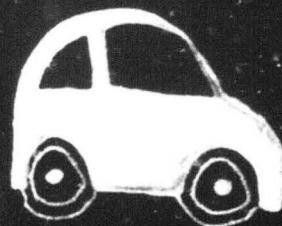


A WOMAN'S PLACE



A guide to women's legal  
and economic rights in  
Minnesota

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## INTRODUCTION

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This booklet is a compilation of newspaper columns the Council on the Economic Status of Women has made available to newspapers in Minnesota over the past year. The columns answer questions related to the economic status of women in Minnesota and provide basic information about some state and federal laws affecting women. This booklet is intended for use as general resource material. It includes suggestions about where to go for more information and help.

The information is current as of June of 1978. Readers should be aware that laws are subject to change and to interpretation by courts. The booklet is not intended to take the place of legal advice in solving individual legal problems. It is the hope of the Council that making the columns available in this booklet will help Minnesota women be informed of their legal and economic rights.

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# Consumer

## Landlord Responsibility

**My apartment is badly in need of repairs. I have been calling my landlord asking that they be made, with no success. I'm fed up and feel I shouldn't have to pay my rent until he fixes things up. What responsibility does a landlord have?**

Minnesota law requires that a landlord see that rented areas are: 1) fit for the use intended; 2) kept in reasonable repair; and 3) maintained in compliance with health and safety codes. It also states that if an apartment is unfit for occupancy, without fault or neglect of the occupant, the tenant is no longer liable for rent. A Minnesota Supreme Court decision declared that the obligation of the tenant and the landlord is mutually dependent. That means that if the landlord does not live up to his obligation, the tenant is not legally responsible to pay rent.

A landlord must be notified of needed repairs and provided with sufficient time for the repairs to be made. Other actions should be considered before rent is withheld.

If there are code violations, you may file a complaint with your local building inspector, health authority or fire department, depending on the nature of the complaint. Another method is to sue for damages in conciliation court. Conciliation court handles claims up to \$1000.

Minnesota law makes it illegal for a landlord to evict a tenant, raise the rent, or reduce the services as a penalty for a tenant reporting a code violation to the proper authority or for exercising his or her rights as a tenant.

Before you withhold rent, it is wise to contact an attorney, tenant's union or legal aid for advice. The Minnesota Public Interest Research Group has a handbook on tenants' rights available for a small fee. The address is 3036 University Av. SE, Mpls., Mn. 55414.

## Discrimination in Housing

**I have been looking for a place to live for myself and my 6-year-old daughter. Right now I'm looking for an apartment and having trouble finding anything. For one thing, there isn't a lot of choice here. Also, I've gotten the feeling that being divorced has an effect on whether I can get something. Can a landlord not rent to someone just because they are divorced? I have a job that pays well and receive child support, so I don't have financial problems. I feel I would be a good tenant. What can I do?**

Sex discrimination in the rental of housing has been widespread. Many landlords have been reluctant to rent to women on welfare, divorced women, and women who are heads of households.

Sex discrimination in housing is prohibited by both state and federal laws. Despite these laws, housing discrimination continues. This is due in part to a lack of knowledge of the law and the difficulty of enforcement of it.

The Minnesota Human Rights Act prohibits discrimination on a number of bases, including sex, marital status, and status with regard to public assistance. This law says that it is an unfair discriminatory practice for landlords to: 1) refuse to rent; 2) discriminate in the terms, conditions, or privileges or in the furnishing of facilities or services in the rental of property; or 3) use any form of application, have any advertisement or sign, or make any form of inquiry which indicates discrimination on those bases.

Complaints may be filed with the Department of Human Rights, Bremer Bldg., St. Paul, Mn. 55101 (612/296-5663). The Act does not cover rooms rented by a landlord in a one-family accommodation in which he or she lives or rooms run by a non-profit organization.

The federal Housing and Community Development Act also prohibits discrimination on the basis of sex. Under this law it is illegal to: 1) refuse to rent; 2) discriminate in the terms, conditions, or privileges or in the provisions of services or facilities of rental; 3) indicate a preference, limitation, or discrimination in any notice, statement, or advertisement; or 4) represent a dwelling as unavailable for inspection on the basis of sex.

Complaints may be filed with the Housing and Urban Development, 6400 France Av. S., Mpls., Mn 55435 (612/725-4717).

## Consumer Protection

Minnesota Statute 325.79 prohibits the use "of any fraud, false pretense, false promise, misrepresentation, misleading statements, or deceptive practices, with the intent that others rely thereon in connection with the sale of any merchandise." The definition of merchandise includes services such as auto repairs.

The state agency that handles complaints pertaining to this statute is the Office of Consumer Services. This office handles written complaints and telephone inquiries. About 75% of the written complaints are resolved to the satisfaction of the complainant. Unsolved complaints are usually referred to conciliation court or to private legal counsel. Complaints are usually resolved within ten to thirty days.

Upon receipt of a complaint, the Office of Consumer Services asks the complainant to attempt to resolve the problem on their own. This permits the business involved to show good faith, and it also avoids unnecessary expenses. If this effort fails, the Consumer Services Office will act as a mediator between the complainant and the business to negotiate a settlement.

The address for the Office of Consumer Services is: Fifth Floor Metro Square Bldg, 7th and Robert St., St. Paul, Mn 55101 (612/296-2331).

Complaints against a business may also be reported to the Better Business Bureau, 1745 University Av., St. Paul, Mn. 55104 (612/646-4631).

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Conciliation court is used for claims of \$1000 or less. It's a legal process which people can use without the aid of an attorney. Suits may be filed against a person, business, or corporation. Call the county court clerk to find out if there is a conciliation court, where it is, and when it "sits".

Before filing a complaint in conciliation court, try to settle the matter yourself. Contact your landlord asking for a settlement. It's best to log times and dates of phone calls and to keep copies of correspondence.

A complaint must be filed in the county where the defendant resides. The form for filing a complaint is simple. You'll need to provide: 1) your full name and address; 2) the full name and address of the defendant; and 3) a brief statement of your complaint and the basic facts of the case. Then you will have to swear under oath that the facts are correct and to sign the complaint. There is a small filing fee, usually from two to five dollars. A time and date for the trial is set. A summons will be sent to the defendant.

If you do not show up at the trial, the court will dismiss the case. If the defendant does not come, you win the case by default. If both parties are present, they are called before the judge, sworn in, and present their cases. Presentations should be direct and factual. You may bring witnesses and papers to support your story.

The judgement is usually mailed to both parties. If you lose, you have ten days to appeal the decision. If you win, the defendant may pay the amount awarded whether directly to you or to the court, which will in turn send you a check.

For more information contact your county court or conciliation court. The Minnesota Public Interest Research Group has a booklet on conciliation court procedure available for a small fee. The address is 3036 University Av. SE, Mpls., Mn 55414.

Last week I took my car into the shop to be fixed. I was told it would cost sixty dollars. I left the car and told them that if it was going to cost more to please call me before they did anything. When I went to pick up the car the bill was ninety dollars. I paid it because I didn't know what else to do. I feel I was treated unfairly. I'd like to know what protection a person has in such a case. Where can I file a complaint?

## Conciliation Court

What is conciliation court and how can one use it? I recently moved out of an apartment and the landlord kept my security deposit. I feel his action is unjustified. I'm wondering if I could use conciliation court to get my money back.

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## Conciliation Court

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I recently won a case in conciliation court. So far I haven't seen the money I was awarded. What can I do to get my money?

Conciliation court does not function as a collection bureau. The one who is owed the money must follow up on the claim. There is a legal process you can use to collect your money. There are several pieces of information you should have before beginning that process.

You will need to determine the assets belonging to the defendant which are available to you. Basically that includes: 1) money in bank accounts; 2) wages; and 3) personal property, excluding such items as cars and boats. You will also need to determine where the assets are located.

The collection procedure can take time and it involves a number of steps. The clerks in the offices you will need to use will help you throughout the process.

The exact procedure depends on the location of the assets. If they are in the same county as the conciliation court, the process is simpler and less costly. Fees range from \$15-30. They will be returned to you when the money is collected, but you will need to pay the sheriff for expenses. That is usually based on mileage and the amount collected.

If the defendant is unable to pay the judgement at the time, you may continue to attempt collection for ten years. You may force the defendant to disclose his or her assets in court once each year.

For more information contact your county court or conciliation court. The Minnesota Public Interest Research Group, 3036 University Av. SE, Mpls., Mn. 55414, has a booklet on conciliation court procedure.

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## Debt Collection

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I am making payments on a bill, and I plan to continue these payments until the bill is payed off. Several weeks ago a man from a collection agency started calling me at work and at night. Can he do this?

Those actions are no longer legal under the Fair Debt Collection Practices Act, which became effective March 1, 1978. Bill collectors may no longer harass debtors by calling them at odd hours, threatening them, or using abusive language.

This act defines "debt collector" as any person who regularly collects or attempts to collect consumer debts. A consumer debt is the amount a person owes a creditor for personal products or services.

The Act requires certain actions and prohibits certain activities of debt collectors. It requires that they: 1) notify the consumer at the beginning of the collection process of the amount of the debt, the party the debt is owed to, and how the consumer may dispute the debt; 2) use the consumer's payments in the manner the consumer directs; and 3) stop communications to a consumer upon a written request by the consumer to do so. However, a debt collector may let the consumer know that there will be no further communications or may tell the consumer what further efforts will be made to close the account. The consumer may inform the debt collector of the attorney representing him or her and request that all further communications be directed to the attorney.

The Act also makes illegal many actions used by some collectors. It prohibits threats of violence, use of profane language, calling without identifying agency and purpose, repeated calling, misleading statements, and several other unfair practices. The act specifically prohibits: contact with third parties, including employers, except to obtain information as to the consumer's location; communicating with a consumer at his or her place of employment when prohibited by the employer; and contact with a consumer at any unusual time or place, unless agreed to by the consumer. Convenient time is defined to be from 8 a.m. to 9 p.m.

For more information on the Act you can contact the Federal Reserve Bank of Minneapolis at 250 Marquette Av., Mpls., Mn 55480 (612/340-2511).

There is a time limit of forty-five days for processing your application. If the department does not act within the time limit, declares you ineligible, or reduces or stops your grants, you may appeal their decision.

Appeals must be made within thirty days of the effective date of the decision or issue you wish to appeal. To request a hearing write or call your county welfare department or write the Appeals Office of the Minnesota Department of Public Welfare, Centennial Office Bldg., St. Paul, Mn. 55155. When a hearing date is set, you will receive notice of the time and location. If too much time has gone by, you may make another application for assistance.

To prepare for the hearing it is often helpful to make a list of your reasons for appealing. Bring that and any witnesses along. You may represent yourself or have a friend represent you. If you need a lawyer, the county welfare department will refer you to legal services.

