Unpacking Unequal Pay at Mid-life: Evidence from the British Cohort Studies

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Abstract: The gap between men's and women's hourly pay in the UK has diminished over time, while peaking in mid-life for successive cohorts. Does this peak adjusted for gender differences in individual and job characteristics signify a female pay penalty? Is any penalty confined to mothers? We compare employees in two British Birth Cohorts (NCDS and BCS70) aged 42 in 2000 and 2012. Components of the pay gap, derived from regressions of male and female pay, are constructed using Oaxaca's method. Women's education and experience gains helped narrow the later pay gap, but an unexplained component remained, even after allowing for job characteristics. The unexplained gap was not confined to parents, though wider than for others. Mothers gained little from prior experience in part-time work and faced low pay in current part-time jobs in particular occupations. Results suggest policies should address women's low bargaining power generally besides targeting mothers' low pay.

Keywords: UK gender pay gap, Part-time work, Occupation, Work experience, Mothers

1. Introduction

The 'gender pay gap' between men's and women's hourly pay, is a key feature of gender inequality and a target of equality policy. Its various components may reflect differences in men's and women's productive endowments, the jobs they perform, or unequal treatment in the labour market. It is reinforced by, and reinforces, gendered norms in society and the family.

The gender pay gap in Britain, as elsewhere, has been falling over time but rises with age. It thus has moving parts. This paper takes snapshots of these parts for two cohorts at age 42 in 2000 and 2012 respectively. To unpack the gap, we carry out a conventional decomposition analysis of micro data, selecting age 42, the lifecycle peak, to abstract from age effects.

By their early forties most workers would have embarked on family building, their labour force trajectories would bear any mark that family life may have on earnings and employment. We expect that the widening pay gap since young adulthood would reflect lower work experience of women resuming employment after being out of the labour force with young children, often returning to part-time jobs, where pay is low and earning power does not accumulate.

2000 and 2012 are situated within the secular trend towards equalization of men's and women's pay. It had started in the 1970s with the Equal Pay Act and would have been boosted by the Equalities Act of 2010. Women's education and employment were also converging on men's. Those born in 1970 were the first to enter the labour market after Equal Pay had fully bedded down. This should have limited unequal treatment, perhaps to situations affected by women's family responsibilities. Had unequal treatment become confined to parents only, or were still more pervasive social norms limiting women's ability to realise the full returns from their human capital irrespective of parental status?

While the secular downward trend of the raw pay gap can be related to changes in legislation aimed at the elimination of discrimination, and the secular erosion of gender attitudes in society at large, it may simultaneously reflect changes specifically in the gendering of human capital and the structure of employment. The British cohort studies are ideally placed to provide evidence on human capital accumulation and the jobs held by successive cohorts at the same age.

We address the following questions:

- How far do education and work histories account for the changing gender pay gap of employees aged 42 in 2000 and 2012?
- How far do gender differences in occupations and part-time work add to the account?
- How much of women's part-time pay penalty is explained by occupations?

- Is the 'female pay penalty' increasingly confined to mothers?

The paper proceeds with a brief review of the literature; a statement of the decomposition method used; an introduction to the data from two British Cohort studies; presentation of results, and conclusions to be drawn for our research questions.

2. Literature

A conventional approach to understanding the gender pay gap is to see how far it can be attributed to differences in men's and women's productive attributes (human capital), sometimes also to features of their jobs, and an unexplained residual. There are many theories and a vast literature (reviewed more fully by Blau and Kahn 2017, and Bryson et al 2020) on the interpretation of this residual, traditionally attributed to discrimination. Factors not adequately covered by regression covariates may include for example: non cognitive skills, negotiation style, mobility constraints. Sex segregation can be a source of female disadvantage if occupations are undervalued as 'women's work', or if women are crowded into them (Perales, 2013). Other factors include sexual harassment (McLaughlin et al 2017), absence of female managers (Theodoropoulos et al 2022) and monopsonistic markets (Manning, 2021). Women's preferences for job amenities such as flexibility may lead to lower pay (Rosen, 1986, Goldin 2014).

