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# A WOMAN'S PLACE

Fourth Edition



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

Commission on the Economic Status of Women

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## INTRODUCTION

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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 1988. 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 keep rented areas 1) fit for the use intended; 2) in reasonable repair; and 3) maintained in compliance with health and safety codes. A lease cannot require that an individual waive any of these rights. The law also states that if an apartment becomes unfit to live in, the renter(s) is no longer liable for rent if he or she did not cause the problems.

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.

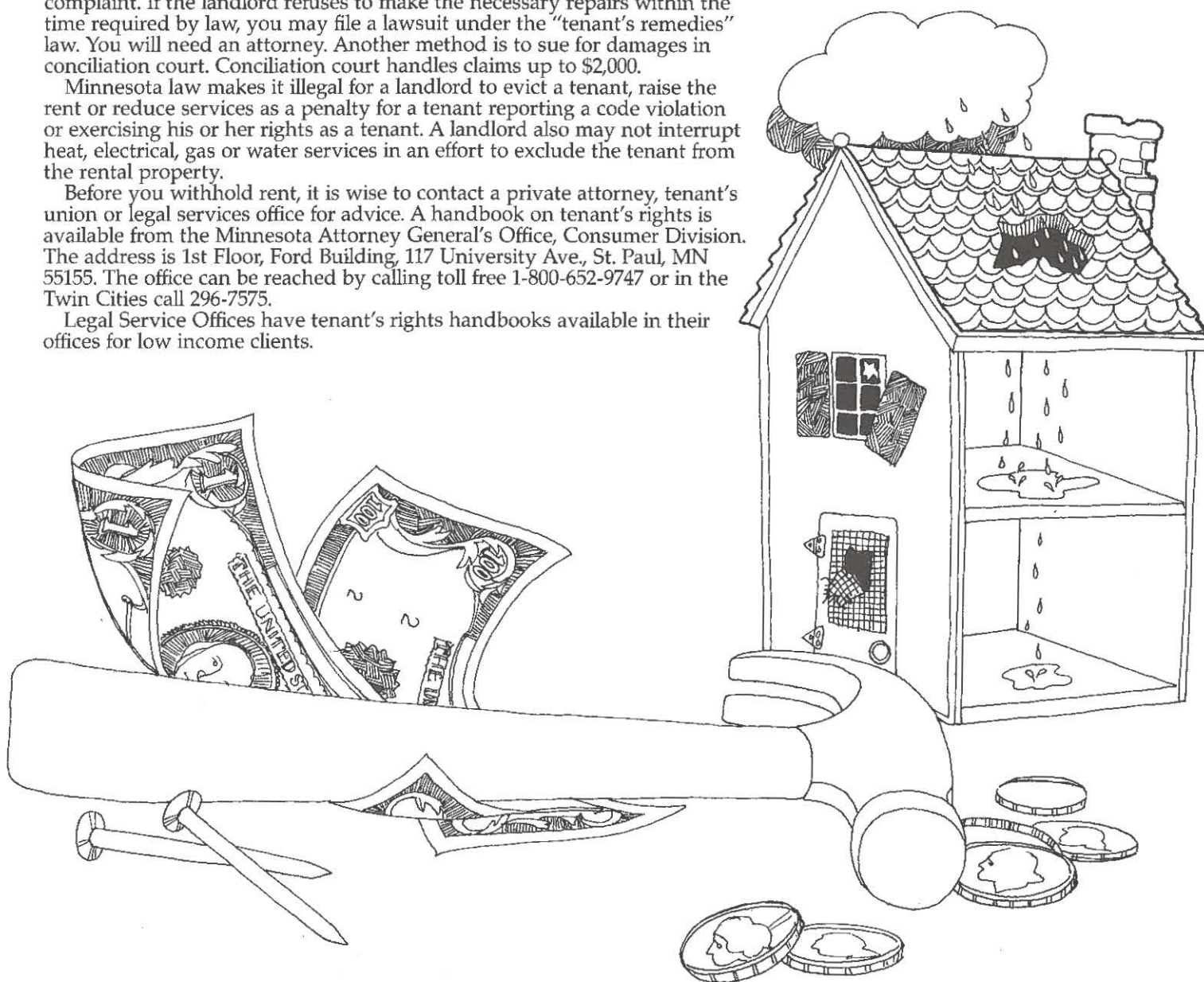
Minnesota law makes it illegal for a landlord to evict a tenant, raise the rent or reduce services as a penalty for a tenant reporting a code violation or exercising his or her rights as a tenant. A landlord also may not interrupt heat, electrical, gas or water services in an effort to exclude the tenant 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 296-7575.

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?





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## Discrimination in Housing

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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 a single parent 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 housing is prohibited by both state and federal laws. Despite these laws housing discrimination continues. Many landlords have been reluctant to rent to women on welfare, divorced women or women who are the heads of households. This is due both 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 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 out by landlords in their own single-family homes or rooms in residential facilities run by non-profit organizations. Changes in family status, such as divorce or remarriage, that occur while renting 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. Some housing is lawfully designated "adult only," some buildings for the elderly have restrictions, and some housing units have restrictions on the number of persons allowed per family unit.

Complaints and questions should be addressed to the Department of Human Rights, 500 Bremer Bldg., 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.

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## Car Repair

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Last week I took my car into the shop to be fixed and I was told how much it would cost to fix it. I left the car and told them that if it was going to cost more than they said, they should call me before doing anything. When I went to pick up the car, the bill was much more than they had said and they had not called me. 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 10 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 complainants 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 Service 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.



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Conciliation court is used for claims of \$2,000 or less. It's a legal process which people can use without an attorney. Suits may be filed against a person, business or corporation. Call the clerk of court in your county 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 other party; 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 to court will be sent to the other party.

If you do not show up at the trial, the court will dismiss the case. If the other party 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 10 days to appeal the decision. If you win, the other party 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 the county court or conciliation court. The Minnesota Public Interest Research Group (MPIRG) has a booklet on conciliation court entitled, "People's Courts". The booklet is available for a small fee from MPIRG, 2515 Delaware St. S.E., Minneapolis, MN 55414, (612) 627-4035.

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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 other party 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 county sheriff's office can 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 any expenses. These are usually based on mileage and the amount collected.

If the person owing you is unable to pay the judgment at the time, you may continue to attempt collection for 10 years by renewing the judgment. You may force disclosure of his/her assets in court once each year.

For more information contact your county court or conciliation court.

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### Conciliation Court

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

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### Conciliation Court

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



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## Debt Collection

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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) 340-2511.



## Welfare Appeal

Anytime a county welfare department takes an action that negatively affects you, you have a right to appeal its 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 the 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, 444 Lafayette Road, St. Paul, MN 55155.

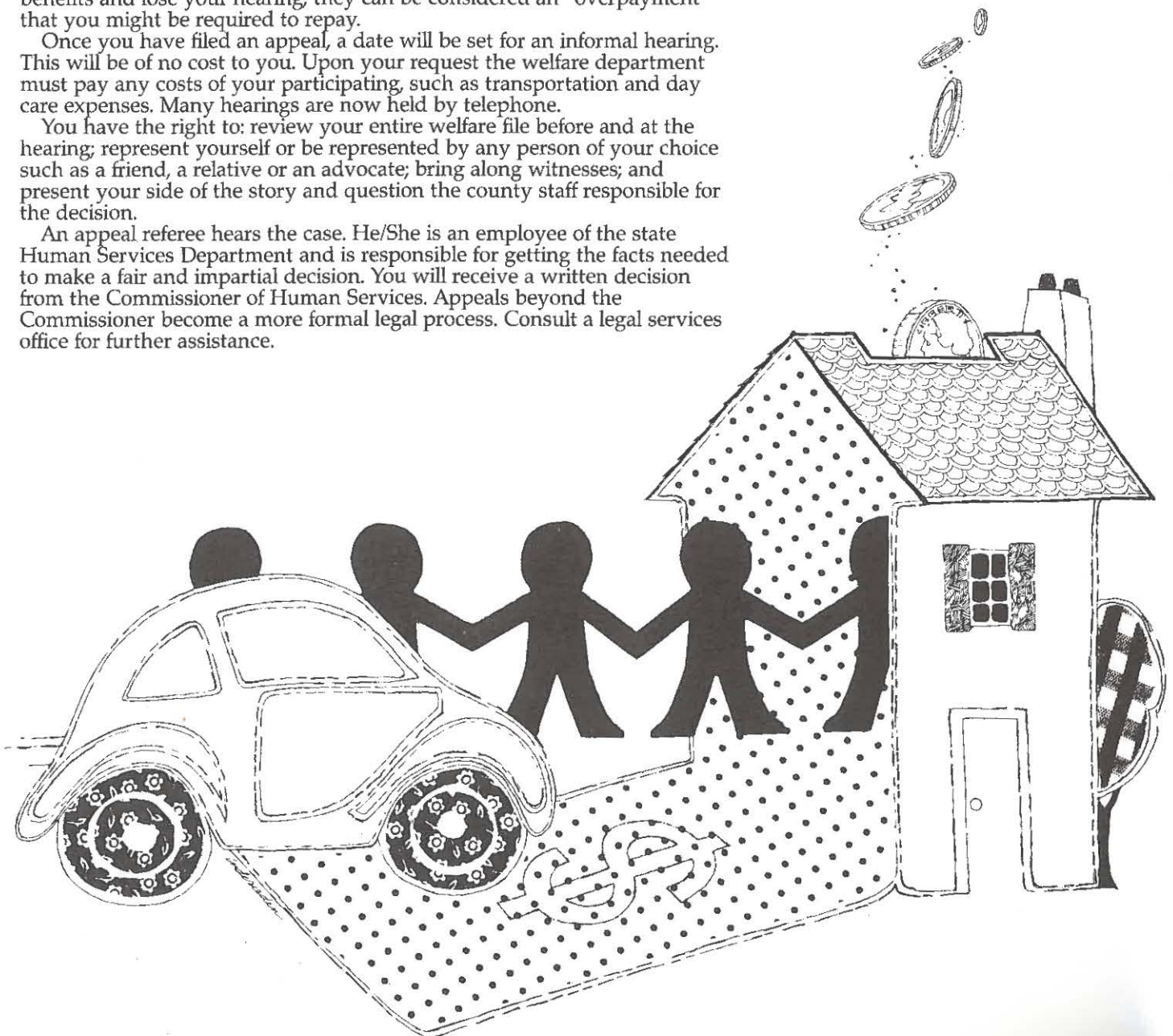
To be assured of your right to a hearing, you must file within 30 days of receiving the notice. After 30 days, you will be expected to have good reason for filing late. If you are a current recipient and if you appeal before the proposed action takes place, you can usually continue to get unreduced benefits 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 must pay any costs of your participating, such as transportation and day care expenses. Many hearings are now held by telephone.

You have the right to: review your entire welfare file before and at the hearing; 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 appeal 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 will receive a written decision from the Commissioner of Human Services. 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 because 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 my 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.

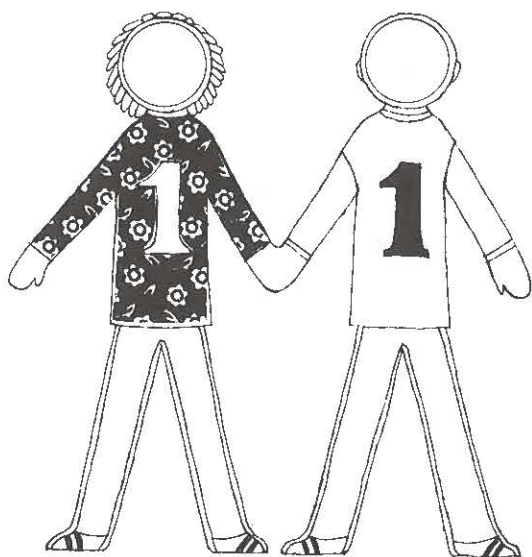
The spirit of the law is reflected in this opening statement: "No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of or be subjected to discrimination under any education program or activity receiving Federal financial assistance..."