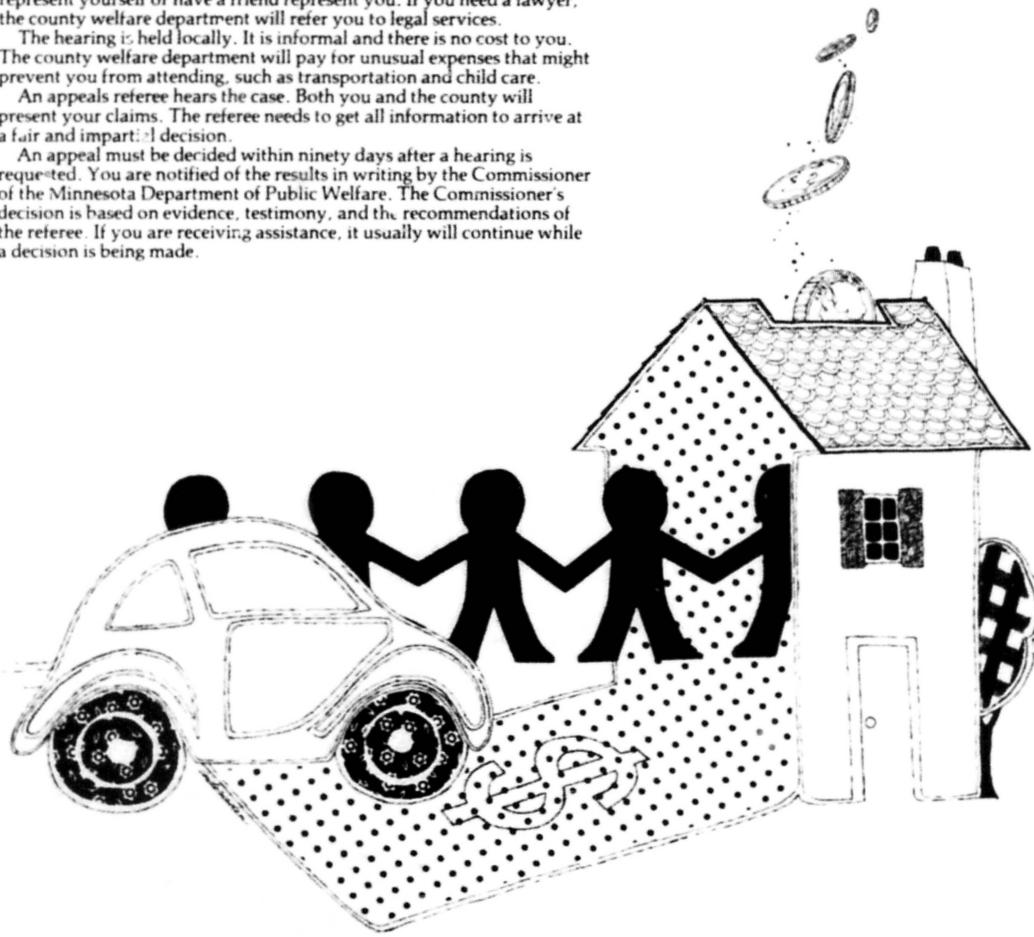
The hearing is held locally. It is informal and there is no cost to you. The county welfare department will pay for unusual expenses that might prevent you from attending, such as transportation and child care.

An appeals referee hears the case. Both you and the county will present your claims. The referee needs to get all information to arrive at a fair and impartial decision.

An appeal must be decided within ninety days after a hearing is requested. You are notified of the results in writing by the Commissioner of the Minnesota Department of Public Welfare. The Commissioner's decision is based on evidence, testimony, and the recommendations of the referee. If you are receiving assistance, it usually will continue while a decision is being made.

## Welfare Appeal

I am a divorced mother of young children. I have not been able to find work and have applied for welfare to support my children and myself. I have been waiting to hear from the welfare department for some time. Is there any way I can speed up the process? I really can't stretch the dollars much longer. I hate to ask because I feel so badly about having to go on welfare.



# Education

## General Provisions of Title IX

In our school system's monthly newsletter to parents there was a notice about some federal regulations which prohibit certain discriminatory practices against girls in education. What are these regulations and what do they do?

In June of 1972, the Congress passed Title IX of the Education Amendments of the Higher Education Act, a law which affects virtually every educational institution in the country. The law prohibits discrimination on the basis of sex in educational programs that receive Federal money.

Nearly all elementary, secondary, vocational, undergraduate, graduate, and professional schools are covered by Title IX. Its sex discrimination provisions are patterned after the race discrimination provisions of Title VI of the Civil Rights Act.

The spirit of the law is reflected in this opening statement: 'No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance . . .'

The final regulation, which was effective July 21, 1975, includes the following areas: 1) all aspects of all education programs or activities; 2) recruitment and admission policies and practices; 3) treatment of students; 4) employment; and 5) enforcement procedures.

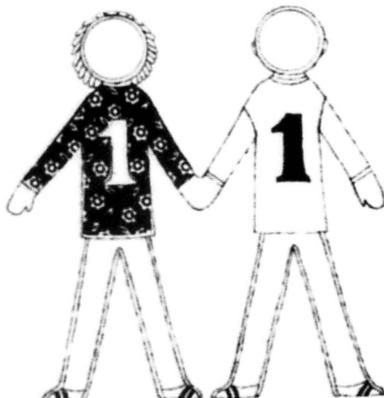
This is a big step in the effort to assure equality of opportunity for all citizens in pursuing their full potential through education.

Copies of Title IX can be obtained from the Office for Civil Rights, Department of Health, Education, and Welfare, Washington, D.C. 20202. Contact your school's Title IX Coordinator to find out what your district has done to comply with Title IX.

Questions concerning the application or interpretation of this regulation should be addressed to: Mr. Kenneth A. Mines, 309 W. Jackson Blvd., 10th Floor, Chicago, Ill. 60606.

## Schools Covered by Title IX

I would like to know what schools are covered by Title IX.



Title IX applies to all educational institutions which receive federal funds. It covers every program or activity operated or sponsored by the recipient of federal funds, whether or not that specific program or activity directly receives the funds. Most educational institutions receive some federal funds.

Title IX covers: 1) course offerings and extracurricular activities; 2) benefits, services, and financial aids; and 3) rules concerning housing and use, comparability and availability of facilities.

There are two overall exemptions. Military institutions at both the secondary and higher education levels are exempt. However, a separate law requires military service academies to admit members of both sexes. Practices in schools run by religious organizations are exempt to the extent compliance would be inconsistent with religious tenets.

In addition, an institution which receives federal funds may not provide significant assistance to any organization, agency or person which discriminates on the basis of sex. Assistance may include faculty sponsors, facilities, and administrative staff. Membership practices of social fraternities and sororities at the post-secondary level, the Girl Scouts, the Boy Scouts, the Campfire Girls, both the YWCA and the YMCA and certain voluntary youth service organizations are exempt. However, significant assistance by institutions to professional honorary fraternal organizations is prohibited.

Questions concerning the application or interpretation of this regulation should be addressed to: Mr. Kenneth A. Mines, 309 W. Jackson Blvd., 10th Floor, Chicago, Ill. 60606.

The regulation says that "no person shall, on the basis of sex, be excluded from participation in, be denied the benefits of, be treated differently from another person or otherwise be discriminated against in any interscholastic, intercollegiate, club or intramural athletics offered by recipient, and no recipient shall provide any such athletics separately on such basis." A recipient is a school receiving federal education aid.

A school must provide equal athletic opportunity for both sexes. In determining whether athletic opportunities are equal, the Department of Health, Education, and Welfare considers whether the selection of sports and levels of competition effectively accommodate the interests and abilities of members of both sexes. The Department also considers such factors as: facilities, equipment, supplies, game and practice schedules, travel and per diem allowance, coaching (including assignment and compensation of coaches), academic tutoring, housing, dining facilities, and publicity.

Equal expenditures are not required under Title IX, but the Department "may consider the failure to provide necessary funds for teams for one sex in assessing equality of opportunity for members of each sex."

Separate teams for each sex are permissible in contact sports or where selection for teams is based on competitive skill. Contact sports include boxing, wrestling, rugby, ice hockey, football, basketball, and any other sport "the purpose of major activity of which involves bodily contact."

Title IX went into effect on July 21, 1975. Elementary schools had to comply fully with the section covering athletics in July of 1976.

Secondary schools had to be in compliance in July of 1977.

Your district was required to designate a Title IX coordinator and to adopt a grievance procedure for your school system. For further information contact that person or write: Mr. Kenneth A. Mines, 309 W. Jackson Blvd., 10th Floor, Chicago, Ill. 60606. Copies of Title IX can be obtained by writing the Office for Civil Rights, Department of Health, Education and Welfare, Washington, D.C. 20202.

Title IX is federal legislation. Equal opportunity in athletics is also covered by Minnesota law. Those laws are discussed in the following column.

Minnesota Statutes, Chapter 363, the Human Rights Act, says that it is an unfair discriminatory practice "... to discriminate in any manner in the full utilization of or benefit from any educational institution or the services rendered thereby to any person because of . . . sex . . ." The law defines the term discriminate as including "segregate or separate."

Another Minnesota Statute, 126.21, directly addresses the issue of discrimination in athletics. This law follows the tradition of civil rights law and holds that separation is always suspect, that a history of separation does not justify the practice, and that it should be permitted only if a clear and compelling purpose is served.

The law states that the only justification for restricting membership on a team to one sex is the need to provide equal opportunity to participate. It says that if two separate teams are provided in the same sport, then they must be treated in a substantially equal manner, including budget. The law requires substantially equal budget per participant, exclusive of gate receipts. It also prohibits separation based on sex in athletic programs designed for participants 11 years old or younger and in the sixth grade or below after the school year 1977-78.

Under Minnesota law you may file a complaint with the Minnesota Department of Human Rights, Bremer Bldg., St. Paul, MN 55101, (612-296-5663) or file a lawsuit.

## Athletic Requirements under Title IX

We are having some problems in our school district in the area of athletics. My daughter and several other girls feel that the girls are not being treated fairly. I've heard that Title IX might cover this, but I haven't been able to find a copy. Just what does it require a school system to do in the area of athletics?

## Athletic Requirements under Minnesota Law

This column will discuss Minnesota legislation regarding equal opportunity in athletics under two Minnesota laws: Minnesota Statutes, Chapter 363, and Minnesota Statute 126.21.



# Employment

## Minimum Wage

I would like to know what the minimum wage is. When I was hired I was told I'd be getting minimum wage. My sister is a waitress and she said she doesn't get minimum wage. Who gets minimum wage?

Most employees are protected by either federal or state law on minimum wage. The federal minimum wage increased to \$2.65 an hour on January 1, 1978. For a person working eight hour days five days a week and paid every week of the year that amounts to a yearly salary of \$5,512.

Most workers are covered by the Fair Labor Standards Act, often called the minimum wage and hour law. The law applies to most employers whose gross volume of sales exceeds \$250,000 a year. There are a number of employees who are covered regardless of the dollar volume.

For employees who receive tips, an employer may count those tips toward the minimum wage due the employee. A tipped employee is one who regularly receives \$30 per month in tips. The tips may be counted for up to 50% of the minimum wage or for the amount of tips actually received, whichever is lower.

The Fair Labor Standards Act is enforced by compliance officers in the Wage and Hour Division of the U.S. Department of Labor. There is an office located in Minneapolis at 110 So. 4th St., zip code 55401 (612/725-2594).

Minnesota law requires every employer to pay employees 18 years and older \$2.30 per hour. Employees under 18 must receive \$2.07 per hour. An employee who is paid less may file suit in court to obtain the wages due him or her as well as damages and attorney's fees.

Under Minnesota law a tipped employee is one who receives \$35 or more per month in tips. An employer is entitled to a credit up to 20% of the minimum wage the employee receives. However, the employer may not take the credit unless the employee signs a statement that he or she received and retained the tips during the pay period.

For more information on Minnesota practices, write the Division of Labor Standards, Department of Labor, 5th Fl., Space Center, 444 Lafayette Rd., St. Paul, Mn. 55101 (612/296-2282).

## Volunteer Credit

I have been a homemaker while my children were young. Now that they're older I'd like to serve on some boards and commissions. I have done some volunteer work, but have no paid experience, so I don't know if I'm qualified. How do I go about getting such an appointment?

When women who have devoted themselves to homemaking look for jobs or educational opportunities, there is the question of what credit, if any, they will receive for the skills and experience they have acquired through work in the home and community. Through home management, for example, a homemaker may have developed skills in human relations, budgeting, and administration. But until recently there were few methods for translating these skills into employment qualifications or academic credits and little interest in doing so on the part of employers or educational institutions.

In recent years, a small but growing number of public and private agencies and businesses have recognized the value of homemaker and volunteer experiences and have been giving them consideration, along with paid experience. Some employers already have "volunteer experience" included on their job application form.

Educational institutions have also been giving greater recognition to the kinds of learning that go on outside of the classroom, and this includes the area of experience gained through homemaking and volunteering.

Contact the educational institution you plan to attend to find out if they give credit for volunteer experience. When you apply for a job, include your homemaking and volunteer skills on the job application or on your resumes as part of your work experience.

There are a number of groups which help homemakers and volunteers in preparing resumes and applications. Other organizations conduct research projects and work to facilitate and promote the acceptance of such experience by educational institutions and employers.

For more information write: Clearinghouse on Women's Issues, 1346 Connecticut Av. NW #924, Washington, D.C. 20036 or the Governor's Office of Volunteer Services, 130 State Capitol, St. Paul, Mn. 55155.

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Qualifications! Let's look at what you've done. As a homemaker you have planned, budgeted, organized, supervised, and administered functions of a household. And your volunteer experience, in addition to the skills you used, is excellent background and helps you become known in your community. Qualifications need not be tied to pay to be considered valid.

