

Public Assistance in Minnesota:

Facts about Programs and Recipients

950219

Legislative Commission on the Economic Status of Women

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*This report was prepared with the assistance of
Commission Intern Mary Lloyd-Jones.*

Introduction

"Welfare is the term most commonly used to describe public assistance programs for persons in financial need. For this report, the term *public assistance* will be used to describe the eight major income assistance and family support programs funded by state tax dollars to serve persons and families.

Approximately 8 percent of the state's population receives some type of public assistance, excluding federally funded Food Stamps. In most public assistance programs, the majority of recipients are women. These women are most likely to be elderly or the sole caretakers of young children.

This report looks at what "welfare" is, how much of the state's budget is used for these public assistance programs and how public assistance dollars are spent. Detailed information about the two largest programs -- the Medical Assistance (MA) and Aid to Families with Dependent Children (AFDC) programs -- will be the focus. Women are the majority of MA recipients. Women and children are the majority of AFDC recipients.

All data in this report are from the Minnesota Department of Human Services and are for Fiscal Year (FY) '94 (July 1, 1993 to June 30, 1994) unless otherwise noted. Percentages are usually rounded to the nearest decimal. Rounding may result in percentages not totaling 100 percent.

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Commission on the Economic Status of Women

Public Assistance in Minnesota

Overview of Programs

Eight major public assistance programs use state and federal funds to help persons in poverty. They are Aid to Families with Dependent Children (AFDC), Emergency Assistance (EA), Medical Assistance (MA), Minnesota Supplemental Assistance (MSA), General Assistance (GA), Work Readiness (WR), and General Assistance Medical Care (GAMC). These programs are administered by the state's counties. Since January 1991 the counties have been reimbursed by the state for their share of expenses. Food Stamps and Supplemental Security Income (SSI) are entirely federal programs and will not be discussed in detail.

Below is a brief description of each program.

Aid to Families with Dependent Children (AFDC): This program provides cash grants to dependent children and their adult caretakers who meet income eligibility requirements. Only families with dependent children are eligible for this program. Single parent families are the majority of AFDC families, served by the Regular AFDC program. The other major category is Unemployed Parent (UP) families, which are two-parent families in which the primary wage earner is unemployed but

include accident, illness or death, natural disasters, eviction or mortgage foreclosure, loss of utilities, fuel, clothing or food, or other financial crises. The program is paid for with 50 percent federal funds and 50 percent state funds. State expenditures in FY '94 were approximately \$6 million with a total state and federal expenditures of \$12 million overall.

Minnesota Supplemental Aid (MSA): This program receives no federal funds. It is intended to supplement the federal Supplemental Security Income program and Social Security benefit to needy aged, blind and disabled persons. In 1994, about 54 percent of MSA recipients were female. MSA is 100 percent state funded and cost almost \$50.9 million in FY '94.

General Assistance (GA): General Assistance provides cash to certain adults who need help with basic living expenses and who do not qualify for any other income assistance program. Some families are eligible for GA if they are income eligible but do not fit the other requirements of AFDC. GA recipients are more likely to be male than female. The program is 100 percent state funded with total expenditures of \$54 million in FY '94.

has a work history. Any family receiving AFDC is also eligible for Medical Assistance.

Most AFDC recipients are children. Ninety-four percent of caretakers in the Regular AFDC program are female. The monthly average number of recipients is 63,754 families, up 7.2 percent from 1991. AFDC is approximately 55 percent federally funded and 45 percent state funded. In FY '94 the state spent approximately \$150.5 million in this program and total state and federal expenditures were \$331.2 million.

Medical Assistance (MA): This program pays the cost of medical care for eligible persons who cannot afford to pay for themselves. It is the most expensive public assistance program. Sixty-one percent of Medical Assistance recipients, including adults and children, are female. The federal government pays 55 percent of the costs, and the state pays 45 percent. Of \$2.1 billion spent in FY '94, the state's share was approximately \$953.7 million. This is up 31 percent from FY '91.

Emergency Assistance (EA): This program is available in times of crisis to AFDC recipients and other families with children. Families can receive assistance up to 30 days in any given year. Emergencies covered

Work Readiness (WR): A companion program to General Assistance, Work Readiness provides benefits to those not GA eligible and requires them to participate in programs that provide job training and prepare them for job hunting. It offers 6 months of assistance during a 12-month period. Data on the number of recipients who are female are not available. In FY '94, almost \$17 million -- 100 percent from the state--was spent.

