

Third Edition
A WOMAN'S PLACE



A GUIDE TO WOMEN'S LEGAL AND ECONOMIC RIGHTS IN MINNESOTA

Commission on the Economic Status of Women

INTRODUCTION

This booklet is an update of previous editions of "A Woman's Place". The original edition was a compilation of newspaper columns the Commission on the Economic Status of Women made available to newspapers in Minnesota. In this edition information has been updated to reflect changes in the law and new information has been added. 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 assistance. The information is current as of October 1985. 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 Commission that this booklet will help Minnesota women be better informed of their legal and economic rights.

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Consumer

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 is illegal for a lease to require that an individual waive any of these rights. The law 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 a problem arises the tenant must notify the landlord. If the landlord does not make the needed repairs within a reasonable period of time the tenant may withhold rent. The rent must be paid into a special account at a bank while the dispute is being resolved.

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. If the landlord refuses to make the necessary repairs within the time required by law you may file a lawsuit under the "tenant's remedies" law. You will need an attorney. Another method is to sue for damages in conciliation court. Conciliation court handles claims up to \$2,000.

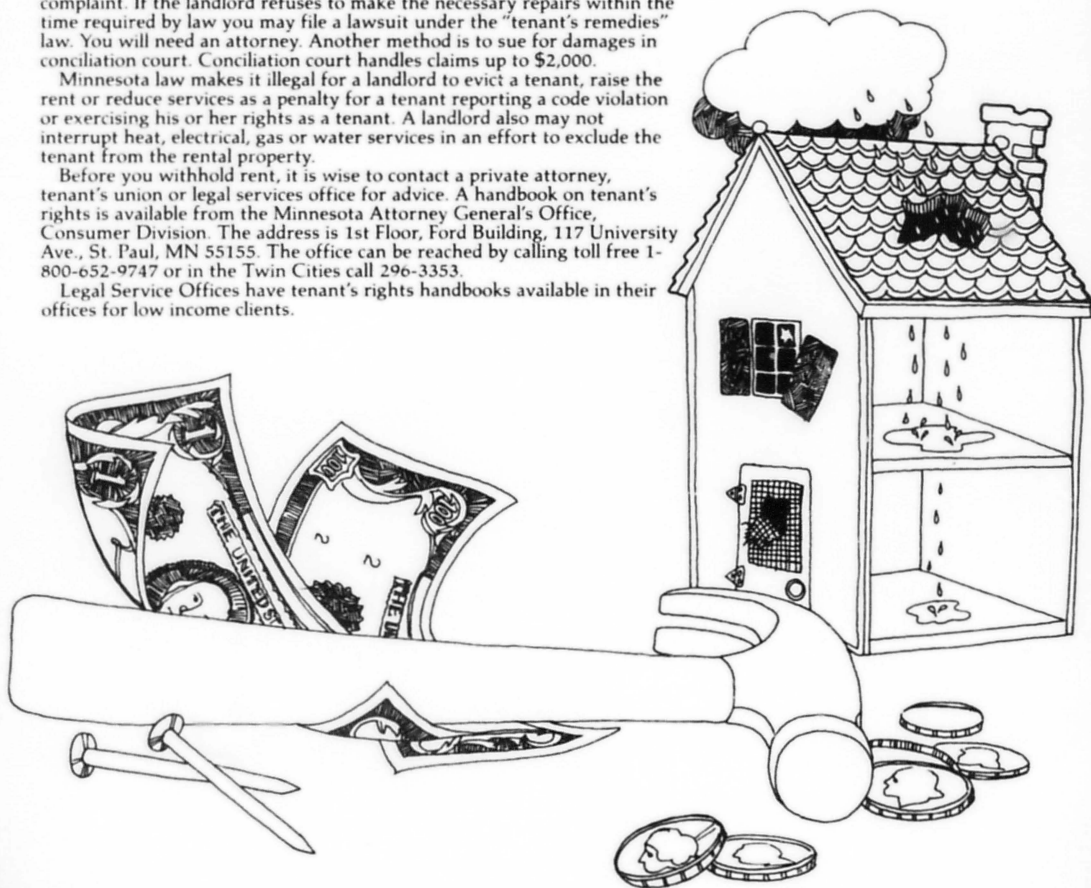
Minnesota law makes it illegal for a landlord to evict a tenant, raise the rent or reduce services as a penalty for a tenant reporting a code violation or exercising his or her rights as a tenant. A landlord also may not interrupt heat, electrical, gas or water services in an effort to exclude the tenant from the rental property.

Before you withhold rent, it is wise to contact a private attorney, tenant's union or legal services office for advice. A handbook on tenant's rights is available from the Minnesota Attorney General's Office, Consumer Division. The address is 1st Floor, Ford Building, 117 University Ave., St. Paul, MN 55155. The office can be reached by calling toll free 1-800-652-9747 or in the Twin Cities call 296-3353.

Legal Service Offices have tenant's rights handbooks available in their offices for low income clients.

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 responsibilities does a landlord have?



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 just isn't a lot of choice here. Also, I've gotten the feeling that being divorced has an effect on whether I can rent. 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 area of rental housing has been widespread. Many landlords have been reluctant to rent to women on welfare, divorced women or women who are the heads of households. Sex discrimination in housing is prohibited by both state and federal laws. Despite these laws, housing discrimination continues. This is due to a lack of knowledge of the law and the difficulty of enforcing it.

The Minnesota Human Rights Act prohibits discrimination in housing on a number of bases, including sex, marital or family 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.

There are some exceptions in the law. The law does not cover rooms rented by a landlord in a single-family accommodation in which he/she lives or rooms in residence homes run by non-profit organizations. Change in family status, such as divorce or remarriage, that occur during a tenancy can not be used as an immediate basis for eviction or for refusing to renew a lease. A landlord may do this only after a year has passed since the change in family status, and if the tenant has been given written notice six months in advance. However, there are exceptions to the family status provision. These include situations where housing has lawfully been designated "adult only", some instances when a building is occupied primarily by the elderly or when the family has exceeded maximum occupancy restrictions.

Complaints and questions should be addressed to the Department of Human Rights, 500 Bremer Tower, 7th and Minnesota, St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747.

There is also a federal law which prohibits discrimination in subsidized housing. Complaints may be filed with Housing and Urban Development, 220 S. 2nd St., Minneapolis, MN 55401, (612) 349-3000.

Consumer Protection

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. Can I do anything about this?

Minnesota law 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 general definition of merchandise includes goods and services such as auto repairs.

Regarding car and appliance repairs specifically, a separate law requires that shop estimates include all charges for parts, materials and labor that are reasonable and necessary. They must also inform the customer of any additional charges for the estimate and for service calls. For repairs costing over \$50 the shop must provide an invoice listing the individual service fees. For repairs costing between \$100 and \$2,000, the shop must provide the customer with a complete written estimate if requested. The final price can not exceed this written estimate by more than ten percent without the prior consent of the customer.

The state agency that handles complaints pertaining to these laws is the Consumer Services Division of the Office of the Attorney General. This office handles written complaints and telephone inquiries. When the Consumer Services Division receives a complaint from a customer, they suggest that the complainant 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. Unsolved complaints are usually referred to conciliation court or to private legal counsel.

The address for the Consumer Services Division of the Office of the Attorney General is: 1st Floor, Ford Bldg., 117 University Ave., St. Paul, MN 55155, (612) 296-2331. Complaints against a business may also be reported to the Better Business Bureau, 1745 University Ave., St. Paul, MN 55104, (612) 646-7700.

Conciliation court is used for claims of \$2,000 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. Log times and dates of phone calls and keep copies of your correspondence.

The form for filing a complaint is simple. The clerk will explain the procedures and assist in filling out the form. 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 sign the complaint. There is a small filing fee. A time and date for the trial will be 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. Your presentation should be direct and factual. You may bring witnesses and papers to support your story.

The judgment 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 either to you or to the court, which will in turn send you a check. Even if you win your case it is your responsibility to collect the settlement. This can sometimes be difficult.

For more information contact your county court or conciliation court. The Minnesota Public Interest Research Group (MPIRG) has a booklet available on conciliation court entitled, "People's Courts". The booklet is available for a small fee from MPIRG, 2412 University Ave. S.E., Minneapolis, MN 55414, (612) 367-7554.

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 earnings and assets which are exempt, such as cars and boats. You will also need to determine where the assets are located. The collection procedure takes 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 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. There may be a fee. It 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 judgment at the time, you may continue to attempt collection for ten years. You may force the defendant to disclose his/her assets in court once each year.

For more information contact your county court or conciliation court.

Conciliation Court

What is conciliation court? 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.

Conciliation Court

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?

Debt Collection

I am making payments on a bill, and I plan to continue them until it's paid 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 took effect in 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. The act therefore only covers professional collection agencies. It does not affect retail merchants acting on their own behalf. A consumer debt refers to the amount a person owes a creditor for personal products or services.

The law requires certain actions and prohibits certain activities of debt collectors. It requires that they: 1) notify the customer at the beginning of the collection process of the amount of the debt, to whom the debt is owed 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/her and request that all further communications be directed to the attorney.

The law also makes illegal many actions used by some collectors. It prohibits threats of violence, use of profane language, calling without identifying the agency and purpose, repeated calling, misleading statements and several other unfair practices. The law specifically prohibits: contact with third parties, including employers, except to obtain information as to the consumer's location; communicating with a consumer at his/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 Fair Debt Collection Practices Act you may contact the Federal Reserve Bank of Minneapolis, Division of Consumer Affairs at 250 Marquette Ave., Minneapolis, MN 55480, (612) 340-2345.

Welfare Appeal

Anytime a county welfare department takes an action that negatively affects you, you have the right to appeal their decision. You can file an appeal if your grant is reduced, suspended or terminated, if your application is turned down or if your application is not acted upon within 45 days. The welfare department is required to notify you in writing of these decisions. The notice should contain a clear statement of the reasons for their action and an explanation of your appeal rights.

You can begin the appeal process by calling or writing your county welfare department or by writing the Appeals Office of the Minnesota Department of Human Services, Centennial Office Bldg., St. Paul, MN 55155.

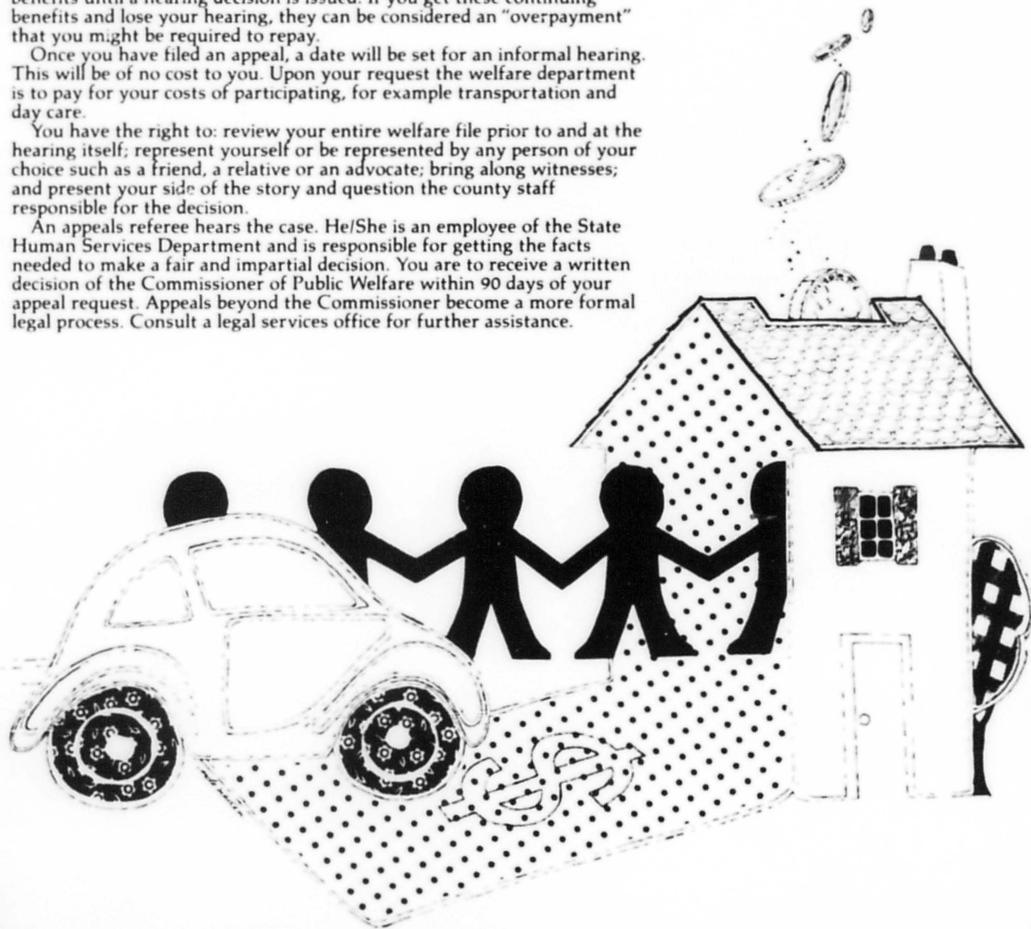
To be assured of your right to a hearing, you must file within 30 days of receiving the notice. After 30 days, you will be expected to have good reason for filing late. If you are a current recipient and if you appeal before the proposed action takes place, you can usually continue to get unreduced benefits until a hearing decision is issued. If you get these continuing benefits and lose your hearing, they can be considered an "overpayment" that you might be required to repay.

