


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Abstract

The size and source of the gender gap in earnings and income are lower status employment and unpaid care work. Women's typically lower status employment and unpaid care work responsibilities have gender differences in earnings and income. Such marked gender differences in earnings and income are not only of wealth too, yet despite this there has been less attention paid to the gendering of assets than there has to gender differentials in earnings and income. So to pull out these multi-dimensional effects of a gender disadvantaged labour market, this article explores the extent of wage *and* assets inequality in Britain in the mid 1990s. Analysis of the *Family Resources Survey* shows that women continue to have lower incomes than men even with their increased entry to the labour market, and have fewer chances to build up a safety net of savings in their working lives and a good income for their retirement. It would seem that in a future Britain where individuals will increasingly depend on private pensions rather than a state minimum, even if women continue to increase their participation levels, the poverty they face in old age will persist.



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1.

1. Although many mothers express preferences for short hours and less taxing jobs (Walters 1999), the debate stimulated by Hakim's work has shown that these preferences must be analysed in the context provided by the British combination of restricted child-care places and limited unpaid parental leave (Ginn *et al.* 1996; Hakim 1998; Warren and Walters 1998).

- 2.
2. The longer term impact of the minimum wage on the low paid is being monitored (Low Pay Commission 2000).
- 3.
3. The wide diversity characterising the British labour market has strong class as well as gender ramifications. As a result, women in high status occupations can earn substantially more than many low status men (Warren 2000).
- 4.
4. In the 1990s, a National Lottery was introduced and a number of building societies demutualised providing 'windfalls'. These developments will no doubt have boosted the assets of a small proportion of previously wealth-poor individuals.
- 5.
5. A standard approach in research into wealth has been to assume, albeit with reservations, that access to income and assets is equal within the private sphere (see Hills 1998).
- 6.
6. Unions are campaigning to extend this limit.
- 7.
7. Years in education and those covered by Home Responsibilities Protection (HRP) are exempt. See McKay *et al.* (2000) for details.
- 8.
8. Using means shows higher wealth for all older groups of women, similar to men. Means are being pulled up by the small number of women with very high levels of assets, and so this method disguises the numbers with very low or indeed no pension assets.

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