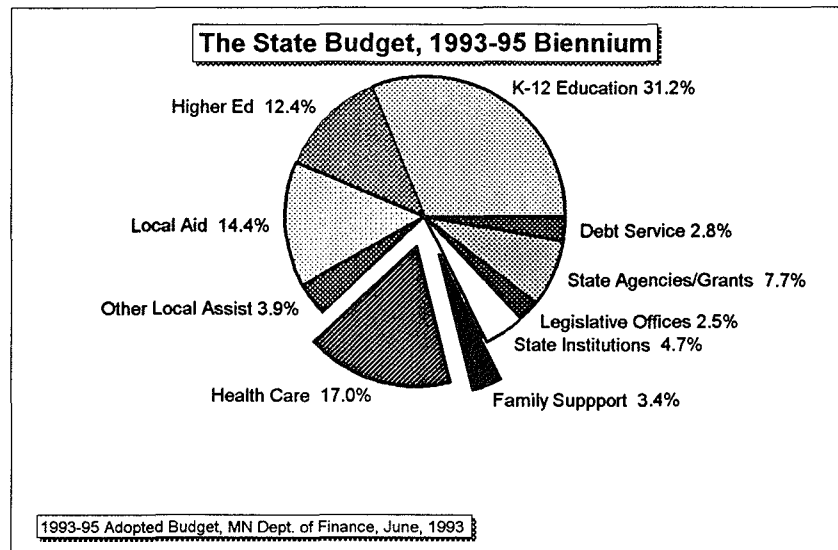
General Assistance Medical Care (GAMC): This program pays medical expenses incurred by General Assistance recipients and other needy people not eligible for MA. Data on the number of recipients who are female are not available. The program is 100 percent state funded with total expenditures in FY '94 of almost \$164.7 million. This is up 33 percent from FY '91.

Food Stamps (FS): This is a federally funded program with eligibility based on the income and size of the household. It provides coupons or electronic accounts from which recipients can draw to pay for food purchases. Data on the number of recipients who are female are not available. In FY '94, a monthly average of 133,006 households were served with a federal expenditure of \$235.6 million for FY '94. This amounted to \$62 per person, per month.

Public Assistance and the State Budget

Public Assistance expenditures, not including Medical Assistance, accounted for 3 percent of the state's nearly \$17 billion budget for the two-year budget cycle from July 1993 to June 1995. Medical Assistance, paid directly to health care providers, accounted for 17 percent of all state expenditures. Total state spending for Medical Assistance, other health programs and family support programs combined amounted to 20 percent of the state's budget.

The chart below shows the major spending areas of the state budget and how much of total revenues is spent in each category. The "Family Support" category is comprised of AFDC, MN Family Investment Plan, General Assistance, Work Readiness, Minnesota Supplemental Aid, and child care subsidies for AFDC families. Medical Assistance, General Assistance Medical Care and chemical dependency programs are represented in the "Health Care" category.



Public Assistance Expenditures

The grid below shows nine major public assistance programs administered at least in part by the state of Minnesota. The level of funding from the federal and state government varies among the programs and is noted in the third column. Total state funding shown here is an estimate based on the state's share. Actual expenditures by the end of the two-year budget cycle may vary.

Public Assistance Program Expenditures and Caseload Data						
Fiscal Year 1994						
Program	Program Expenditures	Funding Sources	Federal Expenditures	State Expenditures	Average Monthly Caseload	**Monthly Cost Per Person
AFDC	\$318,972,000	Federal - 54.6% State - 45.4%	\$174,158,712	\$144,813,288	63,754 Families	\$139.88
GA	\$54,053,152	State - 100%	\$0	\$54,053,152	14,849 Persons	\$303.35
WR	\$16,987,281	State - 100%	\$0	\$16,987,281	6,963 Persons	\$203.30
MSA	\$50,875,627	State - 100%	\$0	\$50,875,627	24,853 Persons	\$170.59
SSI	\$184,902,182	Federal - 100%	\$184,902,182	\$0	54,568 Persons	\$282.37
GAMC*	\$164,676,983	State - 100%	\$0	\$164,676,983	47,919 Persons	\$286.38
MA*	\$2,110,439,918	Federal - 54.8% State - 45.2%	\$1,156,732,119	\$953,707,799	387,763 Persons	\$453.55
FS	\$235,572,000	Federal - 100%	\$235,522,000	\$0	133,006 Families	\$61.76
EA	\$12,113,000	Federal - 50% State - 50%	\$6,056,500	\$6,056,500	6,917 Persons	\$145.93