Most developing countries have witnessed declines in their gender pay gap in the decades around 2000. The gap in Britain was high, along with the USA (Kunze, 2018). Blau and Kahn (2017) analyse the gap for USA showing a declining contribution of gender differences in human capital to the statistical explanation, as women's education and work experience grew faster that men's, part of the Grand Convergence declared by Goldin (2014). Blau and Kahn (2017) also showed that differences in job characteristics continued to account for an unreducing component of the gap between 1980 and 2010 (around 0.12 log points). The unexplained residual had come down from 0.34 points to 0.20 in the human capital model, and from 0.23 to 0.09 in their broader model.

Various analysts of British data for workers of all ages showed 'raw' gaps falling from around 0.40 log points in the 1980s to around 0.20 in 2015 (reviewed by Bryson et al 2020, Figure 2). The human capital component was perhaps greater than in the US, averaging around half the total (but it also covered part-timers). Within the time trend, the pay gap also follows a life cycle pattern, widening from early adulthood to mid-life. Evidence from the British Cohort studies investigated particular ages (eg Bryson et al 2020, Joshi et al 2021, Foliano et al, 2024).

The literature has also focussed on the pay penalty of motherhood as something that may outlast the pay gap among people without family responsibilities. Some argue that the only remaining source of the gender pay gap is women's responsibilities as mothers (Wolf, 2015). One approach to identify a motherhood gap is through the trajectory of wages before and after childbearing (Costa Dias et al, 2020). Another is to compare the wages of mothers with other women who do not have children (as reviewed by Grimshaw and Rubery, 2015). This covers various ways in which mothers' pay lags behind those of women without children, including lost experience, part-time employment, job downgrading on return. It does not tackle the gender pay gap, as it does not compare the pay of women with no children to that of similar men, nor compare the pay of mothers with that of fathers.

3. Method

We present a descriptive decomposition of the gender pay gap at age 42 for cohorts born in 1958 and 1970. One component concerns employees' human capital (education and work experience). The next considers job characteristics (part-time status and occupation), leaving an unexplained component which has traditionally been interpreted as capturing unequal treatment. We run regressions to compute covariate-adjusted gender pay gaps. The dependent variable, $Ln\ W_i$, is the natural log real hourly wage derived from reported earnings and hours worked of employees, indexed to 2000 prices. Logarithms are used, as in most of the literature, because we are interested in a relativity, not absolute amounts of money. X_i is a vector of covariates relating to human capital and job characteristics discussed further below. To understand the contribution of each set of variables to the gender pay gap we carry out a Kitagawa-Oaxaca-Blinder decomposition of the gap (Jann 2008). Models for females' and males' log hourly wages are subtracted from each other to decompose the mean gender pay gap into mean differences in observed characteristics (X) and differences in returns (β) to these characteristics. To define the differences in returns, one needs reference parameters. Following Jann (2008)

we take as reference parameters (β*) the coefficients on a gender indicator from regressions pooled over males and females. The decomposition is thus:

$$\overline{Ln\ W_{iM}} - \overline{Ln\ W_{iW}} = \left(\overline{X_M} - \overline{X_W}\right).\beta^* + \overline{X_M}.(\beta_M - \beta^*) + \overline{X_W}.(\beta^* - \beta_W)$$

The first term on the right-hand side is the explained component of the gender pay gap, a weighted average of mean differences in the attributes across up to 23 covariates. The second and third terms together constitute the unexplained component: the deviations of each gender's parameters from the reference β^*s weighted by the mean of characteristics of each sample. This weighted combination of parameter gaps reflects any unequal treatment in the labour market, and any other factors differentiating the sexes (or their jobs) which may not be captured by the covariates included.

Wage regressions are run for men and women separately, in Stata. The Appendix illustrates estimates βs for selected models. To simplify presentation, some sets of explanatory variables are then grouped, to show their combined contributions. We do not treat parenthood as a covariate in the wage regression; there is little difference in the proportions of men and women employees who were parents at age 42. Instead, we recognise that the two genders have very different parameters, so we estimate models separately for men and women who were parents by age 42 and those who were not.

We ignore possible sample selection, either in survey response or employment participation. Justification for this comes from Bryson et al (2020) whose tests for selectivity of employees in NCDS and BCS across all available ages found a modest enlargement of the gender wage gap, due to women's lower participation in their twenties and thirties, but not at age 42. Foliano et al (2024) also found positive selection among employees as younger adults. Many women who had been out of employment during their thirties had returned to paid work by age 42, thus reducing the selectivity of participants. The possibility of selection into parenthood, which we also ignore, is likely to apply more at earlier ages than at 42.