There are many boards and commissions which advise and set policy at all levels of government. The appointment of more women to them is another way to increase the representation of women in policy-making positions. As in elective office, women hold only a small percentage of appointive posts.

A major barrier for women is often that they don't know of such openings. In the 1978 Session, the Minnesota Legislature passed an open appointments bill which provides for public notice of vacancies of appointive positions in state agencies. The listing of vacancies is published in the State Register, available at most public libraries, and at the Secretary of State's office. To apply for those positions write to the Governor's Appointments Commission, 130 State Capitol, St. Paul, Mn. 55155. Include a resume of your qualifications and interests.

Check to see if your local units of government have an open appointment process. If not, it may take some time to uncover the positions, their terms of office and qualifications, and the appointing officials. Organizations that monitor and make recommendations for appointments may also be helpful. To apply for a position, find out who the appointive powers are and write a letter indicating your interests and qualifications. You may want to have a letter of recommendation from an individual or organization sent on your behalf.

The Women in Power Committee of the National Commission on the Observance of International Women's Year has a brochure available "How to Move Women Into Appointive Office." Write: Women's Education Resources, University of Wisconsin - Extension, 430 and 433 Lowell Hall, 610 Langdon St., Madison, Wi. 53706.

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Displaced homemaker describes the situation of countless women in their middle years who have "lost their jobs" through death or divorce or spouse. Because homemakers receive no health, retirement, or unemployment benefits for their labor, the divorced or widowed homemaker is often without any source of income and ineligible for certain benefits.

They are ineligible for Social Security benefits because they are too young or because they are divorced from the family wage earner. They are ineligible for federal welfare assistance if they are not physically disabled and their children are past a certain age. They are ineligible for unemployment insurance because they have been engaged in unpaid labor in the home. Many have lost insurance coverage through divorce or death of spouse and are ineligible for or cannot afford private individual insurance.

Displaced homemakers are subject to the highest unemployment rate of any sector of the work force. They face discrimination because they are women, older, and have no recent paid work experience.

Legislation to meet the needs of displaced homemakers has been introduced in Congress and in the legislatures of several states. The Minnesota Legislature passed a law funding counseling and training centers for women who have been homemakers, but now need to enter the paid work force.

There are two pilot programs for displaced homemakers, one in the metro area and one in the Mankato area. For more information contact the coordinator: Joline Gitis, 690 American Center Bldg., 150 Kellogg Blvd., St. Paul, Mn. 55101 (612/296-8006). Centers are listed in the resources section of this booklet.

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## Volunteer Credit

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I am in my middle 40's and recently widowed. I still have children at home and can make it financially for several years. After that I will need to go to work to support myself. In the meantime I would be able to take some training. I have been a homemaker full time, so I don't have any work experience, but I have done some volunteer work in addition to homemaking. I read somewhere that homemakers and volunteers are sometimes given either academic or employment credit for what they've done. Can you tell me more about this?

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## Displaced Homemaker

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I heard the term "displaced homemaker" recently. What does it mean? I understand there have been some legislation passed about the subject.

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## CETA

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I am a recently divorced mother of two teenagers. I have spent the last fifteen years of my life raising my family and running my home. Now I must look for a job and support myself and my children. I know that I am capable of doing many things, but I don't know what kind of job to apply for. Is there any place I can go for help?

Yes. The federal government through the Comprehensive Employment and Training Act established the agency CETA. CETA was established to help people like you who are entering or reentering the work force. Over 41% of their clients in Minnesota are women.

Specifically the purposes of the Act are: 1) to provide job training and employment opportunities for disadvantaged, unemployed, and under-employed persons; 2) to assure that training and other services lead to employment and enhance self-sufficiency; and 3) to establish flexible and decentralized systems of federal, state, and local programs. There are forty-one CETA centers in Minnesota.

CETA first helps the client identify his or her employment barriers and to recognize his or her undeveloped skills. These might include: lack of work experience; limited access to transportation; lack of education; or undeveloped job-seeking skills. Then, through various programs, such as classroom training, on-the-job training, or public service employment, CETA helps the client to find good permanent job placement.

In addition to this, CETA provides other supportive services in a variety of areas. Included are: job-seeking support; personal, family, and marriage counseling; and job follow-up services.

For more information on CETA and how it can help you, write: Department of Economic Security, 390 No. Robert, St. Paul, Mn. 55101, or contact your local employment agency.

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## Apprenticeships

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I need a job to support myself and my kids. It can't be done on my earnings as a waitress. I'm willing to go to school but I won't spend the time and money to train for a job that pays a low salary. I have a friend who went to school for a year to become a secretary and she doesn't earn much more than I. I have read of women who get jobs which men have usually done. Those jobs are usually higher paid. Where can I find out about such jobs and how to get into those occupations?

Consider an apprenticeship occupation. It involves on-the-job training and experience under supervision plus related classroom instruction. Many jobs considered non-traditional for women are entered through apprenticeships.

An apprentice is a trainee in a skilled craft. You earn a wage while learning and working. Fringe benefits are generally available. An apprenticeship may last from 1 to 5 years. Upon completion of the training period, you are recognized as a skilled craft worker.

Apprenticeship is based on a written agreement with an employer on the conditions of the training period. It includes the length of time, amount of pay, and certification as a journeyman upon completion of the term.

There is a big difference in pay and career outlook between the semi-skilled worker and the skilled craft worker. Apprenticeships are available in a variety of jobs in industrial, service, and technical occupations. There is an increasing demand for skilled workers.

New federal regulations require that women be included in affirmative action plans of apprenticeship sponsors. The goal set in Minnesota for an entering class of apprentices is twenty percent female.

To find out more about apprenticeships contact: an employer; a vocational school; the Division of Voluntary Apprenticeship, Mn. Department of Labor and Industry, 444 Lafayette, St. Paul, Mn. 55101 (612/296-2371); or the Bureau of Apprenticeship and Training, U.S. Dept. of Labor, 134 Federal Bldg., 316 Robert St., St. Paul, Mn. 55101 (612/725-7951).

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## Age Discrimination

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There is. In fact there is now both federal and state legislation prohibiting discrimination in employment on the basis of age.

The Federal Age Discrimination in Employment Act prohibits employers, employment agencies and labor unions from discriminating on the basis of age against any person between the ages of 40 and 65 in hiring, firing, promotion, or other aspects of employment.

The law is enforced by the Wage and Hour Division of the U.S. Department of Labor. A complainant's identity is never revealed without that person's knowledge and consent. The employer cannot fire or otherwise discriminate against a complainant who has started proceedings under the law.

To file a complaint you should write the details of your experience within 180 days of the time it occurred. Send it to the U.S. Department of Labor, Wage and Hour Division, 110 So. 4th St., Mpls., Mn. 55401 (612/725-2594).

The Minnesota Legislature passed an age discrimination law in 1977. It amended the Minnesota Human Rights Act to protect individuals over the age of majority from discrimination based on age in employment and education.

The Minnesota law goes further than the federal legislation in that it includes education and has a greater age protection.

To file a complaint under state law write: Minnesota Department of Human Rights, Bremer Bldg., St. Paul, Mn. 55101 (612/296-5663).

In addition to my sex, I feel that my age (52) has been a barrier to getting a job. I feel that I was qualified for several jobs for which I applied, but the reason I didn't get them is because of my age. Is there anything I can do about it?

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You may be covered by Title V of the Rehabilitation Act of 1973. Employers covered by sections of this Act are required to take affirmative action to employ and advance in employment qualified handicapped individuals without discrimination based on their physical or mental handicap.

Non-discrimination programs must be carried out for handicapped women and men qualified for training or employment by the federal government, by federal contractors and subcontractors whose contracts are in excess of \$2,500, and by any program or activity receiving federal funds.

Regulations require outreach and positive recruiting as well as accommodation to the physical or mental limitation of a handicapped applicant or employee, if necessary for compliance. Penalties can be imposed for noncompliance. These range from withholding of partial payment to prohibiting further contracting with the federal government.

You have a right to complain if: a federal agency, contractor, or subcontractor refuses to let you file an application but accepts others; a union or an employment agency refuses to refer you to job openings; you are fired or laid off without cause; you are passed over for a promotion for which you are qualified; you are paid less than others for comparable work; you are placed in a segregated seniority line; you are placed in a segregated workplace; or you are left out of training or apprenticeship programs.

If you believe that the reason for any of the above acts is your handicap, the history of your handicap, or you are regarded as handicapped, you have a right to complain. You are encouraged to resolve complaints through internal voluntary procedures.

However, if you have a formal complaint or need further information, contact the U.S. Civil Service Commission, 1900 E St. NW, Washington, D.C. 20415, if the problem is with a federal agency. Contact the Employment Standards Administration, U.S. Department of Labor, Washington, D.C. 20210, if the complaint is against a federal contractor.

The Minnesota Human Rights Act also prohibits discrimination on the basis of disability. Contact the Human Rights Department, Bremer Bldg., St. Paul, Mn. 55101 (612/296-5663).

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## Handicapped Discrimination

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You've had several letters on employment, but none on handicapped workers. I'm job-hunting and I'm sure I'm facing double discrimination — as a woman who is handicapped. What rights do I have?

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## Sex Discrimination

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I went to apply for a job and was told I needn't bother filling out an application form because they wanted a man. I thought that was illegal.

It is illegal. Unfortunately, it still happens. There are laws against that type of discrimination at both the state and federal levels.

The Minnesota Human Rights Act states: "It is an unfair employment practice . . . for an employer because of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, or disability . . . to refuse to hire or maintain a system of employment which unreasonably excludes a person from seeking employment . . . or to discriminate against a person with respect to his hire, tenure, compensation, terms, upgrading, conditions, facilities, or privileges of employment."

The Human Rights Act covers employers who have one or more employees. There are several exemptions, including: the employment of immediate relatives or domestic servants and the employment according to religious preference by religious or fraternal corporations. The law allows for both physical exams and medical history investigation to determine a person's capability to do a job.

If a person is not able to resolve the issue at the local level, he or she may file a complaint with the Minnesota Department of Human Rights. The complaint must be filed within 6 months after the discrimination occurs. To file the complaint call or write the Department of Human Rights, 240 Bremer Bldg., St. Paul, Mn. 55101 (612/296-5663).

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## Pregnancy

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I am 4 months pregnant and am working. I want to continue to work as long as I'm able and plan to return to work after my leave. My employer has a requirement that pregnant employees quit when they're 5 months pregnant and not return until 2 months after delivery. Is there some way I can keep working?

There have been a number of court cases in recent years relating to the rights of workers during pregnancy and immediately thereafter. The issue has been considered by several state legislatures and in Congress as well as by courts at various levels.

A summary compiled in August of 1974 showed that in general federal courts had ruled against arbitrary quit dates for pregnant workers challenged on constitutional due process or equal protection grounds. State court decisions applying state and local laws to maternity leave policies also have generally favored the rights of pregnant workers.

In 1974 the U.S. Supreme Court ruled on a case brought by some public school teachers. The Court held that arbitrary, fixed pregnancy leaves violate the due process clause of the 14th Amendment.

In addition to the Court decisions, there is a federal regulation as well as a state law prohibiting an employer from requiring a woman to stay away from work for a specified time before and after the birth of a child.

Title IX of the Education Amendments requires that pregnancy be treated as any other temporary disability. However, Title IX applies only to employees of most educational institutions.

In 1977 the Minnesota Legislature passed a law amending the Minnesota Human Rights Act to clarify the meaning of sex discrimination to include pregnancy and childbirth and disabilities related to pregnancy or childbirth.

For assistance with Title IX contact your local Title IX coordinator or Mr. Kenneth A. Mines, 309 W. Jackson Blvd., 10th Fl., Chicago, Ill. 60606. For violations of the Human Rights Act contact the Department of Human Rights, 240 Bremer Bldg., St. Paul, Mn. 55101 (612/296-5663).

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## Pregnancy

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Health and disability insurance have often excluded or restricted pregnancy and pregnancy-related coverage. Other benefits also have often been excluded or reduced for pregnancy and related conditions.