* Fiscal Year 1993 (FY '94 not yet available)

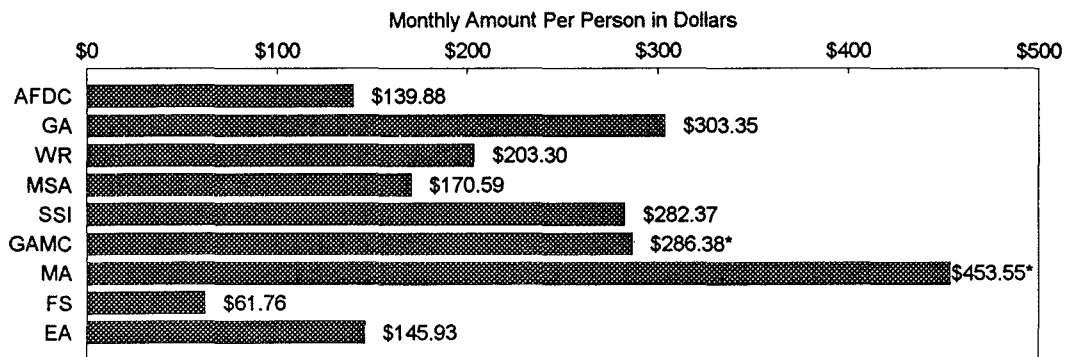
Source: Research Department,
MN House of Representatives

**Caseload divided by program costs divided by 12 months

Public Assistance Payments Per Person

Four out of five state public assistance dollars are spent for medical care. Income assistance programs such as AFDC are considerably less costly per recipient than the benefits provided by the Medical Assistance program and General Assistance Medical Care. Medical Assistance payments are not made to recipients. They are paid directly to medical service providers such as hospitals, nursing homes, doctors, dentists, and pharmacists. Shown at right is the average payment per person for each of the public assistance programs.

Average Monthly Payments Per Person—State & Federal Dollars



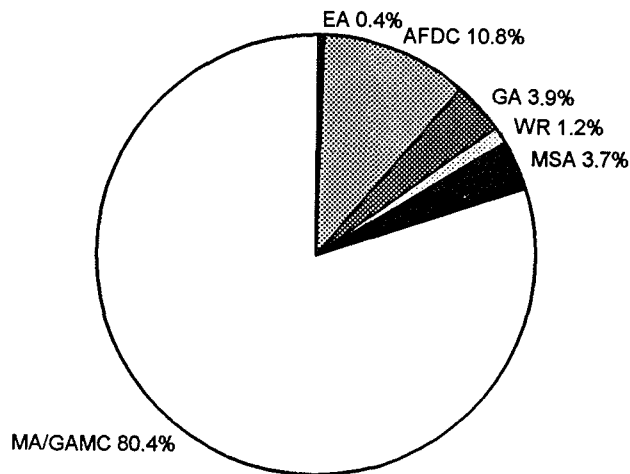
Research Department, MN House of Representatives
*Fiscal Year 1993 (FY '94 not yet available)

The Public Assistance Dollar

When all state expenditures only are totaled, MA and GAMC account for 80 percent or 80 cents of every state dollar spent on public assistance programs, as shown in the pie chart at right.

A middle-income, two-earner family earning \$46,761 annually paid 10.6 percent of its income in 1993 toward all state and local taxes, amounting to about \$4,947 a year. Based on 1993 expenditures, a family at this tax rate paid \$61 of its \$4,947 in state taxes to help recipients in AFDC families. That same family paid \$492 for the Medical Assistance program that year.

State Public Assistance Dollar



Medical Assistance

In FY '93 Medical Assistance expenditures totaled \$2.1 billion. This is an increase of \$500 million, or 31 percent, from the FY '91 total of \$1.6 billion. It is a 75 percent increase from 1988. The average monthly number of recipients was 387,763 persons in FY 1993. This is an increase of 196,173 people, a 98 percent increase over FY '91.