Some other simplifying assumptions should be borne in mind when interpreting the results. We treat observed human capital, job characteristics and parenthood as elements of a descriptive accounting exercise, not as determined within the systems. We do not follow job trajectories before or after age 42. We simplify family responsibilities into a binary indicator of parenthood without considering the number and age of children, partnership, or elder care. We have not included the subject of qualifications, nor do we include details about the gender composition of the workplace, management, union coverage, industry, sector, or firm size which may influence gendered pay.

4. Data

The National Child Development Study (NCDS) and British Cohort Study (BCS) are nationally representative studies of people born in 1958 and 1970 (UCL 2023, a b). We estimate gender gaps in the pay of employees at age 42 in 2000 and 2012, the latest available date for a cohort at age 42. Both NCDS and BCS began with over 17,000 cohort members, of which 11,419 and 9,841 respectively remained by age 42. Not all respondents were employees at age 42 The estimation sample is still smaller due to missing data and exclusion of outliers at the top and bottom percentile of the wage distributions. The final estimation sample for men is 3,567 in 2000 and 3,099 in 2012, for women 3,464 and 3,367 respectively, see the foot of Table 1.

'Human Capital' variables are cognitive ability at age 10/11, highest educational qualification - academic or vocational equivalent with no qualifications as the reference; work experience based on months in full-time and part-time jobs separately (linear and quadratic terms); and tenure in the current job which captures firm-specific human capital. We also include a dummy for residence in London or the South East as a rough allowance for regional price levels. 'Job Characteristics' are current part-time status (less than 30 hours of work per week) and occupation. This is operationalized by the broad, mainly vertical classification of the occupation (at 1 digit level, in SOC1990 and SOC2000); and the female composition of disaggregated occupations.

'Parental Status' used to define analytical subgroups for comparison is defined as having co-resident children in the household at any point in the survey as an adult up to the age of 42. Note that the mothers and fathers in these samples do not live with each other.

Full details of all derived variables are available in the online appendix to Bryson et al (2020).

5. Results

Table 1: Description of employee samples at age 42

	Women 2000	Men 2000	Women 2012	Men 2012	Gap 2000	Gap 2012
Log real hourly pay (Dependent variable)	1.93	2.33	2.05	2.38	-0.40	-0.33
Explanatory variables						
Full-time experience (months)	157	260	174	265	-104	-91
Part-time experience (months)	62	4	69	4	59	65
Job tenure (months)	82	127	68	86	-46	-17
Highest Educational Qualification						
None	0.11	0.09	0.08	0.09	0.02	-0.01
NVQ Level 1	0.13	0.12	0.07	0.07	0.01	-0.01
NVQ Level 2	0.30	0.22	0.25	0.23	0.08	0.02
NVQ Level 3	0.14	0.20	0.15	0.15	-0.06	0.00
NVQ Level 4	0.30	0.33	0.36	0.37	-0.02	-0.01
NVQ Level 5	0.03	0.04	0.09	0.09	-0.01	0.01
Mean Maths Score at Age 10/11	17.6	18.8	45.4	47.2	-1.2	-1.8
Mean Reading Score at Age 10/11	16.6	17.0	42.9	42.2	-0.4	0.7
Proportion who live in London or South East	0.29	0.29	0.22	0.24	0.00	-0.01
Proportion who work Part-time	0.40	0.02	0.41	0.03	0.38	0.38
Proportion in 1-digit Occupation (SOC)						
Managers and Administrators	0.12	0.28	0.16	0.28	0.16	0.13
Professional	0.12	0.10	0.13	0.14	-0.02	0.00
Associate Professional and Technical	0.13	0.10	0.18	0.17	-0.03	-0.01
Clerical and Secretarial	0.27	0.06	0.19	0.04	-0.21	-0.14
Craft and Related	0.02	0.19	0.01	0.14	0.17	0.12
Personal and Protective Service	0.16	0.05	0.15	0.02	-0.10	-0.13
Sales	0.08	0.03	0.08	0.02	-0.05	-0.06
Plant and Machine Operatives	0.03	0.12	0.01	0.11	0.09	0.10
Other	0.08	0.06	0.08	0.07	-0.02	-0.01
Percentage of women by occupation[1]	68	28	64	30	41	33
Ever had a child (Sub-setting variable)	0.83	0.79	0.80	0.76	0.03	0.05
Sample size	3,464	3,567	3,367	3,099		

We use two-digit occupations from SOC 1990 for 2000 data and three-digit occupations from SOC 2000 for 2012 data. This is because at this level of disaggregation there are a similar number of occupational groupings in each year, 77 in 2000 and 82 in 2012.

