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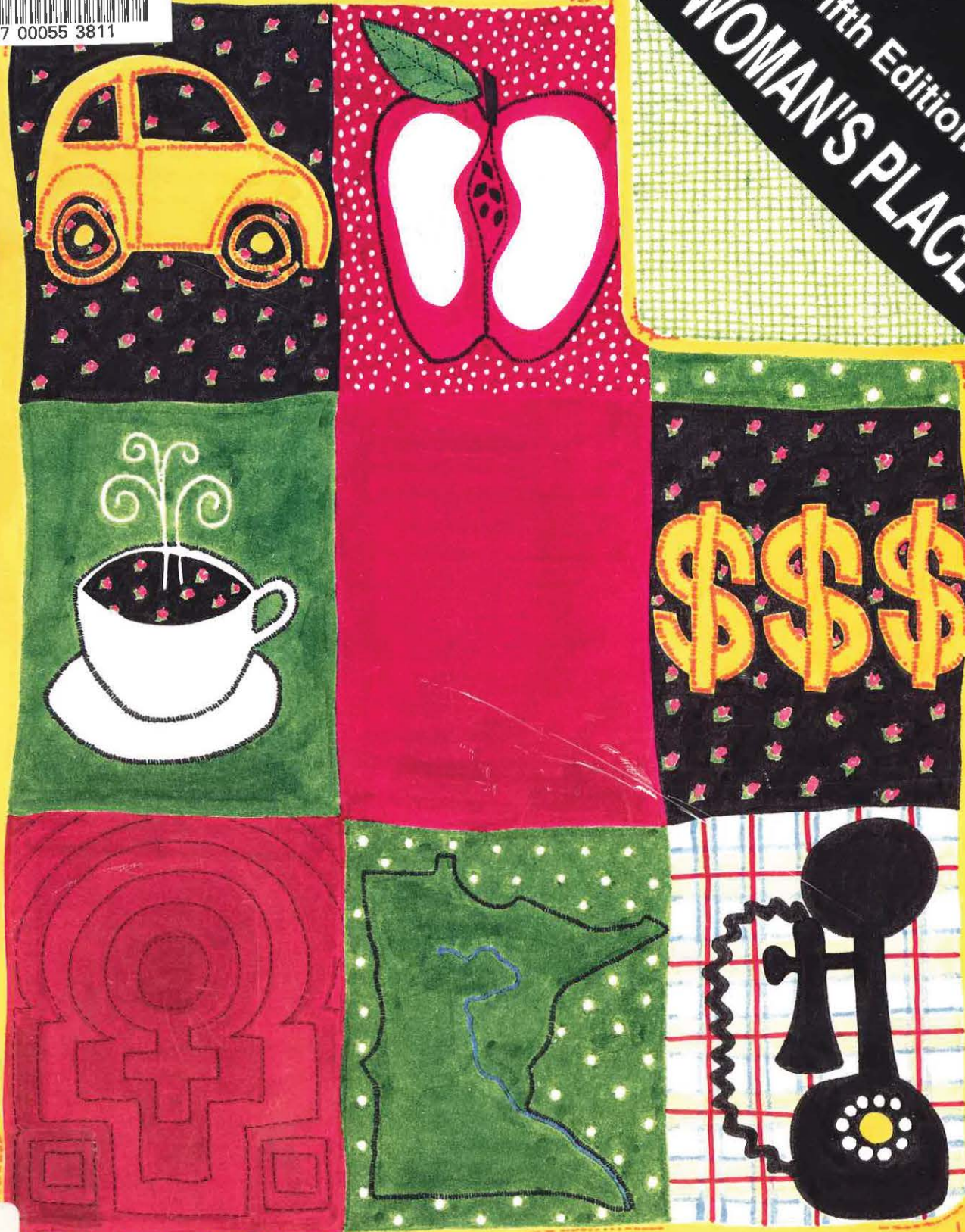
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- A Woman's place : a guide to women



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Fifth Edition  
**A WOMAN'S PLACE**



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1991

**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 book is an update of four 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 book 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 November 1991. Readers should be aware that laws are subject to change and to interpretation by courts. The book is not intended to take the place of legal advice in solving individual legal problems. It is the hope of the Commission that this book will help Minnesota women be better informed of their legal and economic rights.

**COMMISSION ON THE ECONOMIC STATUS OF WOMEN**  
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Saint Paul, Minnesota 55155  
(612) 296-8590 or  
1-800-652-9747

Aviva Breen, Executive Director  
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**Revised NOVEMBER 1991**



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## CONSUMER

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Landlord Responsibility . . . . .	1
Discrimination in Housing . . . . .	2
Consumer Protection . . . . .	3
Conciliation Court . . . . .	4
Conciliation Court Awards . . . . .	4
Debt Collection . . . . .	5
Welfare Appeal . . . . .	6

---

## EDUCATION

---

Federal Sex Discrimination Laws . . . . .	7
Sex Discrimination in the Schools . . . . .	7
Athletics and Sex Discrimination-Federal Law . . . . .	8
Athletics and Sex Discrimination-Minnesota Law . . . . .	9

---

## EMPLOYMENT

---

Apprenticeships . . . . .	10
Displaced Homemakers . . . . .	11
Boards, Commissions & Other Volunteer Work . . . . .	12
Part-time and Flex-time Employment . . . . .	12

---

## LABOR LAW

---

Minimum Wage . . . . .	13
Sex Discrimination . . . . .	14
Age Discrimination . . . . .	14
Disability Discrimination . . . . .	15
Sexual Harassment . . . . .	16
Pregnancy and Parental Leave . . . . .	17
Equal Pay . . . . .	18
Pay Equity . . . . .	19

---

## FINANCES

---

Finding Child Care . . . . .	20
Paying for Child Care . . . . .	20
Child Care Tax Credit . . . . .	21
Insurance . . . . .	22
Social Security/Retirement Benefits . . . . .	23
Social Security/Death and Disability Benefits . . . . .	24
Retirement/Survivor Benefits . . . . .	25
Property Ownership . . . . .	25
Wills . . . . .	26
Inheritance/Joint Tenancy . . . . .	26
Inheritance/Property Without A Will . . . . .	26
Establishing Credit . . . . .	27
Credit for Married Women . . . . .	27
Credit Discrimination . . . . .	28
Credit Records . . . . .	28
Business Loans . . . . .	29

---

## FAMILY LAW

---

Divorce . . . . .	30
Child Support . . . . .	31
Name After Marriage . . . . .	32

---

## VIOLENCE

---

Battered Women . . . . .	33
Rape & Sexual Assault . . . . .	34

---

## RESOURCE DIRECTORY

---

Resource Directory . . . . .	35
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# Consumer

Minnesota law requires that a landlord make sure that rented areas are: 1) fit for the use intended; 2) kept in reasonable repair; and 3) maintained in compliance with health and safety codes. It is illegal for a lease to require that an individual waive any of these rights. The law also states that if an apartment is unfit for occupancy and this is not the fault of the tenant, the tenant is no longer liable for rent.

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.

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. You may not make the repair yourself and then deduct the costs from your rent.

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. You may be able to get advice from a legal services office (legal aid) or a tenant's union, if there is one in your area.

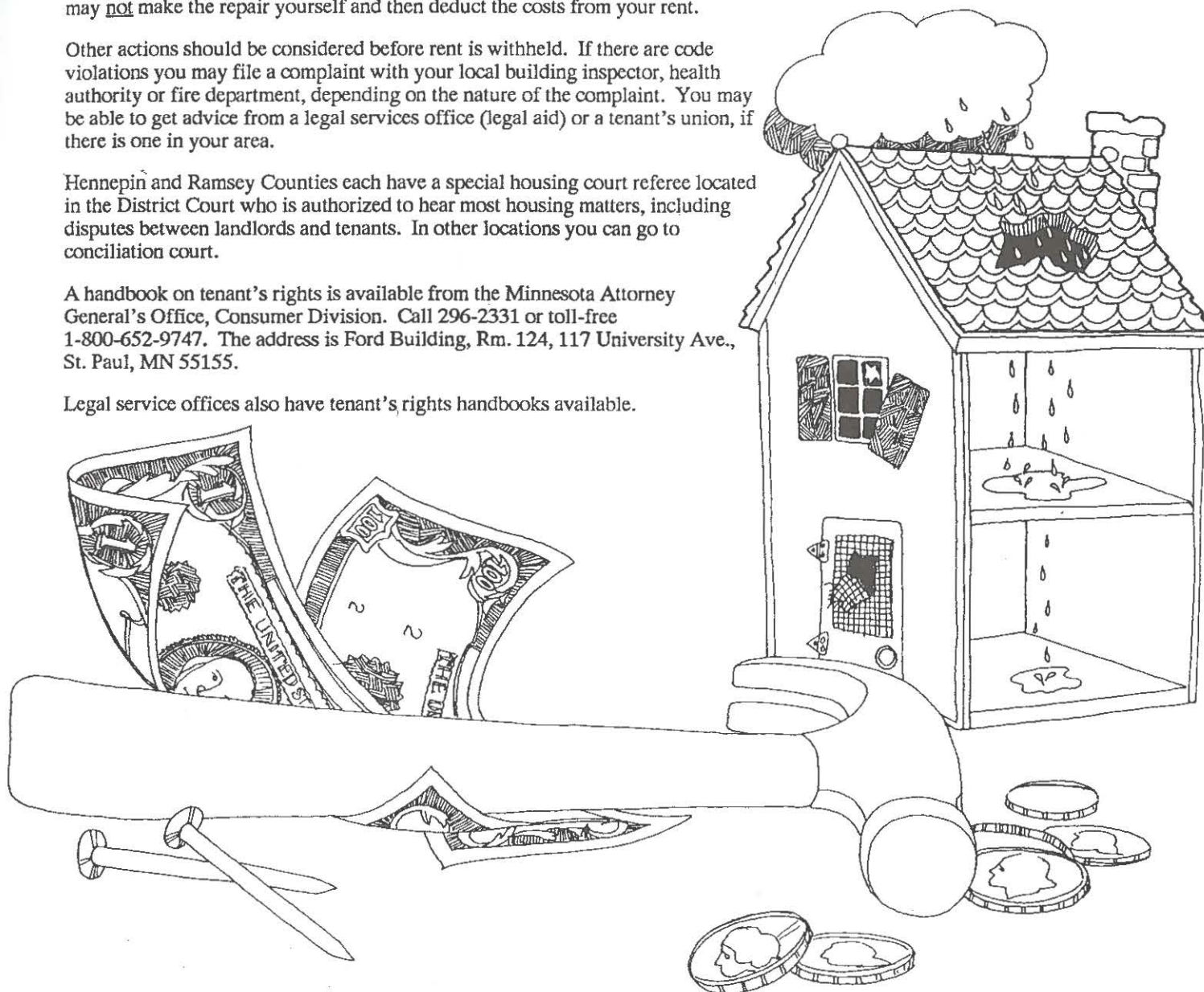
Hennepin and Ramsey Counties each have a special housing court referee located in the District Court who is authorized to hear most housing matters, including disputes between landlords and tenants. In other locations you can go to conciliation court.

A handbook on tenant's rights is available from the Minnesota Attorney General's Office, Consumer Division. Call 296-2331 or toll-free 1-800-652-9747. The address is Ford Building, Rm. 124, 117 University Ave., St. Paul, MN 55155.

Legal service offices also have tenant's rights handbooks available.

## 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 twins. Right now I'm looking for an apartment and having trouble finding anything. I've gotten the feeling that being divorced has an effect on whether I can rent. Can a landlord refuse to rent to someone just because they have children or are divorced? I have a job that pays well and I receive child support. I feel I would be a good tenant. What can I do?

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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 continuing discrimination happens because of a lack of knowledge of the law and the difficulty of enforcing it.

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

There are some exceptions in the law. The sex discrimination provisions do not apply to rooms rented out by landlords in their own single-family homes. The family status provisions in the law do not apply to an owner-occupied building containing four or fewer units. Changes in family status that occur during a tenancy cannot be used as an immediate basis for eviction or for refusing to renew a lease, but a landlord may do this after a year has passed since the change in family status if the tenant has been given written notice six months in advance. Also, housing which is specifically designed and operated to assist elderly persons or housing intended for persons 55 years or older is exempt from the family status provisions.

Complaints and questions should be addressed to the Department of Human Rights, Bremer Tower, 7th Place & Minnesota, St. Paul, MN 55101, (612) 296-5663 or toll-free 1-800-652-9747.

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) 370-3185.

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Minnesota law prohibits "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 a shop's estimate include all charges for parts, materials and labor that are reasonable and necessary. The shop 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 these kinds of complaints is the Consumer Services Division of the Office of the Attorney General. This office handles written complaints and telephone inquiries. When the Consumer Services Division receives a complaint from a customer, they suggest that the customer attempt to resolve the problem on their own. This permits the business involved to explain or correct the situation and avoids unnecessary legal expenses. If this effort fails, the Consumer Services office will act as a mediator between the customer 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: Ford Bldg., Rm. 124, 117 University Ave., St. Paul, MN 55155, (612) 296-2331. Complaints against a business may also be reported to the Better Business Bureau, 2706 Gannon Rd. St. Paul, MN 55116, (612) 699-1111.

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## Consumer Protection

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Last week I took my car into the shop to be fixed. I was told it would cost \$60. I left the car and told them that if it was going to cost more to please call me before they did anything. When I went to pick up the car the bill was \$90. 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?



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## Conciliation Court

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**What is conciliation court? I recently had a disagreement with a neighbor and he damaged my property. I'm wondering if I could use conciliation court to get money from him to repair the damage.**

Conciliation court is used for claims of \$4,000 or less, except for consumer credit problems (such as credit card bills), which are limited to \$2,500. Conciliation court does not require people to hire attorneys to represent them. Suits may be filed against a person, business or corporation. Call the county court administrator's office to find out if there is a conciliation court, where it is and when it meets.

Before filing a complaint in conciliation court, try to settle the matter yourself. Keep a written record of times and dates of phone calls and keep copies of your correspondence.

The form for filing a conciliation court complaint is simple. The court administrator's office can explain the procedures and assist in filling out the form. You'll need to provide: 1) your full name and address; 2) the full name and address of the defendant; and 3) a brief statement of your complaint and the basic facts of the case. Then you will have to swear under oath that the facts are correct and sign the complaint. There is a small filing fee. A time and date for the trial will be set. A summons will be sent to the defendant.

