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Contents

Abstract

The size and source of the gender pay gap for lower status employees and the different responsibilities have different gender differences in pay, yet despite this there are significant differentials in earnings for disadvantaged labour in the mid 1990s. Analysis shows that women's incomes than men's are lower and they build up a safety net for themselves. It seems that in a future world with a state minimum, even 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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