Once you have filed an appeal, a date will be set for an informal hearing. This will be of no cost to you. Upon your request the welfare department is to pay for your costs of participating, for example transportation and day care.

You have the right to: review your entire welfare file prior to and at the hearing itself; represent yourself or be represented by any person of your choice such as a friend, a relative or an advocate; bring along witnesses; and present your side of the story and question the county staff responsible for the decision.

An appeals referee hears the case. He/She is an employee of the State Human Services Department and is responsible for getting the facts needed to make a fair and impartial decision. You are to receive a written decision of the Commissioner of Public Welfare within 90 days of your appeal request. Appeals beyond the Commissioner become a more formal legal process. Consult a legal services office for further assistance.

I am a divorced mother with young children. I have been receiving AFDC for about a year as I can't get by on my income from work. Yesterday I received a notice from the welfare department saying they were stopping my AFDC for next month. It didn't really explain why. What can I do? If I lose by AFDC, my income from work will barely pay the rent.



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 1972, 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.

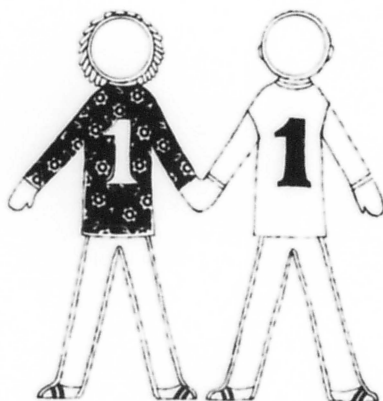
The spirit of the law is reflected in this opening statement: "No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of or be subjected to discrimination under any education program or activity receiving Federal financial assistance..."

The final regulation, which was effective in 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 was a big step in the effort to assure equality of opportunity for all citizens in pursuing their full potential through education.

A 1984 U.S. Supreme Court case "Grove City College v. Bell" limits the application of Title IX to only those programs which receive federal funds. Unless discrimination is specifically tied to a federally assisted program complaints cannot be investigated or corrected under Title IX. There is federal legislation pending to restore the scope of Title IX as originally passed.

Copies of Title IX can be obtained from the Office for Civil Rights, U.S. Department of Health and Human Services, Washington D.C. 20201. 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: Office for Civil Rights, U.S. Department of Education, 300 S. Wacker Dr., Chicago, IL 60606, (312) 353-3873.



Schools Covered by Title IX

What schools are covered by Title IX?

Title IX, as originally passed, applies to all educational institutions receiving federal funds, which almost all do. It covers every program or activity operated or sponsored by the recipient of these funds. This includes: 1) course offerings and extracurricular activities; 2) benefits, services and financial aid; and 3) rules concerning housing and use, comparability and availability of facilities.

However, in a 1983 case "Grove City College vs. Bell" the U.S. Supreme Court significantly narrowed the scope of Title IX. The ruling stated that only those programs receiving federal funds were required to comply with the regulations, not the entire institution. Because this decision goes against previous interpretations of the spirit of the law, the actual jurisdiction of Title IX is still a matter open to some interpretation. Congress is currently working on legislation which would restore the broad-based interpretation of Title IX.

There are two outright 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 that 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 exempt from the law include those of social fraternities and sororities at the post-secondary level, Girl Scouts, Boy Scouts, Camp Fire Girls, the YWCA, the YMCA and certain voluntary youth service organizations. 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: Office for Civil Rights, U.S. Department of Education, 300 S. Wacker Dr., Chicago, IL 60606, (312) 353-3873.



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?

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 here is any 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 and Human Services 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 per diem allowances, 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 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 or major activity of which involves bodily contact."

Title IX went into effect in 1975. Elementary schools had to comply fully with the section covering athletics in 1976, and secondary schools by 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 Office for Civil Rights, U.S. Department of Education, 300 S. Wacker Dr., Chicago, IL 60606. Copies of Title IX can be obtained by writing the Office for Civil Rights, U.S. Department of Health and Human Services, Washington D.C. 20201. The application of Title IX has been limited by a recent Supreme Court decision, see previous columns on Title IX.

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

Athletic Requirements Under Minnesota Law

What are the Minnesota laws regarding equal opportunity in athletics?

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 law directly addresses the issue of discrimination in athletics. This law follows the tradition of civil rights laws and says that each educational institution or public service must provide equal opportunity for both sexes to participate in athletic activities. Equal opportunity is determined by examining the following factors: if the opportunity to participate in athletics reflects the interest of both sexes; whether the variety of sports and the competition level meets the interest of both sexes; the provision of equipment, supplies, facilities, scheduling of games and practice times, assignment of coaches and provision of funds for teams of one sex.

The law states that it is not unfair or discriminatory for a team designed for participants over 12 years of age to be restricted to one sex if their overall athletic opportunities have previously been limited. It also 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 for children under 12 years of age.

Under Minnesota law you may file a complaint with the Minnesota Department of Human Rights, 500 Bremer Tower, 7th and Minnesota, St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747.

Employment

Displaced homemaker describes the situation of countless women in their middle years who have "lost their jobs" through death or divorce of 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 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 or if their children are past a certain age. They are eligible for the state's general assistance program but must register for work unless they are full-time students. 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 a spouse and are ineligible for or cannot afford private individual insurance.

Displaced homemakers are subject to high unemployment. They face discrimination because they are women, they are older and they have no recent paid work experience.

Programs to meet the needs of displaced homemakers have been funded through public and private sources. In 1977, the Minnesota Legislature passed legislation funding counseling and training centers for women who have been homemakers, but now need to enter the paid work force. In 1983, this funding was increased to provide these services to a wider area. There are now ten state supported displaced homemaker programs operating across the state of Minnesota.

Technical assistance and coordination related to displaced homemaker programs is available through the Minnesota Department of Jobs and Training. For more information contact: Displaced Homemaker Program, Department of Jobs and Training, 690 American Center Bldg., 150 Kellogg Blvd., St. Paul, MN 55101, (612) 296-6060. See the resource section of this booklet for a listing of regional displaced homemaker programs.

In 1982, Congress passed the Job Training Partnership Act (JTPA) to help people like you who are entering or re-entering the work force. JTPA provides a permanent authorization for programs to help economically disadvantaged and unemployed people train for jobs and become employed. By assisting youth and unskilled adults who would otherwise face serious barriers to employment, JTPA works to both increase employment and earnings and to reduce dependence on public assistance.

The Governor's Job Training Council has identified "special needs groups" of individuals who have special employment and training needs. These include women, displaced homemakers and women over the age of 55.

Training services for such persons may include classroom instruction, on-the-job training, vocational counseling, job search assistance and job placement.

For information on JTPA and the services available in your area contact: Governor's Job Training Office, 390 North Robert, St. Paul, MN 55101, (612) 296-8004, or your local job services office.

Displaced Homemaker

I heard the term "displaced homemaker" recently. What does it mean?

Job Training

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. Where can I go for help? I really need a job.

Apprenticeships

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 do. 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?

Appointments to Boards & Commissions

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?

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 one to five years. Upon completion of the training period, you are recognized as a skilled craft worker. Apprenticeships are 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 and the skilled craft worker. Apprenticeships are available in a variety of jobs in industrial, service and technical occupations.

Federal regulations require that women be included in affirmative action plans of apprenticeship sponsors. To find out more about apprenticeships contact: an employer who sponsors apprenticeships; a vocational school; the Division of Voluntary Apprenticeship, Minnesota Department of Labor and Industry, 444 Lafayette St., St. Paul, MN 55101, (612) 296-2371; or the Bureau of Apprenticeship and Training, U.S. Department of Labor, 134 Federal Bldg., 316 Robert St., St. Paul, MN 55101, (612) 725-7951.

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 very small percentage of appointive posts. A major barrier for women is often that they don't know of such openings.

In 1978, the Minnesota Legislature passed an open appointments bill which provides for public notice of vacancies in 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 these positions write to the Governor's Appointments Commission, Room 130, Capital Bldg., St. Paul, MN 55155, (612) 296-0057. Include a resume of your qualifications and special interests.

Check to see if your local units of government have an open appointments 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.

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 working in the home and community. Through home management, for example, a homemaker may have developed skills in human relations, budgeting and administration. Until recently there were few methods of 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 equal consideration, along with paid experience. Some employers already have "volunteer experience" included on their job application forms.

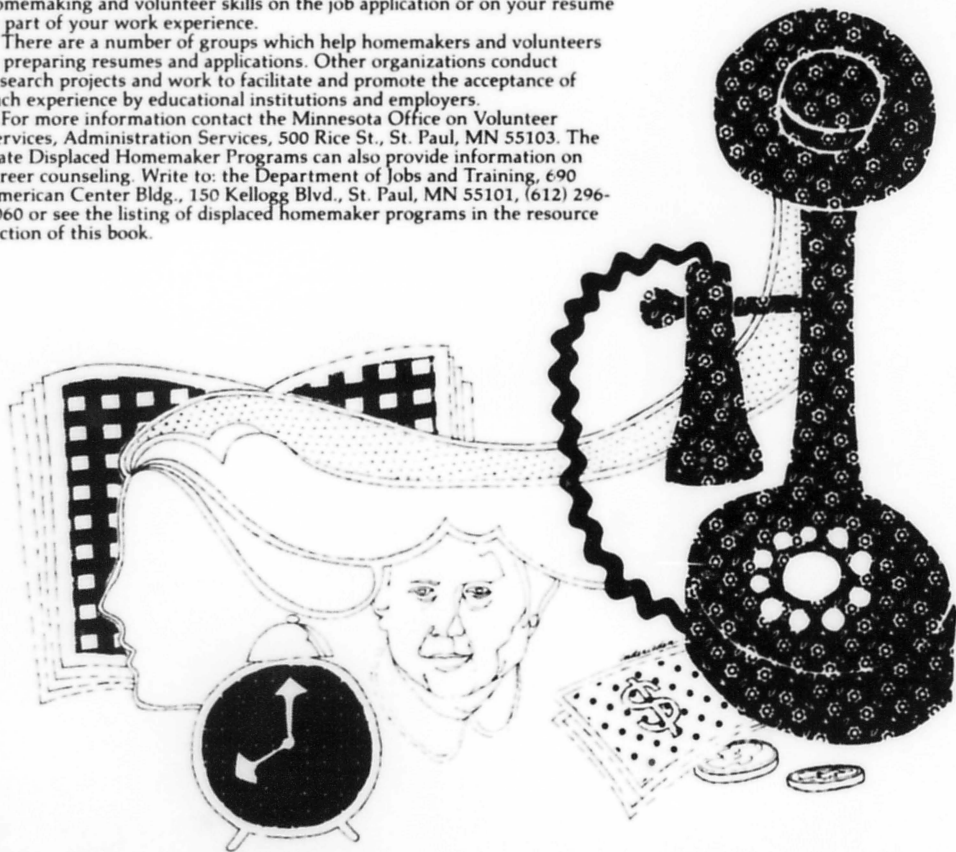
Educational institutions have also been giving greater recognition to the kinds of learning that go on outside of the classroom, and this includes the area of experience gained through homemaking and volunteering. Contact the educational institution you plan to attend to find out if they give credit for volunteer experience. When you apply for a job, include your homemaking and volunteer skills on the job application or on your resume 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 contact the Minnesota Office on Volunteer Services, Administration Services, 500 Rice St., St. Paul, MN 55103. The state Displaced Homemaker Programs can also provide information on career counseling. Write to: the Department of Jobs and Training, 690 American Center Bldg., 150 Kellogg Blvd., St. Paul, MN 55101, (612) 296-6060 or see the listing of displaced homemaker programs in the resource section of this book.