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 Supreme Court case, "Grove City College v. Bell", limited the application of Title IX to only those programs which receive federal funds. The 1988 Civil Rights Restoration Act restored the broad scope of coverage of Title IX.

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) 353-3949.





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## Schools Covered by Title IX

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What schools are covered by Title IX?

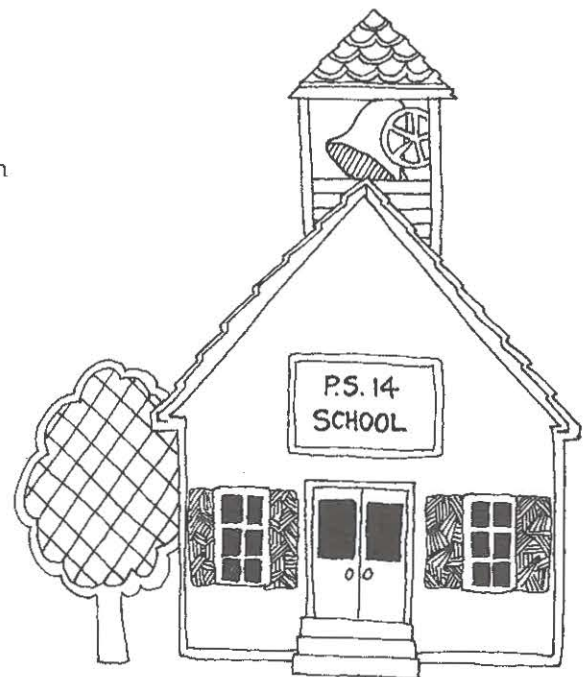
Title IX, as originally passed, applies to all educational institutions receiving federal funds, which most do. It covers every program or activity operated or sponsored by the recipient of these funds. This includes: 1) course offerings and extracurricular activities; 2) benefits, services and financial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

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.

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) 353-3949.



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## Athletic Requirements Under Title IX

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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 of major activity of which involves bodily contact."

Title IX went into effect in 1975. 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.

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

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## Athletic Requirements Under Minnesota Law

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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 considering such factors as: the opportunity to participate in athletics reflects the interest of both sexes; 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 the overall athletic opportunities for members of one sex 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 Bldg., 7th and Minnesota, St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747.



# Employment

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"Displaced homemaker" describes the situation of countless women in their middle years who have "lost their jobs" through divorce or the death of their spouse. Because homemakers receive no health, retirement or unemployment benefits for their labor, the divorced or widowed woman is often without any source of income and ineligible for many public assistance programs. Many have lost insurance coverage and are ineligible for or cannot afford private insurance. Many will not receive Social Security benefits because their former spouse is not old enough to retire. They will not receive unemployment benefits because they have been engaged in unpaid labor in the home.

Displaced homemakers often face discrimination when seeking employment because they are women, they are older and they have no recent paid work experience.

There are 10 state-supported displaced homemaker programs designed to meet the needs of women like you. These programs provide counseling, training and support services for women who have been homemakers but now need to enter the paid work force. Many women need more education before they can enter the work force.

The Job Training Partnership Act (JTPA) is a federal program designed to help people who are entering or re-entering the work force. The Governor's Job Training Council has identified displaced homemakers, women and women over the age of 55 as a "special needs group" of individuals who have special employment and training needs. Training services in this program may include classroom instruction, on-the-job training, vocational counseling, job search assistance and job placement.

Information on displaced homemaker programs is available through the Minnesota Department of Jobs and Training. For more information contact: Displaced Homemaker Programs, State Job Training Office, 690 American Center Bldg., 150 Kellogg Blvd., St. Paul, MN 55101 (612) 297-4572. The resource section of this booklet contains a complete listing of regional displaced homemaker programs.

For information on JTPA and the services available in your area contact: State Job Training Office, 390 North Robert, St. Paul, MN 55101, (612) 296-8004.

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## Job Training

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I am a recently divorced mother of two teenagers. I have spent the last 15 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 have been out of the job market for so many years. Where can I go for help?

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## Boards, Commissions and Other Volunteer Work

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I have been a homemaker for many years but now that my children are older I'd like to serve on a board or other public body. I don't have any paid work experience but I have done some volunteering. Am I qualified to serve on a board? How would I go about getting appointed? Do employers or educational institutions ever give credit for volunteer work?

Women who have devoted themselves to homemaking often wonder what credit, if any, they might receive for the skills and experience they have acquired through working in the home and in the community. A homemaker has developed skills in human relations, budgeting, administration and organization. Volunteer experience is an excellent background and helps you to become known in your community.

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 given them consideration along with paid experience. Some employers have "volunteer experience" included on their job application forms.

Educational institutions are beginning to give greater recognition to the kinds of learning that go on outside the classroom. If you plan to return to school, find out if the school you choose gives credit for volunteer experience.

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. A major barrier for women is often that they don't know of the openings.

In Minnesota the law requires public notice of vacancies of appointive positions in state agencies. The listing of vacancies is published in the State Register, available at most public libraries and at the office of the Secretary of State. To apply for these positions, write to the Governor's Appointments Commission, Room 130 Capitol, St. Paul, MN 55155 (612) 296-0059. Include a resume of your qualifications and special interests.

Cities, counties, school districts, townships and other local governing bodies have their own appointment processes. It may take some time to find the openings, their terms of office, the qualifications and who makes the appointments.

For more information about volunteerism, contact the Minnesota Office on Volunteer Services, 500 Rice St., St. Paul, MN 55103. The Minnesota Women's Education Council/Minnesota Women's Political Caucus publishes a book entitled "Getting Appointed to Boards and Commissions." For a copy write 550 Rice St., St. Paul, MN 55103 (612) 228-0995.



## Apprenticeships

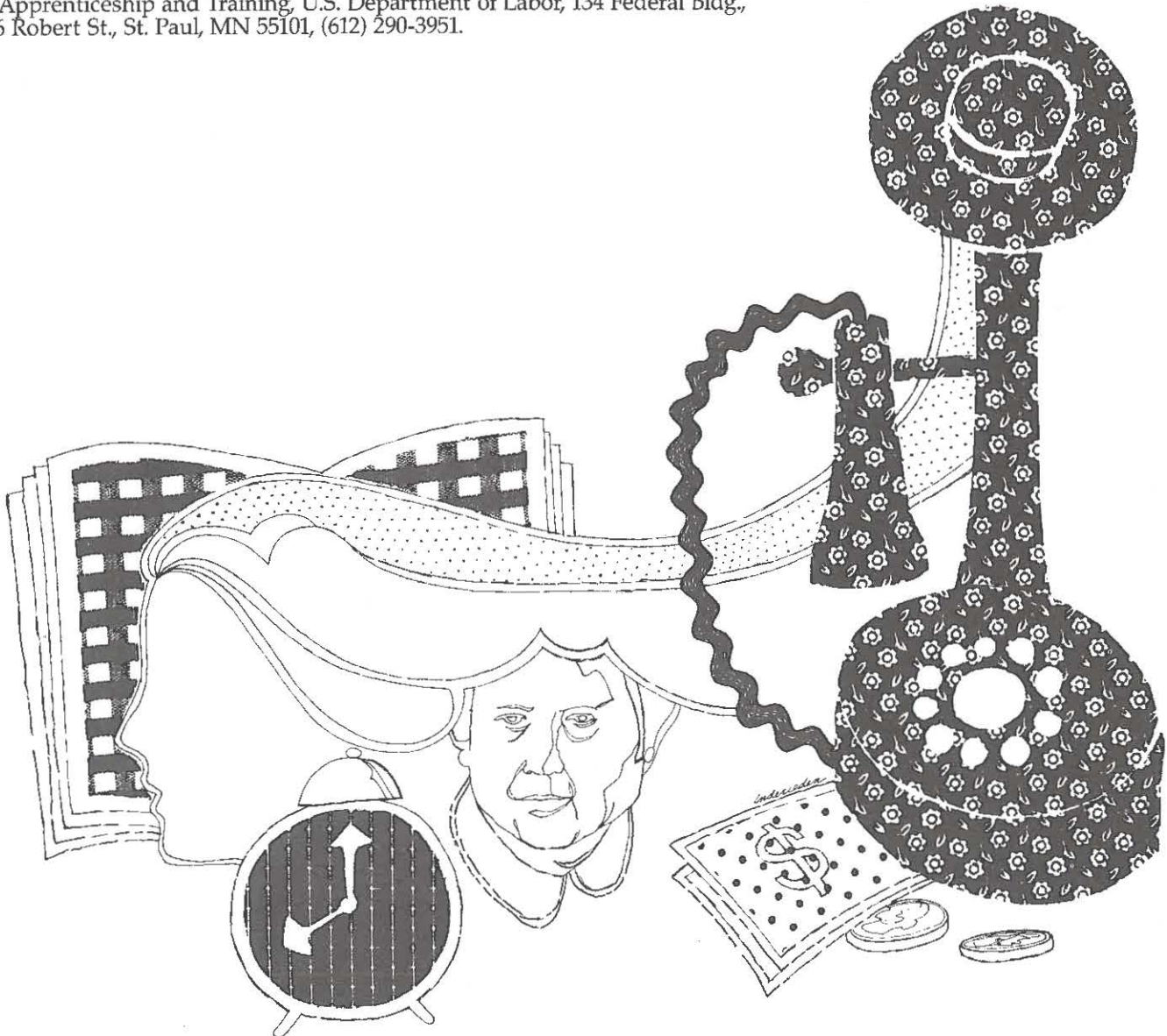
Consider an apprenticeship occupation. It involves on-the-job training and experience under supervision, plus related classroom instruction. Many jobs considered non-traditional for women are entered through apprenticeships.

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, 443 Lafayette Rd., 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) 290-3951.

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?



# Labor Law

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## Minimum Wage & Tip Credit

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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. A federal law, the Fair Labor Standards Act, is often called the minimum wage and hour law. It applies to most employers whose gross volume of sales exceeds \$275,000 a year. There are a number of employers who are covered by the federal law regardless of the dollar volume.

In Minnesota, the minimum wage for employees 18 or over covered by the federal law is \$3.85 per hour. This will increase to \$3.95 an hour on January 1, 1990.

Employees under 18 working for employers covered by this law must be paid \$3.47 an hour, increasing to \$3.56 an hour on January 1, 1990.

The Minnesota Fair Labor Standards Act covers employers, generally smaller companies, which are not covered by the federal law mentioned above. Employees of these companies must be paid the minimum wage of \$3.65 an hour. In Minnesota, tipped employees, including waitresses, must be paid the minimum wage.

For more information on Minnesota practices, write the Division of Labor Standards, Department of Labor and Industry, 4th Floor, Space Center, 443 Lafayette Rd., St. Paul, MN 55101 (612) 296-2282. For information about federal laws, contact the U.S. Department of Labor, 220 S. Second St., Minneapolis, MN 55401.

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## Age Discrimination

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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) 348-1730.

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 by including education and it protects people younger than 40 and older than 70.

To file a complaint under state law contact: Minnesota Department of Human Rights, Bremer Bldg., St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747.