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

The judge's decision is usually mailed to both parties. If you win, the other party may pay you or give the payment to the court, which will then send you a check. Even if you win your case it is your responsibility to collect the settlement. This can sometimes be difficult. (See below for more about collecting.) If you lose, you have 10 days to appeal the decision. If you appeal the case and you lose the appeal, you will have to pay \$200 to the party who won.

For more information contact the court administrator's office in your county or conciliation court. The Minnesota Public Interest Research Group (MPIRG) has a booklet available on conciliation court entitled, "People's Courts". The booklet is available for a small fee from MPIRG, 2512 Delaware St. S.E., Minneapolis, MN 55414, (612) 627-4035. You may also contact the St. Paul Tenant's Union at 221-0501.

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## Conciliation Court Awards

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

Conciliation court does not collect the money awarded. 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. Basically, assets include: 1) money in bank accounts; 2) wages; and 3) personal property such as a car or boat, excluding earnings and assets which are exempt. You will also need to determine where the assets are located. If the other party has these kinds of assets, you are entitled to use them to try to collect your money. The collection procedure takes time and it involves a number of steps. The county sheriff's office can help in the collection 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 money is unable to pay the judgement at the time, you may continue to attempt collection for 10 years. You may force him or her to disclose his/her assets in court once each year. For more information contact the court administrator's office in your county or the conciliation court.

These kinds of actions are not legal under the Fair Debt Collection Practices Act. Bill collectors cannot harass debtors by calling them at odd hours, threatening them or using abusive language.

This law defines "debt collector" as any person who regularly collects or attempts to collect consumer debts. A consumer debt refers to the amount a person owes a creditor for personal products or services. Therefore, only professional collection agencies are covered by this law. Retail merchants trying to collect their own payments are not covered by the debt collections law.

The law requires certain actions and prohibits certain activities of debt collectors. It requires that the agencies owed money: 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, at this point a debt collector can tell the consumer that there will be no further communications and that the next step taken will be 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.

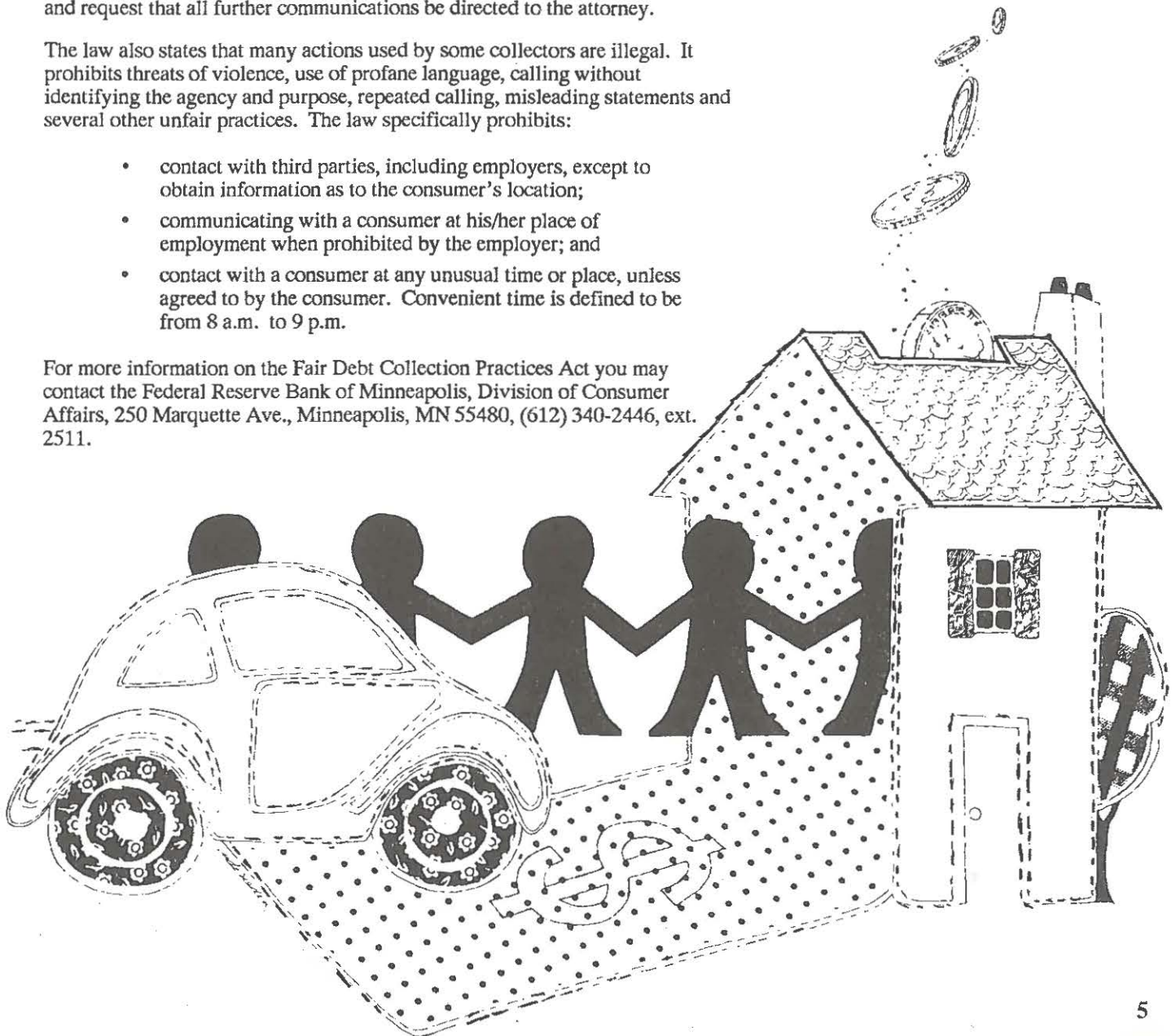
The law also states that many actions used by some collectors are illegal. It prohibits threats of violence, use of profane language, calling without identifying the agency and purpose, repeated calling, misleading statements and several other unfair practices. The law specifically prohibits:

- 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, 250 Marquette Ave., Minneapolis, MN 55480, (612) 340-2446, ext. 2511.

## Debt Collection

I am making payments on an overdue 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?





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## Welfare Appeal

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**I am a divorced mother with young children. I have been receiving Aid to Families with Dependent Children (AFDC) for about a year because I can't get by on my income from part-time 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?**

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

You can begin the appeal process by calling or writing your county welfare department or by writing the Appeals Office of the Minnesota Department of Human Services at 296-5764 or 444 Lafayette Rd., St. Paul, MN 55155. You must do this within 30 days of receiving the notice from the county. If you have a good reason for missing the 30 days, an appeal may be allowed after that. If you are a current recipient and if you appeal before the proposed action takes place, you can usually continue to get full 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 will be required to repay.

Once you have filed an appeal, a date will be set for an informal hearing. This will not cost you anything. If you ask for it, the welfare department must pay any expenses you might have to participate, such as transportation and day care costs. However, the appeal will probably be held by telephone conference.

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

An appeal referee hears the case. A referee 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 within 90 days. If you don't agree with the Commissioner's response, you can begin a more formal legal process. A legal aid office in your area may be able to help with this. The resource section in the back of this book lists a legal aid office close to you.

# Education

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 its 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 has been in effect since 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.

The Civil Rights Restoration Act of 1987 overturned a Supreme Court decision which limited the application of Title IX. Title IX continues to apply to the entire institution regardless of where the federal funds are used.

Title IX applies to all educational institutions receiving federal funds, which almost all do. It covers every program or activity operated or sponsored by the recipient of these funds. This includes: 1) course offerings and extra-curricular 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 educational 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.

Copies of Title IX can be obtained from the Office for Civil Rights, U.S. Department of Health and Human Services, 330 Independence Ave. S.W., Washington D.C. 20201, (202) 619-0403. 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, 401 S. State St., Rm. 700C, Chicago, IL 60605, (312) 353-3873.

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## Federal Sex Discrimination Laws

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**Our school's newsletter had a notice regarding federal regulations on discrimination against girls. Can you explain these regulations?**

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## Sex Discrimination in Schools

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**What schools or programs are covered by Title IX, the federal law pertaining to sex discrimination?**



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## Athletics and Sex Discrimination--Federal Law

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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. Just what does it require a school system to do in the area of athletics?**

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Title IX 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 inter-scholastic, inter-collegiate club or intra-mural athletics offered by the recipient (of federal educational aid), and no recipient shall provide any such athletics separately on such basis."

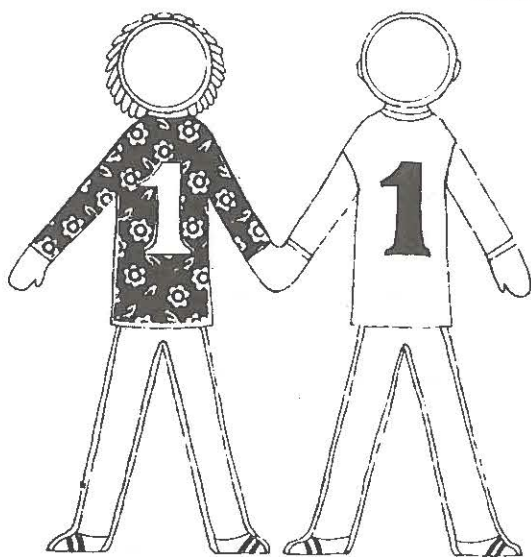
A school must provide equal athletic opportunity for both sexes. In determining whether athletic opportunities are equal, the Department of Health and Human Services considers whether the selection of sports and levels of competition effectively accommodate the interests and abilities of members of both 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 which primarily involves bodily contact.

Title IX went into effect in 1975. Elementary schools had to comply fully with the section covering athletics in 1976, and secondary schools by 1977. Your district is required to have a designated Title IX coordinator and a grievance procedure for complaints in your school system. For more information contact that person, or write Office for Civil Rights, U.S. Department of Education, 401 S. State St., Room 700C, Chicago, IL 60605. Copies of Title IX can be obtained by writing the Office for Civil Rights, U.S. Department of Health and Human Services, 330 Independence Ave. S.W., Washington D.C. 20201.

Equal opportunity in athletics is also covered by Minnesota Law. Those laws are discussed on the next page.



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

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

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 previous athletic opportunities of that sex have 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 budgets per participant, exclusive of gate receipts. It also prohibits separation based on sex in athletic programs for children under 12 years of age.

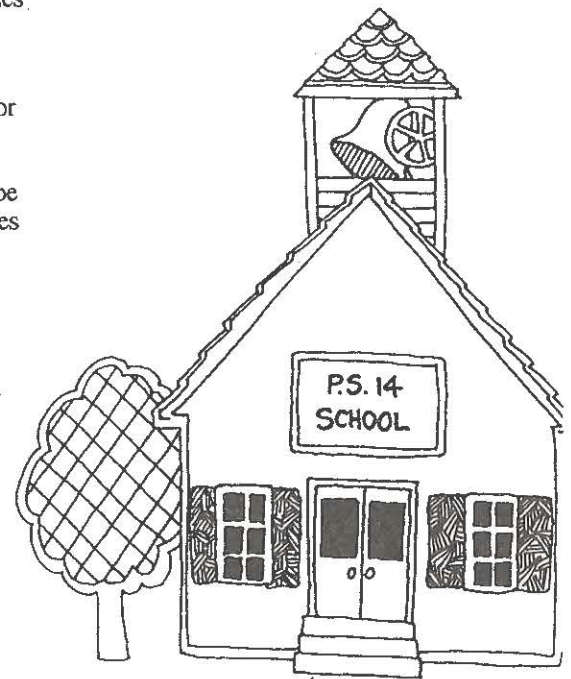
Under Minnesota law you may file a complaint with the Minnesota Department of Human Rights, Bremer Tower, 7th Place & Minnesota, St. Paul, MN 55101, (612) 296-5663 or toll-free 1-800-652-9747.

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## Athletics and Sex Discrimination--Minnesota Law

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**What are the Minnesota laws regarding equal opportunity in athletics?**





# Employment

## Apprenticeships

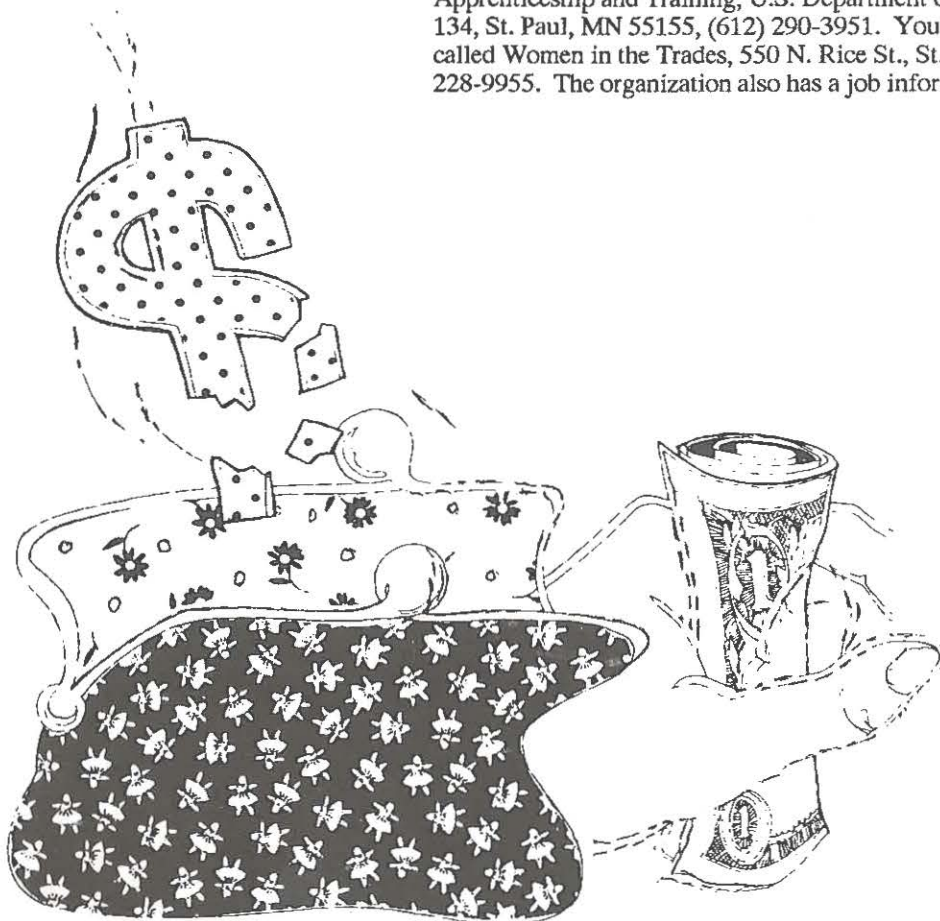
I need a different job to support myself and my kids. It can't be done on my earnings as a waitress. I'm willing to go to school but I won't spend the time and money to train for a job that pays a low salary. I have a friend who went to school for a year to become a secretary and she doesn't earn much 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?

