working women so that they can increase their work weeks and annual hours worked each year.

The United States should look to countries, such as Sweden, that have strong child care policies in place. In the past forty years Sweden has been a major pioneer in encouraging women to work and encouraging women as well as men to care for children (Klinth, 2008). As of the year 2007 parents in Sweden are entitled to 16 months, or 480 days, of parental leave. The first 13 months of parental leave are earnings related and are replaced at 80 percent of their normal income (Klinth, 2008). Sixty days are entitled to each the mother and the father for a total of 120 days and the remaining 360 days are divided evenly between the mother and father which must be used by the child's eighth birthday (Klinth, 2008). One stipulation to parental leave in Sweden is that parents must be working for at least 240 days before the child is born (Klinth, 2008). In 2005 80% of married women in Sweden were employed and 86% of married men were employed. In the United States the Family and Medical Leave act of 1993 allows for employees to take 12 months of unpaid leave for the birth of a child or medical related issues with family (U.S. Department of Labor, 2009). In order to be eligible an individual must have worked for a covered employer, work for the company for at least 12 months, worked at least 1,250 hours over the last 12 months, and worked at a location in the United States with at least 50 people being employed by the employer within a 75 mile radius (U.S. Department of Labor, 2009). The Family and Medical Leave Act is not comparable to the parental leave policies that are in place in Sweden. The United States must implement policies that are reflective of the Sweden policies in order for women to return to the workforce and increase their earnings.

Even in society today, with women attaining higher educational degrees than men, women are paid less. Women need to be integrated into occupations that are dominated by men and have higher pay rates. This research confirms that even though women occupy the same positions as men and even though women are attaining higher educational degrees than men the pay gap still persists. This research will add to the ever growing research on the pay gap which can lead to policy changes in the state and federal government to increase pay for women.

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APPENDICES

Table 1A
Univariate & Bivariate Analysis

Variables	Full Sample	Men [1]	[2] Women	
Dependent Variables				(pay gap)
Annual earnings (mean):	$32,128	$36,109 *** ^	$28,234	(78.2%)
Annual earnings (median):	$30,000	$34,000	$25,000	(73.5%)
Annual earnings centile:	50%	56% ***	41%	
(stddev)	(20297)	(21345)	(18401)	
Independent Variables:				
Individual-Level Factors:				
Age (years)	38.6	37.9 ***	39.2	
	(12.60)	(12.56)	(12.62)	
Education in years	13.70	13.45 *** ^	13.94	
	(2.19)	(2.20)	(2.15)	
% less than high school diploma (0,1)	9.8%	12.3% ***	7.2%	
% high school diploma or less (0,1)	31.1%	33.8% ***	28.5%	
% some college (0,1)	31.8%	29.6% ***	33.9%	
% BA/BS degree (0,1)	19.1%	17.2% ***	21.0%	
% Graduate Degree (0,1)	8.2%	7.0% ***	9.5%	
	100%	100%	100%	
% Rural (0,1)	15.3%	15.3%	15.3%	
	(0.36)	(0.36)	(0.36)	
% South & Midwest Region (0,1)	57.8%	57.4% ***	58.3%	
	(0.49)	(0.49)	(0.49)	

Table continued on next page

Table 1B
Univariate & Bivariate Analysis

	Full Sample	Men	[1]	[2]	Women
Structural-level factors:					
Work hours per week	38.9	41.1	***	^	36.8
(median)	40.0	40.0			40.0
	(10.09)	(9.54)			(10.15)
Annual hours worked	1,865	1,983	***	^	1,749
(median)	2,080	2,080			2,080
	(666.56)	(646.97)			(665.12)
% Government (0,1)	16.6%	13.2%	***		19.9%
	(0.37)	(0.34)			(0.40)
% Union Member (0,1)	2.2%	2.3%	*		2.0%
	(0.15)	(0.15)			(0.14)
% Goods-producing industry (0,1)	20.0%	31.0%	***	^	9.0%
	(0.40)	(0.46)			(0.29)
% White-collar High-skill (0,1)	34.0%	26.0%	***	^	42.0%
	(0.47)	(0.44)			(0.49)
% White-collar Low-skill (0,1)	26.0%	17.0%	***	^	35.0%
	(0.44)	(0.38)			(0.48)
% Blue-collar High-Skill (0,1)	17.0%	30.0%	***	^	4.0%
	(0.38)	(0.46)			(0.19)
% Blue-collar Low-Skill (0,1)	23.0%	27.0%	***		20.0%
	(0.42)	(0.44)			(0.40)
High-Skilled (0,1)	50.8%	56.4%	***	^	45.4%
	(0.49)	(0.50)			(0.50)
Low-Skilled (0,1)	49.2%	43.6%	***	^	54.7%
	(0.49)	(0.50)			(0.50)
Gender-Level Factors:					
Occupational Sex-Segregation	1.04	0.64	***	^	1.43
	(0.65)	(0.53)			(0.50)
% Married (0,1)	52.6%	52.5%			52.6%
	(0.50)	(0.50)			(0.50)
% Ever Married (0,1)	15.6%	12.0%	***	^	19.2%
	(0.36)	(0.32)			(0.39)
% Never Married (0,1)	31.8%	35.5%	***		28.3%
	(0.47)	(0.48)			(0.45)
% with children under 6 (0,1)	17.8%	17.8%			17.9%
	(0.38)	(0.38)			(0.38)
% Single Parent (0,1)	16.9%	13.0%	***	^	20.7%
	(0.37)	(0.34)			(0.41)
% Minority (0,1)	29.0%	30.1%	***		28.0%
	(0.45)	(0.46)			(0.45)
Sample n (weighted):	76,995	38,069			38,926
	100%	49.4%			50.6%

