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THE PINK TAX

***Abstract:** the article is devoted to the pink tax, the causes of its occurrence, the impact it has on the economy and women's finances, as well as methods to avoid the pink tax in everyday life.*

***Keywords:** the pink tax, tariffs, gender discrimination, purchasing power.*

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***Аннотация:** статья посвящена изучению актуальной на сегодняшний день проблеме «розового налога», причинам его возникновения, влиянию на экономику и финансовое состояние женщин. Автор также выявляет эффективные методы избегания «налога на розовое».*

***Ключевые слова:** налог на розовое, гендерная дискриминация, покупательная способность.*

You may have noticed a strange price difference in the selfcare aisles in stores. Products like razors, toothbrushes, creams, and even prescription drugs marketed

towards women are prone to cost more than their analogs targeting the male consumers, for no plausible reason other than the fact that they're pink. It isn't just the in-store items that women pay more for, either. Ladies are often charged more for mortgages, car loans, and services like dry cleaning. Across many industries, 42% of the time women pay more than men. So why do women have to pay more for identical products that are just pink and are marked «For women»?

The pink tax refers to the tendency of products marketed specifically toward women to be more expensive than those marketed for men. This phenomenon is frequently attributed to gender discrimination or gender-pricing, and the name comes from the observation that many of the affected products are pink. Typically, especially when it comes to personal care items, there is no difference between male and female versions apart from different pricing. The classic example is simple razors, without any features, that we may purchase in any pharmacy. The «men's» version is blue, the «women's» modification is pink. The color is the only difference. But inevitably, the women's version is pricier than the men's one. But examples abound, and plenty of them cost ladies more than a few cents in the drug store. Across all products, women pay 7% more on average. According to investment bank JPMorgan Chase, this pricing disparity results in women paying \$1,351 more every year for the same products as men.

There are many reasons why the pink tax exists. For example, tariffs. Statistics may differ for different countries, but in the USA, the import tax on women's clothing averages 15.1%, and men's -11.9%. In addition, products for women are a profitable field, because women are willing to pay more for the aesthetic appearance of things. Dirk Schultz, principal of the Institute for Gender Studies at the University of Cologne, says that men are new to the beauty field, so brands are trying to win them over with low prices. But women are willing to invest more money on goods and services related to their appearance. Women feel obligated to look good, Schultz states. According to scientists, the female approach of decision-making differs from the male one. Ladies associate shopping with leisure, it plays a psychological, emotional and symbolic role. Therefore, a typical consumer is always a woman. Apart from this, production

differences sometimes may also be a case. It's possible that in some instances items marketed towards women are more expensive because small changes in manufacturing, like color, require additional materials at a higher rate.

The study conducted by The New York City Department of Consumer Affairs analyzed 794 items across 35 product types, there are a number of items women often pay more for:

1. Children's items: On average, girls' clothing items cost 7% more. In addition, girls' accessories like helmets and toys like scooters and bikes cost 4% more than the boy versions.

2. Adult clothing: For comparable items like jeans and button-up shirts from the same manufacturers as men's clothing, women pay an average of 8 percent more.

3. Personal care: This is the industry with the highest markup for women's products, with items costing on average of 13% more. This includes items like razors, hair care, deodorant, and body wash.

4. Services: Women pay more for dry cleaning and haircuts than men – even when they bring the same shirt or request a short haircut. The California Assembly's Office of Research found 64% of dry cleaners charged women more for an identical shirt and 40% more for short cuts. Other services susceptible to the pink tax include car insurance and repairs. When getting their cars repaired, a study at Northwestern found women are more likely to be quoted a higher price. Even the mortgage interest rate is 4% greater for women, though some argue this is because women are less likely to compare mortgage prices.

Activists and politicians argue that the economic impact of the pink tax is that women have less purchasing power, especially when combined with the gender wage pay gap. This gap already puts women at a disadvantage when it comes to purchasing power. The official difference between the salaries of men and women in Russia is currently 28% which means that women, according to statistics, on average have less income to spend on goods and services. This alone gives men more money and, ultimately, more purchasing power. The pink tax further exacerbates economic inequality

between men and women. Taxes on feminine hygiene products, which men do not need, further aggravate this discrepancy.

However, there are still some ways to avoid gender tax in our daily lives. The main advice given by experts is to compare prices. For an example, check the ingredients of body washes or deodorants, as they may be no different between the male and the female versions. It's possible to save some money by purchasing men's products that differ only in color or packaging. We should also utilize the power of our voices. When you see examples of gender pricing, you can contact the companies directly or share your findings on social media. No brand will find adverse press appealing, and you may motivate them in realization that it's cheaper to adjust their prices than to lose sales.

All in all, without any doubt it is unfair that women ought to pay more for identical items and it only enforces gender inequality dictated by the patriarchal society. Female population should not give up and proceed fighting gender bias, even if it means changing the rules of our macro-economy.

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