## Disability Discrimination

**I'm job-hunting and I'm sure I'm facing double discrimination—as a woman with a disability. What rights do I have?**

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 individuals without discrimination based on their physical or mental disability. 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.

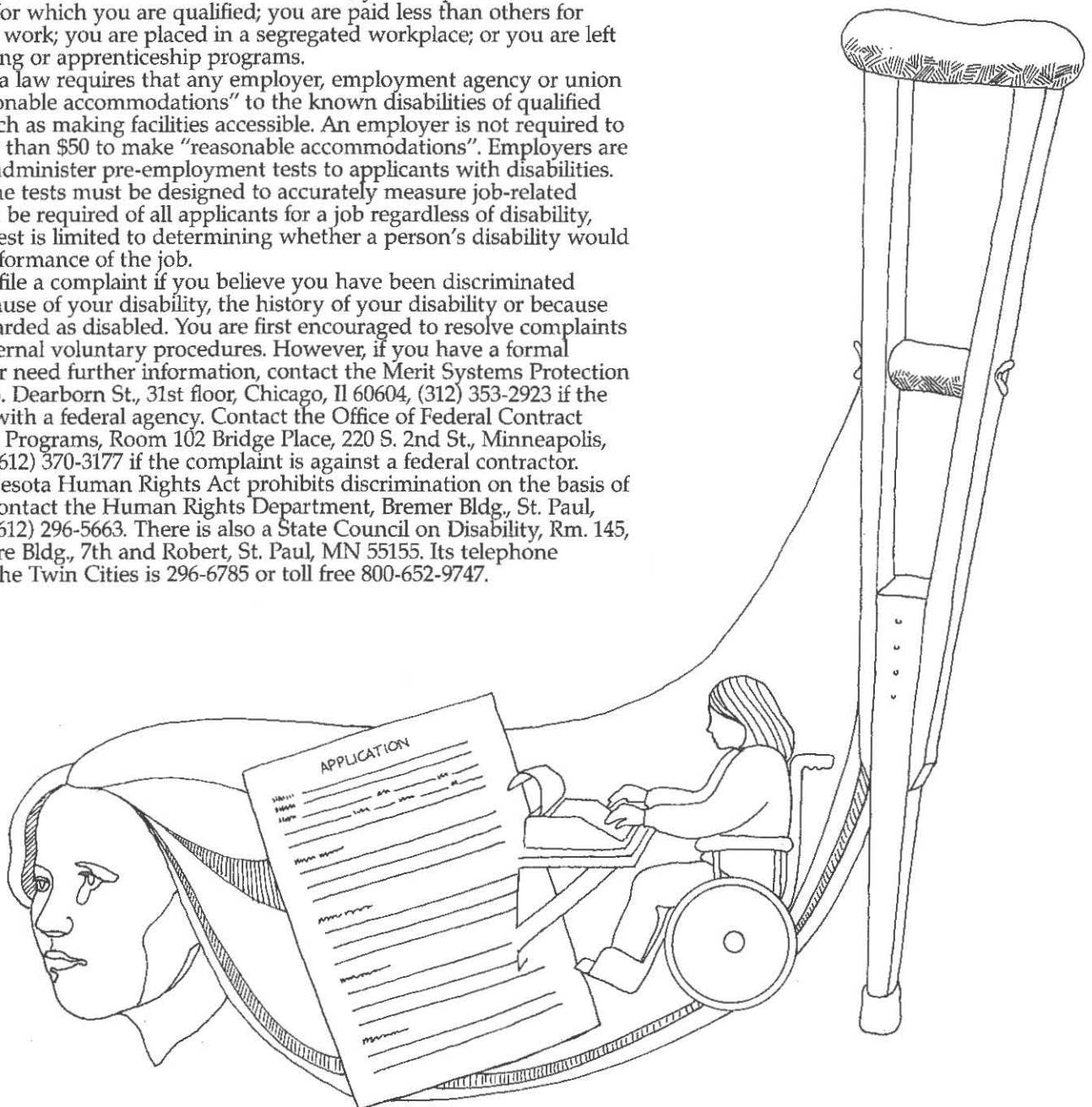
Regulations require outreach and positive recruiting as well as accommodation to the physical or mental limitation of a disabled applicant or employee. Penalties for noncompliance range from withholding or partial payment to prohibiting further contracting with the federal government.

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

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 applicants with disabilities. 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 disability, the history of your disability or because you are regarded as disabled. 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, Room 102 Bridge Place, 220 S. 2nd St., Minneapolis, MN 55401, (612) 370-3177 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 Bldg., St. Paul, MN 55101, (612) 296-5663. There is also a State Council on Disability, Rm. 145, Metro Square Bldg., 7th and Robert, St. Paul, MN 55155. Its telephone number in the Twin Cities is 296-6785 or toll free 800-652-9747.





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## Sex Discrimination

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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 sex 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 hiring, 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 workers and 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.

It is also illegal for a prospective employer to ask you questions about your marital or family status during a job interview. Questions about children are also inappropriate and such questions are discriminatory if the presence of children is considered a negative factor for women but not for men.

If a person is not able to resolve the issue at the place of employment, he or she may file a complaint with the Minnesota Department of Human Rights. The complaint must be filed within one year after the discrimination occurs. To file the complaint call or write the Department of Human Rights, 500 Bremer Bldg., St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747.

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## Sexual Harassment

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As an older woman, I felt I was 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 be eligible for unemployment compensation. Employers must have a sexual harassment policy and a grievance procedure which provides an avenue for complaints from workers without having to complain to the harasser.

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) 348-1730; or the Minnesota Department of Human Rights, 500 Bremer Bldg., 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 flex-time. Flex-time 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 flex-time in the mid 1960s and the federal government in 1974. Results from these experiments show that flex-time has been popular with employees and supervisors. Some have resulted in flex-time becoming a permanent part of the work schedule.

There has been considerable interest shown in flex-time by employees, management, unions and others. Most employees of the state of Minnesota now have the option of choosing flex-time under an executive order signed by the Governor.

There are a number of advantages with the flex-time system. Employers experimenting with it feel it boosts employee morale and productivity. Employees working under flex-time 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 flex-time.

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## Flex-Time

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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?

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.

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.

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## Part-Time

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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?



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## Pregnancy

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Several women I know are pregnant. One woman's company has a health plan and leave policy. There are some requirements and restrictions in it for pregnancy and not for anything else. I thought that was no longer legal. What is the law? My employer has no health plan or leave policy. What happens to me?

There are federal and state laws regarding pregnancy discrimination but these laws are widely misunderstood. The federal law, an amendment to Title VII of the Civil Rights Act, 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."

The Minnesota Human Rights Act defines discrimination against pregnant workers as sex discrimination and requires women affected by pregnancy, childbirth or related disabilities to be treated the same as other workers who are similar in their ability or inability to work.

Neither law requires that any specific benefits be provided — only that benefits available for other medical conditions be available to pregnant workers. Many employers do not provide health care or medical leave benefits.

It is most useful to determine if your employer has a benefits policy and, if so, what benefits are available to a worker who becomes medically disabled. A pregnant worker is entitled to whatever provisions are made for sick leave or disability leave for other workers under company policy.

Minnesota law requires that an employer who employs 21 or more employees provide six weeks unpaid leave upon the birth or adoption of a child to any employee who has worked more than a year and works more than 20 hours a week. The employee is entitled to return to the same or a comparable position. The employee and employer may negotiate a longer leave or a leave with pay. The employee may not be required to use unused sick leave as part of the six weeks. The leave is available to mothers and fathers.

The Commission on the Economic Status of Women has a free brochure, "Parental Leave and the Legal Rights of Pregnant Employees." Order copies by writing or calling the Commission: 85 State Office Bldg., St. Paul, MN 55155, (612) 296-8590 or toll free 800-652-9747.

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## Equal Pay

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

The 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 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) 348-1730.

You've identified a common problem. Although laws requiring equal pay for equal work have helped many women, most women remain in occupations which are predominantly held by women and are undervalued. 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 is affected by the fact that "women's work" continues to be low paid. In 1986 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.

Minnesota is in the forefront of efforts in the nation to address the issue through pay equity, also called 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. This state was the first to implement pay equity legislation for its employees and the first to require all cities, counties, school districts and other local government units to undertake pay equity efforts for their own employees.

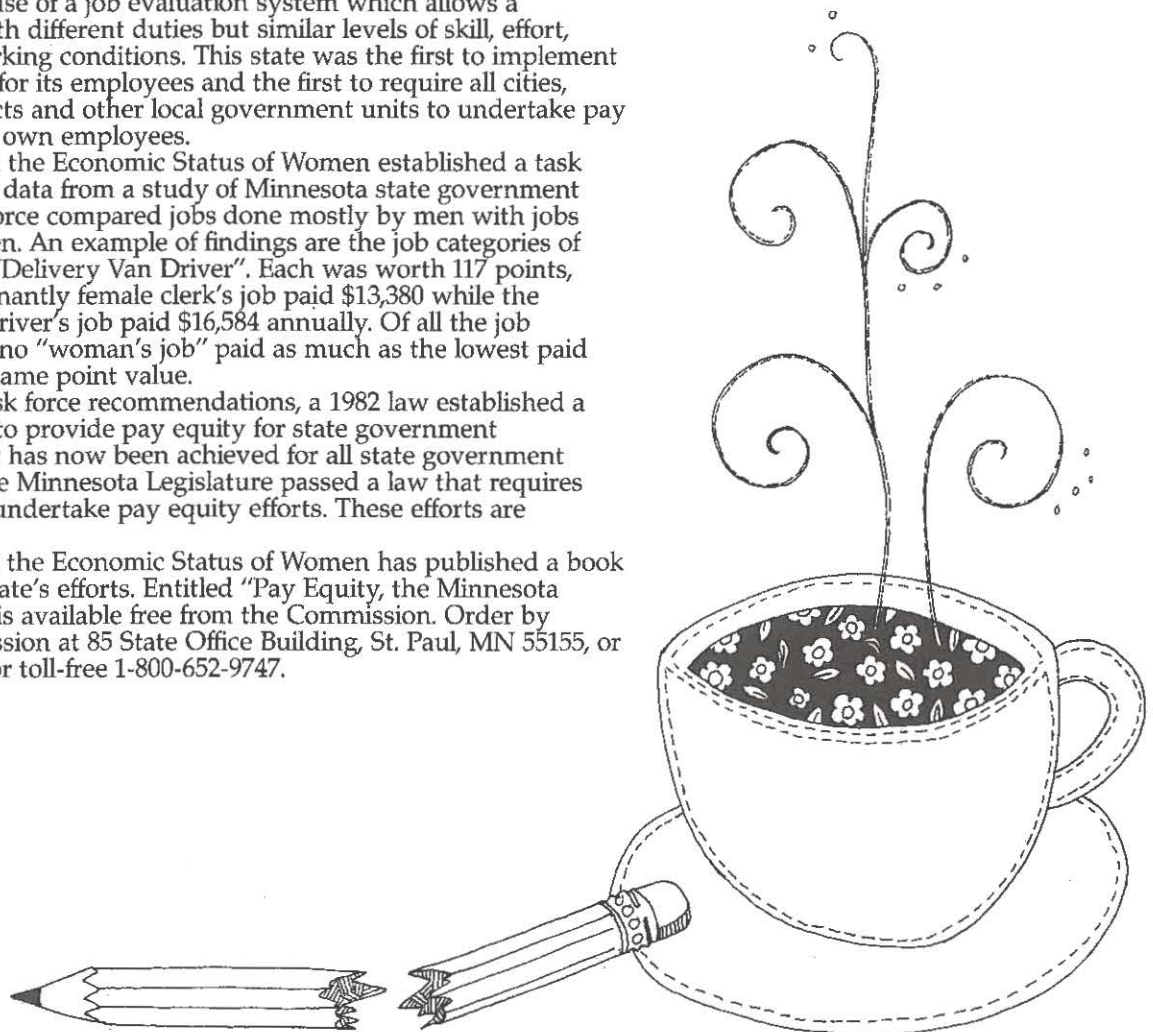
The Commission on the Economic Status of Women established a task force which examined data from a study of Minnesota state government employees. The task force compared jobs done mostly by men with jobs done mostly by women. An example of findings are the job categories of "Clerk Typist II" and "Delivery 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 annually. Of all the job classifications studied no "woman's job" paid as much as the lowest paid "man's job" with the same point value.

