

Jobs with the Widest Pay Gaps between Men and Women

The gender wage gap has narrowed over the years. In 1979, women made an estimated 62% of what men earned. In 2012, the wage of a full-time female employee was roughly 81% of her male counterpart. While that is good news, in the past 10 years, the gap has remained more or less unchanged.

The size of the remaining pay inequality depends a great deal on the job. In many of the largest occupations in the country, women earn close to what men do on a weekly basis. In others, however, the disparity remains closer to the 1979 levels. For example, the typical female insurance agent brought in just 62.5% of her male counterpart in 2012.

Based on data compiled by the Bureau of Labor Statistics' recent report, 10 occupations (based on median weekly fulltime income) have the smallest percent of men's earnings.

While most acknowledge that workplace discrimination and the glass ceiling are major reasons women made a weekly median of \$691 compared to men's \$894, there are several other factors to explain this disparity. For one, employment in the different occupations is not equally distributed by gender, explained Ariane Hegewisch, study director at the Institute for Women's Policy Research. Some higher-paid positions in the same field are much more likely to be held by men than women.

For example, many of the occupations with the largest gaps between men and women are in sales. "For the wage gap in sales positions, commissions seem to be a factor," Hegewisch said. "Women tend to work selling clothes, men tend to work more selling cars and TVs." These higher price tag products tend to bring in much more in commissions, while items like clothing tend to bring in much lower commissions, if any at all.

In some of the occupations with the widest pay gap, the difference in the number of hours worked by men and women is also a factor in the difference in pay. For example, among physicians and surgeons, women earned barely two thirds of their male counterparts. Hegewisch explained that the majority of surgeons are men, while women physicians are more likely to be engaged in care-based or clinical work. Surgeons are usually required to be available as many as 80 hours a week, and they are usually paid more as a result.

While hours worked and employment distribution can be factors in pay difference, workplace discrimination remains a key factor. One way Hegewisch suggested this might be occurring is in sales occupations. These positions usually rely on leads, and women do not appear to be getting the same quality leads as men in some cases. "In insurance and in financial products, it is an

issue of getting leads — who are the clients you are pointed to... who do you get access to?” Hegewisch added that this difference in leads “has been found to explain quite a bit in the pay gap, and in some cases to be discriminatory.”

In the U.S. Bureau of Labor Statistics’ report of earnings data from the Current Population Survey for 2012, the wage data are based on weekly earnings of both men and women working at least 35 hours a week year-round. We only considered occupations that were not themselves broken out into more specific categories by the CPS. We also excluded those occupations that the BLS considered too broad to define.

10. Claims adjusters, appraisers, examiners, and investigators > Women’s earnings as pct. of men’s: 69.3% > Women median weekly earnings: \$803 > Men median weekly earnings: \$1,158
> Number of workers: 307,000

Claims adjusters and related occupations evaluate and review claims, estimate values of insured assets, and investigate claims to ensure they are not fraudulent. Workers often have irregular schedules, as they must be available to help clients at different times of the day. As of 2012, Women held nearly two thirds of the jobs in these professions. However, men who worked at these jobs had a far higher median weekly pay of \$1,158, compared to just over \$800 for women.

9. Inspectors, testers, sorters, samplers and weighers > Women’s earnings as pct. of men’s: 69.2% > Women median weekly earnings: \$570 > Men median weekly earnings: \$824
> Number of workers: 621,000

Those employed as quality control inspectors screen non-agricultural raw materials and manufactured — such as car parts, plastics, textiles, and glass — for defects to ensure producers’ standards and quality requirements are met. Frequently, this involves the operation of complex testing equipment as well as data analysis software. More than 400,000 men were employed in these positions in 2012, twice the number of women. Last year, the weekly earnings of women working in these occupations was \$570, while it was more than \$800 for men working in the same jobs.

8. Security, commodities, and financial services sales agents > Women’s earnings as pct. of men’s: 69.1% > Women median weekly earnings: \$862 > Men median weekly earnings: \$1,247
> Number of workers: 220,000

Financial services sales agents connect buyers and sellers of assets and financial instruments such as stocks, bonds, and commodities. This field spans a variety of occupations, from sales agents who sell credit cards and banking products to investment bankers who guide companies through the issuance of

stocks or bonds. The hours for such jobs can be long, and working conditions can be stressful. As of 2012, women accounted for just under 30% of these jobs and had a median salary equal to just 69% that of men. Numerous groups, including the Financial Women's Association, work to expand the role of women in these positions.