Guidelines to Title VII of the Civil Rights Act of 1964 prohibit different treatment and unequal benefits on the basis of sex in all terms and conditions of employment. In 1976 the U.S. Supreme Court said that maternity coverage could be excluded in health and disability plans. Since then bills have been introduced in Congress which would amend Title VII to require that maternity be covered as a temporary disability in employment benefits.

Title IX of the Education Amendments requires that pregnancy be treated as a temporary disability in all terms, conditions and privileges of employment. Leaves and other fringe benefits are included. However, Title IX applies only to educational institutions.

Other federal guidelines also apply to employee benefits, but permit unequal benefits and do not require that pregnancy and related conditions be treated like other temporary disabilities.

The Minnesota Human Rights Act prohibits discrimination on the basis of sex in employment. The definition of sex includes pregnancy and disabilities related to it. Under the law Minnesota employers must treat pregnancy as they would any other condition for all employment related purposes. That includes insurance benefits and leave policies.

For information on Title VII of the Civil Rights Act contact the Equal Employment Opportunity Commission, 1800 G St. NW, Washington, D.C. 20506. Title IX information may be obtained by writing Kenneth A. Mines, 309 W. Jackson Blvd., 10th Fl., Chicago, Ill. 60606. Contact the Minnesota Department of Human Rights at 240 Bremer Bldg., St. Paul, Mn. 55101 (612/296-5663) for information on the Human Rights Act.

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In recent years there has been legislation passed at the federal, state, and local levels prohibiting sex discrimination in most public and private employment. In barely a decade equal employment opportunity laws, which have included sex as a basis of discrimination, have taken a major place in labor legislation. Unfortunately, discrimination against women in the labor force continues.

Women in Minnesota can turn to several laws, executive orders and local ordinances for legal recourse. An example is the Equal Pay Act, the first federal law against sex discrimination in employment. The Act prohibits employers from paying employees of one sex less than employees of the other sex employed in the same establishment for equal work. Equal work means that the jobs require substantially equal skill, effort, and responsibility, and are performed under similar working conditions.

Information on the Equal Pay Act and other federal legislation can be obtained from the U.S. Dept. of Labor, Employment Standards Administration, Women's Bureau, Washington, D.C. 20210.

The Minnesota Human Rights Act prohibits discrimination on the basis of sex. The Human Rights Department is located at 240 Bremer Bldg., St. Paul, Mn. 55101 (612/296-5663).

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Several women in our office are pregnant. The company we work for has a health plan and leave policy. There are some requirements and restrictions in them for pregnancy and not for anything else. I thought that was no longer legal. What is the law?

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## Equal Pay

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I feel that I have been discriminated against at work because I'm a woman. Several other women employed here also feel the same way. Women are not paid the same as men for doing basically the same work. Where can I find out about laws relating to this and what to do about it?

## Equal Pay

I don't feel I'm being treated fairly by my boss. A man is being paid more than I and we do the same job. He also gets some benefits which I don't get. He does have a different title, but still we do the same thing. I think we should get the same salary. I think the Equal Pay Act might apply to me. How do I find out?

The Federal Equal Pay Act covers most employees working in commerce and the production of goods for commerce and in federal, state, and local government. Most employees who work in the following areas are included: manufacturing, processing, and distributing establishments; telephone, telegraph, radio, television, construction, and transportation industries; banks, insurance companies, and advertising agencies; laundries and dry cleaning establishments; hospitals and nursing homes; public and private schools; large hotels, motels and restaurants; and other retail service establishments. It also applies to executive, administrative, professional and outside sales employees.

The Act requires that men and women performing equal work must receive equal pay. There are four considerations in determining equal work: skill, effort, responsibility, and similar working conditions. Skill means the performance requirements of the job and includes such factors as experience, training, education and ability. Effort is the measure of physical or mental exertion needed to do a job. Responsibility is the extent to which an employer depends on the employee to do the job. Minor or insignificant differences do not justify unequal pay.

Wages include all payments due an employee for work performed. Overtime, sick, holiday, and vacation pay are considered part of wages. Payments made by an employer to provide benefits are also included in wages.

You will need to know several things to determine if you are covered by the Equal Pay Act: the kind of firm you are employed by, what it does, and with whom it does business; the jobs involved; the method of pay; and any other relevant details.

You may obtain information about the application of the Equal Pay Act by contacting the Wage and Hour Division of the U.S. Department of Labor, 110 S. 4th St., Mpls., Mn. 55401 (612/725-2594).

## Flextime

My husband and I both work in order to support ourselves and our 3 children, ages 8, 6, and 3. We are having difficulty managing our work schedules and the children's school and child care arrangements. For instance, school starts at 8:30 and both of us have to be at work at 8. We can't afford to lose any income and neither one of us has been able to find a job with different hours. Are there any solutions?

Both public and private employers are beginning to realize that a rigid work schedule can be very frustrating for workers. Some are looking at alternative work patterns, which give employees a degree of choice in their daily schedule.

The management concept allowing employees to select a work schedule that balances their life style with the requirements of the job is called flextime. Flextime consists of a flexible period and a core time. The flexible time is at the beginning and ending of a day and at lunch time, when employees arrive, depart and eat at times of their own choosing, as long as they put in the usual eight hour day. The core time includes the work hours when all employees must be on the job.

Private industry began to experiment with flextime in the mid 1960's and the federal government in 1974. Results from these experiments show that flextime has been popular with employees and supervisors. Some have resulted in flextime becoming a permanent part of the work schedule.

While there is considerable interest in flextime from employees, management, unions, and others, all groups have been reluctant to start even pilot programs. There has been legislation introduced in several states and in Congress relating to flextime employment. Most employees of the State of Minnesota now have the option of choosing flextime under an executive order recently signed by the Governor.

There are a number of advantages with the flextime system. Employers experimenting with it feel it boosts employee morale and productivity. Employees working under flextime favor it because it enables them to manage their time to suit their family needs. Job schedules can be adjusted to suit child care and other personal responsibilities.

Check with your employer or prospective employer or with your employee group about experimenting with flextime.

There have been many reasons given for providing part-time employment for people who out of need or preference cannot or do not want to work full-time. Among them are: the number of older people wishing to remain active and / or supplement retirement income; the need of students to earn money for education; the high rate of unemployment; the desire of workers to pursue leisure activities and other interests; and the needs of workers who have family responsibilities, physical limitations, or educational requirements. Some suggest that part-time employment may become an economic necessity.

Many married women consider part-time employment a solution to their need or desire for paid employment while continuing to fulfill home responsibilities. Unfortunately, part-time employment is often not available. When available, many part-time jobs have little responsibility, low status, lower pay, and no benefits.

Bills relating to part-time employment have been considered in Congress as well as in several state legislatures. A number of governmental units as well as a number of businesses have implemented part-time jobs programs. Both employers and employees have expressed their satisfaction and continued support for the programs.

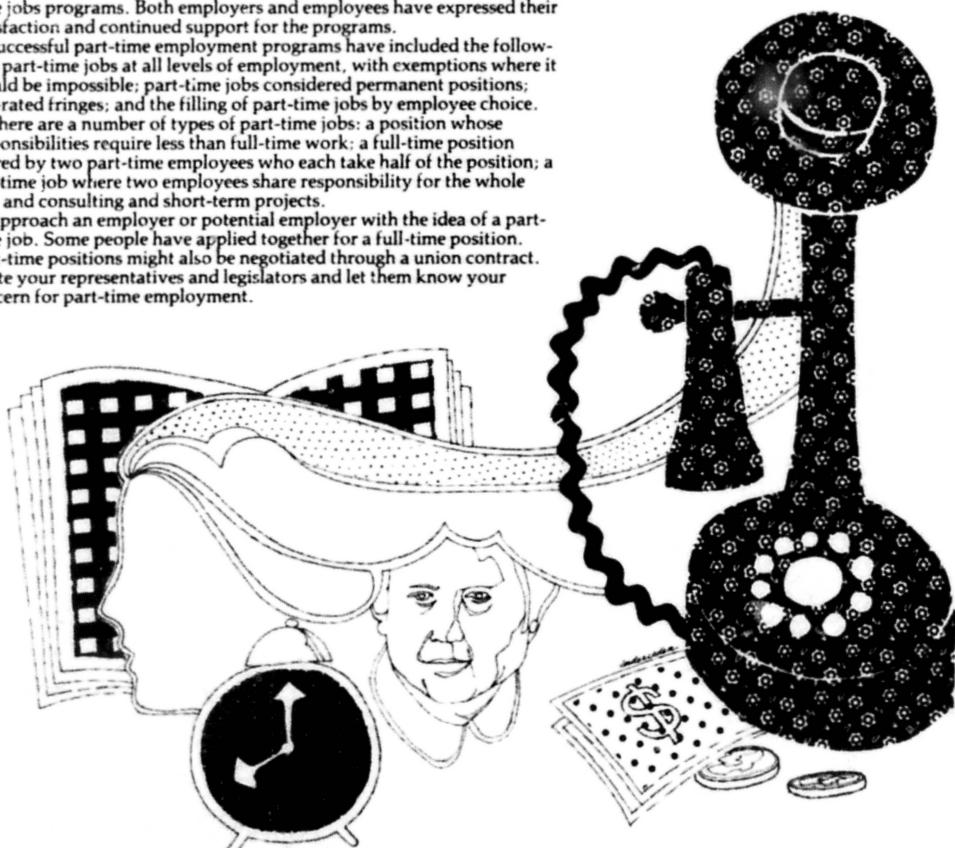
Successful part-time employment programs have included the following: part-time jobs at all levels of employment, with exemptions where it would be impossible; part-time jobs considered permanent positions; pro-rated fringes; and the filling of part-time jobs by employee choice.

There are a number of types of part-time jobs: a position whose responsibilities require less than full-time work; a full-time position shared by two part-time employees who each take half of the position; a full-time job where two employees share responsibility for the whole job; and consulting and short-term projects.

Approach an employer or potential employer with the idea of a part-time job. Some people have applied together for a full-time position. Part-time positions might also be negotiated through a union contract. Write your representatives and legislators and let them know your concern for part-time employment.

## Part-time

I work full-time because we need the income. We could manage with my income from a part-time job, but I can't find one. With a part-time job I could manage both the job and have more time for my family responsibilities and still have the income we need. There must be others who would like part-time jobs. How does one find such a job?



# Family Law

## Name After Marriage

I'm getting married in August and want to keep my present name. What do I have to do?

Minnesota law has never required a woman to take her husband's last name upon marriage. It has been traditional social custom and not law which causes most married women to adopt their husband's surname. Legally, a woman can use any name she chooses as long as she does not intend to defraud anyone.

In the 1975 session, the Minnesota Legislature passed a law requiring individuals applying for a marriage license to declare a "name after marriage." In addition the law states: "If in completing the report of marriage the woman fails to designate a name after marriage in the space provided, it shall be presumed that she has adopted the surname of the groom."

You have the right to use whatever name you choose. However, use it continually and consistently. Since consistency is one of the standards for use of a name, you should refuse in all circumstances to use your future spouse's surname if you wish to retain your name. There is no legal requirement to report your name as a "married" name. Do report changes of address promptly.

In order to retain your present name simply fill in that name after "name after marriage" when you go to apply for a marriage license. Then use that name consistently. Miss / Mrs. / Ms. are courtesy titles and not part of a legal name. "Mrs. John Jones" is a social title and not a legal name. It is important to use your legal name in banking, business, and other legal transactions.

## Child Support

While I am employed full-time, my salary barely covers necessary living expenses for myself and my two children. Their father is supposed to be sending a support payment each month, but I haven't seen one. What can I do?

There is a child support program available to all families whose children need the financial assistance of an absent parent. Congress established the program to identify and locate absent parents and to obtain financial support for their children from them. Its basic premise is that children ought to be supported by their parents.

The child support program is administered by the Department of Health, Education, and Welfare under Title IV-D of the Social Security Act. Under the law, Minnesota was required to establish a Child Support Agency, which works to obtain child support for applicants, and a Parent Locator Service.

Lack of child support has become a serious problem in this country. In a study conducted at the University of Michigan, it was shown that 40% of women eligible to receive payments from the fathers of their children never received a single payment. Even those payments that were made tended to be irregular and unreliable.

In order to apply for child support services, contact the Support Enforcement Unit in your county at either the Department of Social Services or the county attorney's office. There is an application fee of \$20.00. In addition, the State deducts the cost of collection from the child support payment up to 10%. Information you are asked to supply is treated confidentially.