As a result of the task force recommendations, a 1982 law established a policy and procedure to provide pay equity for state government employees. Pay equity has now been achieved for all state government employees. In 1984, the Minnesota Legislature passed a law that requires local governments to undertake pay equity efforts. These efforts are currently underway.

The Commission on the Economic Status of Women has published a book which describes the state's efforts. Entitled "Pay Equity, the Minnesota Experience" the book is available free from the Commission. Order by writing to the Commission at 85 State Office Building, St. Paul, MN 55155, or calling (612) 296-8590 or toll-free 1-800-652-9747.

### Comparable Worth

My job taking care of mentally retarded adults is challenging. I have a college degree and 14 years of experience, but I earn less than some men here in other jobs who never went beyond the eighth grade and who don't have nearly 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?

The Minnesota Legislature funds a child care sliding fee program which subsidizes child care expenses for some eligible families. It is available through the counties 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. You may contact your county social service department to see if you are eligible.

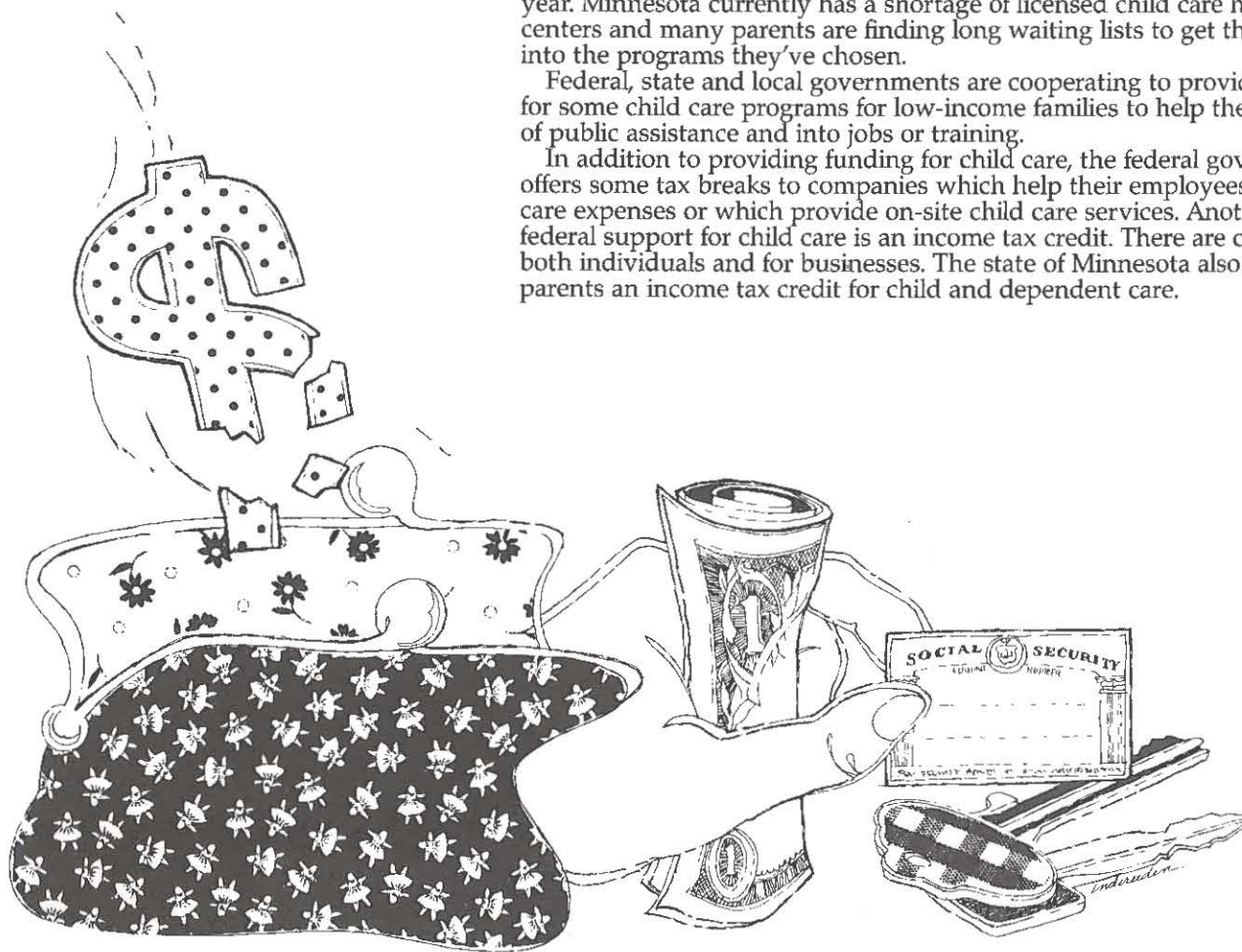
Your county social service office may also be able to refer you to licensed child care services in your area or may know of a resource and referral program that can help you. You may also want to ask your employer if he or she can offer any assistance in either finding or paying for child care expenses. Some companies have benefit packages or other programs to help working parents with problems like yours. If your child is in school, your school district's community education department may have a "latch-key" program for your child before and/or after school hours.

As a working parent you are facing the problem numerous women and men are facing. More than half of American mothers with pre-school children and two-thirds of those with school-age children work outside the home. In addition, there are more and more parents raising children alone.

Child care is very expensive and can cost \$3,000 or more per child per year. Minnesota currently has a shortage of licensed child care homes or centers and many parents are finding long waiting lists to get their children into the programs they've chosen.

Federal, state and local governments are cooperating to provide funding for some child care programs for low-income families to help them move off of public assistance and into jobs or training.

In addition to providing funding for child care, the federal government offers some tax breaks to companies which help their employees with child care expenses or which provide on-site child care services. Another form of federal support for child care is an income tax credit. There are credits for both individuals and for businesses. The state of Minnesota also gives parents an income tax credit for child and dependent care.





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Child care deductions have been replaced with child care tax credits in both state and federal taxes.

Federal law provides a tax credit on federal income tax returns of up to 30 percent of your child care expenses. The credit covers expenses of up to \$720 for one child and \$1,440 for two or more. Families with an annual income of \$10,000 or less receive the maximum credit of 30 percent. The percentage is 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 of the taxpayer who care for the taxpayer's children. The relative cannot be a dependent of the taxpayer. Social Security taxes must be paid on the earnings of the relative who provides child care.

The Minnesota tax credit is the same as the federal tax credit for families with incomes under \$10,000, but it phases out more quickly. It phases out completely for incomes over \$24,000 a year. The Minnesota child care tax credit is refundable. This means that if the amount of the credit is higher than the amount of tax owed by the family, the difference will be refunded to the family.

For more information on federal taxes contact the Internal Revenue Service, 316 N. Robert, St. Paul, MN 55101, (612) 291-1422 in the Twin Cities or 1-800-424-1040. For information about the state tax credit, contact the Department of Revenue, 10 River Park Place, St. Paul, MN 55146, (612) 296-6185 or 1-800-652-9094.

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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 industry 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.

Only two states have prohibited the use of sex as a rating factor in all types of insurance. Several other states have eliminated it for auto insurance only. Activities in various other states and at the federal level are underway to eliminate the use of sex as a rating factor.

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) 296-2488 or toll free 800-652-9747; or the Department of Human Rights, 500 Bremer Bldg., St. Paul, MN 55101, (612) 296-5663 or toll free 800-652-9747.

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## Child Care Tax Credit

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I am divorced and working to support myself and my two children. Child care expenses really add up. With my limited income I need to watch every penny. I don't itemize deductions. Is there any tax break for me?

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## Insurance

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



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## Social Security

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**How does Social Security work? I have heard that women get smaller benefits than men even if they have worked just as long? How can this happen?**

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. The amount depends on the age and earnings of the worker. In order to receive benefits the worker must apply at the local Social Security Administration office.

The amount of the monthly Social Security benefit is determined by the average earnings of the worker over a period of years and his or her current age. Since women typically earn lower wages than men and have different work histories, their benefits usually are lower than men's.

If a husband is eligible for a Social Security retirement benefit, his dependent spouse is entitled to receive half the amount of his benefit when she reaches 65. If either elects to receive benefits before 65 while the husband is alive, the amount of the benefit is reduced. Because women's earnings are so much less than the earnings of men, wives usually receive higher Social Security benefits if they choose to receive half of their husband's benefit than if they choose to receive the benefit based on their own earnings.

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 16 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 for a fee or co-payment. Some costs are the patient's responsibility.

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 recognition of the economic contributions of a homemaker in the marriage partnership.

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## Social Security/Death and Disability Benefits

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**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, a dependent wife must be 62 or older to receive benefits. 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, the widow 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 she has been divorced for at least two years and her former husband is eligible to receive benefits, even if he is not yet receiving them.

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/Retirement

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 10 men. The number rises to more than half for Black and Hispanic women.