Volunteer Credit

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?



Labor Law

Minium Wage & Tip Credit

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 which is \$3.35 an hour. For a person working eight hours a day, five days a week and paid every week of the year, that amounts to a yearly gross salary of \$6,968.

Most workers are covered by the federal Fair Labor Standards Act, often called the minimum wage and hour law. The law applies to most employers whose gross volume of sales exceeds \$275,000 a year. There are a number of employers 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. Under federal law a tipped employee is one who regularly receives \$30 per month in tips. The tips may be counted for up to 40 percent 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 at 100 N. 6th St., Minneapolis, MN 55403, (612) 349-3701.

Under Minnesota law, a tipped employee is one who receives \$35 or more per month in tips. An employer is entitled to credit tips up to 15 percent 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.

State legislation passed in 1984 provides that the tip credit now allowed employers be gradually reduced over the next three years. Effective January 1, 1986, the tip credit will be reduced to ten percent; in January 1987, the credit will be five percent; and tip credit is completely eliminated on January 1, 1988, when tipped employees must be paid minimum wage.

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

Age Discrimination

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?

There is. In fact both federal and state legislation prohibit 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 70 in hiring, firing, promotion or other aspects of employment.

The law is enforced by the Equal Employment Opportunity Commission. A complainant's identity is never revealed without that person's knowledge and consent. The employer is prohibited from firing or otherwise discriminating against a complainant who has started proceedings under the law.

To file a complaint contact the Equal Employment Opportunity Commission (EEOC), 110 S. 4th St., Rm 178, Minneapolis, MN 55401, (612) 349-3495.

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 contact: Minnesota Department of Human Rights, Bremer Tower, St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747.

Handicapped Discrimination

You may be covered by the federal Rehabilitation Act of 1973. Employers covered by sections of this law are required to take affirmative action to employ and promote qualified handicapped individuals without discrimination based on their physical or mental handicap. This law applies to the federal government, federal contractors and subcontractors whose contracts are in excess of \$2,500 and any organization 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. Penalties for noncompliance range from withholding of partial payment to prohibiting further contracting with the federal government.

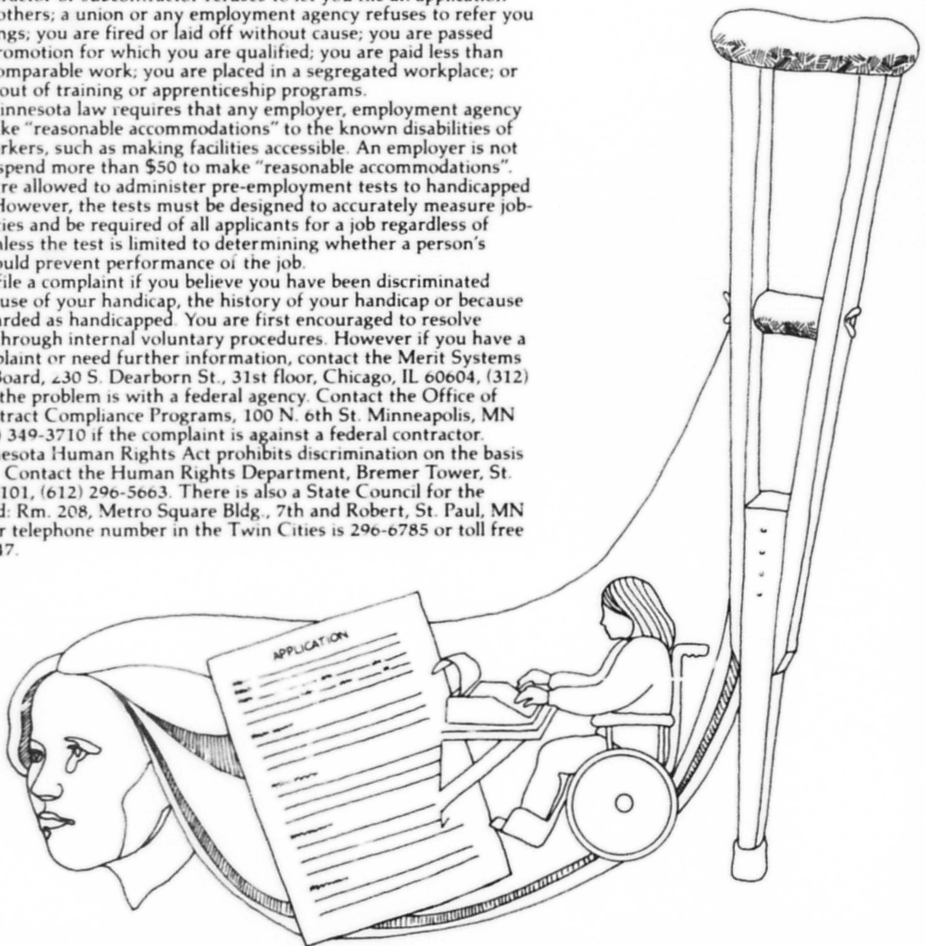
You may file a complaint if, on the basis of your handicap: a federal agency, contractor or subcontractor refuses to let you file an application but accepts others; a union or any employment agency refuses to refer you to job openings; you are fired or laid off without cause; you are passed over for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

A 1983 Minnesota law requires that any employer, employment agency or union make "reasonable accommodations" to the known disabilities of qualified workers, such as making facilities accessible. An employer is not required to spend more than \$50 to make "reasonable accommodations". Employers are allowed to administer pre-employment tests to handicapped applicants. However, the tests must be designed to accurately measure job-related abilities and be required of all applicants for a job regardless of disability, unless the test is limited to determining whether a person's disability would prevent performance of the job.

You may file a complaint if you believe you have been discriminated against because of your handicap, the history of your handicap or because you are regarded as handicapped. You are first encouraged to resolve complaints through internal voluntary procedures. However if you have a formal complaint or need further information, contact the Merit Systems Protection Board, 230 S. Dearborn St., 31st floor, Chicago, IL 60604, (312) 353-2923 if the problem is with a federal agency. Contact the Office of Federal Contract Compliance Programs, 100 N. 6th St. Minneapolis, MN 55403, (612) 349-3710 if the complaint is against a federal contractor.

The Minnesota Human Rights Act prohibits discrimination on the basis of disability. Contact the Human Rights Department, Bremer Tower, St. Paul MN 55101, (612) 296-5663. There is also a State Council for the Handicapped: Rm. 208, Metro Square Bldg., 7th and Robert, St. Paul, MN 55155. Their telephone number in the Twin Cities is 296-6785 or toll free 800-652-9747.

You've had several questions 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?



Sex Discrimination

I went to apply for a job and was told not to 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, but only if they are conducted in a non-discriminatory manner.

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 300 days after the discrimination occurs. To file the complaint call or write the Department of Human Rights, 500 Bremer Tower, St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747.

Sexual Harassment

As an older woman, I felt lucky to get a job that really uses my skills and pays enough to support my family—until my boss started making suggestive comments and unwelcome advances. I've managed to avoid him so far, but I can't take it much longer. When his clients are in the office, he makes remarks that imply we're having an affair. This is driving me crazy, but I need this job. Is there anything I can do?

Sexual harassment is a relatively new problem for the courts, although it's been happening to women for years. A number of national studies suggest that more than half of all employed women have experienced sexual harassment at one time or another.

The federal Equal Employment Opportunity Commission has issued guidelines which define sexual harassment as "unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature when 1) submission to such conduct is made either explicitly or implicitly a term or condition of an individual's employment, 2) submission to, or rejection of such conduct by an individual is used as the basis for employment decisions affecting such individual, or 3) such conduct has the purpose or effect of substantially interfering with an individual's work performance or creating an intimidating, hostile, or offensive working environment." This kind of behavior is sex discrimination as defined by Title VII.

Under Minnesota law sexual harassment is also considered a form of sex discrimination in employment and education, and is prohibited by the Human Rights Act. In one Minnesota Supreme Court case an employer was held responsible for sexual harassment inflicted by a woman's co-workers. The employer was made aware of the harassment and did not act promptly to change the situation. Sexual harassment is now considered "good cause" for leaving a job, so that the victim who can prove sexual harassment may qualify for unemployment compensation benefits.

Individuals who have this kind of experience should keep a log of such incidents and any witnesses who may be helpful. It may be possible to resolve a grievance of this nature through an internal company process or a union grievance process. For further information or to file a complaint contact: Equal Employment Opportunity Commission (EEOC), 110 S. 4th St., Rm. 178, Minneapolis, MN 55401, (612) 349-3495; or the Minnesota Department of Human Rights, 500 Bremer Tower, St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747.

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 end 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 core 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.

There has been considerable interest shown in flextime by employees, management, unions and others. Most employees of the state of Minnesota now have the option of choosing flextime under an executive order 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, 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. For some, part-time employment is 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. Many part-time employees do not earn sufficient wages to qualify for unemployment insurance.

A number of governmental units as well as a number of businesses have implemented part-time job 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 fringe benefits; and the filling of part-time jobs by employee choice. There are a number of types of part-time jobs: a position where 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. The state of Minnesota for example, has established a permanent program of shared jobs within state government employment.

Flextime

My husband and I both work in order to support ourselves and our three 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 8:00. 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?

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 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?

Pregnancy

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?

Federal and state laws regarding pregnancy disability and maternity leave can help many employed women, but are widely misunderstood.

The Minnesota Human Rights Act now defines discrimination against pregnant workers as sex discrimination. Women affected by pregnancy, childbirth or related disabilities must be treated the same as other workers who are "similar in their ability or inability to work." This applies to fringe benefits as well as other employment factors.

The federal law, an amendment to Title VII of the Civil Rights Act, is very similar. It states: "Women affected by pregnancy, childbirth, or related medical conditions shall be treated the same for all employment related purposes, including the receipt of benefits under fringe benefit programs, as other persons not so affected but similar in their ability or inability to work."

Neither law requires that any specific benefits be provided—only that benefits available for other conditions be extended to pregnant workers.

Many businesses do not have employee benefits policies. It is most useful to determine if your employer has a benefits policy and, if so, what benefits would be available to an employee who suffers a heart attack or a broken leg. If he/she is able to take a paid leave of absence, and/or is covered by the company's health insurance, the same policies must be available to the pregnant worker. During the period of time that you are physically unable to work, you are entitled to whatever provisions are made for sick leave or disability leave under company policy. If you are able to work but wish to stay home with your baby, your company's personal leave policies may apply.

If you need further information or want to file a complaint contact: Equal Employment Opportunity Commission (EEOC), 110 S. 4th St., Rm. 178, Minneapolis, MN 55401, (612) 349-3495; or the Minnesota Department of Human Rights, 500 Bremer Tower, St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747. The Commission on the Economic Status of Women has a brochure, "The Legal Rights of Pregnant Employees" which can be obtained free of charge from the Commission, 85 State Office building, St. Paul, MN 55155, (612) 296-8590 or toll free 800-652-9747.

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 work. He also gets some benefits which I don't get. He does have a different title, but we still 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 and in federal, state and local government. Most employees who work in the following area 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 sales employees.