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 semiskilled 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; one of the state's technical colleges; the Division of Voluntary Apprenticeship, Minnesota Department of Labor and Industry, 443 Lafayette, St. Paul, MN 55155, (612) 296-2371; or the Bureau of Apprenticeship and Training, U.S. Department of Labor, 316 N. Robert St., Room 134, St. Paul, MN 55155, (612) 290-3951. You can also contact an organization called Women in the Trades, 550 N. Rice St., St. Paul, MN 55103, (612) 228-9955. The organization also has a job information hotline, (612) 228-1271.



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There are programs that can help you train for and find a job. Both the federal and state government have recognized that women who have primarily been homemakers need special help in re-entering the paid workforce.

"Displaced homemaker" is the term used to describe the situation of women like you who have lost their usual job as homemakers through their divorce or their spouse's death. Divorced or widowed homemakers are often without any source of income and are ineligible for certain benefits.

Displaced homemakers are ineligible for Social Security because they are too young or because they were divorced from the family wage earner. They are ineligible for "welfare" programs such as AFDC if their children are over 18. They are eligible for the state's General Assistance program but must register for work unless they are full-time students. They are ineligible for unemployment insurance because they have been engaged in unpaid labor in the home. Many have lost health insurance coverage and are ineligible for or cannot afford private individual insurance.

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

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

Minnesota has identified "special needs groups" of individuals who should be targeted for employment and training programs. These include women, displaced homemakers and women over the age of 55.

In 1977, the Minnesota Legislature passed legislation funding counseling and training centers for women who have been homemakers but now need to enter the paid work force. Services in this program may include classroom instruction, on-the-job training, vocational counseling, job search assistance and job placement. There are now 12 state-supported displaced homemaker programs throughout Minnesota. These are listed in the resource section at the back of this book.

Minnesota Department of Jobs and Training coordinates the state's displaced homemaker programs. For more information contact: Displaced Homemakers Programs, 690 American Center Bldg., 150 E. Kellogg Blvd., St. Paul, MN 55101, (612) 296-6060.

For information on JTPA and the services available in your area contact: Department of Jobs and Training, 390 North Robert Street, St. Paul, MN 55101, (612) 296-5325.

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## Displaced Homemakers

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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 don't know what kind of job to apply for. 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 some kind of voluntary government board or committee. 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?**

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 and can lead to elective or paid positions. A major barrier for women is often that they don't know of the openings.

Minnesota law requires public notice of vacancies of appointive positions in state boards, councils and commissions. 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. The Minnesota Women's Education Council/Minnesota Women's Political Caucus publishes a book entitled "Getting Appointed to Boards and Commissions." To order a copy write Women's Political Caucus, 550 Rice St., St. Paul, MN 55103 or call (612) 228-0995.

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

In recent years a 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 give applicants an opportunity to list their volunteer experience on their application forms.

For more information about volunteerism, contact the Minnesota Office on Volunteer Services, 500 Rice St. St. Paul, MN 55103 (612) 296-4731.

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## **Part-time and Flex-time Employment**

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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 might be able to get by with different work hours or with part-time work that is steady but we haven't had any luck finding these positions. Are there any solutions?**

Both public and private employers are beginning to realize that a rigid work schedule can be very frustrating for workers. Some are looking at alternative work schedules which can give employees a degree of choice in their work hours. This is commonly called "flex-time" and usually consists of an eight-hour day with flexible beginning and break times. You might ask your employer whether such an arrangement is possible.

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. Regular part-time employment is also an option, but unfortunately frequently cannot supplement the family income to the extent necessary. Also, part-time employment can be hard to find. Part-time employment frequently does not provide any important benefits such as health insurance, retirement plans or unemployment in the event of layoff.

Some companies and government units have implemented successful part-time employment programs that include permanent part-time positions that pay pro-rated benefits. In addition to permanent part-time work, flex-time (mentioned above), job-sharing, consulting and short-term or free-lance projects are other alternative work schedules which women have found helpful.

# Labor Law

Most employees are protected by either federal or state law on minimum wage. Under Minnesota law the minimum wage depends on the size of the employer. The minimum hourly wage in Minnesota is also \$4.25 for employees of larger companies and \$4 an hour for smaller companies. Under Minnesota law a large employer is one with gross sales over \$362,500 annually. A small employer is one with gross sales less than that amount.

The federal minimum wage is \$4.25 an hour. However, federal law allows employers to pay \$3.61 an hour to teenagers between ages 16 and 19 for their first three months on the job as a "training wage", and for three additional months if the employee is receiving on-the-job training.

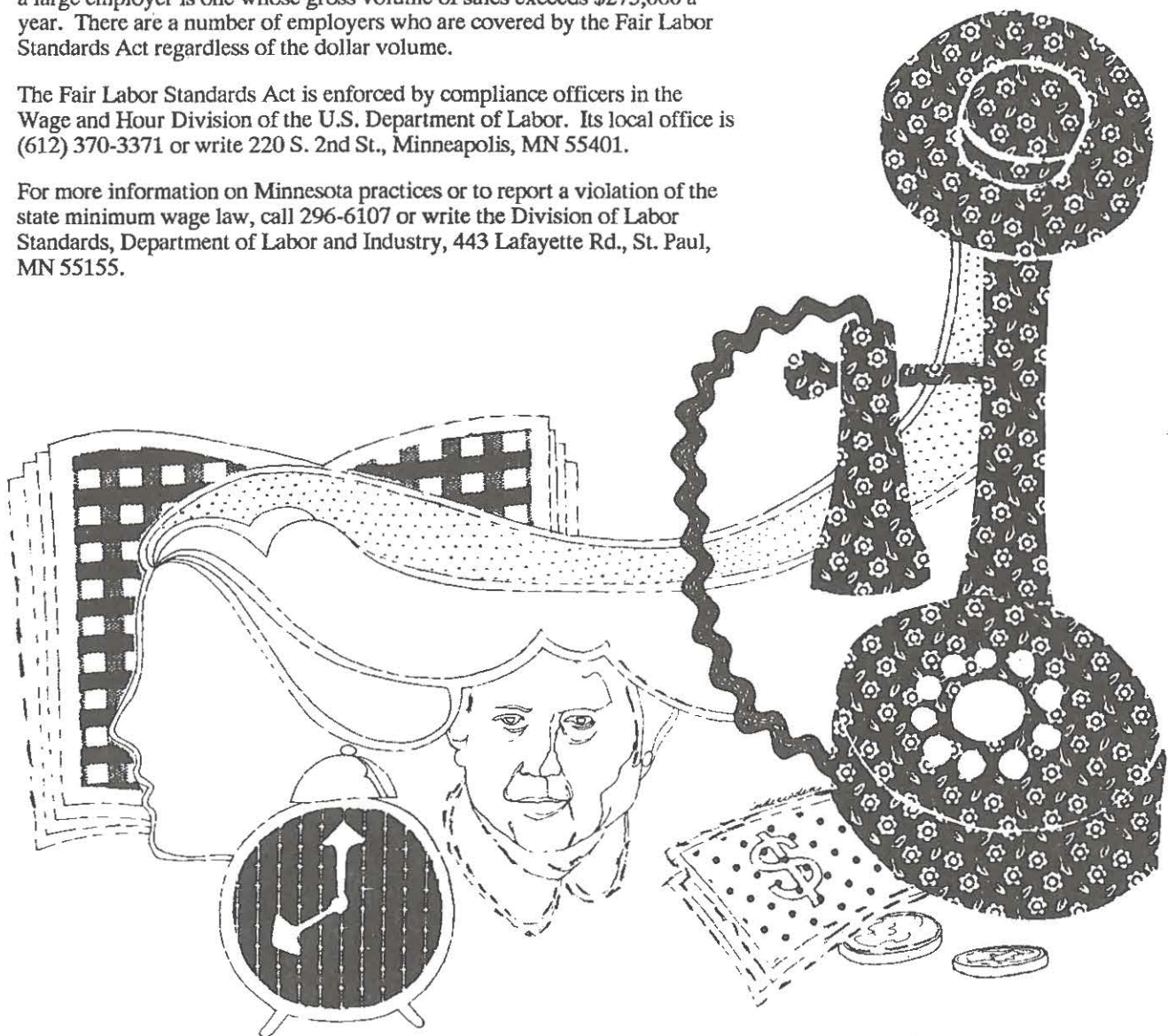
Most large employers are covered by the federal Fair Labor Standards Act, often called the minimum wage and hour law. The federal definition of a large employer is different from the Minnesota definition. Under federal law a large employer is one whose gross volume of sales exceeds \$275,000 a year. There are a number of employers who are covered by the Fair Labor Standards Act regardless of the dollar volume.

The Fair Labor Standards Act is enforced by compliance officers in the Wage and Hour Division of the U.S. Department of Labor. Its local office is (612) 370-3371 or write 220 S. 2nd St., Minneapolis, MN 55401.

For more information on Minnesota practices or to report a violation of the state minimum wage law, call 296-6107 or write the Division of Labor Standards, Department of Labor and Industry, 443 Lafayette Rd., St. Paul, MN 55155.

## Minimum Wage

I would like to know what the minimum wage is. Is there a difference between the state and the federal minimum wage? Is there a different minimum wage for minors? Who do I call to report an employer who is not paying the minimum wage?





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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. Isn't that illegal?**

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

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

Sex discrimination is also prohibited by Title VII of the federal Civil Rights Act of 1964.

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

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 local level, 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, Bremer Tower, 7th Place & Minnesota, St. Paul, MN 55101, (612) 296-5663 or toll-free 1-800-652-9747.

To file a complaint under federal law contact the Equal Employment Opportunity Commission (EEOC), 220 S. 2nd St., Rm 108, Minneapolis, MN 55401, (612) 370-3330.

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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 Minnesota Human Rights Act was amended in 1977 to protect individuals over the age of majority (18) from discrimination based on age in employment and education. The Minnesota law is much broader than the federal law because it protects people younger than 40 and older than 70 and it includes education.

The federal 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 under state law contact: Minnesota Department of Human Rights, Bremer Tower, 7th Place & Minnesota, St. Paul, MN 55101, (612) 296-5663 or toll-free 1-800-652-9747.

The Americans with Disabilities Act of 1990 prohibits discrimination in employment, public accommodations, transportation and telephone services on the basis of disabilities. Employers are required to make reasonable accommodations to allow disabled persons to perform their jobs. In addition restaurants and hotels are prohibited from excluding disabled individuals. Telephone companies are required to provide services for hearing and speech impaired individuals and transportation systems must be made accessible. The provisions of the law apply to both the public and private sector.

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 of 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.

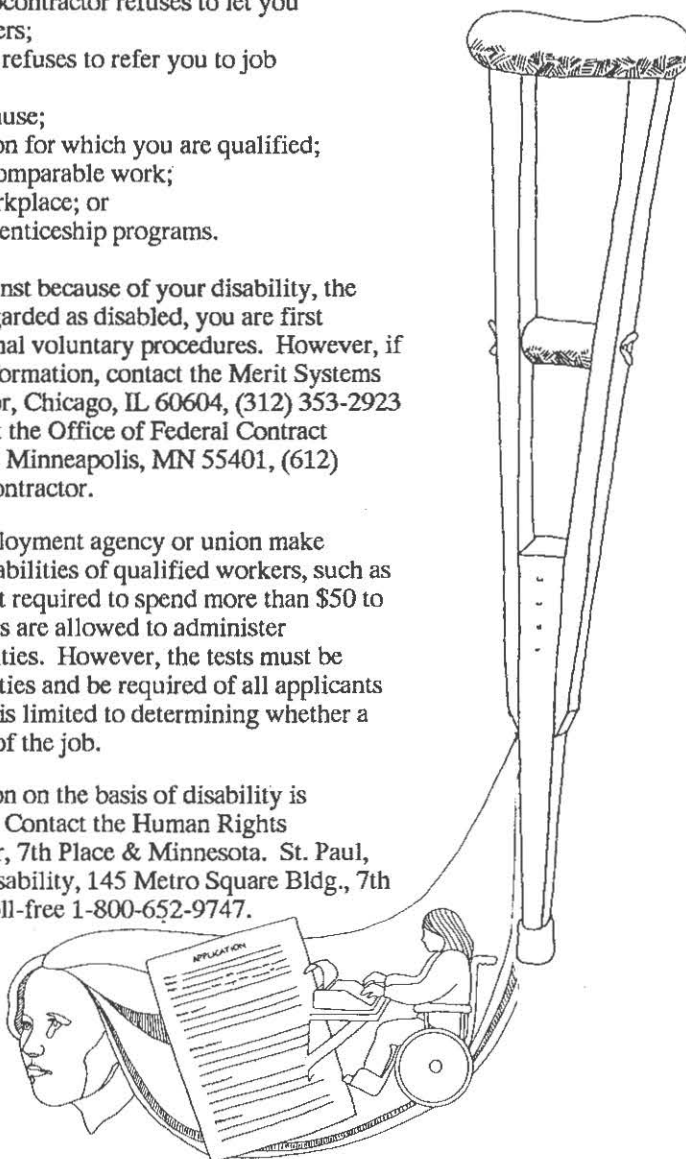
If you believe you have been discriminated against because of your disability, the history of your disability or because you are regarded as disabled, you are first encouraged to resolve complaints through internal voluntary procedures. However, if you have a formal complaint or need further information, 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, 220 S. 2nd St., Rm. 102, Minneapolis, MN 55401, (612) 370-3177 if the complaint is against a federal contractor.

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.