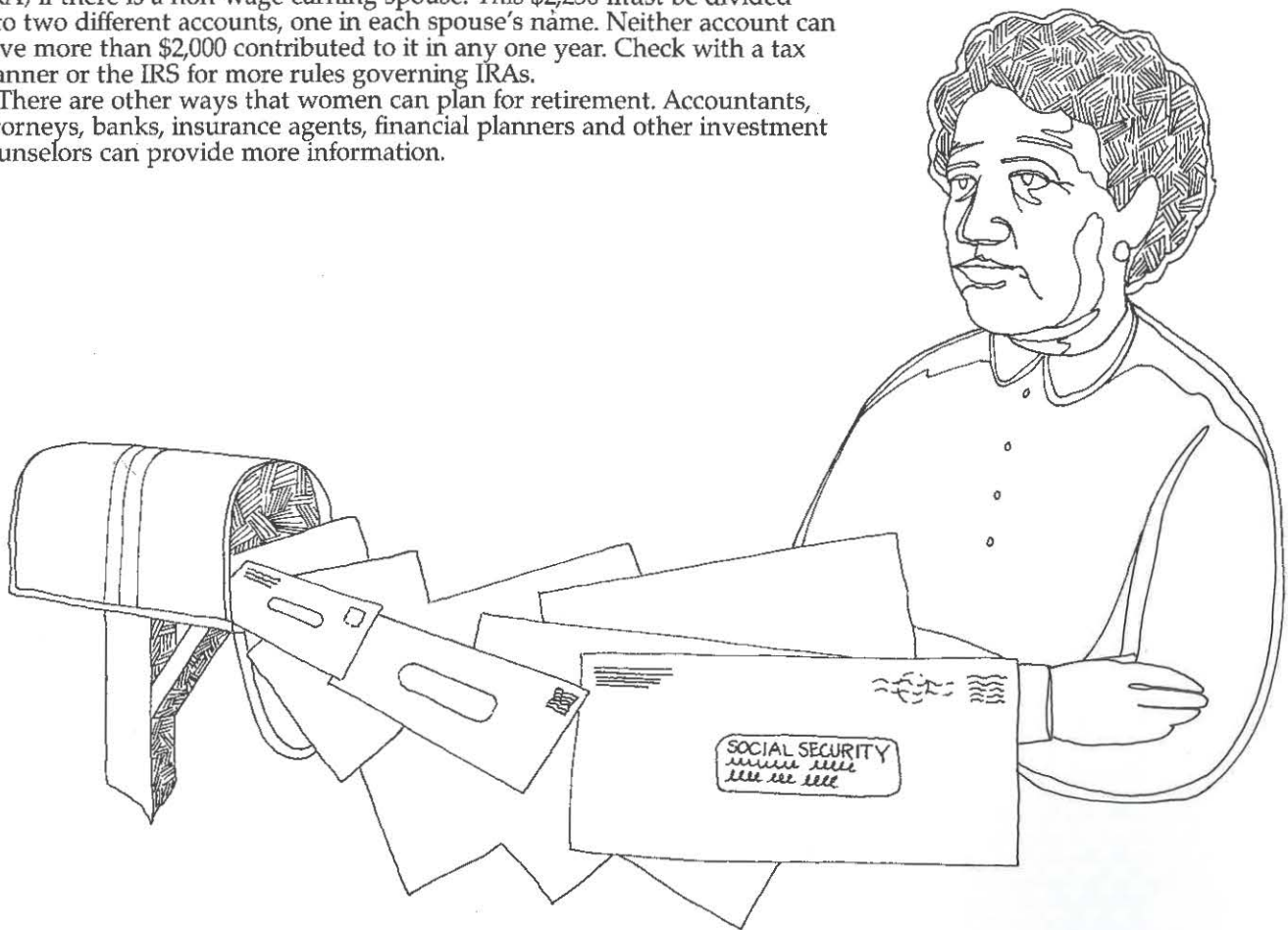
There are many reasons for this. On average women live longer than men. The average American woman can expect about 10 years of widowhood. Upon widowhood, fixed expenses such as utilities and taxes don't go down, yet income diminishes significantly. There are inequities between the Social Security benefits 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. Federal law allows a wage earner with no other pension plan to put up to \$2,250 in an individual retirement account (IRA) if there is a non-wage earning spouse. This \$2,250 must be divided into two different accounts, one in each spouse's name. Neither account can have more than \$2,000 contributed to it in any one year. Check with a tax planner or the IRS for more rules governing IRAs.

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

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. What will happen when my husband and I reach retirement?



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## Retirement Planning

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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 federal legislation which affects private employee benefit plans and state legislation which affects public employee pensions. The federal Retirement Equity Act (REA) 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. Vesting means that a worker can receive the amount paid into the pension plan by the worker as well as the employer. Employees covered by private pension plans become vested after 5 years of employment. The surviving spouse automatically receives a survivor's benefit unless the participant in the plan had chosen not to have the 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 pension 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. Most public employee pensions provide for vesting after 5 years of service.

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

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## Property Ownership

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I have always assumed that my husband and I own our property together. A conversation with a friend the other day left me wondering. 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. Minnesota has a separate property system. 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.

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, or when a marriage is dissolved or a spouse dies. It is best to determine ownership before such a transaction is necessary.





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## Wills

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A will is one way by which property can be transferred upon the death of a property owner. Property held in joint tenancy is another. When a deed specifies joint tenancy, 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.

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When property is jointly owned, 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.

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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.

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 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. This means that the spouse receives what he/she would have received had there been no will. To do this, the surviving spouse contests the will in court.

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

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## Inheritance of Jointly-Owned Property

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**I am interested in knowing more about property ownership. What happens to the property of a married couple when one spouse dies and the property is jointly owned?**

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## Inheritance of Property When There Is No Will

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**When one spouse dies, what happens to the property not held in joint tenancy if there is no will?**

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## Getting Credit and a Credit History

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I'm really confused by all the terms about credit. 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. A 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 a 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 you credit, the creditor will want to determine your credit-worthiness. That includes your willingness and ability to repay and whether you have collateral if required. In judging credit-worthiness a creditor may look at a number of things, including your credit history, length of employment, length of residence and personal references.

In order to 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.

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## Credit for Married Women

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I recently heard about a credit law that says married women can get a credit rating in their own name. I have been married 25 years and my husband and I have a number of accounts. The accounts are in his name but I have a card with my name on it. I pay all the bills and I always pay on time. Don't I already have a good credit rating? And what happens if he dies?

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.

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.

If accounts are based solely on your husband's income you may have to show your credit-worthiness in order to have credit in your own name. Contact each account that you have now and ask them to change all accounts to include your name. Request that all information on joint accounts be reported in both names. Be sure that any new accounts you open are maintained in both names. Or you may want to open a new account in your own name to assist in establishing your credit rating.

If your husband dies don't automatically assume his debts. You are only liable for debts you took on jointly with him. Find out whether he has credit life insurance. If so, it may pay part or all of the debts.

For more information contact the Commercial Credit Corporation, 300 St. Paul Place, Baltimore, MD 21202. 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".



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## Credit Discrimination

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A woman who has established credit in her own name before her marriage can 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. A wife and her husband may open joint accounts, which will be maintained in both names.

You're right about credit being 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."

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) 340-2511; or the Minnesota Department of Human Rights, Bremer Bldg., St. Paul, MN 55101, (612) 296-5663.

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In the past women who were widowed as well as those married, separated or divorced had no credit records in their own names. Many had to start from scratch at a time when access to credit was desperately needed. Denial of credit often placed an economic stress on those women and their families. With the passage of the Federal Equal Credit Opportunity Act, credit and a credit rating are 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, 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 to: Women's Legal Defense Fund, 2000 P Street N.W., Suite 400, Washington, D.C. 20036.

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I was recently married. When I wrote to change my last name and address, a store at which I have an account wanted my husband's signature in order to change the account to his name. I hold the same job as prior to my marriage and have always kept the account current. I think it's important for a woman to maintain credit in her own name as a form of insurance. Will I lose my credit rating because I am changing my name?

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## Credit

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

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## Credit Bureaus

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I just became aware of credit bureaus. Could you tell me more about them? I'd like to know what they do and what rights I have about the information on file about me.

Credit bureaus keep 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. Sometimes after a divorce, wrong information appears on the report because one spouse has not paid the debts as required to be paid in the divorce decree. A copy of the divorce decree should be given to the credit bureau so it is clear who is responsible for the debts. Errors can be corrected. If an account is in dispute, the consumer can file his or her side of the story. Most adverse information can be kept on file for seven years. Bankruptcy can remain on file for 14 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.

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## Business Loans

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I want to go into business. I have an opportunity to buy a store, but I do not have the money. I tried to get a loan, but the bank 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 610 C Butler Square Building, 100 N. 6th St., Minneapolis, MN 55403, (612) 370-2324.

The state of Minnesota has a Small Business Assistance Office that provides information, referral, and counseling to small businesses. For further information contact the center at the Department of Trade and Economic Development, 900 American Center Bldg., 150 E. Kellogg Blvd., St. Paul, MN 55101, (612) 296-3871.

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

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.

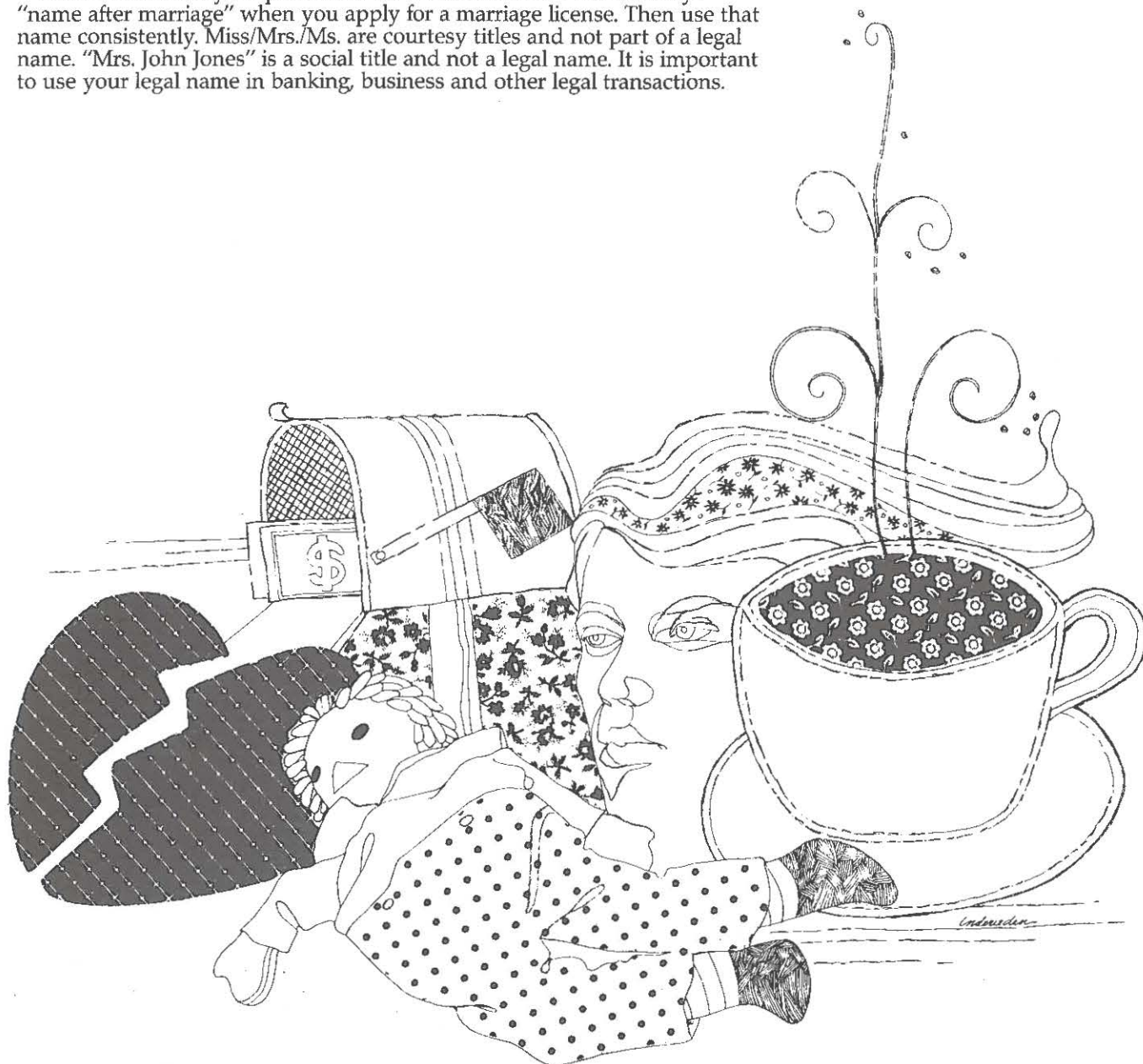
In 1975, the Minnesota Legislature passed a law requiring individuals applying for a marriage license to declare "name after marriage". In addition, the law states: "If in completing the report of marriage the woman fails to designate a name after marriage in the space provided, it shall be presumed 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 write it in on the line that says "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.

## Name After Marriage

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



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## Divorce

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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 spousal maintenance (alimony), for determining property division and for granting child custody and support.