The law 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 an employee to do the job. Minor or insignificant differences do not justify unequal pay.

Unequal pay is only allowed if the pay differential is based on a system which measures earnings by quantity of production, a seniority system, a merit system or any other factor but sex. Employers may not reduce the wage rate of an employee in order to eliminate illegal differentials.

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 Equal Employment Opportunity Commission (EEOC), 110 S. 4th St., Room 178, Minneapolis, MN 55401 (612) 349-3495.

You've identified a common problem. Although laws requiring equal pay for equal work have helped many women, most women remain in occupations which cannot be directly compared to jobs performed by men. Eighty percent of employed women perform "women's work", such as teaching, nursing, library science, clerical work and service work.

The large number of women performing these jobs are affected by the fact that "women's work" continues to be low paid. In 1983, employed women in the U.S. working full-time year-round had average earnings that amounted to only 64 percent of the average earnings for their male counterparts. Studies have shown that differences in education, work experience and other factors account for only half of the wage gap.

One way the pay gap is being addressed is through pay equity which is also called "equal pay for work of equal value" or "comparable worth". Pay equity efforts are usually based on the use of a job evaluation system which allows a comparison of jobs with different duties but similar levels of skill, effort, responsibility and working conditions.

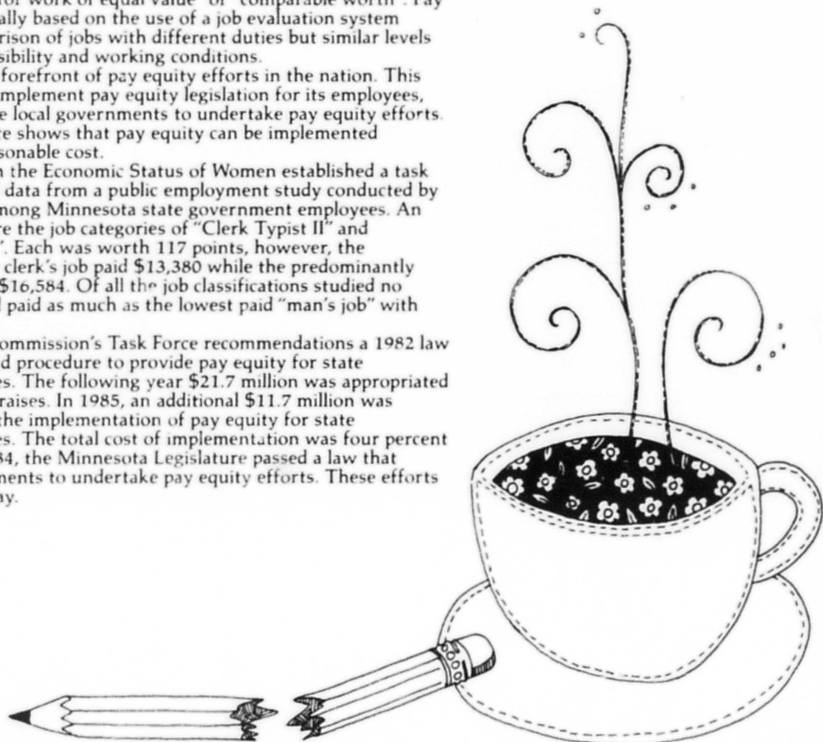
Minnesota is in the forefront of pay equity efforts in the nation. This state was the first to implement pay equity legislation for its employees, and the first to require local governments to undertake pay equity efforts. Minnesota's experience shows that pay equity can be implemented smoothly and at a reasonable cost.

The Commission on the Economic Status of Women established a task force which examined data from a public employment study conducted by Hay and Associates among Minnesota state government employees. An example of findings are the job categories of "Clerk Typist II" and "Delivery Van Driver". Each was worth 117 points, however, the predominantly female clerk's job paid \$13,380 while the predominantly male driver's job paid \$16,584. Of all the job classifications studied no "woman's job" studied paid as much as the lowest paid "man's job" with the same point value.

As a result of the Commission's Task Force recommendations a 1982 law established a policy and procedure to provide pay equity for state government employees. The following year \$21.7 million was appropriated to provide pay equity raises. In 1985, an additional \$11.7 million was allocated to complete the implementation of pay equity for state government employees. The total cost of implementation was four percent of state payroll. In 1984, the Minnesota Legislature passed a law that requires local governments to undertake pay equity efforts. These efforts are currently underway.

Comparable Worth

My job taking care of mentally retarded adults is challenging. I have a college degree and fourteen years of experience, but I earn less than some men here who never went beyond the eighth grade and who don't have near the responsibility that I do. My neighbor is a secretary. She runs the whole office when the boss is gone, but she still receives minimum wage. This doesn't seem fair. Can something be done?



Finances

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?

There is an increasing need for child care. Half of American mothers with pre-school and two-thirds with school-age children work outside the home. 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.

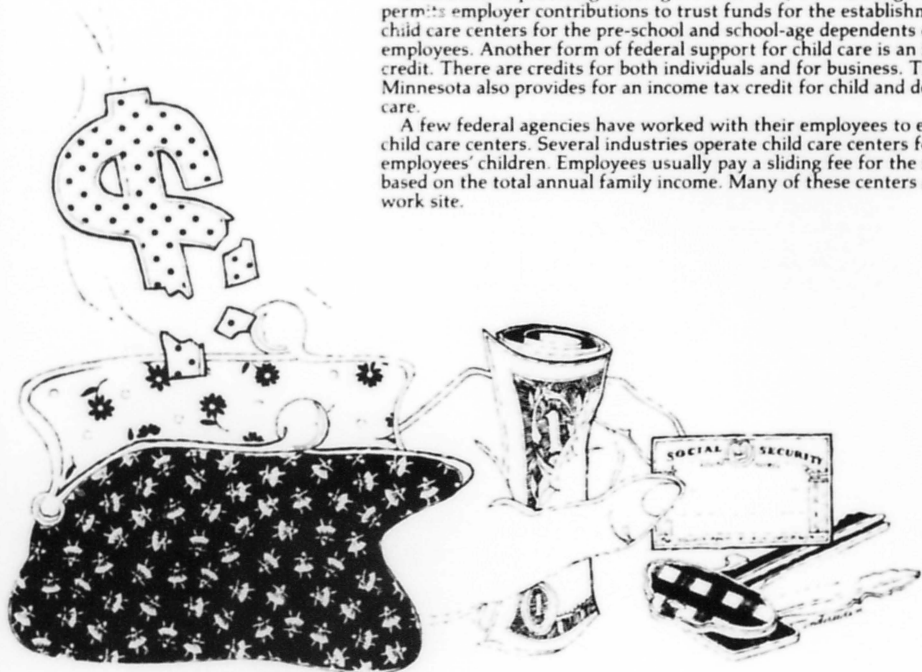
Federal, state and local governments cooperate to underwrite the cost of child care services for the children of economically and socially disadvantaged families. The intent of these programs is to allow parents to move off public assistance and into jobs.

Many families 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, leave the child alone at home or forfeit a necessary income.

The Minnesota Legislature has appropriated monies to provide a sliding scale subsidy for child care. It is available through the county to parents who meet certain income eligibility requirements, and who are unable to provide full-time child care themselves for reasons related to education, training or employment. For more information, contact your county social service department.

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-school and school-age dependents of their employees. Another form of federal support for child care is an income tax credit. There are credits 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 industries operate child care centers for their employees' children. Employees usually pay a sliding fee for the service, based on the total annual family income. Many of these centers are at the work site.



Child Care

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 the short form.

Federal law provides a tax credit on U.S. income tax returns of up to 30 percent of child care expenses, up to \$720 for one child and \$1,440 for two or more. The maximum credit is allowed only for families with an annual income of \$10,000 or less. The percentage is then gradually reduced as income rises, leveling out at 20 percent for those who make over \$28,000 a year.

The credit is available to single working parents, families in which both parents work full-time and/or part-time and families in which one spouse is employed and the other is a full-time student.

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

Under Minnesota law a taxpayer may take a tax credit on the Minnesota income tax return equal to the dependent care credit for which he or she is eligible under federal law, but only if they earn less than \$10,000 a year. After that the phase-out in maximum credit allowed is much steeper, and there is no Minnesota tax credit for child care at all for people with an income of over \$24,000 a year.

For further information on federal taxes contact the Internal Revenue Service, 316 N. Robert, St. Paul, MN 55101. Their telephone number is 291-1422 in the Twin Cities, or toll-free 1-800-424-1040. For information on state tax matters, contact the Department of Revenue, Centennial Office Bldg., St. Paul, MN 55145. That number is (612) 296-6185 or 1-800-652-9094.

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?

Insurance

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 Minnesota, it is illegal to refuse to insure an individual, or to limit the amount of coverage available because of sex or marital status. However, marital status may be considered when defining a person's eligibility for dependent's benefits.

If you feel that you are being discriminated against in insurance, consult your agent or insurance company. You may also call the Insurance Information Center, (612) 926-0699. If you feel that your concerns have not been addressed, contact the Commissioner of Commerce, 5th floor, Metro Square Bldg., 7th and Robert St., St. Paul, MN 55101, (612) 296-3528 or toll free 800-652-9747; or the Department of Human Rights, 500 Bremer Tower, St. Paul, MN 55101, (612) 296-4026 or toll free 800-652-9747.

I am a widow, 38, with two 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?

Social Security

How does Social Security work?

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. It is of special importance to women because they often have no other pension benefits and rely heavily on Social Security.

In order to qualify for benefits for himself/herself and dependents, a worker must have credit for a certain amount of work under Social Security. The amount depends on the age and earnings of the worker. In order to receive benefits he/she 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 a 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. The retirement benefit of the dependent spouse at age 65 is half the amount to which the worker spouse is entitled at 65. If either elects to receive benefits before 65 (while the husband is alive), the amount of the benefit is reduced.

A woman may collect Social Security when her husband is retired and she is 62 or older. If, when her husband retires, she is caring for a child who is under 18 or disabled and entitled to benefits, she qualifies for a benefit regardless of her age.

In addition to the retirement benefit, everyone will be eligible at age 65 for Medicare protection. Medicare automatically provides an individual with hospital insurance, additional medical insurance is available for a nominal fee. Some costs will remain the patient's responsibility.

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

Social Security

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. When, besides retirement, can a dependent wife receive benefits?

If her husband is disabled and receiving benefits, she must be 62 or older to receive benefits. But if she is caring for a dependent child who is under 16 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 percent 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. She may also receive a widow's benefit at any age if she is also caring for a child who is under 16 or disabled and receiving benefits.

A widow who remarries may continue to receive benefits with no reduction, or may elect to receive benefits on her new husband's record. A divorced woman who was married for at least 10 years may receive benefits on her former husband's work record if: he is receiving benefits; she has not remarried; and she is age 62 or over. Beginning in 1985, she may receive benefits whether her husband receives them or not as long as she has been divorced for at least two years and he is eligible to receive benefits.

For further information on Social Security qualifications, payments and benefits, contact your nearest Social Security office and request the booklet "A Woman's Guide to Social Security." The office is listed under Social Security Administration or under U.S. government offices, Social Security Administration, in your local telephone directory. Your local post office can supply the address.

Social Security

It is unfair. In 1983, the average benefit paid to retired women workers was \$380 a month compared to \$489 for men. While the laws are the same, Social Security retirement benefits are lower for women than for men. There are several reasons for this, involving the differing work and marital histories typical of men and women.

First, Social Security laws reflect the discrimination against women in the labor force. Since women typically earn lower wages, they also receive lower 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 half of all marriages she is an economic partner through employment. Nor is there recognition of the economic contributions of homemakers.

There are, however, many changes taking place today both in Social Security legislation and in women's participation in the labor force.

You've hit upon a problem that plagues many older women. Women over 65 make up one of the poorest segments of our society. About one in five women over the age of 65 are poor, compared to one in ten men. The number rises to more than half for Black and Hispanic women.