Although the largest share of Medical Assistance recipients, 55 percent, are members of AFDC families, AFDC recipients account for only 14 percent of MA expenditures. The elderly, while only 12 percent of MA recipients, spend 39 percent of the money. The blind and disabled, 12 percent of recipients, spend 37 percent of the money. Chart A at right shows the type of MA recipients and Chart B below shows the type of recipients by their share of expenditures.

Medical Costs

Medical services such as hospitalization and nursing home care, typically needed by persons with disabilities and the elderly, are much more costly to the MA program than the kind of medical care usually needed by AFDC recipients. Thirty-five percent, the largest single component of MA expenses, are for skilled nursing home care and 14 percent are for other

nursing home care. These and other types of long-term institutional care account for 49 percent of all MA expenditures. Chart C below shows MA expenses by the type of medical service provided. Waivered services noted on the chart below are medical services not normally paid for under federal Medical Assistance rules, but the state has received approval for covering these services.

CHART A: Type of Medical Assistance Recipients

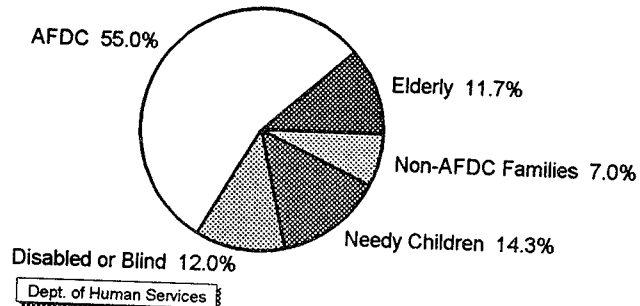


CHART B: Medical Assistance Costs by Type of Recipient

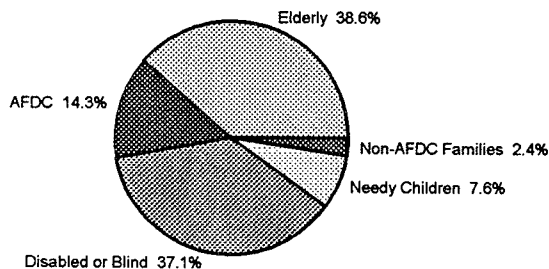
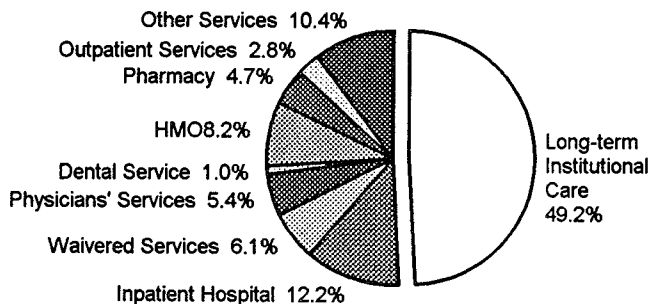


CHART C: Medical Assistance Costs By Type of Medical Service



Aid to Families with Dependent Children (AFDC)

In FY '94, a monthly average of 125,784 children and 64,243 adult caretakers received AFDC benefits. Women are the majority of caretakers in AFDC families. The number of individuals receiving AFDC amounts to approximately 4.2 percent of Minnesota's population. Families received average monthly benefits of \$416.94, or \$139.88 per person.

Only families with dependent children can receive AFDC. AFDC defines a dependent child as one who is "...found to be deprived of parental support or care by reason of death, continued absence from home, or physical or mental incapacity of a parent."

Most AFDC families are single-parent families headed by women. During most of the 50-year history of the AFDC program, the absence of a child's father has been the most common reason for receiving AFDC.

Eligibility criteria for AFDC were expanded in July 1970 to include two-parent families in which the father was unemployed. In 1979 this

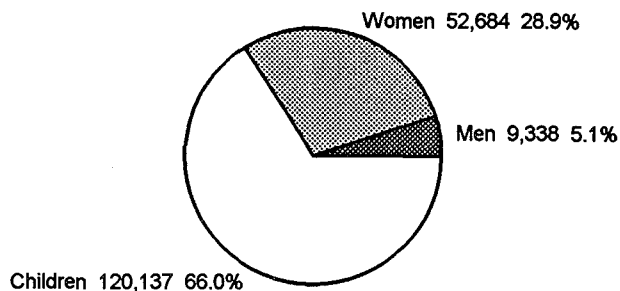
category was expanded to include unemployed mothers and became the Unemployed Parent category (AFDC-UP). In 1979, 7 percent of children receiving AFDC benefits did so because they had unemployed parents, rather than a parent absent from the home. In 1991, 12 percent of children came from UP families and today 16 percent do.