7. Marketing and sales managers > Women's earnings as pct. of men's: 67.7% > Women median weekly earnings: \$1,110 > Men median weekly earnings: \$1,640 > Number of workers: 916,000

Marketing managers are responsible for generating interest in a product, and sales managers are responsible for finding customers to whom the product can be sold. Depending on the job title and company, wages and responsibilities can vary considerably. Sales managers, for example, are more likely to be directly involved with customers and service. Marketing managers may be required to determine demand for products, monitor trends, or develop pricing strategies. The number of women versus men working in marketing was more balanced than many other occupations. The typical man working in this job, however, earned about \$500, or 48%, more a week than the typical woman working the same job.

6. Physicians and surgeons > Women's earnings as pct. of men's: 67.6% > Women median weekly earnings: \$1,418 > Men median weekly earnings: \$2,099 > Number of workers: 655,000

Wages for these medical professions are among the highest for all occupations. Most male physicians and surgeons working full-time earned more than \$2,000 per week last year, or over \$600 more than the women in these occupations. Physicians must typically complete medical school, as well as a multiple year long residency, which qualifies physicians to diagnose and treat injuries and illnesses. The number of female doctors has grown considerably over the past decade, but the rate is stalling, according to a 2012 report by The Atlantic. Also, women are more likely than men to drop out of the workforce, suggesting that to achieve equal representation, graduating classes in these fields would have to be more than 50% female.

5. Education administrators

> Women's earnings as pct. of men's: 67.2% > Women median weekly earnings: \$1,052 > Men median weekly earnings: \$1,566 > Number of workers: 704,000

Education administrators work at all levels of education, from preschool to postsecondary. In preschools and childcare centers, administrators help develop programs while coordinating and training teachers. Administrators at the postsecondary level can fill a broad range of roles, from directing admissions offices to serving as deans and provosts — who often direct tenure decisions and formulate academic policies. Nearly 65% of education administrators were

female in 2012. However, pay for women was barely two-thirds that of men in these positions

4. Personal financial advisors > Women's earnings as pct. of men's: 66.3% > Women median weekly earnings: \$1,016 > Men median weekly earnings: \$1,532 > Number of workers: 278,000

Financial advisors review and assess their clients' assets and financial needs, and help them create a plan suited to their preferences and needs. Advisors typically require knowledge that extends beyond that of investment strategies. According to The National Association of Personal Financial Advisors, many clients seek financial advice as a result of divorce and other emotionally-charged dilemmas. Last year, more than 180,000 men worked as personal financial advisors, compared with just over 95,000 women. According to the BLS, most personal financial advisors are self-employed.

3. Real estate brokers and sales agents > Women's earnings as pct. of men's: 66.0% > Women median weekly earnings: \$680 > Men median weekly earnings: \$1,031 > Number of workers: 328,000

Real estate sales agents, help customers buy, sell, or rent property. They work for brokers, who are sales agents licensed to operate their own business. All states require sales agents to be licensed, and additional licensing is required to become a broker. Real estate professionals are frequently self-employed and often work more than 40 hours a week. This is because they must spend a great deal of time meeting with clients and showing properties. As of 2012, women accounted for the majority of such workers, roughly 60%. Yet, the median income for women working full-time as brokers was just \$680 a week, versus over \$1,000 for men.

2. Retail salespersons > Women's earnings as pct. of men's: 64.3% > Women median weekly earnings: \$436 > Men median weekly earnings: \$678 > Number of workers: 1.84 million

Retail salespeople can work in a variety of different settings, from clothing stores to autoparts shops. The occupation is relatively low paying, with a median weekly pay of just \$576 for working full-time as of 2012, compared median pay of \$768 for all occupations. For women, the median 2012 pay was even lower, at just \$436 for a full week. Pay at some jobs, such as sales positions at car dealerships, may also be dependent on commission. According to IWPR's Hegewisch, women are more likely to work in non-commission paying retail jobs, such as clothing sales, while men are more likely to sell more expensive, commission-generating products, such as cars and electronics.

1. Insurance agents > Women's earnings as pct. of men's: 62.5% > Women median weekly earnings: \$641 > Men median weekly earnings: \$1,026 > Number

of workers: 389,000

A typical female insurance agent made less than two thirds of what a man earned in a similar occupation. Selling insurance often involves interviewing clients, modifying policies to fit individual needs, calculating premiums, and conducting inspections of property in order to customize a coverage plan appropriately. The number of women working in insurance is roughly equal to the number of men — at 191,000 and 197,000, respectively. However, a typical woman working as an insurance agent earned \$641 per week, compared to a typical man's pay of over \$1,000. Disparities in pay and opportunity in the insurance industry extend beyond the salesforce. According to a 2012 study by St. Joseph's University, just 6% of top executive positions across the insurance industry were held by women, and only 12.6% of board seats belonged to women.