There are many reasons for this. On average women live longer than men. The average American 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. There are inequities between the Social Security benefits of women and men. And unfortunately, Social Security is the sole source of income for many elderly women. Women who work outside the home are far less likely than men to be covered by a pension. Many women depend on their husband's pension, only to find out that many retirement plans stop upon the death of the husband.

In 1980 only 18 percent of all female workers compared to 38 percent of all male workers were covered by pension plans. The disparity is actually even greater since many of the women "receiving pensions" are actually those receiving the pensions of their deceased husbands.

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 \$2,000 a year in an individual retirement account. The contribution could be raised to \$2,250 a year if it includes a homemaker. Sub-accounts 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, financial planners and other investments counselors can provide more information.

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

Social Security/Retirement

I am 49 years old and have never had paid employment. I'm concerned about my financial situation when I'm older. My husband is 59 and has a pension plan at work. 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?



Retirement Planning

My uncle died recently, very suddenly at the age of 47. He and my aunt had planned an early retirement together when he reached the age of 55, but now she does not know what to do. My uncle was too young when he died to receive retirement benefits, and now my aunt has no income. She has no training or experience to get a job. What can she do?

Your aunt may be helped by a new piece of federal legislation which affects private employee benefit plans. It is called the Retirement Equity Act (REA), and it was effective January 1, 1985. This legislation amends the Employee Retirement Security Act of 1974, and improves and protects widow's rights to employee benefits, as well as enhancing women's ability to earn pensions in their own right.

The REA entitles a woman to collect her husband's pension even if he dies before reaching the planned early retirement age (usually 55), provided he has a vested right to benefits. The surviving spouse automatically receives a survivor's benefit unless the participant in the plan had chosen not to have joint and survivor annuity, and the spouse had agreed to this in writing. In this way both people must make these crucial decisions about retirement together. Survivor benefits may also be awarded to a former spouse.

The REA contains several other important provisions. It lowers from 22 to 18 the age at which years of service are counted toward vesting of pensions rights. It also lowers to 21 the age at which an employee can begin receiving credit toward the amount of his/her pension. Even more important, the REA allows employees to take breaks in employment for parental leave without losing pension credits.

An employee covered by a Minnesota public employee pension plan begins to earn credits toward his/her pension the first day of employment, regardless of age. Pension credits are prorated for part-time employees.

For more information on the Retirement Equity Act, contact the local office of your U.S. Senator or Congressman.

Property Ownership

I have always assumed that my husband and I own our property together. A conversation with a friend the other day left me wondering. How does property ownership work?

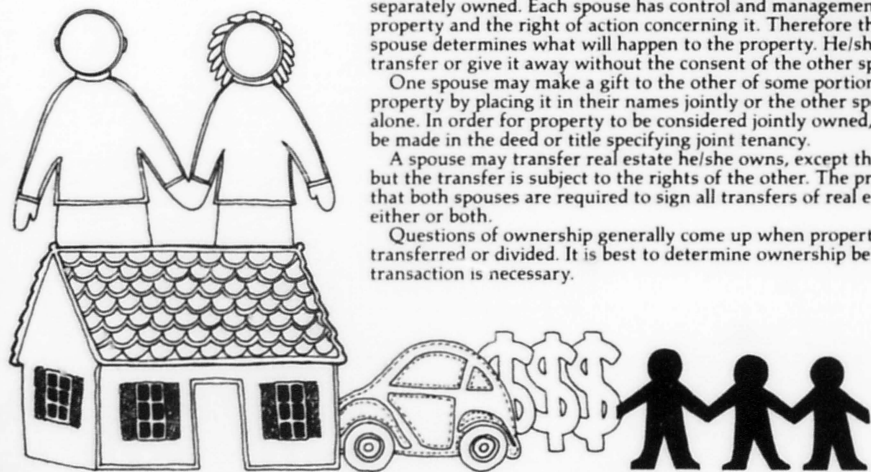
Generally, earnings and other property acquired during a marriage belong to both the husband and wife and are marital property. It is important to know that there are two types of property, personal and real. Personal property includes items such as clothing, jewelry and cars. Real property is real estate.

Minnesota has a separate property system. Under the separate property system each spouse separately owns property which he/she owned at the time of marriage, including the profits from it. 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 his/her property and the right of action concerning it. Therefore the owning spouse determines what will happen to the property. He/she is free to sell, transfer or give it away without the consent of the other spouse.

One spouse may make a gift to the other of some portions of his/her property by placing it in their names jointly or the other spouse's name alone. In order for property to be considered jointly owned, provision must be made in the deed or title specifying joint tenancy.

A spouse may transfer real estate he/she owns, except the homestead, but the transfer is subject to the rights of the other. The practical effect is that both spouses are required to sign all transfers of real estate owned by either or both.

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.



Wills

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, the property passes to the survivor. A third way by which property is transferred when an owner dies is by intestate succession. This means that the law determines the descent of property when no provision has been made to transfer it. Anyone who wishes that his/her property be transferred other than as provided by law and has not made any other provisions ought to make a will. A will insures that property is transferred according to your wishes.

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 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 interpretation based on definitions in the law and on court interpretations. It is best to consult an attorney for advice on your individual situation.

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.

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 name of both spouses.

Jointly-owned property is not taxed under Minnesota or federal law when it passes from one spouse to the other. Both the state and federal laws recognize that both spouses make a contribution to the economic well-being of the marriage. This contribution may be financial, but it may also consist of the homemaker's physical labor, knowledge and skill. Particularly in the case of family farms and small businesses, recognizing the wife's contribution can make a significant difference for the survivor's financial situation.

Upon the death of a spouse, property that is not held in joint tenancy or covered by a will is divided by the court (probated) according to the order of priority (intestate succession) established in the law.

Under current law, the intestate estate is distributed as follows: all to the surviving spouse if there are no children; one-half each to a surviving spouse and one child; or one-third to the surviving spouse and two-thirds to the children if there is more than one child.

As of January 1, 1987, the intestate estate will be distributed as follows: all to the surviving spouse if there are no children; the first \$70,000 and one-half of the balance to the surviving spouse, with the children, who are also the children of the surviving spouse, receiving the remainder; or one-half to the surviving spouse, with the children who are not the children of the surviving spouse receiving the other half.

The surviving spouse receives the homestead if there are no children or grandchildren. If there are children or grandchildren, the spouse has the right to possess and live in the homestead during his/her lifetime (life estate), and upon his/her death the homestead passes to the children.

Even if there is a will, the spouse has a right to "elect" against the will. The spouse receives what he/she would have received had there been no will. The surviving spouse must contest the will in court to receive an elective share.

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?

Inheritance

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.

Inheritance

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

Credit

I'm really confused by all the terms in the credit area. What is the difference between credit and a credit rating? How can I get credit and establish a credit history in my own 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 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 your 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 establish 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.

Credit

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 are in 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 a 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 lose your credit identity when you are married, and the 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 accounts you open now may be maintained in both names. Be sure to request that all information on joint accounts be reported in both names.

The Women's Legal Defense Fund, 2000 P Street N.W., Suite 400, Washington, D.C. 20036, (202) 887-0364 has published a book entitled, "The Credit Game: How Women Can Win It".

Credit

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 until 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 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 last 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 more information contact: Federal Reserve Bank of Minneapolis, Consumer Affairs Division, 250 Marquette Ave., Minneapolis, MN 55401, (612) 340-2345; or the Minnesota Department of Human Rights, Bremer Tower, St. Paul, MN 55101, (612) 296-5663.

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 you took on jointly with him. Find out whether he had credit life insurance. If so, the insurance may pay part of or all of the debt(s).

Since you have no credit in your own name, you'll probably have to start by making an 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 accounts were 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 credit history.

For an informational booklet on credit for women write: Women's Legal Defense Fund, 2000 P Street N.W., Suite 400, Washington, D.C. 20036.

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 credit in her own name as a form of insurance. Isn't there some way I can keep the account in my name?

Credit

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 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 judgments.

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 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 a file a person can write or 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 30 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 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 just 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?

The Small Business Administration (S.B.A.) was established to stimulate small business growth throughout the country. At one time the S.B.A. granted loans to enable the development of small businesses or to keep them in operation. The S.B.A. no longer makes loans. It does guarantee loans which are made through an S.B.A. participating bank.

The S.B.A. guarantees loans to businesses that have a proven track record. Loan guarantees are made for loans greater than \$50,000. The loan guarantee enables banks to lend money to businesses that would not otherwise be eligible.

For more information about qualifications for S.B.A. assistance contact the Minnesota field office of the S.B.A. at 12 S. 6th St., Minneapolis, MN 55402, (612) 725-2363.

The state of Minnesota has a Small Business Assistance Center that provides information, referral, and counseling to small businesses. For further information contact the center at the Department of Energy and Economic Development, 900 American Center Bldg., 150 E. Kellogg Blvd., St. Paul, MN 55101, (612) 296-5023.

The Women's Economic Development Corporation (WEDCO) also provides technical assistance and loans to women starting small businesses. Their address is Iris Park Place, Suite 395, 1885 University Ave., St. Paul, MN 55104, (612) 646-3808.

Family Law

Name After Marriage

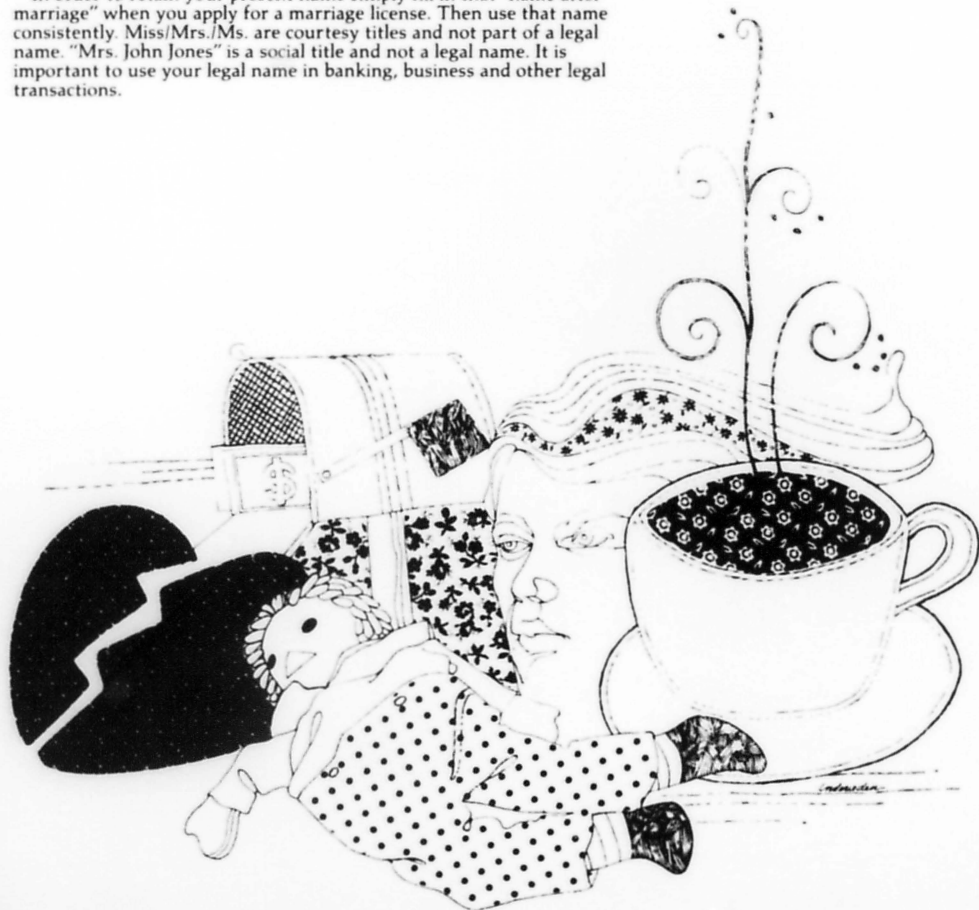
Minnesota law has never required that a woman take her husband's last name upon marriage. Because of social custom, not law, most married women take their husband's surname. Legally, a woman can use any name that she chooses as long as she does not intend to defraud anyone.