In FY '94, unemployed parent cases of AFDC cost a total of \$46.5 million, \$21.1 million as the state share. The monthly average caseload for AFDC-UP cases was 12,239 families.

Families must meet income and asset limits to be eligible for AFDC. A family's income must be below the state's established "standard of need". The state sets the standard of need based on its estimate of the cost of food, clothing, shelter and other necessities.

Since July of 1986, the AFDC standard of need for one adult caring for two children (the average size of an AFDC household) has been \$532 per month. The AFDC grant, however, can be less than the standard of need, depending upon whether the family has other income. The table below lists the standard of need for different family types and sizes.

AFDC Recipients
December 31, 1993



Dept. of Human Services

Number of Children in Grant	AFDC Standard of Need*		
	Children Only	Plus One Adult	Plus Two Adults
1	\$250	\$437	\$510
2	\$345	\$532	\$605
3	\$434	\$621	\$694
4	\$510	\$697	\$770
5	\$586	\$773	\$846
6	\$663	\$850	\$923
7	\$729	\$913	\$989
8	\$793	\$980	\$1,053

*The AFDC grant can be less than the standard of need, depending upon whether the family has other income. Other income generally reduces the AFDC amount.

Reason for AFDC Eligibility

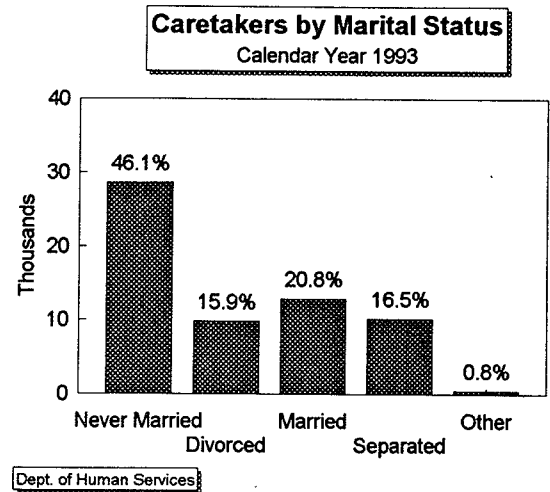
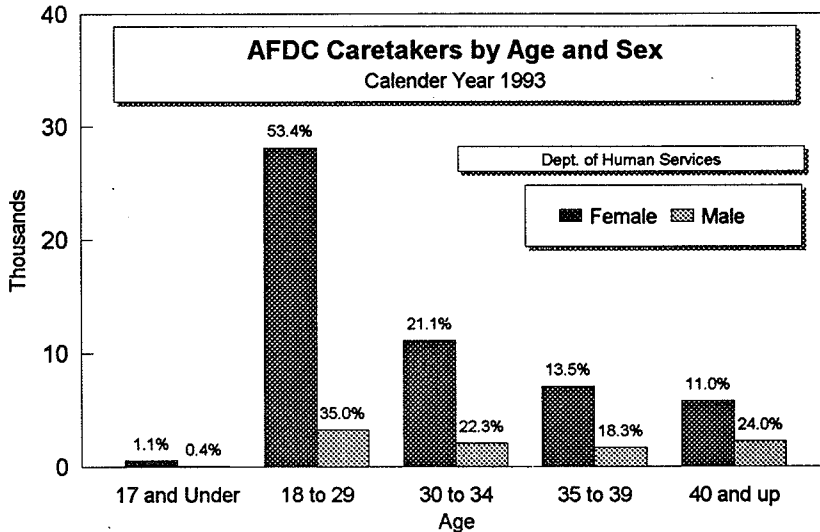
Families usually become eligible for AFDC because of the continued absence of a parent who could have provided financial support. Loss or reduction of employment is the other major reason for needing AFDC. Other reasons for eligibility are no longer gathered by the Department of Human Services.

AFDC Caretakers

The overwhelming majority, 85 percent, of AFDC caretakers are women. Female AFDC caretakers are most likely to be age 18 to 30. Less than 7 percent of AFDC mothers are in their teens, including 6 percent who are ages 18 to 19. The largest single age group for female caretakers is age 23, and for men it is age 31.