Table 1 presents descriptive statistics for the estimation sample. The first row shows the mean log hourly earnings (in 2000 prices) for men and women separately by cohorts. The gap between men and women aged 42 in 2000 was 0.40. Among 42-year-olds in 2012 it was 0.33, a decline of 0.07 log points. The estimates from the cohort studies for the raw gap are consistent with the official statistics for the age group nationally issued for those years.

As women have increased their productivity-enhancing characteristics and as they "look" more like men, the human capital part of the wage difference has been squeezed out, as in the USA. Women had reduced the gap

in full-time labour market experience because their months experience had risen, whereas men's was roughly stable. But they continued to hold nearly all of the part-time jobs, with the gender gap in part-time experience gap widening a little between the two cohorts. Current job tenure had fallen among both men and women, but more steeply for men, such that the job tenure gender gap closed markedly over the period.

There were signs of women 'breaking the glass ceiling'. Across the two cohorts they had improved their presence in the top occupational class, although they continued to be under-represented. They continued to be over-represented in clerical and administrative, personal services and sales jobs. If we consider female occupational segregation at a more disaggregated level we see it had fallen, although remained quite marked. In 2000 41% of women aged 42 worked in majority-female occupations, but this had fallen to 33% by 2012. Jobs were still segregated by gender but less so.

Taking only full-time workers (a subset not shown in Table 1) hardly changes the number of men in the sample but reduces the number of women by over a third. The raw pay gap is smaller, also falling over time, 0.33 to 0.23 points. Among part-timers, pay was generally lower for both sexes and the gender gap smaller (Athow 2019). Discarding part-timers clearly loses much of women's low pay, and the few men in part-time jobs are particularly low paid. As women account for around 19 in 20 part-timers in both periods, we prefer not to separate part-timers from the overall sample. Parents, who were the majority in both cohorts, showed bigger than average pay gaps in both years, 0.49 and 0.40 log points respectively. Their counterparts without children had pay levels and a raw gender gap below the average for their cohort (0.04 and 0.06 points) but showed an unexpected increase in the gender gap. The subsamples by parenthood are explored further below.

Figure 1 summarises the unpacking of the pay gap, based on regressions illustrated in the Appendix. The bars in Figure 1 contain grouped summaries of gaps in explanatory variables and of the total parameter gap (unexplained component). Beginning with the left-hand bar for 42 year-olds in 2000, our human capital model accounts for half the 0.40 log point gender pay gap. Of the 0.20 point explained gap, half is attributable to the difference in full-time employment experience between men and women. Another one quarter (accounting for 0.05 log points) is due to women having more past part-time experience than men. Inclusion of a dummy capturing current part-time employment (not shown) made little difference to the overall explanation, but it was associated with part-time experience. However, the incorporation of occupational characteristics does make a substantial difference to the decomposition. The explained component of the 0.40 log point gender pay gap rises to 0.28 log points which includes a 0.12 log point contribution linked to occupational differences in the jobs men and women perform. The introduction of occupational controls does little to the rest of the model, although it shrinks the contribution of full-time work experience marginally to 0.07 log points.

The same models for the later cohort working at age 42 in 2012 are shown in bars 5 and 6. The overall raw gender pay gap had shrunk to 0.33 log points. Again, as in 2000, around half of the gap is explained by variables in the model. Chief among these are occupational differences which account for one third of the raw gap (0.11 log points), followed by full-time labour market experience (0.07 log points).

Bars 3 and 7 in Figure 1 are confined to parents, those who had children in their home at some point (regressions not shown). Among these the raw gender wage gap fell from 0.48 log points in 2000 to 0.42 log points in 2012. In both years the biggest component in the explained gap is occupational differences across men and women (0.12 log points in 2000 and 0.13 log points in 2012), followed by full-time work experience (0.09 and 0.07 log points). The biggest difference is the shrinking unexplained gap (from 0.18 log points to 0.14 log points).