If you have further questions, contact your local agency or write: Child Support and Enforcement, 400 Centennial Building, 658 Cedar St., St. Paul, Mn. 55155.

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## Child Abuse

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Child abuse is a widespread, yet often unrecognized and unreported crime. In 1976 there were over 900 cases of child abuse reported in Minnesota. Nationally, there are over 100,000 cases of physical neglect, and 10,000 cases of severely battered children reported annually.

Minnesota Statute defines physical abuse as "any physical injury inflicted by a parent, guardian, or other person responsible for the child's care on a child other than by accidental means; or any physical injury that cannot reasonably be explained by the history of injuries provided by a parent, guardian, or other person responsible for the child's care."

A law just passed by the Minnesota Legislature redefines neglect as "failure by a parent, guardian, or other person responsible for a child's care to supply a child with the necessary food, clothing, shelter, or medical care when reasonably able to do so." There is an exclusion for people because of religious or spiritual beliefs.

Minnesota law requires certain persons to report suspected neglect or abuse of children. Persons required to report include those employed in medical professions, social services, hospital administration, psychological or psychiatric treatment, child care, education, and law enforcement. In addition to this, any person may voluntarily report suspected abuse or neglect.

You may report suspected abuse or neglect of a child to the local welfare agency, police department, or county sheriff. Any person who in good faith reports child abuse or neglect has immunity from any liability, civil or criminal, that otherwise might result from this action. Reports are then investigated by the local welfare agency or law enforcement agency.

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Physical assault of women has been a largely unrecognized and misunderstood crime. It is generally assumed that the battered woman is a lower class phenomenon and her problems are not relevant to "middle America". In fact, it is a crime that cuts across occupational, class, and educational lines.

Physical assault of women is one of the most unreported crimes in the country. Seventy percent of the assault victims at one city hospital emergency room were women who had been attacked in their home. The F.B.I. reported that 40% of all calls for police assistance involve husband and wife disputes.

The cost of family violence is immense. It is a leading cause of homicide, of police deaths on duty, and of assaults on police officers. It also causes great tension and suffering in families.

Most assaulted women feel isolated, guilty, and responsible for their situation. These myths have perpetuated feelings of loneliness and shame among abused women.

There has always been some amount of police and court hesitation to interfere in domestic disputes. In many areas in Minnesota and nationwide it is difficult to even file a complaint against a husband.

A law recently passed by the Minnesota Legislature allows an officer to make an arrest and file a complaint on the basis of probable cause in cases of abuse. If an officer observes evidence of physical injury he or she may arrest the attacker. The arrested person may be held up to twenty-four hours as a cooling off period.

If the arrested person is charged a trial or hearing date is set. The judge may set any conditions of release which reasonably assure the safety of the arrested person and of other people. It also assures he will appear for trial.

If a person is convicted of domestic assault, he may be sentenced to pay a fine, and/or to jail. The judge may put the defendant on probation on the condition of his participation in counseling or another appropriate program.

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I am writing because I am concerned about my neighbor's daughter. I think one of her parents is beating her. I feel torn because I don't want to interfere with the family, yet I can't just stand by thinking this child is being abused. What qualifies as abuse? Is there anything I can do about the situation?

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## Assault

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I have a friend whose husband beats her. She feels the beatings are her fault and is afraid of him. She has three kids and doesn't want to risk breaking up her family. She doesn't want her husband to go to jail, she wants him to get help. Is there some way to get him out of the house when he beats her up, and some way to get him help?

## Battered Women

I am writing about a friend who has a problem and doesn't know what to do. Her husband beats her. I have read about places where women who are beaten can go. She doesn't have money, but needs a safe place for herself and her kids. Is there any place she can go?

Physical assault of women is a largely unrecognized crime of violence just beginning to receive attention in the United States. The extent is impossible to determine since, although it occurs in every strata of society and within every age group, it is usually unreported for a variety of reasons.

According to one report over half of all married women in America suffer physical abuse from their husbands. This includes those who suffer an occasional slap as well as those who are beaten regularly. About 10 percent of the incidents of physical abuse involve the use of lethal weapons.

A committee of citizen volunteers was appointed by the St. Paul Community Planning Organization, Inc. to study the plight of battered women in that area. The committee and staff reported that they were "overwhelmed by the complex and hidden nature of the problem, deeply moved by the experience and testimony of the victims themselves, frustrated with the lack of local resources, and groping for solutions to the problems."

The picture is growing brighter as Congress and many states begin to recognize and deal with the problem. In Minnesota the legislature passed a law establishing pilot programs to provide emergency shelter and support services to battered women. Six shelters will be set up: 2 in the Twin Cities area and 4 outside the metro area, in Rochester, Marshall, Brainerd, and Duluth.

For information contact: Ellen Pence, Minnesota Department of Corrections, 430 Metro Square, St. Paul, MN 55101 (612/296-3521). Shelters and programs are listed in the resources section of this booklet.

## Rape

Recently the mother of a friend of mine was raped. This woman is 42 years old. She is suffering such shock, fear, and shame that she won't report the crime. What can be done in our part of the state to provide some information and support for people like her? I'm sure there are others in this area who need help.

Current studies show that the number of reported rapes is increasing. However, the number of unreported rapes is still estimated at 5 to 10 times the reported number. Victims still often fear reporting rapes for a variety of reasons.

Rape, same-sex assault, child sex abuse, and incest are forms of sexual assault. They are all crimes of violence. Victims may be young or old, urban or rural, single or married. The victims need to regain a sense of control over their lives. Strong support is needed from family and friends as well as from medical, legal, and social services. Attempts are being made in Minnesota to provide support so that victims will feel free to report the assault.

The Minnesota Program for Victims of Sexual Assault is a project sponsored by the State Department of Corrections. Its aim is to deliver comprehensive services to sexual assault victims through a coordinated statewide network. Program goals include providing the following: a statewide support and referral service for victims; direct victim assistance; training programs to those in contact with victims; and information to increase public understanding and sensitivity to the problems of sexual assault and its victims.

In addition, the Program serves as a clearinghouse for programs, materials, services, and resources for and about victims of sexual assault. The Program will provide to any agency, organization, group, or individual within the state assistance with specific programs for victims as well as workshops, forums, or information about the problem of sexual assault and the development of local services.

For further information contact: The Minnesota Program for Victims of Sexual Assault, 430 Metro Square Building, St. Paul, MN 55101. The telephone number is (612) 296-7084. See the resources section of this book for a listing of sexual assault services.

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## Divorce

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The bill you are referring to was passed in the 1978 legislative session. It was patterned after the Uniform Marriage and Divorce Act. The law takes effect on March 1, 1979.

This bill makes irretrievable breakdown the only grounds for a marriage dissolution. Fault is removed in determining the terms of the settlement. Provisions are made for the economic protection of dependent spouses and children. Standards are set up for granting child support and maintenance (alimony) and for property division. The overriding concern is the best interest of the child in setting support. Requirements for property division include the recognition of the contribution of the homemaker.

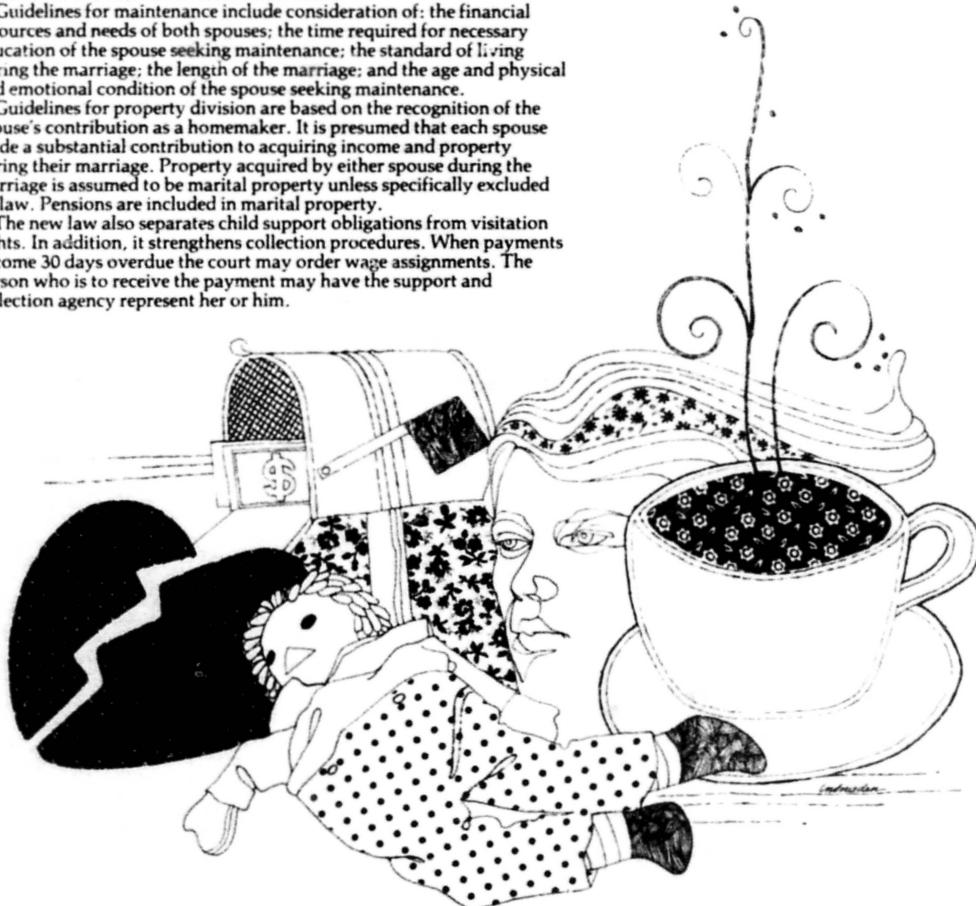
Guidelines for child support include the consideration of: the financial resources and needs of the child and of each parent; the standard of living the child would have enjoyed; and the physical and emotional condition and educational needs of the child.

Guidelines for maintenance include consideration of: the financial resources and needs of both spouses; the time required for necessary education of the spouse seeking maintenance; the standard of living during the marriage; the length of the marriage; and the age and physical and emotional condition of the spouse seeking maintenance.

Guidelines for property division are based on the recognition of the spouse's contribution as a homemaker. It is presumed that each spouse made a substantial contribution to acquiring income and property during their marriage. Property acquired by either spouse during the marriage is assumed to be marital property unless specifically excluded by law. Pensions are included in marital property.

The new law also separates child support obligations from visitation rights. In addition, it strengthens collection procedures. When payments become 30 days overdue the court may order wage assignments. The person who is to receive the payment may have the support and collection agency represent her or him.

I heard that there was a bill passed in the Minnesota Legislature making some changes in the divorce law. What are some of the changes?



## Child Care

I'm in desperate need of low-cost, decent child care for my son. I am a single parent and work full-time to support myself and my child. I have had my mother babysitting, but her health won't allow her to do so any longer. My salary as a secretary just isn't enough to buy child care and if I quit work I'll have to go on welfare. There must be others who have this problem. Is anything being done to provide low-cost, decent child care to families who need it?

Child care is expensive. Funding from public and private sources is necessary if child care is to be available to all who need it. Currently, there are limited monies for child care.

At present, federal, state, and local governments cooperate to underwrite the cost of child care services for the children of economically and socially disadvantaged families. The intent of those programs is to allow parents to move off public assistance and into jobs.

At the other end of the spectrum are child care centers and related services supported by upper and upper-middle income families for the care of their children.

Between these polar extremes falls the majority of families which need child care services, but have insufficient funds to cover the full cost. These families, ineligible for welfare benefits and unable to afford the full cost of child care, must either make ad hoc arrangements for it, accept part-time or late shift employment, or forfeit a necessary income.

In addition to providing funding for child care, the federal government permits employer contributions to trust funds for the establishment of child care centers for the pre- and school-age dependents of their employees. Another form of federal support for child care is an income tax credit. There are deductions for both individuals and for business. The State of Minnesota also provides for an income tax credit for child and dependent care.

A few federal agencies have worked with their employees to establish child care centers. Several are either investigating the feasibility of establishing a center or are in the planning stage.