Caretaker Marital Status

Forty-six percent of caretakers are single (never married), and 16 percent are divorced. Data on marital status of caretakers are not kept by sex.

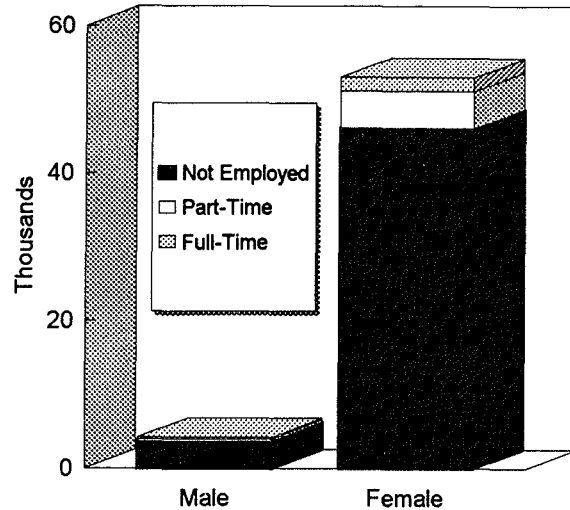


Caretaker Employment Status

Of the 49,783 caretakers in the Regular AFDC program, 15 percent or 7,405 were employed in FY '94. The rate was 15 percent for females and 14 percent for males. Of these caretakers, 11 percent work part-time. Of the employed males, 8 percent worked part-time and 11 percent of the employed females worked part-time. No data are available on average earnings of these employed caretakers.

Employment Status of AFDC Caretakers

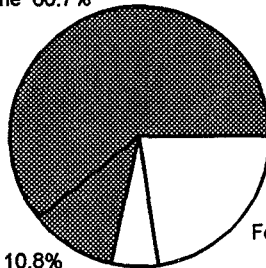
December 31, 1993



Employment Status of Adult Caretakers

December 31, 1993

Female, part-time 60.7%



Female, full-time 22.7%

Male, part-time 10.8%

Male, full-time 5.8%

Dept. of Human Services

Residency of AFDC Families

In Minnesota, 73 percent of AFDC recipients live in the metropolitan area, including 19 percent who live in suburban communities. Non-urban residents account for 27 percent of recipients.

Living Arrangements of AFDC Families

Unlike the majority of Minnesotans who are homeowners, AFDC families are most likely to live in rental housing. In 1992, 6 percent of recipients owned their own home, 83 percent rented, and 11 percent had some other arrangement.

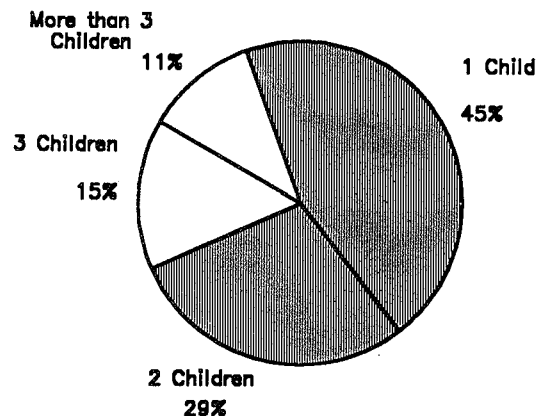
Children on AFDC

Nearly half, 45 percent, of AFDC families in the Regular AFDC program include only one child, 29 percent have two children and 15 percent have three children.

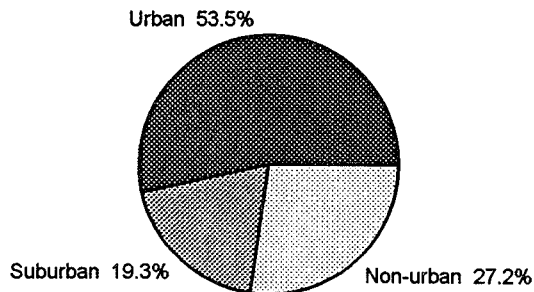
The 1994 average of 1.96 children per AFDC case is in marked contrast to the 2.9 children per case recorded in 1968. Nearly three quarters (74 percent) of AFDC families have one or two children.