The raw gap is much smaller in both years among non-parents (bar 4 and 8). But the decomposition reveals quite different factors at work for the two cohorts. Among the earlier cohort the biggest factor is occupational differences across men and women (creating an 0.08 log point gap), which is partly offset by an unexplained gap working in favour of women. By 2012 this had reversed. The unexplained, 'unequal treatment' term was positive but not significant in 2000 and had risen, contrary to expectation, to a significant 6 log points in 2012.

Among full-timers (not plotted) the raw gap fell from around 0.30 log points in 2000 to 0.23 log points in 2012). The largest part of these gaps were unexplained (0.11 and 0.12 log points respectively. In both years, the biggest explanation was due to occupations, which also fell across to, (falling from 0.09 to 0.05 log points). The educational advantage that women had over men in the second cohort played a very minor role in closing the gender pay gap among full-timers.

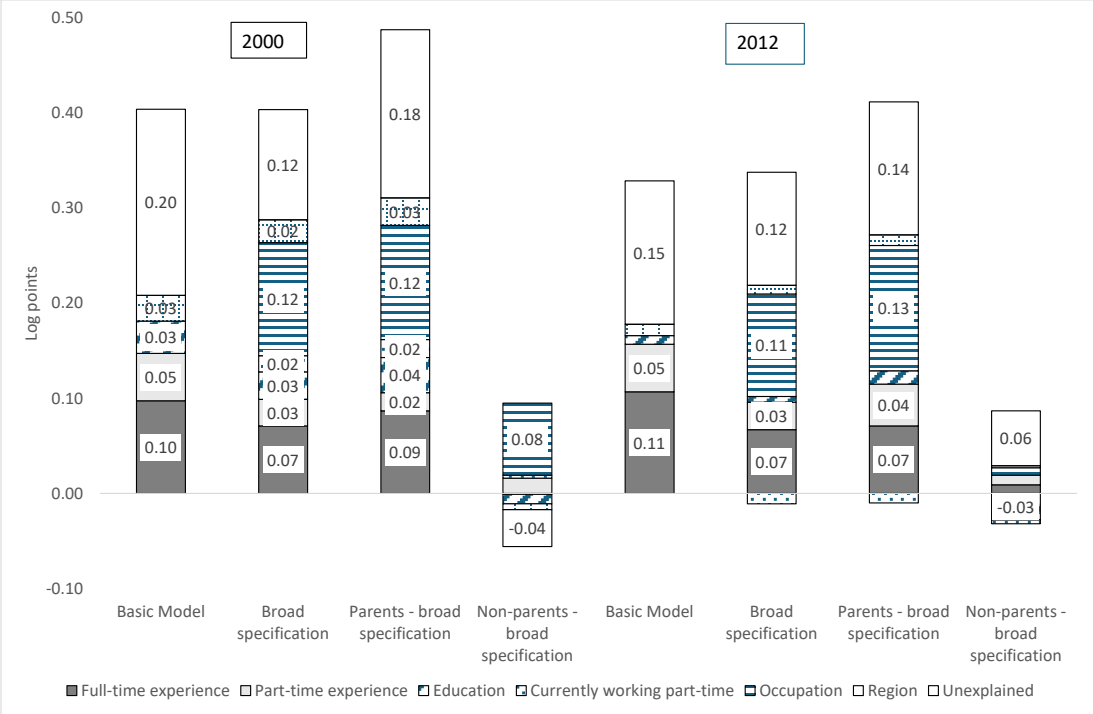

Figure 1: Decomposition of Log Real Hourly Gender Pay Gap in 2000 and 2012

Figure 2 applies the decomposition methodology to the pay gap between women aged 42 working full-time and part-time in 2000 (left-hand bar) and 2012 (right-hand bar) (regressions not shown). In both years, the average wage of part-timers was below that of full-timers by around 26 log points. In each case, the majority of the gap was explained by the covariates used in our broad model. Roughly one-third of the gap was accounted for by differences in full-time experience, with education differences also making a significant contribution. Occupational differences also mattered (consistent with their role in accounting for the part-time term in the pooled models). The size of the occupation component increased markedly between 2000 and 2012 from 0.07 to 0.15 log points thus reinforcing the association of part-time jobs with low paying, feminized occupations but not moving with the secular trend.