Several industries operate child care centers for their employees' children. Employees usually pay a sliding fee for the service, based on total annual family income. Many of these centers are at the work site.

There is an increasing need for child care. The majority of American mothers with pre- and school-age children work outside the home. A growing number of women with children in that age group who are not now currently employed outside the home plan to enter or re-enter the paid labor market.

In the past, several child care bills have been considered in the Minnesota Legislature and in Congress. The Minnesota bills include one on sliding fee and one on evening child care. A number of groups hope to have child care legislation introduced in the next session.

To obtain further details on federal funds for child care write: Day Care Projects, Pamphlet 14, Women's Bureau, Employment Standards Administration, U.S. Department of Labor, Washington, D.C. 20210.



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In the past there have been deductions allowed for child care expenses. Deductions have been replaced by tax credits in both state and federal taxes. Tax credits are line items on both the long and short forms.

The Tax Reform Act of 1976 provides for a tax credit on the U.S. income tax return of 20% of the cost of child care up to \$2000 for one child and \$4000 for two or more children. Thus the maximum credit is \$400 for one child and \$800 for two or more children.

The credit is available to single working parents, families in which both parents work full-and/or part-time, and families in which one spouse is employed and the other is a full-time student. There is no income requirement.

The credit may be claimed for payments to relatives of the taxpayer who care for his or her children. The relative cannot be a dependent of the taxpayer. Social Security taxes must be paid on the relative's child care earnings.

According to Minnesota law a taxpayer may take a tax credit on the Minnesota income tax return equal to 50% of the dependent care credit for which he or she is eligible under the federal Tax Reform Act of 1976.

The credit for expenses incurred for the care of each dependent cannot be more than \$150. The maximum amount of credit claimed cannot exceed \$300. There is a limitation for those with incomes over \$12,000.

For further information on federal taxes contact the Internal Revenue Service, 316 No. Robert, St. Paul, Mn. 55101. The toll-free number is 800/652-9062 or 612/291-1422. For information on state tax matters, contact the Department of Revenue, Centennial Office Bldg., St. Paul, Mn. 55145. That number is 612/296-3781 or toll free 800/652-9094.

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## Child Care

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You mentioned one way that government supports child care is by providing for income tax deductions for such expenses. I am divorced and working to support myself and my two children. Babysitting expenses really add up. With my limited income, I need to watch every penny. I don't itemize deductions. What is there for me?

Women often find it difficult to obtain insurance on an equal basis with men. Different rules are often made that limit the access, cost, and extent of coverage of insurance for women. Many studies have been conducted in the area of sex discrimination in insurance. From these studies it has become apparent that insurance needs of women are neither being realistically assessed nor satisfactorily met. Thus, a significant sector of the population is under-insured for many necessary services and in danger of grave financial difficulties.

The inequities practiced by the insurance industries come out of the attitude of society toward the role of women. Women are still often thought of in terms of the traditional female stereotypes — women as wives or widows, not breadwinners. Women are not thought of as providing necessary income for their families nor is their economic contribution as homemakers recognized.

Before buying insurance, shop around. Company policies and the attitudes of individual agents toward women vary. The policy you buy should be individually tailored to your needs. Check the fine print and ask the agent to explain anything you don't understand.

Each state has the responsibility of regulating the industry within its borders. In the 1978 session of the Minnesota legislature, legislation was introduced that would have prohibited unfair discrimination on the basis of sex, marital status, or occupation as a homemaker in the sale, underwriting, and rates of insurance policies.

If you feel that you are being discriminated against in insurance, consult your agent or insurance company. If you feel that your concerns have not been addressed, contact the Commissioner of Insurance, 5th Floor Metro Square Building, 7th and Robert St., St. Paul, MN 55101 (612/296-2488) or the Department of Human Rights, 240 Bremer Bldg., St. Paul, MN 55101 (612/296-5663).

## Insurance

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I am a widow, 38, with 2 children. After my husband's death some of his insurance policies terminated. I have been shopping around for health insurance. It seems that I have to pay higher premiums and receive less coverage, just because I'm female. I am going to need auto and disability insurance. Can I expect to pay higher premiums for them, too?

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## Social Security

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I was a full-time homemaker while my 4 children were at home. After they were grown I took a part-time job awhile and for the past 7 years I have worked full time. When I filed for Social Security I was shocked that my payment would be so low. And I filed as a dependent wife because my benefits are higher than if I claimed as a retired worker. This doesn't seem right. Is something being done to change this?

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## Social Security

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I am 49 years old and have never had any paid employment. I'm concerned about my financial situation when I'm older. My husband is 51 and he has a pension plan at work which does not cover me. I suppose I'll get Social Security. I'm not really sure what "getting Social Security" means. What will happen when my husband and I reach retirement?

It is unfair. According to a Social Security report, in June of 1976 the average benefit paid to retired women workers was \$182 per month, compared to \$221 for men. Social Security retirement benefits are lower for women than for men for several reasons.

First, Social Security laws reflect the discrimination of women in the labor force. Since women typically earn low wages, they also receive low benefits as retirees. Also, women receive no credit toward Social Security while out of the paid job market as full-time homemakers.

Secondly, Social Security laws do not reflect the changing role of women in the U.S. economy. They are still based on the old idea that a woman is dependent on her husband. There is no consideration that in three-fourths of marriage she is an economic partner through employment. Nor is there recognition of the economic contributions of homemakers.

There may be changes ahead. Bills have been introduced in Congress which would provide for equity in Social Security. They would enable each partner in a marriage to develop their own wage record for Social Security purposes.

You've hit upon a problem that plagues many older women. Women over 65 make up the poorest segment of our society. The 7 1/2 million single and widowed women in the U.S. over 65 have annual incomes of less than \$2000, below the current poverty level of \$2590 for a one-person household.

There are many reasons. There are inequities between the Social Security benefits of women and men. In addition, the average American married woman can expect about 10 years of widowhood. Upon widowhood, fixed expenses such as utilities and taxes don't go down, yet income diminishes significantly. Currently, the average couple receives \$341 in Social Security benefits and the average widow \$193. Unfortunately, Social Security is the sole source of income for many.

Women who work outside the home are far less likely than men to be covered by a pension. Less than 10 percent of all unmarried retired women workers are eligible for pensions.

Many women depend on their husband's pension, only to find out that most retirement plans stop upon the death of the husband. This may be because he did not take a reduction in his benefit to cover his wife or chose not to take it in order to receive higher benefits during his lifetime.

Women need to take steps to safeguard their financial future. There are a number of ways this can be done. The Tax Reform Act of 1976 includes a provision which allows for pensions for homemakers. Under this law a worker who has no other pension plan can set aside up to \$1500 a year in an individual retirement account. The contribution could be raised to \$1750 a year if it includes a homemaker. Subaccounts may then be set up in each person's name.

There are other ways that women can plan for retirement. Accountants, attorneys, banks, insurance agents and other investment counselors can provide more information.

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## Social Security

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If her husband is disabled and receiving benefits, she must be 62 or older to receive benefits. But if she is caring for a child who is under 18 or disabled and receiving benefits, she can get benefits at any age.

If her husband is deceased she may be eligible for a widow's benefit. This can be up to 100% of the amount which her husband would be receiving if he were still alive. She may elect to receive this as early as age 60. If she is disabled she may receive the benefit as early as age 50. As a disabled widow she may also qualify for Medicare. Again, the amount of the benefit is reduced if she chooses to receive the benefits before age 65. She may also receive a widow's benefit at any age if she is caring for a child who is under 18 or disabled and receiving benefits.

A widow who remarries before age 60 usually loses her Social Security benefits. If she remarries after age 60, she may receive 50% of the retirement benefit to which her deceased husband was entitled. However, she may elect to receive the wife's benefit on her present husband's record if it is higher than the widow's benefit to which she is entitled.

For further information on Social Security qualifications, payments, and benefits, contact your nearest Social Security office. It is listed under Social Security Administration or under United States Government Offices, Social Security Administration, in your local telephone directory. Your local post office can supply the address.

The question in the previous column was about Social Security benefits that a dependent wife can receive when she reaches retirement age and her husband is also retired and receiving benefits. The following are other circumstances under which a dependent wife can receive Social Security benefits.

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Social Security was enacted in 1935 to provide benefits for the retired worker and for the dependents of a deceased worker. Today Social Security provides continued income to the worker and his or her dependents when family earnings are reduced or stopped because of retirement, disability, or death.

In order to qualify for benefits for himself or herself and dependents, a worker must have credit for a certain amount of work under Social Security. The amount depends on the age and the earnings of the worker.

In order to receive benefits you must apply at the local Social Security Administration office. The monthly benefit is determined by the average earnings of the worker over a period of years and the age of the recipient.

If your husband is eligible for a Social Security retirement benefit, the amount he will receive will be based on average earnings over a period of years. Your retirement benefit as his dependent at age 65 is half the amount to which he is entitled at 65. If either of you elect to receive benefits before 65, the amount of the benefit is reduced.

You may collect Social Security when your husband is retired and you are 62 or older. If, when your husband retires, you are caring for a child who is under 18 or disabled and entitled to benefits, you qualify for a benefit regardless of your age.

In addition to the retirement benefit, you will be eligible at age 65 for Medicare protection. Under Medicare, you automatically receive hospital insurance and you can enroll for medical insurance for a nominal fee.

There are other situations — if your husband is disabled or deceased — under which you might qualify for Social Security benefits as your husband's dependent. The next column will discuss those circumstances.

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## Retirement Planning

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My next door neighbor is a 75-year-old widow who lost her husband nearly 10 years ago. They lived comfortably when he was alive, but now she is almost penniless. She can't afford badly needed dental care or the maintenance of her small home. It's sad to see her in such poverty. Why does this happen?

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## Property Ownership

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I have always assumed that my husband and I own our property together. A conversation with a friend the other day left me wondering. I am a homemaker. Does that make a difference?

Minnesota has a separate property system. Under this system each spouse separately owns property which she or he owned at the time of marriage, including the profits from it. Earnings during marriage and property or assets received by gift, grant, bequest, or will before and during marriage are also separately owned. Each spouse has control and management of her or his property and the right of action concerning it. Therefore, the owning spouse determines what will happen to the property. She or he is free to sell, transfer, or give it away without the consent of the other spouse.

There are few limitations on these actions. One is that the husband must support his wife. However, the husband may choose the fashion and manner of support. It is difficult for a wife to enforce during the marriage, as courts are reluctant to interfere in on-going marriages. The husband is liable only for "necessaries." The courts have strictly defined necessities as medical services and funeral expenses. A second limitation is that property cannot be transferred with the intent to defeat the other spouse's forced share in the estate.

One spouse may make a gift to the other of some portions of her or his property by placing it in their names jointly or the other spouse's name alone. These gifts are subject to taxation to the extent they exceed allowable exemptions. In order for property to be considered jointly owned, provision must be made in the deed specifying joint tenancy.

Questions of ownership generally come up when property is sold, transferred, or divided. It is best to determine ownership before such a transaction is necessary.

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## Inheritance

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I am interested in knowing more about property ownership. What happens to the property of a married couple upon the death of one of them? I'm concerned about what would happen if my husband should precede me in death. We have all our property in joint tenancy.

When property is held in joint tenancy, it passes to the surviving spouse without having to be included in a will and is not included in the decedent's probate estate.

A surviving joint tenant, however, is required to pay Minnesota inheritance tax based on the full value of the property less exemptions, unless she or he provides evidence of contribution toward its purchase. There are two ways to figure the tax: 1) a spouse is allowed a \$45,000 homestead exemption and a \$60,000 personal exemption; or 2) a spouse is allowed a marital exemption of 50%, but not more than \$250,000.

A surviving joint tenant may have to pay federal estate tax. The Tax Reform Act of 1976 provides that one-half of the value of a qualified joint interest be included in the decedent's gross estate. In general, a qualified joint interest means a joint tenancy only in which husband and wife are joint tenants. The surviving spouse is then allowed a personal exemption according to a formula in the Act.

In order for real property, land and buildings, to be held in joint tenancy, the deed must include the names of both spouses and specifically state that the property is held in joint tenancy. In the case of personal property, such as a car, stock, or a bank account, it should be held in the names of both spouses.

A recent Minnesota Tax Court decision ruled that a widow who shared farm work with her husband can claim half the value of the farm as her own and not be required to pay Minnesota inheritance tax on it.