The Minnesota prohibition against discrimination on the basis of disability is contained in the Minnesota Human Rights Act. Contact the Human Rights Department at (612) 296-5663 or Bremer Tower, 7th Place & Minnesota. St. Paul, MN 55101. There is also a State Council on Disability, 145 Metro Square Bldg., 7th Place, St. Paul, MN 55101. Call 296-6785 or toll-free 1-800-652-9747.

## 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?**





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## Sexual Harassment

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

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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 of the Civil Rights Act of 1964.

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. An employer can be found liable if he/she "knew or should have known" that an employee is the object of sexual harassment. The employer is required to have a policy against sexual harassment and a grievance procedure. 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. 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. Check to see if your company has a sexual harassment policy and procedures for reporting harassment. If so, you should follow this process. If they do not have one, they may be liable for damages you incur.

For further information or to file a complaint contact: Equal Employment Opportunity Commission (EEOC), 220 S. 2nd St., Rm. 108, Minneapolis, MN 55401, (612) 370-3330; or the Minnesota Department of Human Rights, Bremer Tower, 7th Place & Minnesota, St. Paul, MN 55101, (612) 296-5663 or toll-free 1-800-652-9747.

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

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

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

Many businesses do not have any policy which covers sickness or disability of any kind. If an employer has a leave policy which governs employees who are disabled from working, the same provisions must be available to the pregnant worker. During the period of time that a pregnant employee is physically unable to work, she is entitled to whatever provisions are made for sick leave or disability leave for other employees under company policy. This may mean she is not entitled to leave or benefits if the company does not provide it to others.

Minnesota law requires any employer who has 21 or more full-time employees to provide up to six weeks of unpaid leave to any employee who has worked there at least one year and who works more than half-time. The same or a comparable job must be available at the end of the leave. The leave is available to either or both parents after the birth or adoption of a child. The time of the leave can be negotiated between the employer and the employee and the law does not limit them from negotiating a longer leave. The employer must also continue the employee's health insurance coverage during the leave, although the employee may be required to pay for the coverage during this period. There is no comparable federal law.

The federal law COBRA requires that a company which provides health insurance for its employees continue that health coverage if an employee reduces or ends employment, but the employee must pay the full premium. If a company has a health plan, this may be applicable during a maternity leave. However, this may also be affected by any maternity leave benefits the employer may be offering. Employees should check the company's policies regarding maternity or parental leaves.

The Pregnancy Disability Act of 1978 requires employers with disability plans to provide insurance coverage or leave policies for pregnancy and childbirth equal to the coverage provided for other disabilities.

If you need more information or want to file a complaint contact:  
Equal Employment Opportunity Commission (EEOC), 220 S. 2nd St., Rm. 108, Minneapolis, MN 55401, (612) 370-3330; or the Minnesota Department of Human Rights, Bremer Tower, 7th Place & Minnesota, St. Paul, MN 55101, (612) 296-5663 or toll-free 1-800-652-9747.

The Commission on the Economic Status of Women has a free brochure, "Parental Leave and the Legal Rights of Pregnant Employees." Order copies by calling (612) 296-8590 or toll-free 1-800-652-9747 or write the Commission, 85 State Office Building, St. Paul, MN 55155.

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## Pregnancy and Parental Leave

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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. My employer has no health plan or leave policy. What happens to me? I thought that was no longer legal. What is the law?



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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 area are included: manufacturing, processing and distributing establishments; telephone, telegraph, radio, television, construction and transportation industries; banks, insurance companies and advertising agencies; laundries and dry cleaning establishments; hospitals and nursing homes; public and private schools; large hotels, motels and restaurants; and other retail service establishments. It also applies to executive, administrative, professional and 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 similar working conditions. Skill means the performance requirements of the job and includes such factors as experience, training, education and ability. Effort is the measure of physical or mental exertion needed to do a job. Responsibility is the extent to which an employer depends on an employee to do the job. Working conditions measures the external factors which affect work. 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), 220 S. 2nd St., Rm. 108, Minneapolis, MN 55401 (612) 370-3330.

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

The large number of women performing these jobs are affected by the fact that "women's work" continues to be low paid. In 1987, employed women in the U.S., working full-time, year-round had average earnings that amounted to only 65 percent of the average earnings of their male counterparts. Studies have shown that differences in education, work experience and other factors account for only half of the wage gap.

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

Minnesota is in the forefront of pay equity efforts in the nation, attempting to correct the historical problem that "women's jobs" are not as highly paid as "men's jobs" requiring similar skills, education, etc. This state was the first to implement pay equity legislation for its state government employees, and the first to require local governments to undertake pay equity efforts.

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

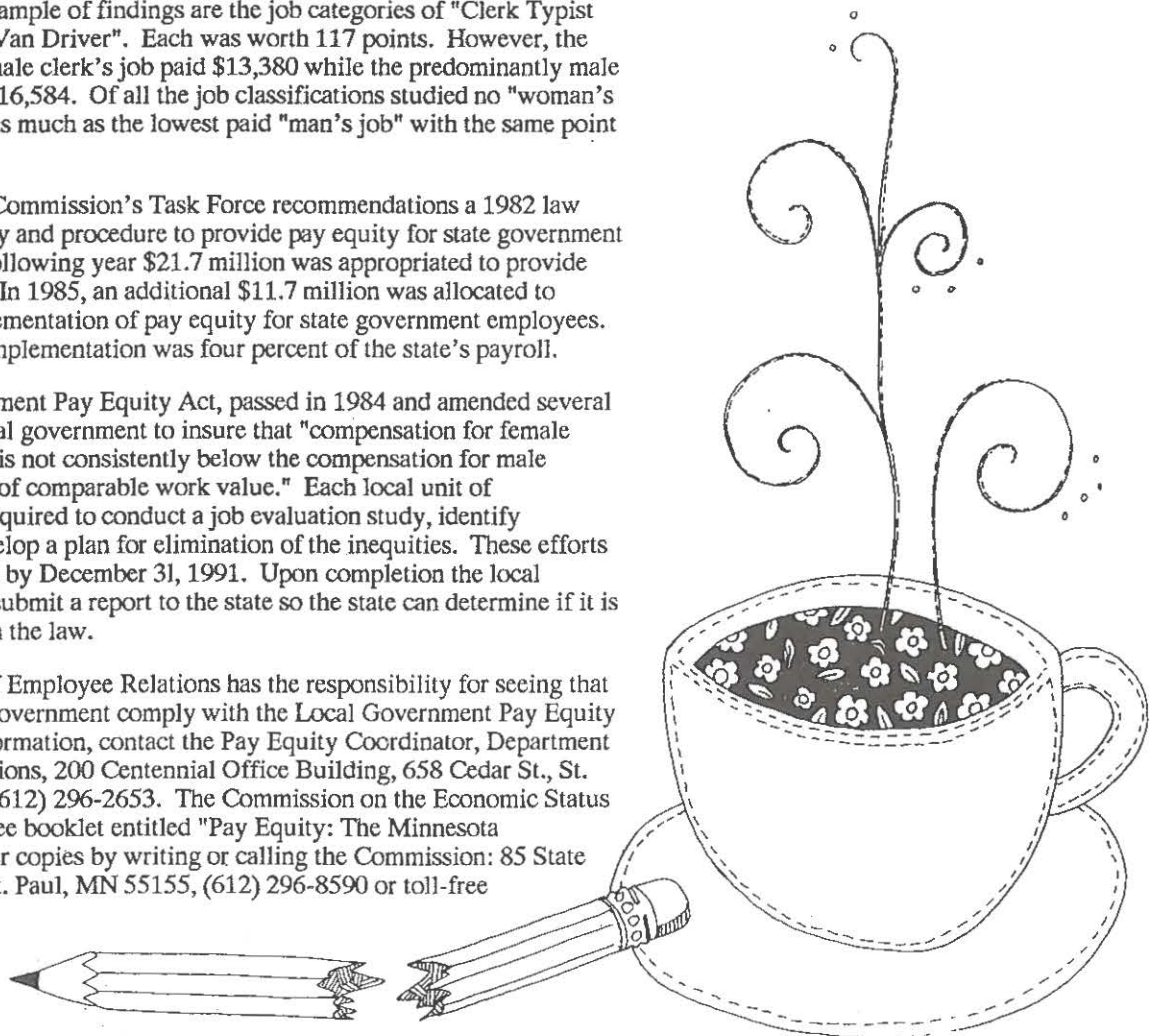
As a result of the Commission's Task Force recommendations a 1982 law established a policy and procedure to provide pay equity for state government employees. The following year \$21.7 million was appropriated to provide pay equity raises. In 1985, an additional \$11.7 million was allocated to complete the implementation of pay equity for state government employees. The total cost of implementation was four percent of the state's payroll.

The Local Government Pay Equity Act, passed in 1984 and amended several times, requires local government to insure that "compensation for female dominated classes is not consistently below the compensation for male dominated classes of comparable work value." Each local unit of government was required to conduct a job evaluation study, identify inequities and develop a plan for elimination of the inequities. These efforts must be completed by December 31, 1991. Upon completion the local government must submit a report to the state so the state can determine if it is in compliance with the law.

The Department of Employee Relations has the responsibility for seeing that the local units of government comply with the Local Government Pay Equity Act. For more information, contact the Pay Equity Coordinator, Department of Employee Relations, 200 Centennial Office Building, 658 Cedar St., St. Paul, MN 55155, (612) 296-2653. The Commission on the Economic Status of Women has a free booklet entitled "Pay Equity: The Minnesota Experience." Order copies by writing or calling the Commission: 85 State Office Building, St. Paul, MN 55155, (612) 296-8590 or toll-free 1-800-652-9747.

## Pay Equity

My job taking care of mentally retarded adults is challenging. I have a college degree and fourteen years of experience, but I earn less than some men here 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

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## Finding Child Care

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**I had a baby six weeks ago and was able to stay home because of the parental leave law. Now, I have to go back to work and I need to find child care for my baby. How do I find a program that will take good care of my baby?**

Minnesota has a network of child care resource and referral programs throughout the state. Each region has at least one program. These resource and referral programs can help parents find available openings in nearby family, group family or center child care programs for children any age. Included in their listings are licensed programs and programs exempt from licensing. Some areas of the state have severe shortages in child care programs, particularly in infant care. Also, be aware that infant care in licensed homes or centers can be very expensive.

A resource and referral program can also give you information about what to look for and the questions to ask when choosing child care arrangements to make sure it will meet your needs and your baby's. For more information about resource and referral programs, call Resource and Referral Network, 2116 Campus Dr. SE, Rochester, MN 55904 (507) 287-2497. For the Resource and Referral program nearest you, check the resource directory in the back of this book.

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## Paying For Child Care

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**I'm in desperate need of low-cost quality child care for my son. I am a single parent and work full-time to support myself and my child. My mother has been taking care of my son, but her health won't allow her to do so any longer. My salary as a secretary just isn't enough to pay the usual child care fees and if I quit work I'll have to go on welfare. There must be others who have this problem. Is anything available for me?**

You are not alone in this problem. Many working women and families in Minnesota need help paying for their monthly child care costs, which can be the second largest expenditure next to rent or mortgage in a family's budget. For parents in low-paying jobs, it is nearly impossible.

Some working families in Minnesota can use the state's Basic Sliding Fee program, which subsidizes the costs of licensed and certain non-licensed child care, based on the family's income. Families apply to the social service department of their county for child care assistance. However, there is not enough money in this program to help all families who need this kind of help. Families may be put on a waiting list by the county.

To apply for help in paying your child care costs, contact the social service department of your county government.

Minnesota also has a child care fund for students in post-secondary programs. Schools such as the University of Minnesota, the state universities, community colleges, technical colleges and any school participating in financial aid programs may have a child care fund for students who have financial need and dependent children. However, students applying for this help may find their school has already used up its fund. Eligible students are frequently put on a waiting list.

Some scholarship, grant and student loan programs provide student's with help toward paying "cost of living" expenses while attending school. These programs sometimes can be used to help pay for child care costs.

For information about applying for child care help, ask the financial aid officer of your school or contact the Higher Education Coordinating Board, 1-800-652-9747 or 296-3974.

A credit is different from a deduction and you can file for the credit on both your state and federal taxes, depending upon your total family income. Tax credits can be claimed whether you file on the long or the short federal tax form and the state tax credit can be claimed even if you do not owe any taxes. You file the state tax form to get the credit refunded to you.

Federal law provides a tax credit on U.S. income tax returns of up to 30 percent of child care expenses, with a maximum \$720 for one child and \$1,440 for two or more. The maximum credit is allowed only for families with an annual income of \$10,000 or less. For higher incomes, the credit is gradually reduced until, for incomes over \$28,000 a year, only 20 percent of the actual expenses can be credited. Consult a tax preparer or the IRS for information about these changes.

The federal 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. There is no upper limit to income allowed.

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

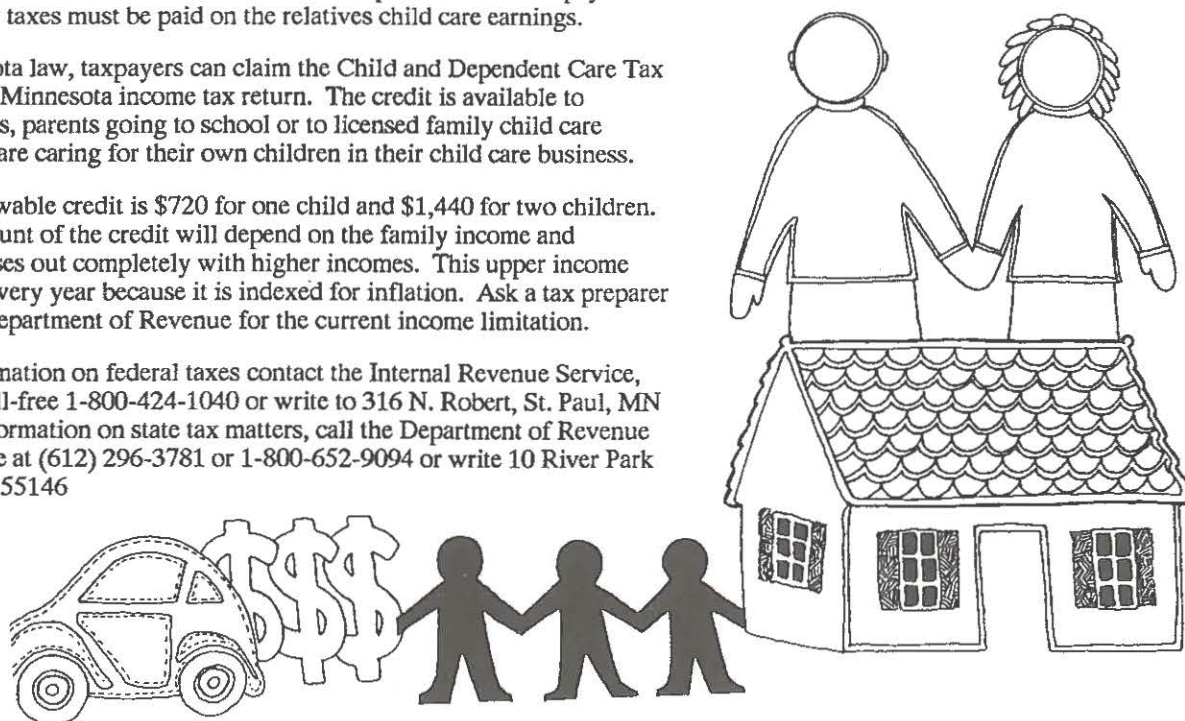
Under Minnesota law, taxpayers can claim the Child and Dependent Care Tax Credit on their Minnesota income tax return. The credit is available to working parents, parents going to school or to licensed family child care providers who are caring for their own children in their child care business.