Factors the court considers in determining spousal 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 the 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 interests 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 law contains a presumption that joint legal custody is in the best interests of the child when one party requests it. 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 help with 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 may tend to be irregular and unreliable. In a 1985 U.S. Census study, 61 percent of women with custody were awarded child support. Of these, less than half received the full amount awarded, 26 percent received less than they were due and 26 percent 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 ordered. A court may order the non-custodial parent to pay more or less than the guidelines, but must give the reason for doing so. Child support orders must include a biennial cost of living adjustment. Orders can be modified when there has been a substantial change in circumstances.

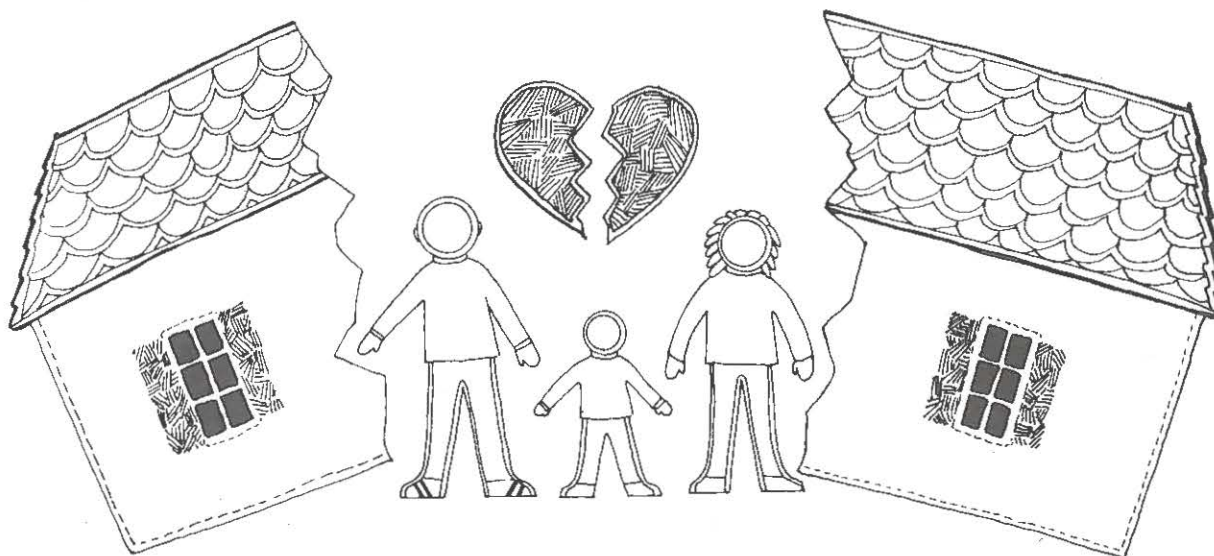
Title IV-D of the Social Security Act establishes a state and federal child support enforcement program. Its basic premise is that children ought to be supported by their parents in a manner consistent with the parents' capabilities. Its goals are to locate absent parents, establish and enforce payments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

In order to apply for child support services, contact the IV-D office in your county at either the 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. If the child support is more than 30 days late the court can issue a wage withholding order. State and federal income tax refunds can also be intercepted when child support is owed.

If you have further questions, contact your local agency or write: Child Support and Enforcement, 444 Lafayette, St. Paul, MN 55101, (612) 296-2542. The Commission on the Economic Status of Women 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

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## Battered Women

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I have 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 35,000 cases of domestic abuse annually. Assaulted women often feel lonely, guilty and ashamed of their situation.

The Minnesota Legislature has passed several laws addressing this issue. The Domestic Abuse Act allows a victim of abuse to ask the court for an "order for protection." This can be done quickly without filing for divorce and without hiring an attorney. A simple form and assistance in completing it are available from the county clerk of court. 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. Violation of an order for protection is a misdemeanor and can result in an arrest of the offender.

Minnesota also has a law which allows a police officer to make a "probable cause" arrest in cases of domestic 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 arrest must be made 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. The arresting officer must also advise the victim of battered women's shelters and other services available in the community. In addition, he/she must inform them of the right to file a criminal complaint or petition for an order for protection.

A person convicted of domestic assault may be sentenced to pay a fine and/or go to jail. The judge may require participation in a counseling program.

Minnesota has a network of emergency shelters for battered women and their children as well as community education, non-shelter services and advocacy programs related to domestic violence. Shelters are listed in the resource section of this booklet. For more information contact the Minnesota Department of Corrections, 300 Bigelow Bldg., 450 North Syndicate, St. Paul, MN 55104, (612) 642-0253.



## 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.

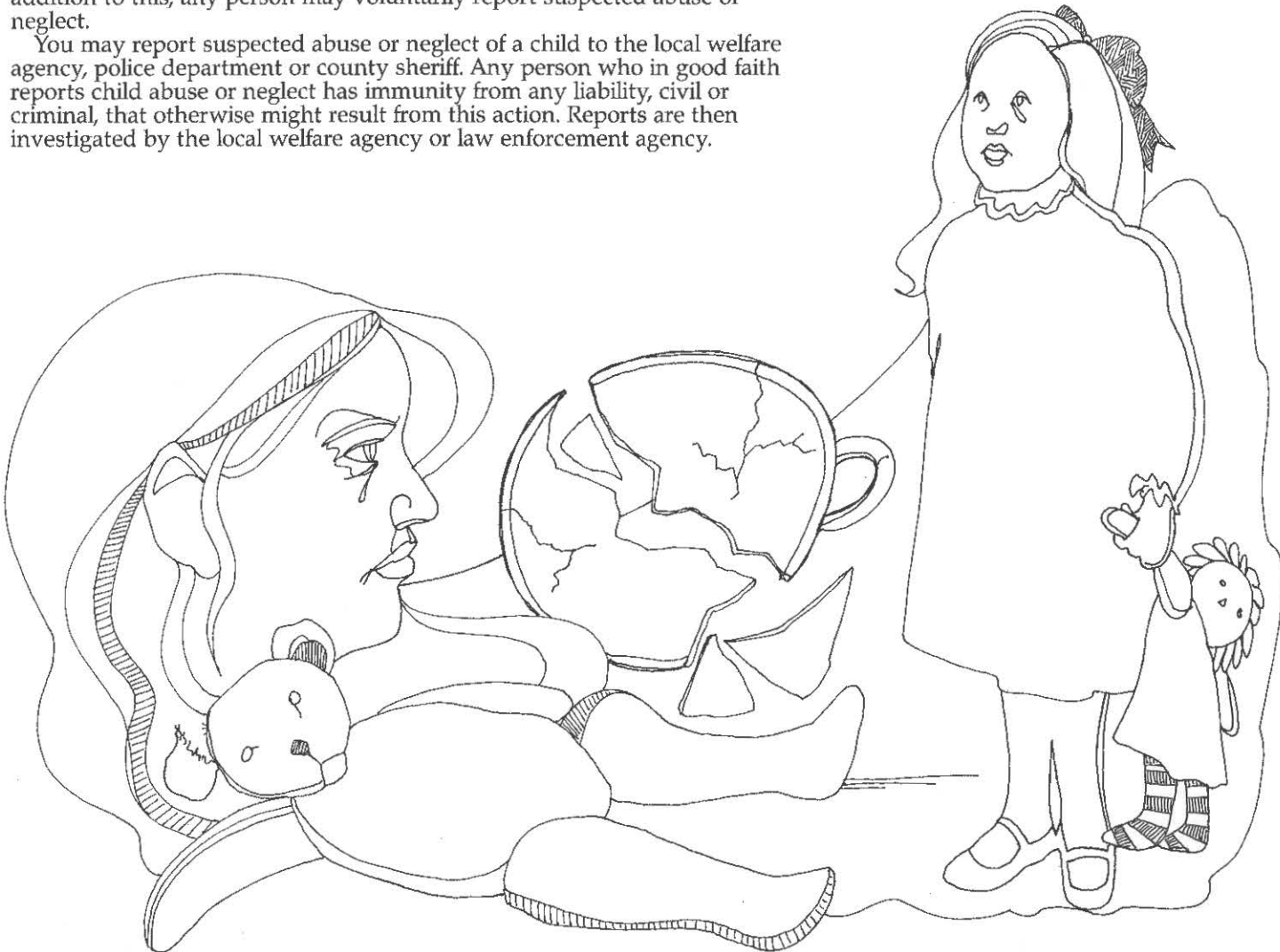
Minnesota statute defines physical abuse as "any physical injury inflicted by a parent, guardian or other person responsible for the child's care on a child other than by accidental means; or any physical injury that cannot reasonably be explained by the history of injuries provided by a parent, guardian 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 from conditions or actions which immediately and seriously endanger the 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 concerned about my neighbor's daughter. I think one of her parents is beating her. I feel torn because I don't want to interfere with the family, yet I can't just stand by thinking this child is being abused. What qualifies as abuse? Is there anything I can do about the situation?



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## Rape

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Recently the mother of a friend of mine was raped. This woman is 42 years old. She is suffering from 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, as well as workshops, forums or information about the problem of sexual assault. Grants are made for the development of local services by any agency, organization, group or individual within the state. Unfortunately, there is not a program for victims of sexual assault in every county.

Minnesota law allows 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 more information contact: Minnesota Program for Victims of Sexual Assault, 300 Bigelow Bldg., 450 North Syndicate, St. Paul, MN 55104, (612) 642-0256. See the resources section of this book for a listing of sexual assault services.



# Resources

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## Consumer Services

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### Housing

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Fair Housing and Equal Opportunity  
Housing and Urban Development  
220 S. 2nd St.  
Minneapolis, MN 55401  
(612) 370-3185

Housing and Community Development Act  
Housing and Urban Development  
220 S. 2nd St.  
Minneapolis, MN 55401-2195  
(612) 370-3000

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

Landlord-Tenant Information Program  
Room 11 City Hall  
350 S. 5th St.  
Minneapolis, MN 55415

Minneapolis Community Development Agency  
331 2nd Ave. S.  
Minneapolis, MN 55401  
(612) 348-7124

Minnesota Housing Finance Agency  
400 Sibley, Suite 300  
St. Paul, MN 55101  
(612) 296-7608  
Outside the metro area toll free  
1-800-652-9747

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Tower, 5th Floor  
St. Paul, MN 55101  
(612) 296-5663  
Outside the metro area toll free  
1-800-652-9747

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

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## Consumer Rights

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

Consumer Services Division  
Office of the Attorney General  
Ford Bldg., Room 124  
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

"People's Courts: A User's Guide to Conciliation Courts in Minnesota"  
Minnesota Public Interest Research Group (MPIRG)  
2512 Delaware  
Minneapolis, MN 55414  
(612) 627-4035

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## Education

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### Title IX

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

Technical Assistance Coordinator  
Office for Civil Rights  
U.S. Department of Education  
401 S. State St., Room 700 C  
Chicago, IL 60605  
(312) 353-3873

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## Minnesota Law

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Department of Human Rights  
Bremer Tower, 5th Floor  
St. Paul, MN 55101  
(612) 296-5663  
Outside the metro area toll free  
1-800-652-9747

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

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## Employment

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### Employment Opportunities

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Department of Jobs and Training  
390 N. Robert St.  
St. Paul, MN 55101  
State Job Service  
(612) 296-3625 information  
(612) 296-8400 job bank  
Outside the metro area toll free  
1-800-652-9747

Job Training Partnership Act  
State Job Training Office  
690 American Center Bldg.  
150 E. Kellogg Blvd.  
St. Paul, MN 55101  
(612) 296-8004  
Outside the metro area toll free  
1-800-652-9747

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## Apprenticeships

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Bureau of Apprenticeships and Training  
U.S. Department of Labor  
316 N. Robert St., Room 134  
St. Paul, MN 55101  
(612) 290-3951