Legislation was introduced in the past legislative session in Minnesota which would have exempted one-half of an estate held in joint tenancy by a husband and wife from state inheritance tax. Under such a law, the physical labor, knowledge and skill of the homemaker would be recognized as contributions worthy of exemptions. It would allow recognition of a wife's contribution in operating a family farm or small business and as an economic partner in a marriage.

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## Inheritance

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When one spouse dies, what happens to the property not held in joint tenancy?

If property is not held in joint tenancy, it must be probated upon the death of the owner. Through probate ownership is transferred from the decedent to other people.

If a spouse dies without a will, or dies leaving property not disposed of by a will, the law establishes an order of priority, "intestate succession," for distributing that property as follows: 1) If there is a surviving spouse and no children that spouse receives the entire intestate estate, or that portion of the estate not covered by the will, if one exists; 2) if there is a surviving spouse and one child, the spouse and the child each receive one-half of the estate; or 3) if there is more than one child, the spouse receives one-third of the estate and the children two-thirds.

The surviving spouse takes a life estate in the homestead. That means he or she has the right to possess and occupy the homestead during his or her lifetime.

Even if there is a will, a wife has the right of a "widow's election" against her husband's will. This entitles her to one-third of all the property which her husband owned at the time of his death if there is more than one child, one half if there is one or no children. She may also take a life estate in the homestead.

A surviving spouse is required to pay Minnesota inheritance tax based on the full value of the property less either: 1) a \$45,000 homestead exemption and a \$60,000 personal exemption; or 2) a marital exemption of 50%, but not more than \$250,000.

The surviving spouse is also required to pay federal estate tax based on the full value of the property less a personal exemption and a marital deduction, both figured according to formulas defined in the Tax Reform Act of 1976.

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A will is one way by which property can be transferred upon the death of a property owner. Property held in joint tenancy is another. When a deed specifies joint tenancy, that property passes to the survivor. A third way by which property is transferred when an owner dies is by intestate succession. The law determines the descent of property when no provision has been made to transfer it. Anyone who wishes that his or her property be transferred other than as provided by law and has not made any other provisions ought to make a will.

When a person dies leaving property not disposed of, Minnesota law designates an order for the transfer of it after the expenses of the estate are paid. The homestead passes to: 1) the spouse if there are no children; or 2) the spouse for the remainder of his or her lifetime and then in equal shares to the children. The spouse receives half of the personal and real property if there is one child and a third if there are two or more children. The remainder of the estate passes in the following order: children, spouse, parent(s), sibling(s), next of kin, and finally to the state.

Even if a person makes a will, the law makes certain provisions protecting the interest of the surviving spouse. He or she may elect to receive a life estate in the homestead and one-half of the estate if there is one child and one-third if there is more than one child.

Under Minnesota law the person making the will must be 18 years old and of sound mind. The will must be in writing and signed by the person making the will and by two witnesses.

Self-written wills are recognized in Minnesota. However, some states do not recognize them. Problems arise when the maker moves from the state or owns property in another state. The meaning and legal effect of a will is determined by the law. Will terminology is technical. Provisions are subject to interpretations based on definitions in the law and on court interpretations. It is best to consult an attorney for advice for your individual situation.

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## Wills

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I am wondering if my husband and I ought to have a will. We own our house and have three children, all of whom have left home. What would happen to our property if there's not a will and one or both of us should die?

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## Credit

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I recently heard about a credit law that says married women can get a credit rating in their own name. I have been married 25 years and my husband and I have a number of accounts, all of which have my husband's name. I feel it's important for me to have my own credit rating. What do I have to do to get it?

While establishing credit has always been important for women, it is essential today. For married women, statistics show that most can expect to be widowed or divorced at some point in their lives. Unless a woman has previously established a credit rating in her own name, losing a husband still means losing his credit rating and the financial independence that goes with it.

The Equal Credit Opportunity Act says that ". . . it shall be unlawful for any creditor to discriminate against any applicant with respect to any aspect of a credit transaction on the basis of . . . sex or marital status." Among other things, it offers a woman the opportunity to maintain a credit rating separate from her husband's so that she may benefit from their joint credit history.

Many married women erroneously believe that they have credit and a credit rating in their own name, when they have only a courtesy card which entitles them to use accounts in their husband's name. It is in a woman's best interests to have a credit rating in her own name.

If you lost your credit identity when you married, and chances are you did if you were married before 1976, you should make every effort to establish a credit rating in your own name. Contact your creditors to change any joint accounts to include your name. Any joint accounts you open now may be maintained in both names.

For a free copy of the booklet "Women: To Your Credit" write: Director of Public Relations, Commercial Credit Corp., 300 St. Paul Place, Baltimore, MD 21202.

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## Credit

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I'm really confused by all the terms in the credit area. What is the difference between credit and credit rating? After reading the column on credit, I took out my credit cards. Everyone of them has my husband's name, sometimes preceded by Mrs. Since all the accounts are in his name, I assume I don't have any credit or even a credit rating. How can I get them in my name?

Let's start by defining some terms. Credit is a privilege granted by a creditor to an applicant. Credit-worthy means demonstrating that you are a good risk. Your credit rating is a measure of your credit-worthiness. A credit history is a record of your past credit transactions and payments. The credit bureau is a business that keeps files of credit information on consumers of its member creditors and reports that information to creditors requesting it. Anyone who has had credit extended to them probably has a file at the credit bureau.

In order to get credit, you will need to fill out an application form from a creditor. Within 30 days you should hear whether your application was approved or rejected or whether more information is needed to process your application.

In deciding whether to grant you credit, the creditor will want to determine your credit-worthiness. That includes your willingness and ability to repay, and whether you have collateral if required. In judging credit-worthiness, a creditor may look at a number of things, including your credit history, length of employment, length of residence, and personal references.

In order to get a good credit history, there are several things you can do: 1) open a checking account in your own name, being careful not to overdraw it; 2) open a savings account in your own name, regularly making additions to indicate stability; 3) get charge accounts or credit cards in your own name, use them and pay on them promptly and regularly; 4) request that all information on accounts in your husband's name which you use be reported in your name; and 5) request that the local credit bureau open an account in your name if you do not have one.

Having credit and a good credit rating can be invaluable.

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## Credit

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You're right! Credit is an important form of insurance for anyone. Changing circumstances might make you responsible for your own and your family's finances. Frequently women do not discover what a hardship it can be to lack one's own line of credit after a catastrophe such as death or divorce occurs.

Both at the federal and state levels there is legislation prohibiting discrimination against women in credit. The Federal Equal Credit Opportunity Act prohibits ". . . any creditor to discriminate against any applicant with respect to any aspect of a credit transaction on the basis of . . . sex or marital status." The Minnesota Human Rights Act prohibits discrimination ". . . in the extension of credit to a person because of sex or marital status."

A woman who has established credit in her own name before her marriage can now retain her credit identity after her marriage. She need only change the account to her new last name, if she is changing her name. Creditors may not require reapplication for credit, may not close the account, may not require the use of the husband's name, and may not change the terms of the credit. She and her husband may open joint accounts, which will be maintained in both names.

You have the right to file an administrative complaint or a lawsuit to enforce your rights under the Equal Credit Opportunity Act or to file a complaint with the Minnesota Department of Human Rights. For information contact: Federal Reserve Bank of Minneapolis, 250 Marquette Ave., Minneapolis MN 55401 (612/340-2511) or the Minnesota Department of Human Rights, Bremer Bldg., St. Paul, MN 55101 (612/296-5663)

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In the past women who were widowed as well as those married, separated or divorced had no credit records in their own names. Many had to start from scratch at a time when access to credit was desperately needed. Denial of credit often placed an economic stress on those women and their families. With the passage of the federal Equal Credit Opportunity Act, credit and a credit rating is much easier for these women to get.

Don't automatically assume your husband's debts. You are only liable for debts which you took on jointly with him. Find out whether he had credit life insurance. If so, the insurance may pay part or all of the debt(s).

Since you have no credit in your own name, you'll probably have to start by making application for credit. Be sure to include all income on the applications. You may be able to put up collateral in order to get credit.

Accounts which you used cannot automatically be closed, unless creditors have evidence that your financial situation has changed for the worse. However, if the account was based solely on your husband's income, you may be asked to prove your credit-worthiness.

You should try to get a credit history from the accounts which you used. If you can show that you paid bills that came in his name, you may request that information on those accounts be included in your own credit history.

For an informational booklet on credit write: Director of Public Relations, Commercial Credit Corporation, 300 St. Paul Place, Baltimore, Maryland 21202.

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I was recently married. When I wrote to change my last name and address, a store at which I have an account wanted my husband's signature in order to change the account to his name. I hold the same job as prior to my marriage and have always kept the account current. I think it's important for a woman to maintain a credit in her own name as a form of insurance. Isn't there some way I can keep the account in my name?

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## Credit

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My husband recently passed away. He had a number of charge accounts and credit cards, all in his name. I used some of them and would like to continue doing so. I also would like to keep several of them just in case I might need them. What should I do?

## Credit

I just became aware of the credit bureau. Could you tell me more about it? I'd like to know what it does and what rights a person has about the information on file about them.

The credit bureau stores records on all people who have credit. Each file is a summary of how a person has handled credit obligations. The information on file is supplied in several ways: 1) by the person when filling out credit applications, information such as name, address, employer, and social security number; 2) by merchants that belong to the credit bureau, information on how promptly an individual pays bills; and 3) from public records, information such as divorce notices, deaths, bankruptcies, and court judgements.

When a person applies for credit, a merchant who is a member of the credit bureau may request the information compiled on that person. From the information the creditor decides if he or she is a good credit risk. To protect privacy all members must sign a contract with the credit bureau that they will order reports only on persons they are considering for credit or employment.

Under the Fair Credit Reporting Act of 1971, the consumer now has a right to see what is in his or her file. To review the file a person can go to the credit bureau and ask to see it. There is usually a small charge, unless the person has been refused credit on the basis of information on file within the past thirty days. Errors can be corrected. If an account is in dispute, the consumer can file his or her side of the story. Except for bankruptcy adverse information can be kept on file for seven years. Bankruptcy can remain on file for fourteen years.

The credit bureau is there to help businesses give credit without great risk. With the Fair Credit Reporting Act and the Equal Credit Opportunity Act, the consumer has protections in the credit reporting system.

## Business Loans

I want to go into business. I have an opportunity to buy a store, but I do not have the money. I tried to get a loan, but the bank turned me down. I know if I could just get the money I could run the business well and pay back the loan. Is there any place I can get one?

There are loans available from the Small Business Administration (S.B.A.). That agency was established to stimulate small business growth throughout the country. The purpose of S.B.A. loans is to enable the development of small businesses or to keep them in operation. They may also be approved if they help persons whose ownership of small businesses has been prevented because of economic, physical, or social disadvantages. Women comprise a small portion of business owners, and have been made a priority of S.B.A. assistance and funding.

Loans are made to small manufacturers, wholesalers, retailers, service concerns, and other businesses. Loans are granted for the following purposes: 1) to construct, expand, or convert facilities; 2) to purchase buildings, equipment, and materials; or 3) to obtain working capital.

Applicants for loans must agree to comply with S.B.A. regulations that there will be no discrimination in employment or service to the public on the basis of race, color, religion, national origin, sex, or marital status.

Generally loans may be made for as long as ten years. Loans made for the purpose of acquiring real property or constructing facilities may be made for up to twenty years. Working capital loans, however are usually limited to six years. Loans are usually granted at the standard interest rate.

The S.B.A. may only make loans if a business or person cannot obtain funds from a bank or other private sources. You must apply at your local bank (at two banks in cities over 200,000) and be turned down before you can apply at the S.B.A.

For more information about qualifications for S.B.A. loans and application procedures contact the Minnesota field office of the S.B.A. at 12 South Sixth Street, Minneapolis, Minnesota 55402 or call 612/725-2363.