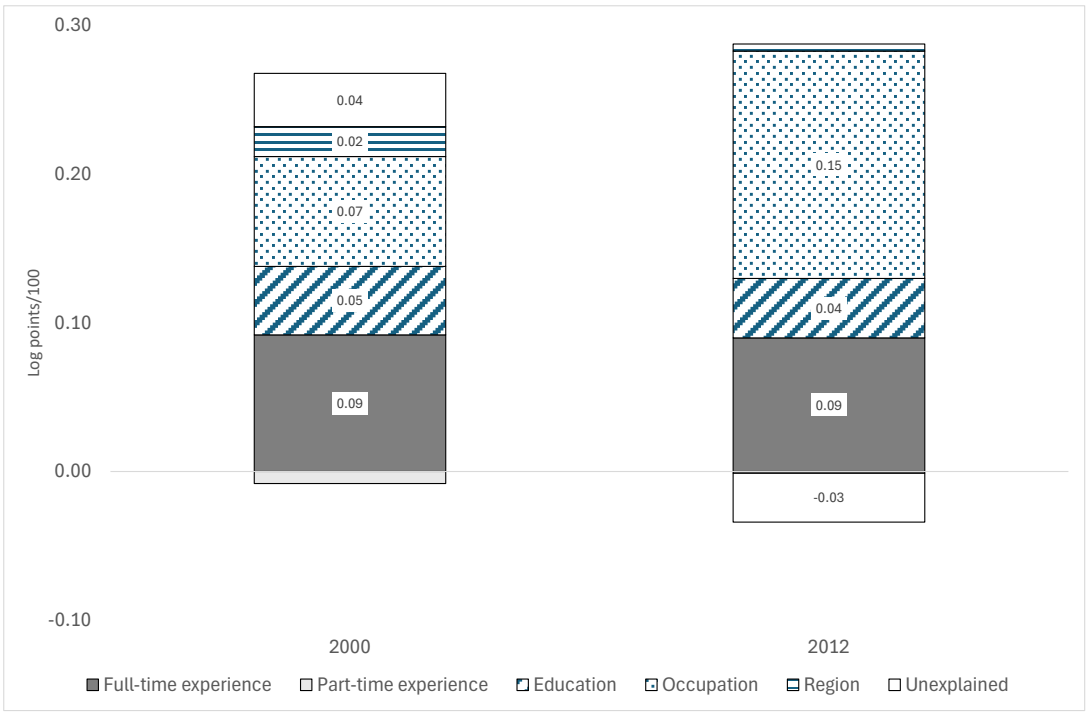

Figure 2: Decomposition of Log Full/ Part-time Pay Gap for Women in 2000 and 2012

6. Conclusion

Our exploration of gender wage gaps at age 42 confirms and elaborates existing research. Although we see positive trends in education and employment reducing the gender pay gap for these cohorts, we do not find that the gap has either been eliminated nor fully explained by the covariates we have been able to include. We find a considerable residual component remains, representing unequal pay for women, at both dates, whether or not job characteristics are included alongside human capital.

In respect of our first question, half the pay gap at mid-life remained unexplained in 2000 by our measured human capital covariates, and nearly half of the somewhat smaller gap in 2012. In both years an important contribution to the gap was the divergence of men's and women's full-time work histories over the life course, but women's greater part-time experience was not rewarded.

On the second question, we find that allowing for differing types of job, as elsewhere in the literature, reduces, somewhat the unexplained component of the gender pay gap, but it also competes with the explanations offered by the human capital model, suggesting that some of the unequal treatment inferable from the human capital model may work through the allocation of women to lower paying types of job.

On the third issue, we have investigated whether part-time jobs are an independent source of a pay penalty. Current part-time employment shows a significant mark-down on pay given education and experience. This may either be seen as an aspect of unequal treatment, if it reflects constraints on women's access to better paid occupations, or a free choice for the convenience of part-time jobs. The part-time pay penalty is almost entirely accounted for by the low level, feminized occupations associated with part-time work for these cohorts, increasingly so for the later one. While it is increasingly common to focus on the gender pay gap among full-time workers, this lowers the target, because most part-time workers are low paid women. While part-time employment may to some degree 'account' for women's low pay, to exclude it from the consideration of gender inequality in employment would be to ignore a major aspect of disadvantage.