Division of Voluntary Apprenticeship  
MN Department of Labor & Industry  
443 Lafayette  
St. Paul, MN 55101  
(612) 296-2371  
Outside the metro area toll free  
1-800-652-9747

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## Volunteerism

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Minnesota Office on Volunteer Services  
500 Rice St.  
St. Paul, MN 55155  
(612) 296-4731  
Outside the metro area toll free  
1-800-652-9747

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## **Displaced Homemaker Programs and Career Counseling**

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General Information  
MN Displaced Homemaker  
Programs  
State Job Training Office  
690 American Center Bldg.  
150 E. Kellogg Blvd.  
St. Paul, MN 55101  
(612) 296-6060

### **Programs in Metro Area**

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

CHART  
310 E. 38th St.  
Minneapolis, MN 55409  
(612) 827-5753

New Careers  
Working Opportunities for Women  
Colonial Office Park  
2700 University Ave., Suite 120  
St. Paul, MN 55114  
(612) 647-9961

PAT (Putting it All Together)  
60 Kent St.  
St. Paul, MN 55102  
(612) 291-8553

WINGS  
705 N. 42nd Ave.  
Minneapolis, MN 55412  
(612) 521-8750

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

### **Programs in Greater Minnesota**

Meta Five Displaced Homemakers  
Program  
Brainerd Community College  
College Dr. and S.W. 4th St.  
Brainerd, MN 56401  
(218) 828-2538

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

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

Life-Work Planning Center  
Nichols Office Center  
410 Jackson St.  
Mankato, MN 56001  
(507) 345-1577

MAINSTAY  
308 N. Third  
P.O. Box 816  
Marshall, MN 56258  
(507) 537-1546

Pathfinders West Central Displaced  
Homemakers Program  
Rural Minnesota Concentrated  
Employment (CEP) Inc.  
215 Atlantic Ave.  
Morris, MN 56267  
(612) 589-2556  
1-800-223-1239

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

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

Lives in Transition  
702 3rd Ave. S.  
Arrowhead Economic Opportunity  
Agency Building  
Virginia, MN 55792  
(218) 749-2912

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## **Labor Law**

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### **Minimum Wage**

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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  
Bridge Place, Room 106  
220 S. 2nd St.  
Minneapolis, MN 55401  
(612) 370-3371

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## **Discrimination or Harassment**

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### **AGE**

Age Discrimination in Employment  
Act  
Equal Employment Opportunity  
Commission (EEOC)  
110 S. 4th St., Room 178  
Minneapolis, MN 55401  
(612) 348-1730

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Tower, 5th Floor  
St. Paul, MN 55101  
(612) 296-5663  
Outside the metro area toll free  
1-800-652-9747

### **DISABILITY**

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Tower, 5th Floor  
St. Paul, MN 55101  
(612) 296-5663  
Outside the metro area toll free  
1-800-652-9747

Office of Federal Contract  
Compliance Programs (federal  
contractors)  
220 S. 2nd St., Room 102  
Minneapolis, MN 55401  
(612) 370-3177

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

State Council on Disability  
Metro Square Bldg., Room 208  
St. Paul, MN 55101  
(612) 296-6785  
Outside the metro area toll free  
1-800-652-9747

### **SEX**

"Employment Rights for Women"  
"Parental Leave and the 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  
1-800-652-9747



Minnesota Department of Human Rights  
Bremer Tower, 5th Floor  
St. Paul, MN 55101  
(612) 296-5663  
Outside the metro area toll free  
1-800-652-9747

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Tower, 5th Floor  
St. Paul, MN 55101  
(612) 296-5663  
Outside the metro area toll free  
1-800-652-9747

Title VII Civil Rights Act & Equal Pay Act  
Equal Employment Opportunity Commission (EEOC)  
110 S. 4th St., Room 178  
Minneapolis, MN 55401  
(612) 348-1730

Title IX  
Office for Civil Rights  
U.S. Department of Education  
401 State St., Room 700C  
Chicago, IL 60605  
(312) 353-3873

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### **Labor Relations**

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National Labor Relations Board  
110 S. 4th St.  
Minneapolis, MN 55401  
(612) 348-1757

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### **Finances**

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#### **Child Care Tax Credit— Income Tax**

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Department of Revenue  
Centennial Office Building  
St. Paul, MN 55102  
(612) 296-6185  
Outside the metro area toll free  
1-800-652-9094

Internal Revenue Service  
316 N. Robert  
St. Paul, MN 55101  
(612) 291-1422  
Outside the metro area toll free  
1-800-424-1040

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### **Insurance Discrimination**

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Insurance Division  
Department of Commerce  
Metro Square Bldg., Room 500  
St. Paul, MN 55101  
(612) 296-4026

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

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### **Social Security**

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Social Security Administration  
316 N. Robert  
St. Paul, MN 55101  
(612) 872-1533  
Outside the metro area toll free  
1-800-462-5360

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### **Credit Discrimination**

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

Minnesota Department of Human Rights  
Bremer Tower, 5th Floor  
St. Paul, MN 55101  
(612) 296-5663  
Outside the metro area toll free  
1-800-652-9747

Office of the Attorney General  
Ford Bldg.  
St. Paul, MN 55155  
Consumer Division:  
(612) 296-7575 General Information  
(612) 296-3353 Complaints

Director of Public Relations  
Commercial Credit Corporation  
300 St. Paul Pl.  
Baltimore, MD 21202  
(301) 332-3000

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### **Business**

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

Small Business Development Ctr.  
College of St. Thomas  
23 Empire Dr.  
St. Paul, MN 55103  
(612) 228-3411

Minnesota Hispanic Women's Development Corporation  
2700 University Ave., Suite 75  
St. Paul, MN 55114  
(612) 641-1619

Small Business Administration  
610C Butler Square Bldg.  
100 N. 6th St.  
Minneapolis, MN 55403  
(612) 370-2324

Small Business Assistance Office  
900 American Center Bldg.  
150 E. Kellogg Blvd.  
St. Paul, MN 55101  
(612) 296-5023  
Outside the metro area toll free  
1-800-652-9747

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

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### **Family Law**

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#### **Child Support Enforcement**

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County Welfare or Social Services Agency or  
Office of Child Support Enforcement  
Department of Human Services  
444 Lafayette  
St. Paul, MN 55101  
(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  
1-800-652-9747

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## Legal Advice

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

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

"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  
1-800-652-9747

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## Family Violence

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GENERAL 24-HOUR EMERGENCY  
HOTLINE  
(612) 646-0994  
TTY Accessible. Collect calls  
accepted

National toll-free hotline for family  
violence:  
1-800-323-7233

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## Battered Women

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General information on shelters and  
domestic abuse intervention  
programs:

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

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

### Shelters in Metro Area

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

B. Robert Lewis House  
4345 Nichols Rd.  
Eagan, MN 55122  
(612) 452-7288

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

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

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

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

### Shelters in Greater Minnesota

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

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

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

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

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

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

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

Shelter House  
P.O. Box 787  
Willmar, MN 56201  
1-800-992-1716

### Community Programs in Metro Area

Southern Valley Battered Women's  
Alliance  
P.O. Box 102  
Belle Plaine, MN 56011  
(612) 873-4214  
Collect calls accepted

Cornerstone  
2131 W. Old Shakopee Rd.  
Bloomington, MN 55431  
(612) 884-0330

United Battered Families  
P.O. Box 31147  
Bloomington, MN 55431  
(612) 881-1872

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

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

BIHA, Women in Action  
(Black, Indian, Hispanic, Asian)  
122 W. Franklin Ave. #306  
Minneapolis, MN 55404  
(612) 870-1193

Community-University Health Care  
Center  
2016 16th Ave. S.  
Minneapolis, MN 55404  
(612) 627-4474



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

Eastside Neighborhood Service  
1929 2nd St. N.E.  
**Minneapolis**, MN 55418  
(612) 781-6011

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

Family and Children's Service  
414 S. 8th St.  
**Minneapolis**, MN 55405  
(612) 340-7444

IBCA Battered Women's Program  
2614 Nicollet Ave. S.  
**Minneapolis**, MN 55408  
(612) 871-7878

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

Womankind  
Support Services for Battered  
Women  
Fairview Southdale Hospital  
6401 France Ave. S.  
**Minneapolis**, MN 55435  
(612) 924-5775

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

Children's Home Society Crisis  
Nursery  
2230 Como Ave.  
**St. Paul**, MN 55108  
(612) 641-1300

Family and Children's Service  
333 Sibley, Suite 500  
**St. Paul**, MN 55101  
(612) 222-0311

Midway Center for Domestic Abuse  
435 Aldine St.  
**St. Paul**, MN 55104  
(612) 641-5584

St. Paul Intervention Project  
435 Aldine St.  
**St. Paul**, MN 55104  
(612) 645-2824

Wilder Community Assistance  
Program  
666 Marshall Ave.  
**St. Paul**, MN 55104  
(612) 221-0048

Women of All Red Nations  
P.O. Box 4637  
**St. Paul**, MN 55104  
(612) 292-9487

YWCA "Women Emerging"  
Transitional Housing  
95 N. Lexington Pky. #7  
**St. Paul**, MN 55104  
(612) 293-9296

### **Community Programs in Greater Minnesota**

Range Women's Advocates  
P.O. Box 2  
**Chisholm**, MN 55719  
1-800-232-1300

Houston County Women's  
Resources  
Box 422  
**Caledonia**, MN 55921  
(507) 724-2676

Refuge  
P.O. Box 323  
**Cambridge**, MN 55008  
(612) 689-3532

Rural Women's Advocates  
1412 Summit Ave.  
**Cloquet**, MN 55720  
1-800-232-1300

Project Safe, Inc.  
222 E. 7th St., Room 39  
**Crookston**, MN 56716  
(218) 281-2864

Domestic Abuse Intervention  
Project  
206 W. 4th St.  
**Duluth**, MN 55806  
(218) 722-4134

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

Cook County Women's Collective  
P.O. Box 512  
**Grand Marais**, MN 55604  
(218) 387-1137

Friends Against Abuse  
P.O. Box 1271  
**International Falls**, MN 56649  
(218) 283-9844

Aitkin County Women's Advocates  
P.O. Box 162  
**McGregor**, MN 55760  
(218) 828-1216

Mille Lacs Intervention Project  
P.O. Box 42  
**Milaca**, MN 56373  
(612) 983-6161

Rape and Abuse Crisis Center  
(**Moorhead**)  
P.O. Box 2984  
**Fargo**, ND 58104  
(701) 293-7273

Stevens County Battered Women's  
Committee  
P.O. Box 352  
**Morris**, MN 56267  
(612) 589-1481

Battered Women's Services of  
Hubbard County, Inc.  
P.O. Box 564  
**Park Rapids**, MN 56470  
(218) 732-7413

Wabasha County Domestic Abuse  
Advocates  
P.O. Box 272  
**Plainview**, MN 55964  
(507) 534-2234

W.I.N.D.O.W.  
P.O. Box 545  
**Sandstone**, MN 55072  
(612) 245-5224

North Shore Horizon's Women's  
Resource Center  
607 2nd Ave.  
**Two Harbors**, MN 55616  
1-800-232-1300

SAFE  
418 N. Jefferson  
**Wadena**, MN 56482  
(218) 631-4357

Women's Resource Center  
Battered Women's Task Force  
14 Exchange Building  
51 E. 4th St.  
**Winona**, MN 55987  
(507) 452-4440

New Women Against Violence  
(WAV)  
P.O. Box 834  
**Worthington, MN 56187**  
(507) 376-4311