Nearly half, 46 percent, of children in AFDC families are age 5 and under. Almost 7 percent of the children in AFDC households are under age 1. The average number of children receiving AFDC in a month is 125,784.

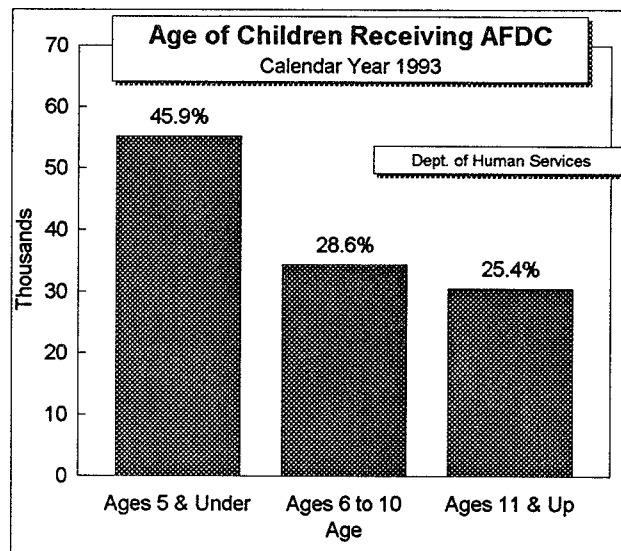
Number of Children in AFDC Families



Residency of AFDC Families
FY '94



Dept. of Human Services



Length of Stay on AFDC

The average length of stay on AFDC in Minnesota is approximately 3.4 years. In FY '94, 36 percent of AFDC families had been on AFDC less than one year and 18 percent were on between one to two years. Only 18 percent of all recipients received assistance longer than five years.

Factors in Leaving AFDC

In 1985, an examination of AFDC case closings revealed some differences among groups of AFDC recipients as they left the program. For example, separated and divorced AFDC recipients stayed on the program for shorter periods of time than did mothers who had their children while unmarried. Sixty-eight percent of divorced women and 61 percent of separated women remained on AFDC for less than 2 years, while only 39 percent of unmarried women left AFDC in less than 2 years. This study has not been updated since 1985.

A high school diploma or a GED equivalent appeared to be associated with whether a recipient continued to receive AFDC. Seventy-five percent of single parents on AFDC were high school graduates. Ninety-four percent of AFDC recipients who left the program through work were high

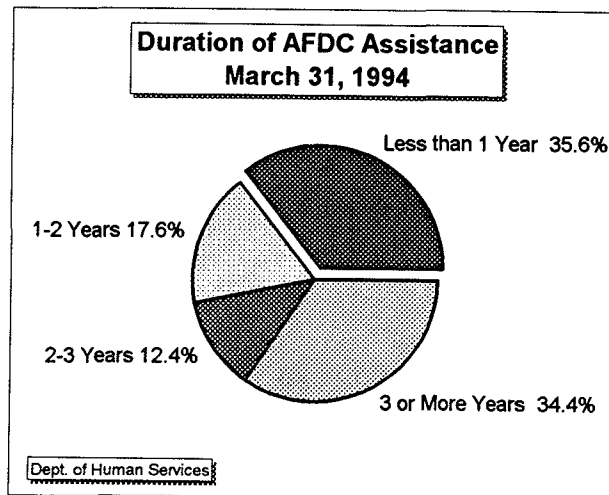
school graduates, while only 52 percent of the long-term AFDC recipients (7 years or more) had high school diplomas.

The 1985 study found that people who left AFDC by obtaining employment also tended to have fewer children. This is probably due to the fact that child care needs and costs are lower with fewer children, making more income available for other basic needs. Eighty-nine percent of single parents who left the AFDC program because of employment had one or two children. This compares to 68 percent of the long-term families that had only one or two children.

Percentage of Population on AFDC

During FY '94, approximately 4.2 percent of Minnesota's population received AFDC assistance. This rate varies considerably by county, with a low of 1.2 percent of the population in Lac Que Parle and Carver Counties and a high of 11.2 percent of the population in Beltrami County. In the 7-county metro area of the state, 4.2 percent of the population received AFDC. Thirty-six percent of all AFDC recipients lived in either Hennepin or Ramsey County.

During federal fiscal year 1993, 5 million families with 9.5 million children in the United States participated in the AFDC program.