Maximum allowable credit is \$720 for one child and \$1,440 for two children. The actual amount of the credit will depend on the family income and eventually phases out completely with higher incomes. This upper income limit changes every year because it is indexed for inflation. Ask a tax preparer or the state's Department of Revenue for the current income limitation.

For more information on federal taxes contact the Internal Revenue Service, 291-1422 or toll-free 1-800-424-1040 or write to 316 N. Robert, St. Paul, MN 55101. For information on state tax matters, call the Department of Revenue information line at (612) 296-3781 or 1-800-652-9094 or write 10 River Park Plaza, St. Paul, 55146

## Child Care Tax Credit

**I've heard about tax credits for child care. What does this mean and how do I get these credits? I don't itemize deductions. Can this still help me?**





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## Insurance

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I am a widow, age 38, with two children. After my husband's death we lost our health insurance because his policy that covered us ended. I have been shopping around for private health insurance and I've found I have to pay higher premiums than he did and receive less coverage, just because I'm female. I also need auto and disability insurance. Can I expect to pay higher premiums for them too?

Women often find it difficult to obtain insurance on an equal basis with men. Different rules are 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, many women are under-insured and in danger of future financial difficulties.

The inequities practiced by the insurance industries are based on society's attitude toward the role of women. Women are still often thought of in terms of traditional stereotypes -- they are only wives or widows, not bread-winners. Women are not thought of as providing necessary income for their families nor is their economic contribution as homemakers recognized.

Federal COBRA legislation requires employers to offer continuation plans for group health insurance to former employees for up to 18 months after employment ends and for 36 months to dependents of deceased or divorced workers, with premiums to be paid by the insured. With this law you could continue the same coverage that you had before your husband's death. However, you would be responsible for paying the entire premium (the combined amount of what your deceased husband paid and what the employer contributed).

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

Each state has the responsibility of regulating the industry within its borders. In Minnesota, it is illegal to refuse to insure an individual or to limit the amount of coverage available because of sex or marital status. However, marital status may be considered when defining a person's eligibility for dependent's benefits.

If you feel that you are being discriminated against in insurance, consult your agent or insurance company. You may also call the Minnesota Insurance Information Center, (612) 926-0699 or 1-800-642-6121 or write 3100 W. Lake St., Minneapolis, MN 55416.

You may also contact the Commissioner of Commerce, 133 E. 7th St., St. Paul, MN 55101 (612) 296-2488 or toll-free 1-800-652-9747; or the Department of Human Rights, (612) 296-5663 or toll-free 1-800-652-9747, Bremer Tower, 7th Place & Minnesota, St. Paul, MN 55101.

You are a "dependent spouse," according to Social Security guidelines. Spouses who are dependents of the worker can receive a retirement benefit at age 62 if the other spouse is retired. The amount of this benefit is half of what the worker spouse receives.

Social Security is a federal program created in 1935 with the original intent to provide income for retired workers and for dependents of workers who die. Now Social Security becomes available as income when a worker retires, becomes disabled or dies. Workers pay in to Social Security throughout their working lives through deductions taken from each pay check.

Social Security is of special importance to women because they often have no pension benefits of their own or other income to support them when they get older. Many women find themselves depending entirely on Social Security and, because they haven't been in the workforce long enough themselves, they usually collect from the Social Security "account" of their husbands when he retires, becomes disabled or dies.

In order to receive a Social Security check for the worker and/or dependents, the worker must have credit for a certain amount of work under Social Security. The actual monthly amount will depend on the age and average lifetime earnings of the worker.

Social Security benefits are not available until age 62 or later. Usual retirement age for Social Security is 65 and these workers will receive the full benefit. If a worker retires earlier than age 65, the monthly benefit will be less than at age 65. Benefits cannot be received before age 62 unless the worker is disabled. For more about disability or death benefits, see the next page.

A wife who is dependent on her husband's income can receive Social Security when he retires and she is at least age 62. The amount she will receive is equal to half of what he receives. She qualifies for a benefit regardless of her age if she is caring for a child who is under 18 or disabled and her husband retires.

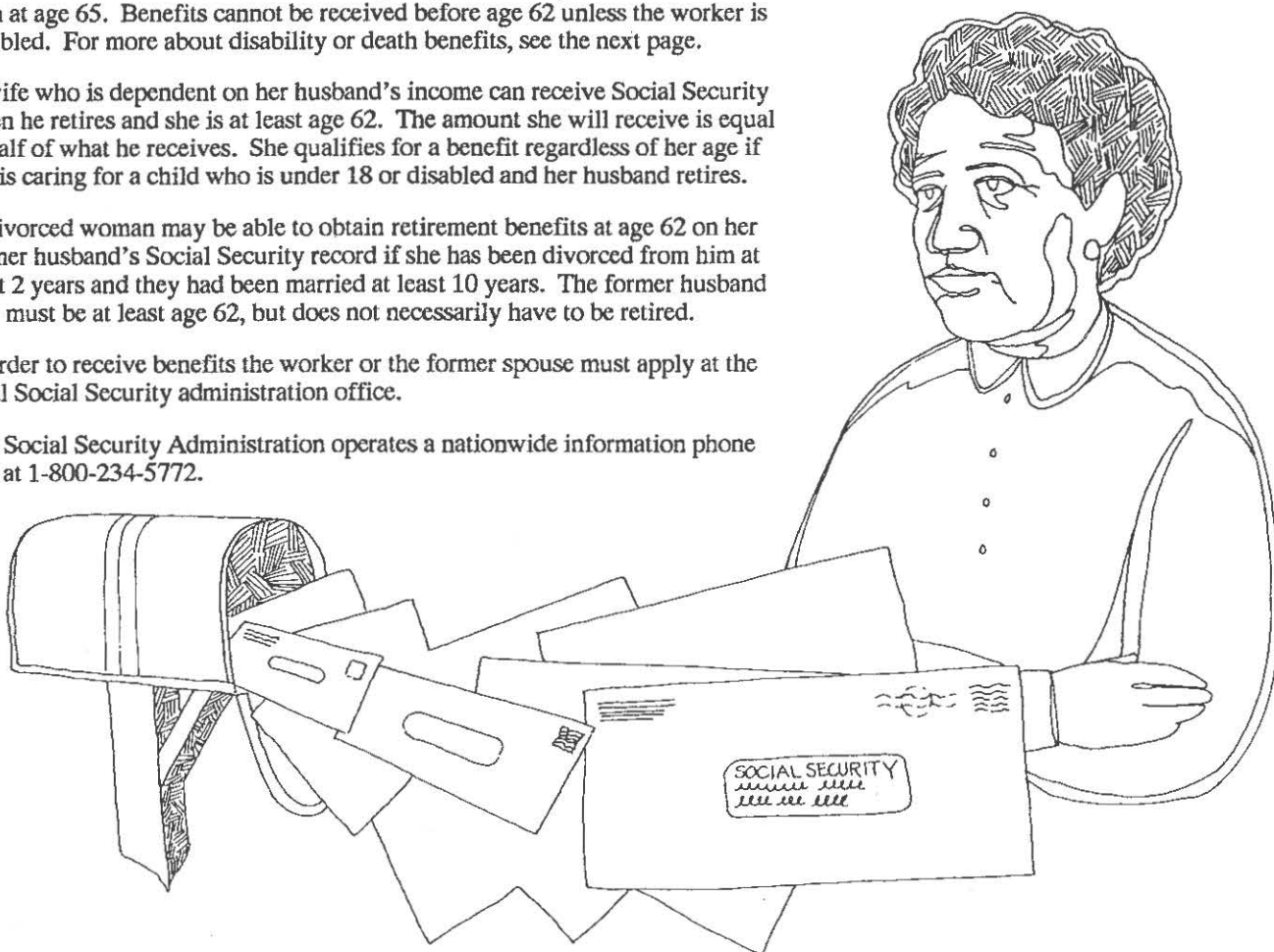
A divorced woman may be able to obtain retirement benefits at age 62 on her former husband's Social Security record if she has been divorced from him at least 2 years and they had been married at least 10 years. The former husband also must be at least age 62, but does not necessarily have to be retired.

In order to receive benefits the worker or the former spouse must apply at the local Social Security administration office.

The Social Security Administration operates a nationwide information phone line at 1-800-234-5772.

## Social Security/ Retirement Benefits

**How does Social Security work? Can I receive Social Security when my husband retires if I was a full-time homemaker and never employed during our marriage?**





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## **Social Security/Death and Disability Benefits**

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**I'm a wife dependent upon my husband's income. Will I still get one half of his Social Security amount if he becomes disabled or dies? What about Medicare?**

Social Security provides death or disability benefits for workers and their families. As a dependent spouse, you would probably be eligible should your husband die or become disabled. You would become eligible at age 62 or older, regardless of when the death or disability occurs.

### **Disability benefits**

If a husband becomes disabled, a dependent wife can get Social Security benefits regardless of her age if she is still caring for dependent children or an adult child with a disability. Benefits are based on the husband's earnings.

### **Death benefits**

A dependent wife may be eligible for Social Security benefits if her husband dies. The monthly benefit may be up to 100 percent of the amount her husband would have received. The wife may choose to receive this benefit at age 60 (reduced benefit) or 65 (full benefit). She may receive a "death benefit" regardless of her age if she is caring for a child who is under 16 or disabled. A widow who remarries after age 60 may continue to receive the death benefit with no reduction or she may choose to receive future benefits on her new husband's record.

A divorced woman who was married to the same man for at least 10 years may receive death benefits based on her former husband's Social Security account.

In addition to a monthly death benefit, surviving widows are also given a one-time, lump sum payment of \$255 if they were living in the same house as their husband at the time of death.

### **Medicare**

If you are entitled to monthly Social Security benefits, as described above, generally you are also eligible for Medicare. Medicare is a federal health care program which provides hospital and medical insurance coverage. If you are receiving Social Security, hospital coverage under Medicare will begin automatically at age 65. The medical insurance is available to anyone eligible for the hospital insurance. A monthly premium is required. You may choose to use Medicare even if you are not collecting Social Security.

For more information on Social Security qualifications, payments and benefits, contact the Social Security Administration's information phone line, 1-800-234-5772 and ask for pamphlets regarding eligibility.

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Your aunt may be helped by a federal law which affects private employee benefit plans. It is called the Retirement Equity Act (REA) and it 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) if he has a vested right to benefits. Vesting means the employee has an absolute right to receive a portion, or all, of her or his benefits at retirement age. The surviving spouse automatically receives a survivor's benefit unless the participant in the plan had chosen not to have joint and survivor annuity, and the spouse had agreed to this in writing. In this way both people must make these crucial decisions about retirement together. Survivor benefits may also be awarded to a former spouse.

The REA contains several other important provisions. It makes 18 the age at which years of service are counted toward vesting of pensions rights and makes 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 pro-rated for part-time employees.

For more information on the Retirement Equity Act, contact the local office of your U.S. Senator or Congress member. For information about a public employee pension, contact the pension fund directly.

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

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

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.

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.

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

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## Retirement/Survivor Benefits

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**My uncle died recently, very suddenly at the age of 47. He had a pension plan at work but he was not planning to retire for many years. Since my uncle died before retiring does my aunt have any right to any benefits?**

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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?**



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## Wills

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

A will is the best way to insure that after you die your property will be dealt with according to your wishes. If there is no will the law determines how property will be distributed. This is known as "intestate succession." Even people who do not have a great deal of wealth or property should make their intentions known in a will. For married couples, each spouse should have a will.

Under Minnesota law a person making a 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. For more information about wills, see below.

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## Inheritance/Joint Tenancy

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**I am interested in knowing more about what happens to the property my husband and I own in joint tenancy when one of us dies.**

When one of the joint tenants dies, property held in joint tenancy passes to the other joint tenant (in your case the surviving spouse) regardless of whether or not there is a will. The property is also not included in the probated 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. Property not held in joint tenancy may still be recognized in the law as jointly-owned property. Jointly owned property is not taxed under Minnesota or federal law when it passes from one spouse to the other, such as when one spouse dies. Both 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, which may or may not be held in joint tenancy, recognizing the wife's contribution can make a significant difference for her financial situation.

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## Inheritance/Property Without a Will

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**When one spouse dies, what happens to his or her property that is not held in joint tenancy and not covered in a will?**

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

Under current law, the intestate estate is distributed as follows:

- all property goes to the surviving spouse if there are no children;
- the first \$70,000 of the estate's value and one-half of the balance to the surviving spouse; the children of the surviving spouse receive the remainder; or
- one-half to the surviving spouse; children who are not the children of the surviving spouse receive the other half.

The surviving spouse receives the homestead if there are no children or grandchildren. If there are children or grandchildren, the spouse has the right to possess and live in the homestead during his/her lifetime (life estate), and upon his/her death the homestead passes to the children. Even if there is a will, the spouse has a right to "elect" against the will. The surviving spouse must contest the will in court to receive an elective share. The spouse receives what he/she would have received had there been no will.