[1] *** p < 0.001; ** p < 0.01; * p < 0.05

[2] effect size greater = > .20

Table 2
OLS Regression Analysis Regressing Predictors onto Earnings

	Full Sample		Men			Women	
Variables:	unstd. [1]	std.	unstd. [1]	std.	[2]	unstd. [1]	std.
Individual-level factors:							
Age (years)	$242 ***	0.150	$263 ***	0.155	<>	$196 ***	0.134
Age squared	-$9.88 ***	-0.073	-$13.40 ***	-0.093	<>	-$7.08 ***	-0.058
Post Graduate (0,1)	$19,056 ***	0.258	$18,792 ***	0.224		$18,399 ***	0.293
College Graduate (0,1)	$13,365 ***	0.259	$13,944 ***	0.247	<>	$11,922 ***	0.264
Some College (0,1)	$7,964 ***	0.183	$8,442 ***	0.181	<>	$6,576 ***	0.169
High Sch. Dipl. (0,1)	$4,313 ***	0.098	$4,920 ***	0.109	<>	$3,097 ***	0.076
Less H.S. (0,1)	ref grp.		ref grp.			ref grp.	
Rural (0,1)	-$4,952 ***	-0.088	-$5,351 ***	-0.090	<>	-$4,548 ***	-0.089
South & Midwest region (0,1)	$1,746 ***	0.042	$2,357 ***	0.055	<>	$1,222 ***	0.033
Structural-level factors:							
Annual hours worked	$14.44 ***	0.474	$14.17 ***	0.430		$14.27 ***	0.516
Union member (0,1)	$3,963 ***	0.028	$4,850 ***	0.034	<>	$2,855 ***	0.022
Government (0,1)	$1,509 ***	0.028	$2,533 ***	0.040	<>	$1,003 ***	0.022
Goods-producing (0,1)	$2,383 ***	0.047	$2,475 ***	0.054		$2,015 ***	0.032
White-collar high-skill (0,1)	$10,765 ***	0.251	$12,910 ***	0.266	<>	$9,139 ***	0.245
White-collar low-skill (0,1)	$5,058 ***	0.109	$6,058 ***	0.107	<>	$4,077 ***	0.106
Blue-collar high-skill (0,1)	$2,449 ***	0.045	$2,773 ***	0.060	<>	$1,854 ***	0.019
Blue-collar low-skill (0,1)	ref grp.		ref grp.			ref grp.	
Gender:							
Female (0,1)	-$4,168 ***	-0.103					
Occ. Sex-Seg. Index	-$4,105 ***	-0.132	-$5,007 ***	-0.125	<>	-$3,321 ***	-0.090
Married (0,1)	$2,729 ***	0.067	$5,107 ***	0.119	<>	$736 ***	0.020
with child under age 6 (0,1)	$888 ***	0.017	$5	0.023		$567 ***	0.012
Minority (exc asian) (0,1)	-$2,672.07 ***	-0.060	-$3,625 ***	-0.078	<>	-$1,763 ***	-0.043
(Constant)	-$11,467 ***		-$13,133 ***		<>	-$11,620 ***	
Adjusted R-sq.	0.606		0.609			0.588	
n=	76,995		38,069			38,926	

[1] *** p < 0.001; ** p < 0.01; * p < 0.05; ns non-significant

[2] significant difference between men and women at the .05 level or higher

Figure 2
Shares of Unique Variance Explained