In 1975, 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 marriage" when you 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.

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



Divorce

I understand that Minnesota has a no fault divorce law. What's in this law?

The law you are referring to became effective in 1979. It was patterned after the Uniform Marriage and Divorce Act and makes irretrievable breakdown the only grounds for a marriage dissolution in Minnesota. Neither party must prove the other was at fault in order to be granted a divorce and 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 maintenance (alimony), for determining property division and for granting child custody and support.

Factors the court considers in determining 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; the loss of earnings, seniority and other employment opportunities missed; the contribution of spouse seeking maintenance to the other spouse's business or employment; and the age, physical and emotional condition of the spouse seeking maintenance. A 1985 law requires the court to award permanent maintenance when there is uncertainty regarding the need for a permanent maintenance award and leave the order open for later modification.

Guidelines for property division are based on a variety of factors including 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 the 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.

When considering custody the court bases its decision on the best interest of the child. Factors to be considered include: the wishes of the parent(s); the preference of the child; the interaction and interrelationship of the child with parent(s), siblings and others; the child's adjustment to home, school and community; the length of time the child has lived in a stable satisfactory environment and the desirability of continuity; the permanence of the custodial home; the mental and physical health of involved individuals; the capacity to give the child love, affection and guidance, and to continue educating and raising the child in his/her culture and religion; and the child's cultural background. In 1985, the Minnesota Supreme Court ruled that when both parents seek custody of a child too young to express a preference, custody will be awarded to the "primary caretaker" unless that parent is shown to be unfit.

The overriding concern in setting child support is the best interest of the child. The law also contains provisions that separate child support obligations from visitation rights. In addition, it strengthens collection procedures. For more information on child support see the next column.

The Commission on the Economic Status of Women has a brochure, "Marriage Dissolution and the Law", available free of charge. The address is 85 State Office Building, St. Paul, MN 55155, (612) 296-8590.

Child Support

Child support is money ordered by the court to be paid by the non-custodial parent for the support of a child living with the other (custodial) parent. Support may include medical, dental and educational bills as well as everyday living expenses.

Lack of child support is a serious problem in this country. Support, even when ordered, is often unpaid. And even those payments made tend to be irregular and unreliable. In a 1982 U.S. Census study, only 59 percent of women with custody were awarded child support. Of these, less than half received the full amount awarded, a quarter received less than they were due and the remainder received no support payments at all. Other studies have shown that non-support is as prevalent among affluent and middle-income fathers as among low-income fathers, and that there is little correlation between ability to pay and actual payments of child support.

In Minnesota, the court must use guidelines established by state law to determine the amount of child support order. A court may order the non-custodial parent to pay less than the guidelines, but must give the reason for doing so. Child support orders must include a cost of living adjustment and orders can be modified.

IV-D is a state and federal child support enforcement program. Its name comes from Title IV-D of the Social Security Act, a federal law. Its basic premise is that children ought to be supported by their parents in a manner consistent with the parents' capabilities. Its goals are to locate absent parents, establish and enforce payments of child support and legally determine paternity. Under the law, Minnesota established a Child Support Office within the Department of Human Services.

In order to apply for child support services, contact the child 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 five dollars for those not on public assistance. Information you are asked to supply is treated confidentially.

There are several ways in which a delinquent child support order can be enforced—through wage withholding and interception of state and federal income tax refunds.

If you have further questions, contact your local agency, or write: Child Support and Enforcement, 400 Centennial Bldg., 658 Cedar St., St. Paul, MN 55155, (612) 296-2542. The Commission on the Economic Status of Women in conjunction with the Office of Child Support has published a brochure, "The Legal Right to Child Support". It is available free of charge from the Commission or the Office of Child Support Enforcement.

I heard there are some new laws about child support. Can you tell me more about them?



Violence

Battered Women

I am asking for a friend who has a problem and doesn't know what to do. Her husband beats her. She has three kids and is worried about breaking up the family by moving out or getting a divorce. Is there any way for her to get protection from her husband? Also, is there any place she can go and take her kids if things get worse? She doesn't have any money of her own.

Domestic violence has been an unreported, unrecognized and misunderstood crime. The Minnesota Department of Corrections estimates that there are 34,000 cases of spousal abuse annually. Assaulted women often feel lonely, guilty and ashamed of their situation.

The Minnesota Legislature has passed several laws addressing this issue. They are the Domestic Abuse Act, which provides for an "order for protection", and a legal provision for "probable cause misdemeanor arrest".

The order for protection allows a battered person and his/her children to obtain protection. This can be done quickly without filing for divorce. The order may require an end to the abusive behavior or the removal of the abusive person from the household. The order may apply to unrelated people living together as well as to a present or former spouse. The process of obtaining an order for protection does not require an attorney. A simple form and assistance in completing it are available from the county clerk of court. Violation of an order for protection can result in an arrest of the offender.

The probable cause arrest law allows a police officer to make an arrest in cases of assault which the officer has not witnessed. The arrested person may be a spouse or former spouse, someone who resides with the victim or someone who has formerly done so. The arresting officer must advise the victim of temporary shelters and other services available in the community. In addition, he/she must inform them of legal rights and remedies available, including filing a criminal complaint or a petitioning for an order for protection.

The arrest must occur within four hours of the assault. The arrested person is held for a cooling-off period. If charges are filed, a trial or hearing date is set. A person convicted of domestic assault may be sentenced to pay a fine and/or go to jail. The judge may put the defendant on probation on the condition of participation in counseling or another appropriate program.

The Minnesota Legislature has provided funding for a network of emergency shelters for battered women and their children as well as community education and advocacy programs related to domestic violence. Shelters are listed in the resources section of this booklet. For more information contact the Battered Women's Program, Minnesota Department of Corrections, 300 Bigelow Bldg., 450 North Syndicate, St. Paul, MN 55104, (612) 296-0253.

Child Abuse

Child abuse is a widespread yet often unrecognized and unreported crime. In 1983 there were about 11,400 reported cases of abuse and neglect in Minnesota. Estimates of the actual incidence of abuse are much higher.

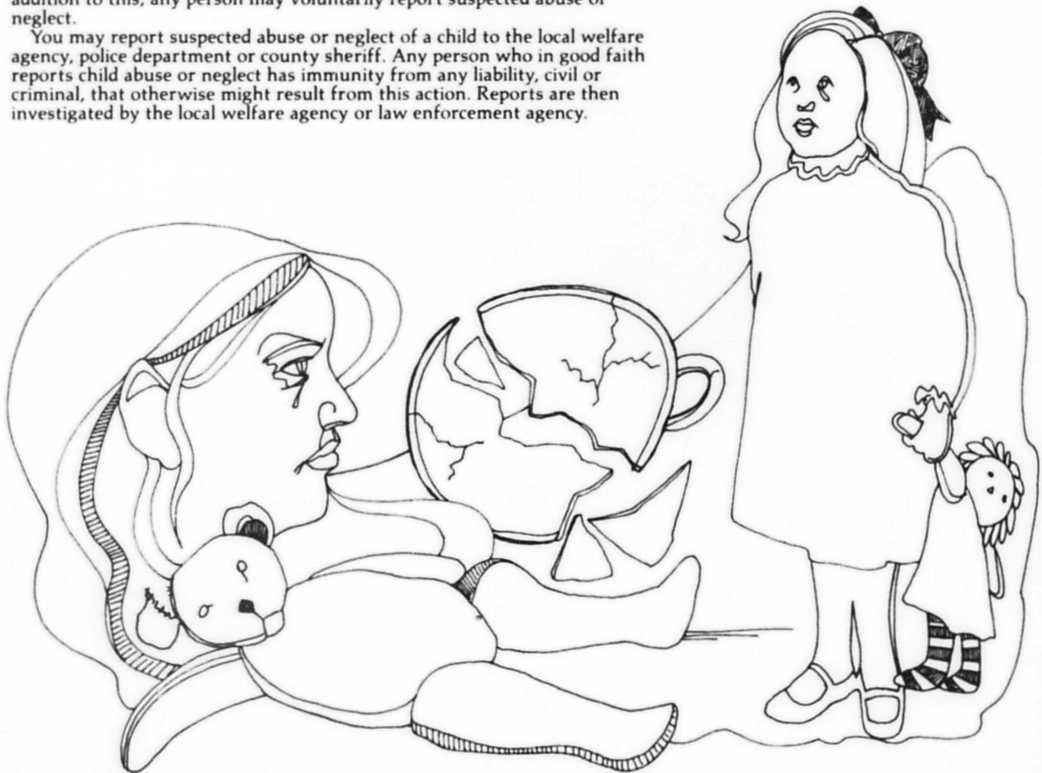
Minnesota statute defines physical abuse as "any physical injury inflicted by a parent, guardian or other person responsible for the child's care on a child other than by accidental means; or any physical injury that cannot reasonably be explained by the history of injuries provided by a parent, guardian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

Minnesota law defines 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, or failure to protect a child's physical or mental health when reasonably able to do so." There is an exclusion for people because of religious or spiritual beliefs.

The law requires that certain persons report suspected cases of abuse or neglect 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.

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?



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 the 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 feel free to report the assault.

The Minnesota Legislature funds a program for Victims of Sexual Assault. 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 the 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 specific programs for victims as well as workshops, forums or information about the problem of sexual assault and the development of local services to any agency, organization, group or individual within the state.

For further information contact: Minnesota Program for Victims of Sexual Assault, 300 Bigelow Bldg., 450 North Syndicate, St. Paul, MN 55104, (612) 296-0256. See the resources section of this book for a listing of sexual assault services.

Spousal Rape

A friend of mine confided recently that her husband abuses her sexually, usually when he is drunk. This is painful and humiliating for her, and she lives in constant fear that it will happen again. I've been told that because they're still married, there is nothing she can do. Is this true?

Minnesota's criminal laws contain a section on criminal sexual conduct, which includes rape. In the past, these laws did not apply to "voluntary relationships"—people living together in an "ongoing voluntary sexual relationship" or legally married at the time of the offense.

Ironically, the law provided more protection to the woman raped in an alley by a stranger than to the woman raped in her own home, perhaps repeatedly, by someone she once loved and trusted. Regardless of the circumstances or the amount of force involved, the law ignored her problem unless the woman was separated from her husband—and one of them had filed for divorce.

Many women entering battered women's shelters report having been sexually as well as psychologically and physically assaulted by a cohabiting adult. Most of those offenders were spouses.

The law was expanded in 1980 to allow prosecution for rape in marriage. The law states that "it shall not be a defense to the prosecution" that the man was married to the woman or lived with her in an ongoing voluntary sexual relationship. It recognizes that no one is "entitled" to commit this crime, that no one deserves to be raped.

For further information contact: Minnesota Program for Victims of Sexual Assault, 300 Bigelow Bldg., 450 North Syndicate, St. Paul, MN 55104, (612) 296-0256. Sexual assault services are listed in the resources section of this booklet.