Let's start by defining some terms. Credit is a privilege granted by a creditor (such as a store or bank) to an applicant. If you are *credit worthy*--you have demonstrated that you are a good risk--you pay your bills. Your *credit rating* is a measure of your credit-worthiness. A *credit history* is a record of your past credit transactions and payments. The *credit bureau* is a business that keeps files of credit histories and reports that information to the bank or store when someone applies for credit. Anyone who has had credit extended to them probably has a file kept by a credit bureau.

In order to get credit, you need to fill out the application form from a store, bank or credit card issuer. 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 approve your credit, the store or bank will want to determine your credit-worthiness. That includes your willingness and ability to repay and whether you have collateral. In judging credit-worthiness a creditor may look at a number of things, including your income, credit history, length of employment and length of residence.

In order to establish a good credit history, there are several things you can do:

- open a checking account in your own name; be careful not to overdraw it;
- open a savings account in your own name, regularly make additions to indicate stability;
- open a charge account or get a credit card in your own name, use them and pay on them promptly and regularly;
- request that all information on accounts in your husband's name which you use be reported in your name; and
- request that a credit bureau open a file in your name if it does not have one.

Many married women wrongly believe that they have credit in their own name, when in fact they have only been authorized to use their husband's account. 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 could mean 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, this federal law 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.

You'll have to start by contacting your creditors to change the accounts to include your name. Any accounts you open from now on should be maintained in both names. Be sure to request that all information on joint accounts be reported in both names. You may also want to open a new account in your own name to help begin establishing your credit rating.

The Minnesota Human Rights Act prohibits discrimination "...in the extension of credit to a person because of sex or marital status."

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## Establishing Credit

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

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## Credit for Married Women

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I have been married 25 years and my husband and I have a number of charge 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. Do I have a good credit rating?



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## Credit Discrimination

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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 I did before I married and have always paid my bill with this store. Isn't there some way I can keep the account in my name?**

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 can not require reapplication for credit, can not close the account, can not require the use of the husband's last name and can not in any way change the terms of the credit. She and her husband may open joint accounts, which will be maintained in both names.

You have the right to file an administrative complaint or a lawsuit to enforce your rights under the Equal Credit Opportunity Act or to file a complaint with the Minnesota Department of Human Rights. For more information contact: Federal Reserve Bank of Minneapolis, Consumer Affairs Division, 250 Marquette Ave., Minneapolis, MN 55480, (612) 340-2446; or the Minnesota Department of Human Rights, Bremer Tower, 7th Place & Minnesota, St. Paul, MN 55101, (612) 296-5663.

For more information contact the Commercial Credit Corporation, 300 St. Paul Place, Baltimore, MD 21202, (301) 332-3832. The Women's Legal Defense Fund has published a book entitled, "The Credit Game: How Women Can Win It". To order, write to 2000 P Street N.W., Suite 400, Washington, D.C. 20036, or call (202) 887-0364.

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## Credit Records

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**What rights do I have regarding the information kept about me by the credit bureau? How does the credit bureau get this information? Can you tell me what to do if I find that the information about me is not accurate?**

Credit bureaus exist to help businesses give credit and reduce the risk that they will lose the money they lend. With the Fair Credit Reporting Act and the Equal Credit Opportunity Act, the consumer has protections in the credit reporting system.

There are three main credit bureaus used by most banks or creditors operating in the United States. A credit bureau keeps 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 bank or store requests the information from a credit bureau. From that information the bank or store decides if the applicant is a good credit risk. Banks and stores have to be members of the credit bureau they use and they have to agree that they will ask for reports only on persons they are considering for credit or employment.

Under the Fair Credit Reporting Act of 1971, consumers have a right to see what is in their 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. Then the bureau must make the information available free of charge.

Errors on the record can be corrected. If a particular credit account (for example a charge card at a department store) is in a dispute of some kind but the owed amount shows up on the credit record as delinquent, the consumer can file his or her side of the story to be kept with the credit history. Except for bankruptcy, all negative information can be kept in the credit history file for seven years. Bankruptcy can remain in the file for 14 years.

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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 local bank turned me down. I know if I could just get the money I could run the business well and pay back the loan. Is there any place I can get one? I've heard there are loan and grant programs to help women-owned businesses. Is that true?

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It is very difficult to obtain loan money and there are no grant programs specifically to help women start their own businesses, although this is a common misconception. Women generally must apply to the usual local lenders, which are reluctant to make small loans or to lend to small businesses of any kind because the risk is high. There are a few places, however, where you can go to get more information and help.

The Small Business Administration (SBA) is a federal agency which was established to stimulate small business growth throughout the country. At one time the SBA granted loans to enable the development of small businesses or to keep them in operation. The SBA does not make loans. It does, however, guarantee loans which are made through an SBA participating bank.

The SBA 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. However, women are likely to need less than \$50,000 for their small businesses and these smaller loans are generally not available.

Congress created a mini-loan program which gives incentives to banks to make loans of up to \$50,000 to women-owned and other small businesses. The loan guarantee enables banks to lend money to businesses that would not otherwise be eligible. However, few SBA participating banks are involved in this mini-loan program and other banks remain reluctant to lend money to new small businesses.

For more information about qualifications for SBA assistance contact the Minnesota field office of the SBA 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. *This office does not provide loans or grants.* For more information contact the office at 900 American Center Bldg., 150 E. Kellogg Blvd., St. Paul, MN 55101, (612) 296-5023.

The Minnesota Small Business Program for Targeted Groups and Economically Disadvantaged Businesses gives preference in state government purchases to small businesses owned by women, minorities or persons with physical disabilities. This includes such things as awarding construction contracts. Businesses must be certified by the program in order to participate. The program is administered by the state's Department of Administration, 50 Sherburne Ave., St. Paul, MN 55155, (612) 296-6013.

Many technical colleges and state universities operate small business development centers which help people plan their own businesses. Check the Resource Directory at the back of this book for these programs.

WomenVenture is a non-profit corporation which provides technical assistance and training to women starting small businesses. It also has a small loan fund. Contact WomenVenture at (612) 646-3808, 2324 University Ave., Suite 200, St. Paul, MN 55114.



# Family Law

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## Divorce

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**I understand that Minnesota has a "no fault" divorce law. What does this mean?**

The law you are referring to became effective in 1979. It means that "irretrievable breakdown" of the relationship is the only grounds for granting a divorce in Minnesota. Neither the husband or wife must prove the other was at fault. Fault is not considered when determining child custody, child support, spousal maintenance (alimony) and property division. Minnesota law recognizes that dependent spouses and children need economic protection in divorce. The law also spells out standards to be used by the courts in granting spousal maintenance, dividing property and granting child custody and support.

Spousal maintenance is not awarded in all divorces. When it is awarded it usually goes to a woman who has spent all or part of the marriage outside of the paid labor force. It can be either temporary or permanent maintenance. When there is uncertainty regarding the need for permanent maintenance the court must award permanent maintenance and leave the order open for later modification. To determine spousal maintenance, the court will consider the employment and educational background of the spouse seeking maintenance, including:

- the financial resources of the spouse seeking maintenance;
- the time required for any necessary education of the spouse seeking maintenance;
- the standard of living during the marriage;
- the length of the marriage and the extent to which any skills or experience have become outmoded and earning capacity has become permanently diminished;
- the time necessary to acquire education or training and the probability of becoming fully or partially self-supporting;
- the loss of earnings, seniority and other employment opportunities during the marriage years;
- the contribution of spouse seeking maintenance to the other spouse's business or employment; and
- the age, physical and emotional condition of the spouse seeking maintenance.

Guidelines for property division are based on a variety of factors including recognition of the spouse's contribution as a homemaker. Minnesota law presumes 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 earned during the marriage are included in marital property.

The court can not use only one of these factor and exclude all the others. For information on child support laws, 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 is money ordered by the court to be paid by the parent who does not have custody (non-custodial parent) to support a child living with the parent who does have custody (custodial parent). Support may include medical or dental insurance and educational bills as well as everyday living expenses.

In Minnesota, the court must use guidelines established by state law to determine the amount of child support. The guidelines show a percentage of the non-custodial parent's income that should be paid for child support. The percentage changes based on income levels and the number of children. A court may order the non-custodial parent to pay less or more than the guidelines suggest, but must give the reason for doing so as part of the court record.

Child support orders must include a cost-of-living adjustment which allows for periodic increases to keep up with inflation. Applying for a cost-of-living adjustment does not require an appearance in court.

Child support orders can be modified if circumstances change which make the original order unreasonable or unfair. To modify a child support award, the parties must go back to court.

Every state is required to operate a child support enforcement program that helps custodial parents collect the child support owed them. Child support enforcement offices collect support for all families receiving AFDC and for other families who request assistance. The office will help locate absent parents, establish and enforce payments of child support and legally determine paternity. The Minnesota Office of Child Support Enforcement is part of the Department of Human Services.

In order to apply for child support services, contact the Child Support Enforcement Unit (sometimes called Support and Collections) in your county. It may be located in the economic assistance, social services or county attorney's office. There is an application fee for those not on public assistance. Information you are asked to supply is treated confidentially. Every child support order issued in Minnesota contains provisions for income withholding when child support is more than 30 days late. This means that a non-custodial parent who is not paying court-ordered child support can have his income withheld or "garnished" by his employer to pay the back due child support. State and federal income tax refunds can also be intercepted when child support is owed.

If you have more questions, contact your county's child support unit or write: Child Support and Enforcement, 444 Lafayette Rd., St. Paul, MN 55155, (612) 296-2542. The Commission on the Economic Status of Women has two publications relating to child support: "The Legal Right to Child Support" and "A Guide to Child Support Cost-of-Living Adjustments." Both are available free from the Commission.

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## Child Support

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**I want to get a divorce but worry about my financial situation and how my kids will be supported. Can you tell me about child support and what I can expect?**



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## **Name After Marriage**

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**I'm getting married this year and want to keep my present name. What do I have to do?**

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

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

You have the right to use whatever name you choose. However, use it continually and consistently. Since consistency is one of the standards for use of a name, you should refuse in all circumstances to use your husband's surname if you have chosen to retain your name. There is no legal requirement to report your name as a "married" name on any form. You should, however, report any changes of address promptly on all of your accounts and with your other records such as driver's licenses and insurance.

In order to retain your present name simply fill it in where the marriage license application asks for "name after marriage." 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.

# Violence

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

Minnesota has several laws addressing this issue. The Domestic Abuse Act provides for an "order for protection" which allows a battered woman (or man) and her children to obtain a court order requiring the batterer to end the abuse, to leave the home, or to stay away if he is already out of the home. This can be done quickly without filing for divorce and does not require an attorney. A simple form and assistance in completing it are available from the court administrator's office. Some counties have a special office to give assistance to victims of domestic violence who are asking the court for an order for protection. A woman seeking a court order does not have to be married to the abuser. Violation of an order for protection is a misdemeanor and can result in an arrest of the abuser.

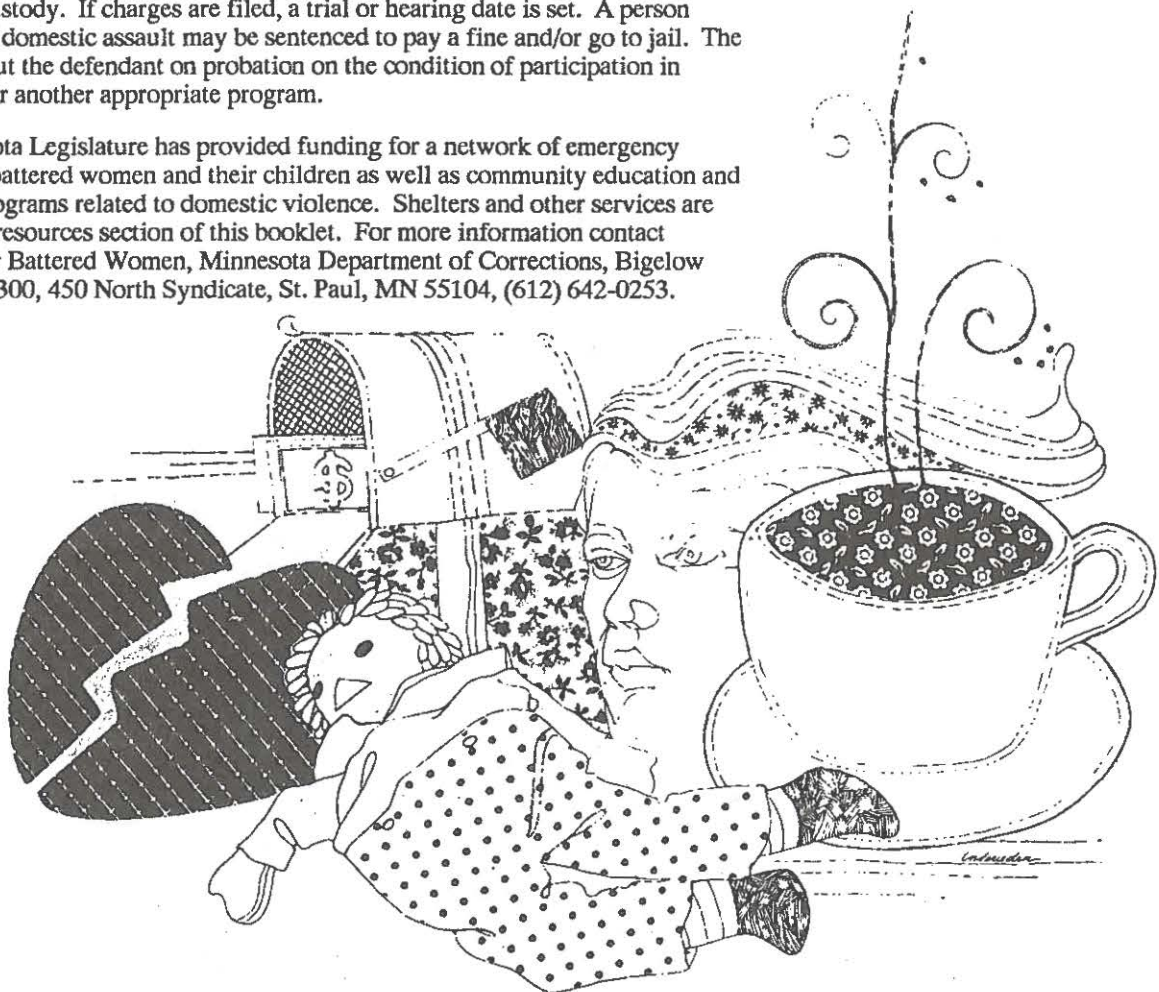
The "probable cause arrest law" allows a police officer to make an arrest even if the officer has not witnessed the assault in cases of domestic abuse or if an order for protection has been violated. The arresting officer must tell the abuse victim about any temporary shelters and other services available in the community to help her. In addition the officer must inform her of her legal rights and what she can expect from the law, including filing a criminal complaint or petitioning for an order for protection if she does not have one.