On our last research question, we confirm that a major part of the mid-life gender pay gap in these cohorts is indeed linked to parenthood. The pay of working mothers faced a larger gender penalty compared to fathers, the consequences of their interrupted work, and relatively low paid jobs. The pay penalty for women without children did not appear to wither away. Though small, it increased over time. The pay penalty to mothers among parents is not the only source of the pay gap.

The very slow rate of change between cohorts suggests there is still scope for policies to support convergence of gender pay rates The pay gap between mothers and fathers might have been smaller if the mothers had accumulated more experience in full-time employment (or their partners less), if they had access to better paying types of job, all of which might be facilitated by parental leave, greater availability of affordable childcare and flexible working. Policies to further reduce unequal treatment should include such provisions for parents but should not be confined to them. They would have to address discrimination and other aspects of women's low bargaining power. Without attention to the unequal opportunities facing women in general, the incentives to maintain gendered inequalities within families will persist into the next cohorts.

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Appendix A: Table - Coefficient Estimates for log real Hourly Earnings at age 42: Basic and Broad specifications

		Basic 2000		Broad 2000		Basic 2012		Broad 2012	
		Women	Men	Women	Men	Women	Men	Women	Men
Full-time experience	A	0.002*	0.003*	0.001*	0.003*	0.002*	0.003*	0.001*	0.002*
Full-time experience squared*1000	A	-0.001	-0.006*	-0.000	-0.006*	-0.001	-0.006*	-0.000	-0.004*
Job tenure*100	A	0.074*	0.048*	0.066*	0.045*	0.039*	0.039*	0.056*	0.034*
Part-time experience	B	-0.001*	-0.005*	-0.001	-0.005*	-0.001*	-0.008*	-0.001	-0.006*
Part-time experience squared*1000	B	0.007*	0.028*	0.042*	0.028*	0.069*	0.042*	0.038*	0.034*
Highest Qualification (Ref: None)									
NVQ Level 1	C	-0.034	0.100*	-0.027	0.083*	-0.029	0.016	-0.007	0.027
NVQ Level 2	C	0.058*	0.160*	0.056	0.126*	-0.019	0.000	-0.003	0.003
NVQ Level 3	C	0.131*	0.268*	0.116*	0.211*	0.027	0.127*	0.017	0.073*
NVQ Level 4	C	0.448*	0.428*	0.392*	0.352*	0.372*	0.350*	0.242*	0.211*
NVQ Level 5	C	0.673*	0.602*	0.539*	0.525*	0.593*	0.565*	0.341*	0.369*
Mean Maths Score at Age 10/11	C	0.055*	0.090*	0.041*	0.081*	0.068*	0.077*	0.046*	0.047*
Mean Reading Score at Age 10/11	C	0.023	0.047*	0.019	0.040*	0.056*	0.073*	0.022	0.047*
Current job Part-time	D			-0.036	0.004			-0.033*	0.018
Broad Occupation (SOC (Ref: Other))									
Managers and Administrators	E			0.182*	0.350*			0.580*	0.625*
Professional	E			0.270*	0.262*			0.642*	0.592*
Associate Professional and Technical	E			0.182*	0.219*			0.496*	0.481*
Clerical and Secretarial	E			0.160*	0.162*			0.316*	0.271*

		Basic 2000		Broad 2000		Basic 2012		Broad 2012	
		Women	**Men**	**Women**	**Men**	**Women**	**Men**	**Women**	**Men**
Craft and Related	E			0.084*	0.042			0.092	0.202*
Personal and Protective Service	E			0.025	0.183*			0.141*	0.003
Sales	E			0.026	0.129*			0.059	0.094
Plant and Machine Operatives	E			0.035	0.037			0.028	0.097
Percentage of women in finer occupation	E			-0.303*	-0.229*			-0.229*	-0.135*
London or South East	F	0.147*	0.202*	0.132*	0.182*	0.148*	0.232*	0.132*	0.179*
Constant		1.412*	1.603*	1.591	1.584*	1.443*	1.709*	1.448	1.596*
R squared		0.31	0.22	0.35	0.26	0.29	0.29	0.53	0.43

For fuller definitions of covariates, see Table 1. Column 2 shows the block in which results are shown in the decomposition. * indicates significant at $p<0.05$