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Resources

Consumer Services

Housing

Housing Information Office
Mayor's Office
21 W. 4th St.
St. Paul, MN 55102
(612) 298-5591

Minneapolis Community
Development Agency
331 2nd Ave. S.
Minneapolis, MN 55401
(612) 348-2511

Minnesota Housing Finance Agency
400 Sibley, Suite 300
St. Paul, MN 55101
(612) 296-7608
Outside the metro area toll free
800-652-9747

Minnesota Human Rights Act
Department of Human Rights
Bremer Tower
St. Paul, MN 55101
(612) 296-5663
Outside the metro area toll free
800-652-9747

Fair Housing and Equal
Opportunity
Housing and Urban Development
220 S. 2nd St.
Minneapolis, MN 55401
(612) 349-3185

Housing and Community
Development Act
Housing and Urban Development
220 S. 2nd St.
Minneapolis, MN 55401
(612) 349-3000

Minnesota Tenants Union
1513 Franklin
Minneapolis, MN 55404
(612) 871-7485

Consumer Rights

Consumer Services Division,
Office of the Attorney General
Rm. 124, Ford Bldg.
117 University Ave.
St. Paul, MN 55155
(612) 296-2331

Fair Debt Collections Practices Act
Federal Reserve Bank
250 Marquette Ave.
Minneapolis, MN 55480
(612) 340-2511

Better Business Bureau
1745 University Ave.
St. Paul, MN 55104
(612) 646-7700

"The People's Courts, A guide to
Minnesota Conciliation Court"
Minnesota Public Interest Research
Group
2412 University Ave. S.E.
Minneapolis, MN 55414
(612) 376-7554

Tel-Law Library
Minnesota Bar Association
430 Marquette Ave.
Suite 403
Minneapolis, MN 55401
(612) 227-5297
Outside the metro area toll free
800-652-9728

Education

Title IX

Technical Assistance Coordinator
Office for Civil Rights
U.S. Department of Education
300 S. Wacker Dr., 8th floor
Chicago, IL 60606
(312) 353-3873

Office for Civil Rights
U.S. Dept. of Health & Human
Services
330 Independence S.W.
Washington, D.C. 20201
(202) 245-6403

Minnesota Law

Department of Human Rights
Bremer Tower
St. Paul, MN 55101
(612) 296-5663
Outside the metro area toll free
800-652-9747

Minnesota Department of
Education
Equal Educational Opportunities
Section
Capital Square Bldg.
St. Paul, MN 55101
(612) 296-5020

Employment

Employment Opportunities

Department of Jobs & Training
390 N. Robert St.
St. Paul, MN 55101
State Job Service
(612) 296-4296 (information)
(job listings and placement)
(612) 296-3625
Outside the metro area toll free
800-652-9747

Job Training Partnership Act
State Job Training Office
690 American Center Bldg.
St. Paul, MN 55101
(612) 296-8004
Outside the metro area toll free
800-652-9747

Apprenticeships

Division of Voluntary
Apprenticeship
MN Department of Labor &
Industry
444 Lafayette
St. Paul, MN 55101
(612) 296-2371
Outside the metro area toll free
800-652-9747

Bureau of Apprenticeships and
Training
U.S. Department of Labor
316 N. Robert St.
St. Paul, MN 55101
(612) 725-7951

Volunteerism

Minnesota Office of Volunteer
Services
500 Rice St.
St. Paul, MN 55103
(612) 296-4731
Outside the metro area toll free
800-652-9747

Displaced Homemaker and Career Counseling

General Information
MN Displaced Homemaker Programs
Department of Jobs & Training
690 American Center Bldg.
St. Paul, MN 55101
(612) 296-6060

Programs in Metro Area

Working Opportunities for Women
2233 University Ave.
Suite 340
St. Paul, MN 55114
(612) 647-9961

Working Opportunities for Women
2344 Nicollet Ave. S.
Suite 140
Minneapolis, MN 55404
(612) 874-6636

CHART
123 E. Grant St., 9th Fl.
Minneapolis, MN 55403
(612) 871-9100

Women in Transition
6715 Minnetonka Blvd.
St. Louis Park, MN 55426
(612) 925-9193

HERS
14451 County Rd. 11
Burnsville, MN 55337
(612) 431-2112

PAT
60 Kent St.
St. Paul, MN 55102
(612) 291-8553

Programs in Greater Minnesota

Project SOAR
Suite 101
205 W. 2nd St.
Duluth, MN 55802
(218) 722-3126

Crossroads
102 N. Main
P.O. Box 15
Thief River Falls, MN 56701
(218) 681-8158

Lives in Transition
3rd and 6th St. S.
AEOA Bldg.
Virginia, MN 55792
(218) 749-2912

New Directions
801 Roosevelt Ave.
Detroit Lakes, MN 56501
(218) 847-2101

Meta Five Displaced Homemakers Program
Brainerd Community College
College Dr.
Brainerd, MN 56401
(218) 828-2503

Pathfinders
University of Minn.-Morris
Continuing Education and Regional Programs
Morris, MN 56267
(612) 589-2211, ext. 6460

WINGS
728 S. Benton Dr.
Sauk Rapids, MN 56379
(612) 251-1612

MAINSTAY
1103 E. College Dr.
Marshall, MN 56258
(507) 537-1546

Life & Work Planning Center
Blue Earth County Government Center
410 Jackson St.
Mankato, MN 56001
(507) 345-1577

Labor Law

Minimum Wage

Division of Labor Standards
Department of Labor and Industry
Space Center, 4th floor
St. Paul, MN 55101
(612) 296-2282

Fair Labor Standards Act
Wage and Hour Division
Department of Labor
200 S. 2nd, Rm. 102
Minneapolis, MN 55401
(612) 349-3701

Discrimination or Harassment

AGE

Minnesota Human Rights Act
Department of Human Rights
Bremer Tower
St. Paul, MN 55101
(612) 296-5663
Outside the metro area toll free
800-652-9747

Age Discrimination in
Employment Act
Equal Employment Opportunity
Commission (EEOC)
110 S. 4th St., Rm. 178
Minneapolis, MN 55401
(612) 349-3495

HANDICAP

State Council for the Handicapped
Rm. 208, Metro Square Bldg.
St. Paul, MN 55101
(612) 296-6785
Outside the metro area toll free
800-652-9747

Minnesota Human Rights Act
Department of Human Rights
Bremer Tower
St. Paul, MN 55101
(612) 296-5663
Outside the metro area toll free
800-652-9747

Rehabilitation Act
Merit Systems Protection Board
(federal employees)
230 S. Dearborn St., 31st floor
Chicago, IL 60604
(312) 353-2923

Office of Federal Contract
Compliance Programs (federal
contractors)
220 S. 2nd, Rm. 106
Minneapolis, MN 55401
(612) 349-3710

SEX

Minnesota Human Rights Act
Department of Human Rights
Bremer Tower
St. Paul, MN 55101
(612) 296-5663
Outside the metro area toll free
800-652-9747

Title VII Civil Rights Act & Equal
Pay Act
Equal Employment Opportunity
Commission (EEOC)
110 S. 4th St., Rm. 178
Minneapolis, MN 55401
(612) 349-3495

Title IX
Office for Civil Rights
U.S. Department of Education
300 S. Wacker Dr.
Chicago, IL 60606
(312) 353-3873

"Employment Rights for Women"
"Legal Rights of Pregnant
Employees"
Commission on the Economic
Status of Women
85 State Office Building
St. Paul, MN 55155
(612) 296-8590
Outside the metro area toll free
800-652-9747

Labor Relations

National Labor Relations Board
110 S. 4th St.
Minneapolis, MN 55401
(612) 349-5357

Finances

Child Care Income Tax Credit

Department of Revenue
Centennial Office Building
St. Paul, MN 55155
(612) 296-6185
Outside the metro area toll free
800-652-9094

Internal Revenue Service
316 N. Robert
St. Paul, MN 55101
(612) 291-1422
Outside the metro area toll free
800-424-1040

Insurance Discrimination

Insurance Division
Department of Commerce
Metro Square Bldg., 5th floor
St. Paul, MN 55101
(612) 296-4026

Minnesota Department of
Human Rights
Bremer Tower
St. Paul, MN 55101
(612) 296-5663
Outside the metro area toll free
800-652-9747

Insurance Information Center
3100 W. Lake St.
Minneapolis, MN 55416
(612) 926-0699

Social Security

Social Security Administration
316 N. Robert
St. Paul, MN 55101
(612) 378-1151
Outside the metro area toll free
800-462-5360

Credit Discrimination

Office of the Attorney General
Ford Bldg.
St. Paul, MN 55155
Consumer Division:
(612) 296-9412 General
Information
(612) 296-3353 Complaints

Consumer Affairs Division
Federal Reserve Bank
250 Marquette Ave.
Minneapolis, MN 55401
(612) 340-2511

Minnesota Department of Human
Rights
Bremer Tower
St. Paul, MN 55101
(612) 296-5663
Outside the metro area toll free
800-652-9747

Business

Small Business Assistance Office
MN Dept. of Energy and Economic
Development
900 American Center Bldg.
St. Paul, MN 55101
(612) 296-5023
Outside the metro area toll free
800-652-9747

Small Business Administration
610C Butler Square Bldg.
100 N. 6th St.
Minneapolis, MN 55403
(612) 349-3550
Pre-recorded General Information:
(612) 349-3558

Women's Economic Development
Corporation (WEDCO)
Iris Place, Suite 395
1885 University Ave.
St. Paul, MN 55104
(612) 646-3808

Minnesota Hispanic Women's
Development Corporation
970 Raymond Ave.
St. Paul, MN 55114
(612) 641-1619

General Information
AVTI Small Business Management
Program
Capitol Square Bldg.
550 Cedar St.
St. Paul, MN 55101
(612) 297-1475

General Information
Small Business Development Ctr.
P.O. Box 5009
College of St. Thomas
2115 Summit Ave.
St. Paul, MN 55105
(612) 647-5840
Outside the metro area call
(612) 448-8810

Family Law

Child Support Enforcement

Local Welfare or Social Services
Agency or
Office of Child Support
Enforcement
Department of Human Services
Space Center, 2nd Fl.
St. Paul, MN 55155
(612) 296-2542

"The Legal Right to Child Support"
Minnesota Commission on the
Economic Status of Women
85 State Office Building
St. Paul, MN 55155
(612) 296-8590
Outside the metro area toll free
800-652-9747

Legal Advice

Chrysalis
Legal Advice Clinic
2104 Stevens Ave. S.
Minneapolis, MN 55404
(612) 871-2603

St. Paul Y.W.C.A. Legal Assistance
for Women
65 E. Kellogg Blvd.
St. Paul, MN 55101
(612) 222-3741

Pro-Se (for yourself) Dissolution
and Name Change:
Women's Advocates
584 Grand Ave.
St. Paul, MN 55102
(612) 227-8284

Tel-Law Library
Minnesota Bar Association
430 Marquette Ave.
Suite 403
Minneapolis, MN 55401
(612) 227-5297
Outside the metro area toll free
800-652-9728

"Women's Rights in Marriage"
"Women's Rights in Divorce"
Commission on the Economic
Status of Women
85 State Office Building
St. Paul, MN 55155
(612) 296-8590
Outside the metro area toll free
800-652-9747

Family Violence

GENERAL 24-HOUR
EMERGENCY HOTLINE
(612) 646-0994
TTY Accessible, Collect Calls
accepted

Battered Women

General Information:
Battered Women's Program
Minnesota Department of
Corrections
450 Syndicate, Suite 300
Bigelow Bldg.
St. Paul, MN 55104
(612) 642-0253

MN Coalition for Battered Women
435 Aldine St.
St. Paul, MN 55104
(612) 646-6177

Shelters in the metro area

Alexandra House
P.O. Box 194
Circle Pines, MN 55014
(612) 780-2330

Casa De Esperanza
P.O. Box 75177
St. Paul, MN 55175
(612) 772-1611
Staff speaks Spanish

Harriet Tubman Women's Shelter
P.O. Box 7026, Powderhorn Station
Minneapolis, MN 55407
(612) 827-2841

Home Free
3405 E. Medicine Lake Blvd.
Plymouth, MN 55441
(612) 559-4945

B. Robert Lewis House
4750 Nichols Rd.
Eagan, MN 55122
(612) 452-7288

Sojourner Shelter-Hopkins Project
P.O. Box 272
Hopkins, MN 55343
(612) 933-7422

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

Shelters outside the metro area

Committee Against Domestic
Abuse (CADA)
Box 466
Mankato, MN 56001
(507) 625-7233

Martha Rogers Ripley Alliance for
Battered Women
Box 96
Thief River Falls, MN 56701
(218) 681-5557

Northwoods Coalition for Battered
Women
P.O. Box 563
Bemidji, MN 56601
(218) 751-0211