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

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

## Battered Women

This question is for a friend who has a problem and doesn't know what to do. Her husband beats her. She has three kids and is worried about breaking up the family by moving out or getting a divorce. She doesn't have any money of her own. 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?





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## **Rape & Sexual Assault**

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

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There may be a program near you that can help the victim get the legal and emotional help she needs at this time.

The Minnesota Legislature funds programs for victims of sexual assault. These programs offer 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 state program serves as a clearinghouse for programs, materials, services and resources for and about victims of sexual assault. It administers programs for victims and provides workshops, forums or information about sexual assault.

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.

Minnesota law also 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 No. Syndicate, St. Paul, MN 55104, (612) 642-0256. See the resources section of this book for a listing of sexual assault services.

# Resource Directory





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## CONSUMER

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### *Housing*

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  
21 W. 4th St.  
St. Paul, MN 55102  
(612) 298-5591

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 or  
1-800-652-9747

Minnesota Human Rights Act  
Department of Human Rights  
Bremer Tower, 5th Floor  
St. Paul, MN 55101  
(612) 296-5663 or  
1-800-652-9747

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

Landlord-Tenant Information Program  
500 Laurel  
St. Paul 55102  
(612) 221-0501

### *Consumer Rights*

Better Business Bureau  
2706 Gannon Rd.  
St. Paul, MN 55116  
(612) 699-1111

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) 340-2446

"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 (Federal Law)*

Office for Civil Rights  
U.S. Dept. of Health & Human Services  
330 Independence Ave. S.W.  
Washington, DC 20201  
(202) 619-0403

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

### *Minnesota Law*

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) 296-7622 or  
1-800-652-9747

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## EMPLOYMENT

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### *Employment Opportunities*

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  
1-800-456-8519

### *Self-employment*

Minnesota Small Business Assistance  
Office  
900 American Center  
150 E. Kellogg Blvd.  
St. Paul, MN 55101  
296-3871

U.S. Small Business  
Administration--Minneapolis District  
610-C Butler Square  
100 N. 6th St.  
Minneapolis, MN 55403  
370-2324

WomenVenture  
2324 University Ave. W.  
Suite 200  
St. Paul, MN 55114  
(612) 646-3808

WIND (Women in New Development)  
Box 579  
Bemidji, MN 56601  
(218) 751-4631  
1-800-332-7161

### *Small Business Development Centers*

Bemidji State University  
(218) 755-2750  
Brainerd Tech. College  
(218) 282-5302

Fairbault Tech. College  
(218) 642-9738 or 1-800-334-2222  
Granite Falls Campus  
Southwestern Tech. College  
(612) 564-4511

Hibbing Community College  
(218) 262-6700

Jackson Campus  
Southwestern Tech College  
(507) 847-3320

Mankato State University  
(507) 389-1648

Mesabi Community College  
Virginia  
(218) 749-7729

Minnesota Project Innovation  
Supercomputer Center  
Minneapolis  
(612) 338-3280

Moorhead State University  
(218) 236-2289

Normandale Community College  
Edina  
(612) 830-9395

Northeast Metro Tech. College  
White Bear Lake  
(612) 779-5764

Pine Tech. College  
Pine City  
(612) 629-7340

Pipestone Campus  
Southwestern Tech. College  
(507) 825-5471

Red Wing Tech. College  
(612) 388-4079 or 1-800-642-3344

Rochester Community College  
(507) 285-7536

Southwest State University  
Marshall  
(507) 537-7386

Thief River Falls Tech. College  
(218) 681-5424 or 1-800-222-2884

University of MN-Duluth  
(218) 726-8761

Wadena Tech. College  
(218) 631-2674 or 1-800-247-2007

Winona State University  
(507) 457-5088

Worthington Community College  
(507) 372-2107

## ***Apprenticeships***

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 55155-4303  
(612) 296-2371  
Outside the metro area toll free  
1-800-652-9747

## ***Volunteerism***

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

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

General Information  
MN Displaced Homemaker Programs  
State Job Training Office  
690 American Center Building  
150 E. Kellogg Blvd.  
St. Paul, MN 55101  
(612) 296-5325 or 1-800-456-8519

## **Metro Area**

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)  
375 Selby Ave.  
Second Floor  
St. Paul, MN 55102  
(612) 291-8553

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

WINGS  
3650 Freemont Ave. N.  
Minneapolis, MN 55412  
(612) 521-8750

## **Greater Minnesota**

META 5 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) 847-7743

Project SOAR of NE 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  
West Central Minnesota Community  
Action Inc.  
10 E. Sixth St.  
Theater Arcade Bldg.  
Morris, MN 56267  
(612) 589-2556  
1-800-223-1239

New Directions  
Otter Tail-Wadena CAC Inc.  
Box L  
New York Mills, MN 56567  
(218) 385-2900

Choices of SE Minnesota  
Rochester community college  
851 30th Ave. SE  
Rochester, MN 55904  
(507) 285-7110

WINGS  
728 S. Benton Dr.  
Sauk Rapids, MN 56379  
(612) 251-1612  
1-800-777-6020

Crossroads/DPH Inc.  
403 N. LeBree  
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

Heartland Displaced Homemaker  
Program  
Heartland Community Action Agency  
Box 1399  
Willmar, MN 56201  
(612) 235-0850 or 1-800-922-1710

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## LABOR LAW

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### *Minimum Wage*

Division of Labor Standards  
Department of Labor and Industry  
443 Lafayette Rd.  
St. Paul, MN 55155-4306  
(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

### *Discrimination* *--All Types*

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

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

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

### *Sex Discrimination & Harassment*

"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:  
1-800-652-9747

Title VII Civil Rights Act &  
Equal Pay Act  
Equal Employment Opportunity  
Commission (EEOC)  
2205 S. 2nd St., Room 108  
Minneapolis, MN 55401  
(612) 370-3330

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

### *Age Discrimination*

Age Discrimination in Employment Act  
Equal Employment Opportunity  
Commission (EEOC)  
220 2nd St. S.  
Room 108  
Minneapolis, MN 55401  
(612) 370-3330

### *Disability Discrimination*

State Council on Disability  
145 Metro Square Bldg.  
7th Place  
St. Paul, MN 55101  
(612) 296-6785  
Outside the metro area:  
1-800-652-9747

### *Labor Relations*

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*

Department of Revenue  
Centennial Office Building  
St. Paul, MN 55102  
(612) 296-3781  
Outside the metro area:  
1-800-652-9094

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

### *Insurance Discrimination*

Insurance Division  
Department of Commerce  
133 E. 7th St.  
St. Paul, MN 55101  
(612) 296-4026

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

### *Social Security*

Social Security Administration  
316 N. Robert  
St. Paul, MN 55101  
1-800-772-1213

### *Credit Discrimination*

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:  
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

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## **FAMILY LAW**

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### ***Child Support Enforcement***

County Welfare or Social Services  
Agency or  
Office of Child Support Enforcement  
Department of Human Services  
444 Lafayette  
St. Paul, MN 55155  
(612) 296-2542

"The Legal Right to Child Support"  
Minnesota Commission on the  
Economic Status of Women  
85 State Office Building  
St. Paul, MN 55155  
(612) 296-8590  
Outside the metro area:  
1-800-652-9747

### ***Legal Advice***

Chrysalis  
Legal Advice Clinic  
2104 Stevens Ave. S.  
Minneapolis, MN 55404  
(612) 871-2603  
-also-  
222 Rice St.  
St. Paul MN, 55103  
(612) 222-2823

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:  
1-800-652-9747

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## **Twin Cities**

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**Hennepin County**  
Legal Aid Society of Minneapolis  
430 1st Ave. N. #300  
Minneapolis, MN 55401  
332-1441

Legal Aid Society of Minneapolis  
Northside Office  
2507 Fremont Ave. N.  
Minneapolis, MN 55411  
377-2566 or 522-6636

Legal Aid Society of Minneapolis  
Southside Office  
2929 4th Ave. S.  
Minneapolis, MN 55408  
827-3774

Legal Advice Clinics, Ltd.  
430 Marquette Ave. #400  
Minneapolis, MN 55401  
339-5500

**Ramsey County**  
Southern MN Regional Legal Services  
300 Minnesota Building  
46 E. 4th St.  
St. Paul, MN 55101  
222-5863

**Anoka County**  
Judicare of Anoka County  
2006 First Ave. N. #205  
Anoka, MN 55303  
422-7575

**Carver & Scott Counties**  
Southern MN Regional Legal Services  
16174 Main Ave.  
Prior Lake, MN 55372  
440-1040

**Dakota County**  
Legal Assistance of Dakota County  
14451 Co. Rd. 11 #171  
Burnsville, MN 55337  
431-3200

Southern Minnesota Regional Legal  
Services  
300 MN Building  
St. Paul, MN 55101  
222-5863

**Washington County**  
Legal Assistance of Washington County  
3880 Lavern Ave. N.  
Lake Elmo, MN 55042  
777-6355

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## **Central Minnesota**

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**Chisago and Isanti Counties**  
East Central Legal Services  
E. Side Plaza, E. Highway 95  
Route 5, Box 21  
Cambridge, MN 55008  
(612) 689-2849  
Metro 427-4613  
WATS 1-800-622-7772

**Benton, Sherburne, Stearns, Wright  
Counties**  
St. Cloud Area Legal Services  
830 W. St. Germain #300  
St. Cloud, MN 56302  
(612) 253-0121  
1-800-622-7773

**Mille Lacs, Morrison, & Todd**  
St. Cloud Area Legal Services  
62 1/2 E. Broadway  
Little Falls, MN 56345  
(612) 632-5431  
1-800-622-7774

**Big Stone, Chippewa, Kandiyohi,  
Meeker, Renville, & Swift**  
Western Minnesota Legal Services  
316 SW Becker Ave.  
Willmar, MN 56201  
(612) 235-9600  
1-800-622-4011

**Lac Qui Parle, Lincoln, Lyon, &  
Yellow Medicine**  
Western Minnesota Legal Services  
244 W. Main St.  
Marshall, MN 56258  
(507) 537-1588  
1-800-622-7771

**Northeastern Minnesota Counties**  
South St. Louis, Carlton, Cook, Lake,  
Pine, Kanabec and Koochiching  
Legal Aid Service of Northeastern MN  
424 W. Superior St. #302  
Duluth, MN 55802  
(218) 726-4800  
1-800-622-7266

**Pine and Kanabec Counties**  
Legal Aid Service of Northeastern MN  
235 6th St.  
Pine City, MN 55063  
(612) 629-7166



**Aitkin, Cass, and Crow Wing  
Counties**

Legal Aid Service of Northeastern  
Minnesota  
222 Laurel St.  
Brainerd, MN 56401  
(218) 829-1701  
1-800-933-1112

**North St. Louis and Itasca**

Legal Aid Service of Northeastern  
Minnesota  
Olcott Plaza  
820 N. 9th St.  
Virginia, MN 55792  
(218) 749-3270

**Aitkin, Carlton, Cass, Cook, Crow,  
Wing, Itasca, Kanabec, Lake, Pine  
and St. Louis Counties**

Volunteer Attorney Program  
1000 Torrey Building  
314 W. Superior St.  
Duluth, MN 55802  
(218) 723-4005

**Leech Lake, Red Lake, and White  
Earth Reservations**

Anishinabe Legal Services  
Box 157  
Cass Lake, MN 56633  
(218) 335-2223  
1-800-422-1335

**Northwestern Minnesota**

**Becker, Clay, Douglas, Grant,  
Kittson, Marshall, Norman, Ottertail,  
Pennington, Polk, Pope, Red Lake,  
Rouseau, Stevens, Traverse, Wadena,  
& Wilkin Counties**

Northwestern Minnesota Legal Services  
403 Center Ave.  
Box 714  
Moorhead, MN 56560  
(218) 233-8585  
1-800-452-3625

**Beltrami, Clearwater, Hubbard,  
Lake of the Woods and Mahnommen  
Counties**

Northwest Minnesota Legal Services  
Satellite Office  
216 6th St. NW  
Box 1883  
Bemidji, MN 56601  
(218) 751-9201  
1-800-642-6836

**Southern Minnesota**

**Goodhue County**

Southern Minnesota Regional Legal  
Services  
300 Minnesota Building  
St. Paul, MN 55101  
222-5863

**Dodge, Fillmore, Houston, Olmsted,  
Wabasha and Winona Counties**

Southern MN Regional Legal Services  
Box 1266  
Winona, MN 55987  
(507) 454-6660  
1-800-372-8168

**Olmsted County**

Legal Assistance of Olmsted County  
903 W. Center St.  
Rochester, MN 55902  
(507) 287-2035

**Faribault Freeborn, Mower and  
Steele Counties**

Southern MN Regional Legal Services  
139 E. William #243  
Albert Lea, MN 56007  
(507) 377-2831  
1-800-223-0280

**Rice County**

Southern Minnesota Regional  
Legal Services  
16174 Main Ave.  
Prior Lake, MN 55372  
440-1040

**Blue Earth, Brown, LeSuer, Martin,  
McLeod, Nicollet, Sibley, Waseca and  
Watonwan Counties**

Southern MN Regional Legal Services  
410 Jackson St. #450  
Box 3304  
Mankato, MN 56001  
(507) 387-5588

**Cottonwood, Jackson, Murray,  
Nobles, Pipestone, Redwood and  
Rock Counties**

Southern MN Regional Legal Services  
926 5th Ave.  
Worthington, MN 56187  
(507) 372-7368  
1-800-233-0023

**Statewide Programs**

Legal Advocacy for Persons with  
Developmental Disabilities  
323 4th Ave. S. #222  
Minneapolis, MN 55415  
338-0968  
1-800-292-4150