# Resources

## Consumer Housing

Tenant's Rights Handbook  
Minnesota Public Interest Research  
Group  
3036 University Ave. SE  
Mpls., MN 55414

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Bldg.  
St. Paul, MN 55101  
612/296-5663

Housing and Community  
Development Act  
Housing and Urban Development  
6400 France Ave. So  
Mpls., MN 55435  
612/725-4717

## Consumer Service

Office of Consumer Services  
Metro Square Building, Fifth Floor  
7th and Robert St.  
St. Paul, MN 55101  
612/296-2321

Better Business Bureau  
1745 University Ave.  
St. Paul, MN 55104  
612/646-4631

Fair Debt Collection Practices Act  
Federal Reserve Bank  
250 Marquette Ave.  
Mpls., MN 55480  
612/340-2511

A Consumer's Guide to Minnesota  
Conciliation Courts  
Minnesota Public Interest Research  
Group  
3036 University Ave. SE  
Mpls., MN 55414

## Education Title IX

**Copies:**  
Office for Civil Rights  
Department of Health, Education and  
Welfare  
Washington, D.C. 20202

**Interpretation and complaints:**  
Kenneth A. Mines  
309 W. Jackson Blvd., 10th Floor  
Chicago, Ill. 60606

## Minnesota Law

Department of Human Rights  
Bremer Bldg.  
St. Paul, MN 55101  
612/296-5663

## Employment

### Minimum Wage

**Federal:**  
Fair Labor Standards Act  
Wage and Hour Division  
Department of Labor  
110 So. 4th St.  
Mpls., MN 55401  
612/725-2594

**State:**  
Division of Labor Standards  
Department of Labor  
Space Center, 5th Floor  
444 Lafayette Rd.  
St. Paul, MN 55101

## Volunteerism

"How to Move Women into  
Appointive Office"  
Women's Education Resources  
University of Wisconsin — Extension  
430 and 433 Lowell Hall  
610 Langdon St.  
Madison, WI 53706

Clearinghouse on Women's Issues  
1346 Connecticut Ave. NW #924  
Washington, D.C. 20036

Governor's Office of Volunteer  
Services  
130 State Capitol  
St. Paul, MN 55155

## Displaced Homemaker Programs

Joline Gitis, Coordinator  
690 American Center Bldg.  
150 Kellogg Blvd.  
St. Paul, MN 55101  
612/296-8006

Working Opportunities for Women  
Marita Heller, Program Director  
65 E. Kellogg Blvd. Suite 437  
St. Paul, MN 55101  
612/227-8401

Displaced Homemaker Center  
Pam Brumbaugh, Program Director  
New Ulm CETA Center  
Box 696  
26 No. Broadway  
New Ulm, MN 56073  
507/359-2031

## Age Discrimination

Age Discrimination in Employment  
Act  
Wage and Hour Division  
U.S. Department of Labor  
110 So. 4th St.  
Mpls., MN 55401  
612/725-2594

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Bldg.  
St. Paul, MN 55101  
612/296-5663

## Information and Discrimination Complaints for Handicapped Workers

Rehabilitation Act:  
U.S. Civil Service Commission  
(federal agencies)  
1900 E St. NW  
Washington, D.C. 20210  
or

Employment Standards  
Administration (federal contractors)  
U.S. Department of Labor  
Washington, D.C. 20210

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Bldg.  
St. Paul, MN 55101  
612/296-5663

## Employment Opportunities

CETA  
Local employment agency or  
Department of Economic Security  
390 Robert St.  
St. Paul, MN 55101  
612/774-6083

## Apprenticeships

Division of Voluntary  
Apprenticeship  
Minnesota Department of Labor and  
Industry  
444 Lafayette  
St. Paul, MN 55101  
612/296-2371

Bureau of Apprenticeship and  
Training  
U.S. Department of Labor  
134 Federal Bldg.  
316 Robert St.  
St. Paul, MN 55101  
612/725-7951

## Pregnancy

Title IX  
Office for Civil Rights  
Kenneth A. Mines  
309 W. Jackson Blvd., 10th Floor  
Chicago, Ill. 60606

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Bldg.  
St. Paul, MN 55101  
612/296-5663

Title VII Civil Rights Act  
Equal Employment Opportunity  
Commission  
1800 G St. NW  
Washington, D.C. 20505

## Sex Discrimination

Equal Pay Act  
U.S. Department of Labor  
Employment Standards  
Administration  
Women's Bureau  
Washington, D.C. 20210

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Bldg.  
St. Paul, MN 55101  
612/296-5663

## Family Law

### Child Support and Enforcement

Local Welfare or Social Services  
Department or  
400 Centennial Bldg.  
658 Cedar St.  
St. Paul, MN 55155  
612/296-2499

### Battered Women's Programs

Ellen Pence, Coordinator  
Minnesota Department of  
Corrections  
430 Metro Square  
St. Paul, MN 55101  
612/296-3521

### Shelters:

Mid-Minnesota Women's Center,  
Inc.  
Box 602  
Brainerd, MN 56401  
218/828-1216

N.E. Minnesota Coalition for  
Battered Women  
Box 6345  
Duluth, MN 55806  
218/722-0222

S.W. Women's Shelter, Inc.  
111 E. Main  
Marshall, MN 56258  
507/532-4604 or 532-2350

Harriet Tubman Center  
Box 7026 Powderhorn Station  
Mpls., MN 55407  
612/827-2841

Women's Shelter Board, Inc.  
Box 61  
Rochester, MN 55901  
507/285-1010

Women's Advocates  
584 Grand Ave.  
St. Paul, MN 55102  
612/227-8284

## Minnesota Program for Victims of Sexual Assault

Peggy Specktor, Director  
430 Metro Square Bldg.  
St. Paul, MN 55101  
612/296-7084

### Sexual Assault Services:

**Beltrami County**  
Beltrami County Task Force  
on Sexual Assault  
Bemidji State University  
Oak Hall, A-125  
Bemidji, MN 56601  
218/755-2594

**Blue Earth County**  
Mankato Rape Crisis Center  
P.O. Box 3206  
Mankato, MN 56001  
507/345-4000

**Carver County**  
Carver County Program for  
Victims of Sexual Assault  
Courthouse  
Chaska, MN 55318  
612/448-3435, ex 260

**Clay County**  
F-M Program for Victims  
of Sexual Assault  
P.O. Box 1655  
Fargo, ND 58102  
701/235-6433 (8 AM - 5 PM)  
701/235-7335 (7 PM - 1 AM)

**Crow Wing County**  
Women's Center of Mid-Minnesota  
P.O. Box 602  
Brainerd, MN 56401  
218/828-1216

**Dakota County**  
Community Action Council  
13710 Nicollet Av. So.  
Burnsville, MN 55337  
612/894-2424

**Douglas County**  
Listening Ear Crisis Center  
Douglas County Hospital  
111 17th Av. E.  
Alexandria, MN 56308  
612/762-1511, ex 283  
Hotline 612/763-7687

**Hennepin County**  
Sexual Assault Services  
2000 Government Center  
Mpls., MN 55487  
612/348-5397

**NIP Rape and Sexual Assault Center**  
2617 Hennepin Av. So  
Mpls., MN 55408  
612/374-4357

**Itasca County**  
Nightingale Help Phone Service  
126 1st Av. SE  
Grand Rapids, MN 55744  
218/326-1034 (8 AM — 5 PM)  
218/326-8565 (after 5 PM)

**Mower County**  
Victim's Crisis Center  
Freeborn-Mower Mental Health  
Center  
908 NW 1st Dr.  
Austin, MN 55912  
507/437-6680 (8 AM — 5 PM & 7  
PM — 1 AM)  
Emergency 911 (5 PM — 7 PM & 1  
AM — 8 AM)

**Olmsted County**  
Rapeline Program  
913 3rd Av. SE  
Rochester, MN 55901  
507/289-0636

**Ramsey County**  
Sexual Offense Services  
65 E. Kellogg Blvd.  
St. Paul MN 55101  
612/298-5898

**St. Louis County**  
Aid to Victims of Sexual Assault  
2 E. 5th St.  
Duluth, Mn 55805  
218/727-4353  
Hotline 218/727-8538  
Hotline outside Duluth 800/232-1300

Aid to Victims of Sexual Assault  
Rm 16 Courthouse  
Virginia, MN 55792  
218/749-4725

**Stearns, Benton, Sherburne, and  
Wright Counties**  
Central Minnesota Rape Crisis  
Center  
1900 Minnesota Blvd.  
St. Cloud, MN 56301  
612/251-4357

**Washington County**  
Washington County Sexual Assault  
Services  
8155 Hudson Rd.  
Woodbury, MN 55042  
612/738-3600

## **Finances**

### **Child Care**

Day Care Projects, Pamphlet 14  
Women's Bureau  
Employment Standards  
Administration  
U.S. Department of Labor  
Washington, D.C. 20210

### **Income Tax**

**Federal:**  
Internal Revenue Service  
316 No. Robert  
St. Paul, MN 55101  
612/291-1422 or toll-free 800/652-  
9062

**State:**  
Department of Revenue  
Centennial Office Bldg.  
St. Paul, MN 55145  
621/296-3781 or toll-free 800-652-  
9094

## **Discrimination in Insurance**

Commissioner of Insurance  
Metro Square Bldg., 5th Floor  
7th and Robert  
St. Paul, MN 55101  
612/296-2488

Department of Human Rights  
240 Bremer Bldg.  
St. Paul, MN 55101  
612/296-5663

## **Social Security**

Local telephone directory:  
Social Security Administration or  
U.S. Govt Office, Social Security  
Administration or  
Local Post Office

## **Credit Discrimination**

Equal Credit Opportunity Act  
Federal Reserve Bank  
250 Marquette Ave.  
Mpls., MN 55401  
612/340-2511

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Bldg.  
St. Paul, MN 55101

**Information:**  
"Women: To Your Credit"  
Director of Public Relations  
Commercial Credit Corp.  
300 St. Paul Place  
Baltimore, MD 21202

Small Business Administration  
12 So. 6th St.  
Mpls., MN 55402  
612/725-2363

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## Women's Centers

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The following is a list of Women's Centers which are sources of information for local resources available to women.

Women's Center of Mid-Minnesota,  
Inc.  
Box 602  
Brainerd, MN 56401  
218/828-1216

Women's Resource Center  
Hill Bldg.  
University of Minnesota  
Crookston, MN 56716  
218/281-4444

Women's Center  
Southwest State University  
Marshall, MN 56258  
507/537-7160

Minnesota Women's Center  
University of Minnesota  
Mpls., MN 55455  
612/373-3850

Women's Resource Center  
709 1st Av. SW  
Rochester, MN 55901  
507/289-0638

St. Cloud Area Women's Center  
1900 Minnesota Blvd.  
St. Cloud, MN 56301  
612/252-8831



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### **PURPOSE**

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The Council studies all matters relating to the economic status of women in Minnesota. This includes credit, family support, security of the homemaker, educational and employment opportunities as well as laws and business practices that discriminate against women.

The Council maintains the Women's Information Line which provides information on legal and economic matters related to women in Minnesota.

The state-wide toll free number is:

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**(800) 652-9744**

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Metro area residents may call the Council office at:

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**296-8590**

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### **MEMBERS**

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Twenty-two members serve on the Council: five Senators, five House members and twelve public members appointed by the Governor. Members are:

**SENATE**

Nancy Brataas, Rochester  
Bob Lewis, St. Louis Park  
Bill Luther, Brooklyn Center  
Allan Spear, Minneapolis  
Emily Staples, Plymouth

**HOUSE**

Linda Berglin, Minneapolis  
Stanley Enebo, Minneapolis  
Mary Forsythe, Edina  
Arlene Lehto, Duluth  
Russell Stanton, Arco

**MEMBERS APPOINTED  
BY THE GOVERNOR**

Lurline Baker, Duluth  
Theresa Crisler, Minneapolis  
Virginia Erhard, Minnetonka  
Mary Hofbauer, Cass Lake  
Maria Kautto, Nashwauk  
JoAnn Kronick, South St. Paul  
Anne Siren Levig, Cambridge  
Verna Lunz, Fairmont  
Delores McClernon, Tenney  
Sandra Melberg, Minneapolis  
Jane Preston, White Bear Lake  
Carol Ryan, St. Paul

**COUNCIL ON THE ECONOMIC STATUS OF WOMEN**

**Room 400 SW, State Office Building  
Saint Paul, Minnesota 55155**



MICROGRAPHIC SERVICES UNIT  
DEPARTMENT OF ADMINISTRATION

STATE OF MINNESOTA

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Daniel M. Jursik  
CAMERA OPERATOR