Shelter House
P.O. Box 787
Willmar, MN 56201
800-992-1716

Southwest Women's Shelter
210 S. 1st St.
Marshall, MN 56258
(507) 532-2350

Woman House
P.O. Box 195
St. Cloud, MN 56301
(612) 253-6900

Women's Center of Mid-Minnesota
P.O. Box 602
Brainerd, MN 56401
(218) 828-1216

Women's Coalition Inc.
P.O. Box 3205
Duluth, MN 55803
(218) 728-6481

Women's Crisis Center
P.O. Box 815
Fergus Falls, MN 56537
(218) 739-3359

Women's Shelter
P.O. Box 117
Rochester, MN 55903
(507) 285-1010

Community Programs for Battered Women

Cornerstone
2200 W. Old Shakopee Rd.
Bloomington, MN 55431
(612) 884-0330

Domestic Abuse Project
2445 Park Ave. S.
Minneapolis, MN 55404
(612) 874-7063

Family Violence Network
P.O. Box 854
Lake Elmo, MN 55042
(612) 770-0777

New Beginnings
P.O. Box 211
Forest Lake, MN 55025
(612) 462-4844

Southern Valley Battered Women's Alliance
P.O. Box 2
Belle Plaine, MN 56011
(612) 873-4214
Collect calls accepted

BIHA, Women in Action
(Black, Indian, Hispanic, Asian)
2650 Nicollet Ave.
Minneapolis, MN 55405
(612) 870-1193

Division of Indian Work—Family Violence Program
3045 Park Ave. S.
Minneapolis, MN 55407
(612) 827-1795

Education for Cooperative Living (ECL)
1700 Penn Ave. N.
Minneapolis, MN 55411
(612) 521-3646

Minnesota Institute on Black Chemical Abuse (MIBCA)
2616 Nicollet Ave. S.
Minneapolis, MN 55408
(612) 871-7878

Sioux Tribes—Family Violence Project
2330 Sioux Trail N.W.
Prior Lake, MN 55372
(612) 445-8900

Southeast Asian Battered Women Contact: Region XI 646-6177 or Women's Association of Hmong and Lao (WAHL), 488-0244

Women of All Red Nations
P.O. Box 4637
St. Paul, MN 55104
(612) 292-9358

Indian Health Board—Family Violence Program
1315 E. 24th St.
Minneapolis, MN 55404
(612) 721-3200

Legal advocacy and information

Battered Women's Services
Hennepin County Attorney's Office
(612) 348-5545

Crime Victim Center
(612) 348-4003

Domestic Abuse Project
(612) 874-7063
(612) 348-5073

L.A.W.—Legal Assistance for Women
(612) 871-2603

Child Abuse

Local County Social Service Agency
Child Protection Unit

CHILD ABUSE HOTLINE
(612) 347-2223
(Crisis Intervention Center)

Sexual Assault

General Information
Minnesota Program for Victims of Sexual Assault
Minnesota Department of Corrections
300 Bigelow Bldg.
450 N. Syndicate
St. Paul, MN 55104
(612) 642-0256

Services in the metro area

Rape and Sexual Assault Center
2431 Hennepin Ave. S.
Minneapolis, MN 55405
(612) 825-4357

Sexual Assault Services
Office of the County Attorney
C-2100 Government Center
Minneapolis, MN 55487
(612) 348-4053

Sexual Assault Resource Service
527 Park Ave., 3rd Floor
Minneapolis, MN 55415
(612) 347-5832

Walk-In Counseling Center
(7-9p.m. MTuWTh 1-3p.m. MWF)
2421 Chicago Ave. S.
Minneapolis, MN 55404
(612) 870-0565

Sexual Offense Services
Produce Bank Bldg., Rm. 322
529 Jackson
St. Paul, MN 55101
(612) 298-5898

Victim Witness Assistance Program
Anoka County Attorney's Office
Courthouse
325 E. Main
Anoka, MN 55303
(612) 427-1212

Carver County Program for Victims of Sexual Assault
1222 W. 31st
Chaska, MN 55408
(612) 824-5555

Dakota Sexual Assault Services
Community Action Council
14451 County Rd. 11
Burnsville, MN 55337
(612) 431-2424

Sexual Assault Services
7066 Stillwater Blvd. N.
Oakdale, MN 55119
(612) 777-1117

Model Cities Health Clinic
270 N. Kent St.
St. Paul, MN 55102
(612) 224-4601

Phyllis Wheatley
Community Center
919 Fremont Ave. N.
Minneapolis, MN 55411
(612) 374-4342

Sexual Assault Project
Division of Indian Work
Minneapolis Council of Churches
3045 Park Ave. S.
Minneapolis, MN 55407
(612) 827-1795

Services outside the metro area

Central Minnesota Sexual
Assault Services
701½ Mall Germain
St. Cloud, MN 56301
(612) 251-HELP (4357)

Minnesota Migrant Council
Box 1231
35 Wilson Ave. N.E.
St. Cloud, MN 56302
(612) 253-7010

Sexual Assault Task Force
of Morrison County
15 Edgewater Dr.
Little Falls, MN 56345
(612) 632-3046

Sexual Assault Program
West Center Community Services
Center, Inc.
1125 S.E. 6th St.
Willmar, MN 56201
(612) 235-4613

Listening Ear Crisis Center
111 17th Ave. E.
Alexandria, MN 56308
(612) 763-6638

Victim Assistance Program
410 S. 5th St.
Mankato, MN 56001
(507) 625-9034

Victim's Crisis Center
Box 649
Albert Lea, MN 56007
(507) 373-2223

Houston County Women's
Resources
Box 422
Caledonia, MN 55921
800-356-9588

Southwest Minnesota Sexual
Assault Program
P.O. Box 51
Marshall, MN 56258
(507) 532-5764

Southern Minnesota Crisis
Support Center
P.O. Box 214
Fairmont, MN 56031
(507) 235-3456

Victim's Crisis Center
908 N.W. First Dr.
Austin, MN 55912
(507) 437-6680

Southwestern Mental Health
Ctr., Inc.
P.O. Box D
Luverne, MN 56156
(507) 283-9511

The Rapeline Program
515 2nd St. S.W.
Rochester, MN 55902
(507) 289-0636

Victim Support Program
Box 171
Northfield, MN 55057
(507) 645-5555

Faribault Victim Support Program
P.O. Box 354
Faribault, MN 55021
(507) 334-2555

Women's Resource Center
14 Exchange Bldg.
Winona, MN 55987
(507) 452-4440

Sexual Assault Program
Box 1472
Bemidji, MN 56601
(218) 751-0211

Rape and Abuse Crisis Center
Box 1655
Fargo, ND 58107
(701) 293-RAPE (7273)

Center for Parents and Children
Townsite Centre
810 4th Ave. S.
Moorhead, MN 56560
(218) 233-6158

Mid-Minnesota Women's Center
P.O. Box 602
Brainerd, MN 56401
(218) 828-1216

Adult Protection Council
Advocacy Program
County Courthouse
Grand Rapids, MN 55744
(218) 326-0388

Project Safe, Inc.
223 E. 7th St., Rm. 39
Crookston, MN 56716
(218) 281-2864

Aid to Victims of Sexual Assault
2 E. 5th St.
Duluth, MN 55805
(218) 727-8538

Sexual Assault Program of
Northern St. Louis County
335½ Chestnut St.
Virginia, MN 55792
(218) 749-4725
Toll-free Hotline for the Range:
800-232-1300

Other Resources

Information and Referral Services

State Offices
General information Minnesota
state agencies (612) 296-6013

Crisis
Youth Emergency Services (Y.E.S.)
Phone Service
(24 hours, TTY accessible)
(612) 339-7033

United Way First Call for Help
340-7431 (Minneapolis)
291-4666 (St. Paul)
800-356-9588 (LaCrosse, WI)

N.E.O.N. (Nighttime Emergency
Outreach Network) 8p.m.-8a.m.
nightly
(612) 339-0895

Nightgale Help Phone Service
P.O. Box 113
Grand Rapids, MN 55744
(218) 326-8565

Crisis Intervention Center
Hennepin County Medical Center
701 Park Ave.
Minneapolis, MN 55415
Crisis Line: (612) 347-3161

Women's Resource Centers

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

Chrysalis Center for Women
2104 Stevens Ave.
Minneapolis, MN 55404
(612) 871-0118

Women's Center
University of Minnesota
5 Eddy Hall
192 Pillsbury Dr. S.E.
Minneapolis, MN 55455
(612) 373-3850

Anoka-Ramsey Community College
Women's Resource Center
11200 Mississippi Blvd. N.W.
Coon Rapids, MN 55433
(612) 427-2600 ext. 242

Normandale Community College
The Women's Resource Center
9700 France Ave. S.
Bloomington, MN 55437
(612) 831-1144

Women's Center
U of M, Morris
4th and College Ave.
Morris, MN 56267
(612) 589-2211 ext. 6089

Willmar Community College
Women's Resource Center
Willmar, MN 56201
(612) 231-5176

Southwestern Vocational—
Technical Institute—Granite Falls
Campus
Women's Resource Center
Hwy. 212 W.
Granite Falls, MN 56241
(612) 564-4511 ext. 44

Women's Center
Mankato State University
MSU Box 107
Mankato, MN 56001
(506) 389-6146

Non-Traditional Student Resource
Center
Southwest State University
Marshall, MN 56258
(507) 537-7160

Women's Resource Center, YWCA
709 1st Ave. S.W.
Rochester, MN 55902
(507) 289-0638

Women's Resource Center
14 Exchange Bldg.
51 W. 4th St.
Winona, MN 55987
(507) 452-4440

Women's Center of Mid-Minnesota
Box 602
Brainerd, MN 56401
(218) 828-1216

Rainy River Community College
Personal Growth—Career
Development Program for Women
International Falls, MN 56649
(218) 285-7722 ext. 251

Women's Networks

Minnesota Women's Consortium
316 West University Ave.
St. Paul, MN 55103
(612) 228-0338

Greater Minnesota Women's
Alliance
1931 East 3rd St.
Duluth, MN 55812
(218) 724-4075

Women's Network of the Red River
Valley (Moorhead)
Box 3092
Fargo, North Dakota 58108
(218) 236-5434

Itasca County Women's Network
Itasca Community College
1851 East Hwy. 169
Grand Rapids, MN 55744
(218) 327-1767

Minority Women's Employment
Network
310 E. 38th St.
Minneapolis, MN 55409
(612) 827-5753

Additional Resources

Additional Resources

General Information

(Counseling, Community and Human Services etc.)

First Call for Help
(United Way of Minneapolis)
404 S. 8th St.
Minneapolis, MN 55404
(612) 340-7431

First Call for Help
100 S. Robert
St. Paul, MN 55101
(612) 291-4666

Carver County Information
and Referral
Courthouse, Box 7
Chaska, MN 55318
(612) 448-3661

Family Resource Center
Box F
Chisago City, MN 55013
(612) 257-2400

Blue Earth County Information
and Referral
410 S. 5th St.
Mankato, MN 56001
(507) 625-3031

Brown County Information
and Referral
510½ 1st N.
New Ulm, MN 56073
(507) 354-8515

Informational Volunteer Services
Olmstead County
515 2nd St. S.W.
Rochester, MN 55901
(507) 285-8416

LaCrosse First Call for Help
P.O. box 2373
LaCrosse, WI 54601
800-356-9588

Information and Referral Services
of St. Louis County
320 W. 2nd St.
Duluth, MN 55802
(218) 727-8538
or
Northland Office Bldg.
307 S. 1st St.
Virginia, MN 55792
800-232-1300

Seniors

Senior Service Ombudsman
Room 121 City Hall
Minneapolis, MN 55415
(612) 348-6555
TTY (612) 348-2157

SMILINE—Information and
Referral for Seniors
Box 3031
Mankato, MN 56001
800-722-2278 Toll-free



About the Commission

The Commission on the Economic Status of Women is a legislative advisory commission established by the Minnesota Legislature in 1976. The Commission studies all matters relating to the economic status of women in Minnesota and publishes reports and makes recommendations to the legislature and governor.

A brochure describing the Commission's program and listing its publications is available from the Commission office.

Commission members are:

Senator Linda Berglin
Senator Marilyn Lantry
Senator Eric Petty
Senator Ember Reichgott, Chair
Senator Donald Storm
Representative Kathleen Blatz
Representative Harriet McPherson
Representative Sidney Pauly, Vice-Chair
Representative Pat Piper
Representative Eileen Tompkins

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