Medicare Advocacy Project  
606 Minnesota Building  
St. Paul, MN 55101  
228-0771

Mental Health Law Project  
323 4th Ave. S. #222  
Minneapolis, MN 55415  
332-1441  
1-800-292-4150

Minnesota Volunteer Attorney Program  
Minnesota State Bar Association  
430 Marquette Ave. #403  
Minneapolis, MN 55401  
333-1183  
1-800-292-4152

**Attorney Referral  
Services**

Statewide Lawyer Referral Service  
430 Marquette Ave. #403  
Minneapolis, MN 55410  
333-1183  
1-800-292-4152

Dakota County Bar Referral Service  
14451 C. Rd. 11, #171  
Burnsville, MN 55337  
431-3200

Hennepin County Bar Referral Service  
430 Marquette Ave. #401  
Minneapolis, MN 55401  
339-8777

Ramsey County Bar Referral Service  
E-1312 First National Bank Bldg.  
St. Paul, MN 55101  
224-1775

Washington Co. Bar Referral Service  
3880 Laverne Ave. N.  
Lake Elmo, MN 55042  
777-6878

Winona County Bar Referral Service  
170 E. Main St.  
Lewiston, MN 55952  
(507) 452-5399

MN Women Lawyers Referral Service  
430 Marquette Ave. #403B  
Minneapolis, MN 55401  
338-3205

### ***Alternative Dispute Resolution Programs (Mediation)***

Consumer Services Unit  
MN Attorney General's Office  
117 University Ave. #124  
St. Paul, MN 55155  
296-3353

Custody-Visitation Counseling  
St. Louis County Social Services  
320 W. 2nd St.  
Duluth, MN 55802  
(218) 727-8538 or 1-800-232-1300

Hennepin County District Court  
Arbitration, Mediation, and Settlement  
Conference Program  
322 City Hall  
Minneapolis, MN 55487  
348-6111

Ramsey County Divorce Mediation  
Project  
1015 Ramsey County Courthouse  
St. Paul, MN 55102  
292-7376

Ramsey County Domestic Relations  
Division  
700 Commerce Building  
St. Paul, MN 55101  
298-4379

### **Non-profit Programs**

Dispute Resolution Center  
265 Oneida St.  
St. Paul, MN 55102  
292-7791

Hands Program of Minneapolis  
2507 Fremont Ave. N.  
Minneapolis, MN 55411  
529-6440

Mediation Center  
1821 University Ave. #445-N  
St. Paul, MN 55104  
644-1453

Mediation Services for Anoka County  
1323 Coon Rapids Blvd.  
Coon Rapids, MN 55433  
755-5300

Minneapolis Mediation Program  
2429 Nicollet Ave. S.  
Minneapolis, MN 55404  
871-0639

MN Center for Conflict Resolution  
1512 Boone Ave. N.  
Minneapolis, MN 55427  
541-0474

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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

Crime Victim Center  
(612) 340-5400

Domestic Abuse Project  
(612) 874-7063

### ***Battered Women***

Programs serving battered women  
include shelters and community  
services. For general information on  
shelters and domestic abuse  
intervention programs, call these  
statewide offices:

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

MN Coalition for Battered Women  
570 Asbury #201  
St. Paul, MN 55104  
(612) 646-6177

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

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### **Shelters in Metro Area**

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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

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### **Shelters in Greater MN**

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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 56302  
(612) 253-6900

Martha Rogers Ripley Alliance for  
Battered Women  
Box 96  
Thief River Falls, MN 56701  
(218) 681-5557  
Toll Free  
1-800-660-6667

Shelter House  
P.O. Box 787  
Willmar, MN 56201  
(218) 235-4613  
Toll Free  
1-800-992-1716

### **Community Programs in Metro Area**

Southern Valley Alliance for Battered  
Women  
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) 627-4774

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 55404  
(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  
-also-  
201 E. Nicollet Blvd.  
Burnsville, MN 55337  
(612) 892-2500

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

Family and Children's Service  
166 E. 4th St.  
Suite 330  
St. Paul, MN 55101  
(612) 222-0311

Midway Family Service and Abuse  
Center  
425 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  
650 Marshall Ave.  
St. Paul, MN 55104  
(612) 221-0048

Women of All Red Nations  
P.O. Box 40309  
St. Paul, MN 55104  
(612) 644-0053

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

### **Community Programs in Greater MN**

Range Women's Advocates  
P.O. Box 2  
Chisholm, MN 55719  
(218) 254-3377  
After hours:  
1-800-232-1300

Houston County Women's Resources  
424 N. Pine  
Caledonia, MN 55921  
(507) 724-2676

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

Violence Intervention Project  
216 S. Main St.  
Crookston, MN 56716  
(218) 281-2864

Lakes Area Service for Rape &  
Domestic Violence  
Box 394  
Detroit Lakes, MN 56501  
(218) 847-7446

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 Collective  
P.O. Box 512  
Grand Marais, MN 55604  
(218) 387-1237

Friends Against Abuse  
P.O. Box 1271  
International Falls, MN 56649  
(218) 285-7220

Mille Lacs Intervention-Advocacy Program  
P.O. Box 42  
Milaca, MN 56373  
(612) 983-3847

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

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

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

North Shore Horizon's Women's Resource Center  
P.O. Box 205  
607 2nd Ave.  
Two Harbors, MN 55616  
(218) 834-5924  
1-800-232-1300

SAFE  
Neighborhood Counseling Center  
209 S. Jefferson  
Wadena, MN 56482  
hotline and referrals  
(218) 631-SAFE

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

Southwest Crisis Center  
Domestic Violence Program  
927 6th Ave.  
Worthington, MN 56187  
(507) 376-4311

## *Child Abuse*

Local County Social Service Agency  
Child Protection Unit

Hennepin County Child Protection  
(612) 348-3552

## *Sexual Assault*

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

### Services in Metro Area

Victim Witness Assistance Program  
Anoka County Attorney's Office  
Courthouse  
325 E. Main  
Anoka, MN 55303  
(612) 421-4760

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

Sexual Violence Center  
Carver County  
1222 W. 31st St.  
Minneapolis, MN 55408  
(612) 448-5425

Community-University Health Care Center  
2016 16th Ave. S.  
Minneapolis, MN 55404  
(612) 627-4774

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

Sexual Assault Resource Service  
525 Portland Ave.  
7th Level  
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  
192 Pillsbury Dr.  
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 500  
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

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### **Services in Greater MN**

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Victim's Crisis Center  
204 W. Clark  
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  
101 14th St. N.W.  
Austin, MN 55912  
(507) 437-6680

Sexual Assault Program  
Box 1472  
Bemidji, MN 56601  
(218) 751-9496

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

Houston County Women's Resources  
424 N. Pine #2  
Caledonia, MN 55921  
(507) 724-3802

Violence Intervention Project  
216 S. Main St.  
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) 726-4751

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 Collective  
P.O. Box 134  
Grand Marais, MN 55604  
(218) 387-1237

Northland Mental Health Center  
215 2nd Ave. S.E.  
Grand Rapids, MN 55744  
(218) 326-1274

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

Sexual Abuse Resource Center  
P.O. Box 51  
Marshall, MN 56258  
(507) 532-5764

Center for Parents and Children  
Townsite Centre  
810 4th Ave. S. Suite 250  
Moorhead, MN 56560  
(218) 233-6158

Rape and Abuse Crisis Center  
(Moorhead)  
P.O. Box 2984  
Fargo, ND 58108  
(701) 293-7273

Bois Forte Advocate Program  
P.O. Box 25  
Nett Lake, MN 55772  
(218) 757-3261

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

Central Minnesota Sexual  
Assault Center  
601 1/2 Mall Germain  
St. Cloud, MN 56301  
(612) 251-4357

Minnesota Migrant Council  
Box 1231  
1311 2nd St. N.  
Sault Rapids, MN 56379  
(612) 253-7010  
also satellite offices in:  
    **Blooming Prairie** (507) 583-4405  
    **Crookston** (218) 281-7893  
    **Moorhead** (218) 236-5354  
    **St. James** (507) 375-3303  
    **Willmar** (612) 235-9624

Koochiching County Sexual Assault  
Program  
Room 273  
615 4th St.  
International Falls, MN 56649  
(218) 283-9334

Sexual Assault Program  
West Central Community Services  
Center, Inc.  
P.O. Box 787  
1125 S.E. 6th St.  
Willmar, MN 56201  
(612) 235-4613

Sexual Assault Crisis Women's  
Resource Center Program  
9 Exchange Bldg.  
Winona, MN 55987  
(507) 452-4440

Southwest Crisis Center  
Domestic Violence Program  
927 6th Ave.  
Worthington, MN 56187  
(507) 376-4311

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## **INFORMATION AND REFERRAL SERVICES**

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Minnesota state agencies, general  
information and phone numbers:  
(612) 296-6013

### ***Crisis Hotlines***

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

United Way First Call for Help  
Minneapolis

335-5000

TTY 340-7440

St. Paul

224-1133)

TTY 291-8430

Grand Rapids

(218) 326-8565

TTY (218) 326-4634

LaCross, WI

1-800-356-9588

TTY (608) 782-3784

Youth Emergency Services (Y.E.S.)

Phone Service

(24 hours, TTY accessible)

(612) 379-6363

## **General Information**

(Counseling, Community and Human  
Services, etc.)

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

30620 OLinda Trail N.

P.O. Box 836

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

622 1/2 Center St.

New Ulm, MN 56073

(507) 354-8515

Justice and Social System Volunteer  
Program

(JSSVP)

2116 S.E. Campus Dr. #125

Rochester, MN 55904

(507) 285-8939

## **Child Care Resource and Referral Agencies**

Child Care Resource & Referral, Inc.

2116 Campus Dr. SE

Rochester, MN 53904

(507) 287-2497

Tri-Valley Opportunity Council, Inc.

Preschool Program

102 N. Broadway, Box 607

Crookston, MN 56716

(218) 281-6672

1-800-543-7382

Mahube Community Council, Inc.

Box 747

Detroit Lakes, MN 56502

(218) 847-1385

Carlton County Human Services

1215 Ave. C

Cloquet, MN 55720

(218) 879-4583 or 1-800-642-9082

Itasca County Social Services

Courthouse

Grand Rapids, MN 55744

(218) 327-2941

St. Louis County Social Services

320 W. Second St.

Duluth, MN 55802

(218) 726-2273

Lakes and Prairies CCRR

Clay-Wilkin Opportunity Council

2700 12th Ave. S.

Box 919

Moorhead, MN 56560

(218) 233-7514 or 1-800-452-3646

Wadena Technical College

405 SW Colfax

Box 566

Wadena, MN 56482

(218) 631-3530 or 1-800-247-2007

**Satellite:**

Leech Lake Indian Reservation

Rural Route 3, Box 100

Cass Lake, MN 56633

(218) 335-8278

1-800-292-5437

Heartland Community

Action Agency

310 S. 1st. St

Box 1359

Willmar, MN 56201

(612) 235-0850 or 1-800-992-1710

Prairie Five Community Action Council  
Box 695

Montevideo, MN 56265

(612) 269-6578

East Central Regional Development  
Commission

100 S. Park St.

Mora, MN 55051

(612) 679-4065

1-800-323-7126

**Satellite:**

Family Resource Center

Box 836

12815 1st Ave. N.

Lindstrom, MN 55045

(612) 257-2400

Central Minnesota Child Care

102 Doctors Park

Box 1797

St. Cloud, MN 56302

(612) 251-5081

1-800-288-8549

Southwestern MN Opportunity Council,  
Inc.

515 10th St., Box 787

Worthington, MN 56187

(507) 376-4195

Western Community Action, Inc.

203 W. Main

Box 246

Marshall, MN 56258

(507) 537-1416

South Central Plus

1610 Commerce Drive.

N. Mankato, MN 56001

(507) 389-1425

Child Care Resource &

Referral, Inc.

2116 Campus Dr. SE

Rochester, MN 55904

(507) 287-2020

The Parenting Resource Center, Inc.

1900 NW 8th Ave.

Box 505

Austin, MN 55912

(507) 433-0692 or 1-800-247-5039

SCOPE Resource Center

122 E. McKinley

Owatonna, MN 55060

(507) 455-2560

Anoka County Social Services

Department

Courthouse, 4th Floor

Anoka, MN 55303

(612) 422-7159



Community Action Council CCRR  
14451 C. Rd. 11  
**Burnsville, Mn 55337**  
(612) 431-2112

GMDCA  
1628 Elliot Ave. S.  
**Minneapolis, MN 55404**  
(612) 341-1177

Resources for Child Caring  
450 N. Syndicate Ave  
**St. Paul, MN 55104**  
(612) 641-0305

CC Resource and Referral  
Box 42  
**Shakopee, MN 55379**  
(612) 496-2321

Washington County Community Social  
Services 14900 61 St. N. Box 30  
**Stillwater, MN 55082**  
(612) 779-5023

### ***Older Adults/Senior Citizens***

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

Senior Service Ombudsman  
City Hall, Room 11B  
**Minneapolis, MN 55415**  
(612) 673-3004  
TTY (612) 348-2157

### ***Women's Resource Centers***

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

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

Anoka Technical College  
Women's Center  
1355 West Hwy 10  
**Anoka, MN 55303**  
(612) 427-1880 Ext. 219

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

Women's Center  
MSU Box 107  
Mankato State University  
P.O. Box 8400  
**Mankato, MN 56002**  
(507) 389-6146

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

Chrysalis Center for Women  
2650 Nicollet 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  
600 E. 4th and College Ave.  
**Morris, MN 56267**  
(612) 589-2211 ext. 6089

Women's Resource Center  
Rochester Area Family Y  
709 1st Ave. S.W.  
**Rochester, MN 55902**  
(507) 287-2260

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

St. Paul Technical College  
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

### ***Women's Networks***

Women's Network of the Red River  
Valley (Moorhead)  
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 to the governor.

### **Commission members are:**

Senator Linda Berglin  
Senator Janet Johnson, vice chair  
Senator Terry Johnston  
Senator Pat Piper  
Senator Judy Traub  
Representative Karen Clark  
Representative Alice Hausman  
Representative Becky Lourey  
Representative Connie Morrison  
Representative Katy Olson, chair

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