### **Legal Advocacy and Information**

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

Chrysalis Legal Advice Clinic  
(612) 871-2603

Crime Victim's Center  
(612) 340-5400

Domestic Abuse Project  
(612) 874-7063

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### **Child Abuse**

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Local County Social Service Agency  
Child Protection Unit

CHILD ABUSE HOTLINE  
(612) 348-3552

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### **Sexual Assault**

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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 Metro Area**

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

Dakota Sexual Assault Services  
Community Action Council  
14451 County Rd. 11  
**Burnsville, MN 55337**  
(612) 894-2424

Carver County Program for Victims  
of Sexual Assault  
Jonathan Association Building  
111000 Bavaria Rd.  
**Chaska, MN 55318**  
(612) 824-5555

Community-University Health Care  
Center  
2016 16th Ave. S.  
**Minneapolis, MN 55404**  
(612) 627-4474

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

Rape and Sexual Assault Center  
2431 Hennepin Ave. S., 2nd Floor  
**Minneapolis, MN 55405**  
(612) 825-4357

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

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

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

Sexual Violence Center  
1222 W. 31st St.  
**Minneapolis, MN 55408**  
(612) 824-5555

Sexual Violence Program  
University of Minnesota  
101 Eddy Hall  
**Minneapolis, MN 55455**  
(612) 626-1300

Walk-In Counseling Center  
2421 Chicago Ave. S.  
**Minneapolis, MN 55404**  
(612) 870-0565

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

Minnesota Migrant Council  
(see next section for satellite offices)  
220 South Robert, Suite 104  
**St. Paul, MN 55107**  
(612) 222-2121

Model Cities Health Clinic  
430 N. Dale St.  
**St. Paul, MN 55103**  
(612) 222-6029

Ramsey County Victim-Witness  
Assistance Unit  
Ramsey County Attorney's Office  
350 St. Peter St., Suite 400  
**St. Paul, MN 55102**  
(612) 292-7566

Sexual Offense Services  
1619 Dayton Ave.  
**St. Paul, MN 55104**  
(612) 298-5898

Sexual Assault Center  
St. Francis Regional Medical Center  
325 W. 5th Ave.  
**Shakopee, MN 55379**  
(612) 445-2273

### **Services in Greater Minnesota**

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

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

Victim's Crisis Center  
300 8th Ave. N.W.  
**Austin, MN 55912-2983**  
(507) 437-6680

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

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

Houston County Women's  
Resources  
Box 422  
**Caledonia, MN 55921**  
1-800-356-9588

Project Safe, Inc.  
102 N. Broadway  
**Crookston, MN 56716**  
(218) 281-2864

Program for Aid to Victims of Sexual  
Assault  
202 Ordean Building  
424 W. Superior St.  
**Duluth, MN 55802**  
(218) 723-9929



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

Rice County Services for Victims of Sexual Assault  
Goodhue, Rice, Wabasha Citizens Action Council  
Town Square, Suite #1, Hwy. 60  
**Faribault, MN 55021**  
(507) 334-2555

Cook County Women's Collective  
P.O. Box 512  
**Grand Marais, MN 55604**  
(218) 387-1237

Northland Mental Health Center  
County Courthouse  
215 S.E. 2nd Ave.  
**Grand Rapids, MN 55744**  
(218) 326-0388

Morrison County Sexual Assault Northern Pines Mental Health Center  
Route 5, Box 257  
**Little Falls, MN 56345**  
(612) 632-6647

Sexual Assault Services  
410 S. 5th St.  
**Mankato, MN 56001**  
(507) 388-9321

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

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

Rape and Abuse Crisis Center (**Moorhead**)  
P.O. Box 2984  
Fargo, ND 58104  
(701) 293-7273

Bois Forte Advocate Program  
P.O. Box 25  
**Nett Lake, MN 55772**  
(218) 757-3295

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

Central Minnesota Sexual Assault Center  
601½ Mall Germain  
**St. Cloud, MN 56301**  
(612) 251-4357

Minnesota Migrant Council  
Box 1231  
35 Wilson Ave. N.E.  
**St. Cloud, MN 56302**  
(612) 253-7010  
Satellite offices in:  
**Albert Lea** (507) 377-7203  
**Bloomington** (507) 583-4405  
**Crookston** (218) 281-7893  
**Moorhead** (218) 236-5354  
**St. James** (507) 375-3303  
**Willmar** (612) 235-9624

Koochiching Sexual Assault Services Sexual Assault Program of Northern St. Louis County  
335½ Chestnut St.  
**Virginia, MN 55792**  
(218) 749-4725  
Toll free hotline for the Range:  
1-800-232-1300

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

Sexual Assault Crisis Aid  
14 Exchange Bldg.  
**Winona, MN 55987**  
(507) 452-4440

New Women Against Violence (WAV)  
P.O. Box 834  
**Worthington, MN 56187**  
(507) 376-4311

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### Information and Referral Services

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**State Offices**  
Minnesota state agencies  
(612) 296-6013

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

N.E.O.N. (Nighttime Emergency Outreach Network) 8p.m.-8a.m.  
(612) 379-6366

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

United Way First Call for Help  
340-7431 (**Minneapolis**)  
291-4666 (**St. Paul**)  
1-800-356-9588 (**LaCrosse, WI**)

Youth Emergency Services (Y.E.S.)  
Phone Service  
(24 hours, TTY accessible)  
(612) 379-6363

**General Information**  
(Counseling, Community and Human Services, etc.)

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

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**  
1-800-232-1300

Family Resource Center  
12815 1st Ave. N.  
**Lindstrom, MN 55045**  
(612) 257-2400

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

Brown County Information and Referral  
622½ Center St.  
**New Ulm, MN 56073**  
(507) 354-8515

Information and Volunteer Services  
Olmstead County  
515 2nd St. S.W.  
**Rochester, MN 55902**  
(507) 285-8416

**Seniors**  
SMILINE—Information and Referral for Seniors  
Box 3031  
**Mankato, MN 56001**  
1-800-722-2278

Senior Service Ombudsman  
City Hall, Room 11B  
**Minneapolis**, MN 55415  
(612) 348-6555  
TTY (612) 348-2157

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### Women's Resource Centers

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(The following is a list of women's centers which provide information about local resources available to women.)

Albert Lea Technical Institute  
Women's Center  
2200 Tech Dr.  
**Albert Lea**, MN 56007  
(507) 373-0656

Anoka Technical Institute  
Women's Center  
1355 West Main  
**Anoka**, MN 55303  
(612) 427-1880

Normandale Community College  
The Women's Resource Center  
9700 France Ave. S.  
**Bloomington**, MN 55437  
(612) 831-1444

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

Women's Center  
Mankato State University  
MSU Box 107  
**Mankato**, MN 56001  
(507) 389-6146

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

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) 625-2874

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

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

Metropolitan State University  
Women's Program  
121 Metro Square Building  
Metropolitan State University  
**St. Paul**, MN 55101  
(612) 296-1018

St. Paul Technical Institute  
Women's Center  
235 Marshall Ave.  
**St. Paul**, MN 55102  
(612) 221-1300

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

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

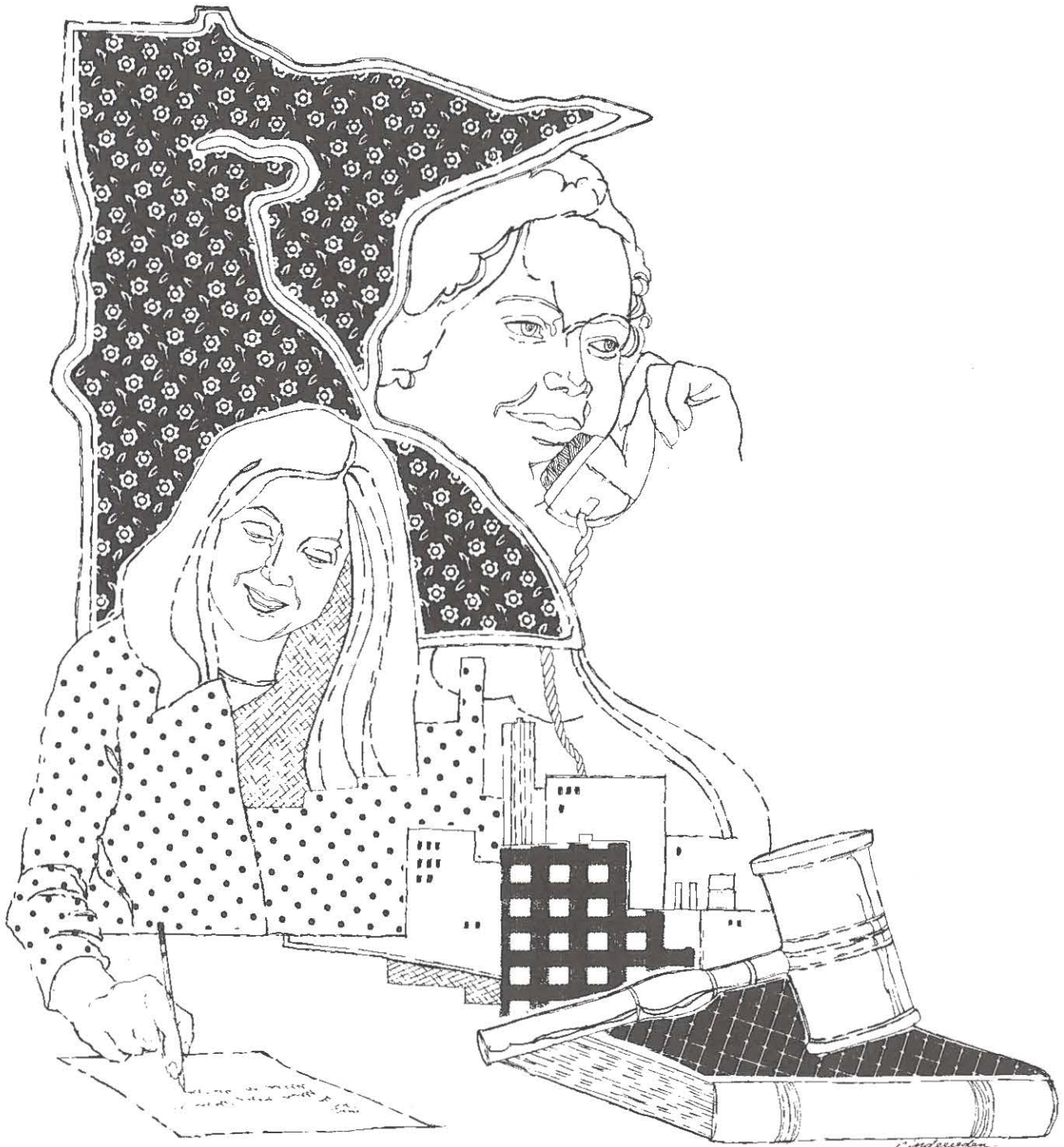
Greater Minnesota Women's Alliance  
1931 East 3rd St.  
**Duluth**, MN 55812  
(218) 724-4075

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

Women's Network of the Red River Valley  
116 12th St. S.  
**Moorhead**, MN 56560  
(218) 236-5434

Minnesota Women's Consortium  
550 Rice St.  
**St. Paul**, MN 55103  
(612) 228-0338





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### About the Commission

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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 Pat Piper  
Senator Gary DeCramer, vice chair  
Senator Ember Reichgott  
Senator Jim Ramstad  
Representative Ann Rest  
Representative Katy Olson  
Representative Sidney Pauly  
Representative Karen Clark  
Representative Gloria Segal, chair

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