Percentage of County Populations on AFDC

Five Highest		Five Lowest	
Beltrami	11.2%	Carver	1.2%
Polk	7.8%	Lac Qui Parle	1.2%
Ramsey	7.6%	Roseau	1.5%
Cass	7.6%	Cook	1.5%
Clay	7.1%	Goodhue	1.5%

Minnesota AFDC Grant Compared to Other States

The national average monthly grant for an AFDC family of three in 1994 was \$366. Minnesota ranked above the national average for that year with grants of \$532, the 11th highest in the country. Minnesota was third highest in the country in 1986 and has steadily dropped in rank.

States with higher AFDC grants than Minnesota in 1994 include Alaska, Hawaii, Vermont, California, Massachusetts, New York, Rhode Island, New Hampshire and Washington. The 10 states with the lowest AFDC levels are Mississippi, Alabama, Tennessee, Texas, Louisiana, South Carolina, Arkansas, Kentucky, West Virginia and North Carolina.

AFDC Grants for Family of 3			
10 Highest		10 Lowest	
Alaska	\$923	Mississippi	\$120
Hawaii	\$712	Alabama	\$164
Vermont	\$610	Tennessee	\$185
California	\$607	Texas	\$188
Connecticut	\$581	Louisiana	\$190
Massachusetts	\$579	South Carolina	\$200
New York	\$577	Arkansas	\$204
Rhode Island	\$554	Kentucky	\$228
New Hampshire	\$550	West Virginia	\$249
Washington	\$546	North Carolina	\$272
Minnesota	\$532		

The Value of AFDC Grants

Since 1973 the monthly grant for one adult and one child has risen from \$248 to \$437, a 76 percent increase. This amounts to an average annual increase of almost \$10 per year. In the same 20-year period, the costs of basic necessities rose substantially, by 244 percent.

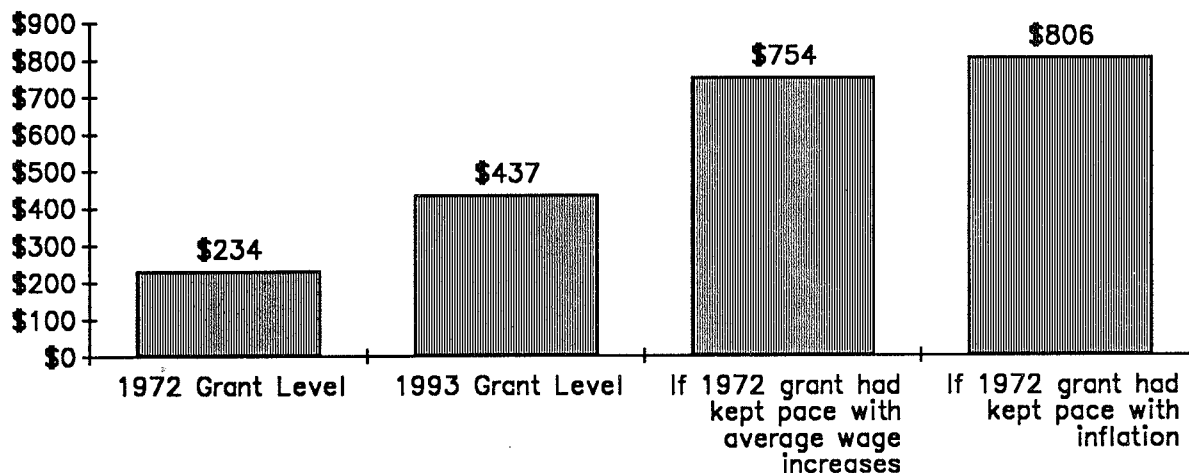
Minnesota's AFDC grants have not been increased since 1987. As a result, present day AFDC recipients have purchasing power which is only 35 percent of the amount they had in 1973.

If AFDC grants had kept up with inflation over the last 20 years, the \$248 monthly grant for a family of one adult and one child would be \$806 today, a \$28 increase for each year.

Average pay for workers during this same period also fell below the inflation rate, but not as far as the AFDC payment. To keep pace with the average worker's pay increases since 1973 (a total of 204 percent), the AFDC grant would have been \$754 per month in 1992 (1993 wage data is not available).

The inflation rate is calculated by examining the costs of various goods and services. Medical expenses are automatically covered for AFDC recipients and therefore are not included in the calculations here. They are, however, included for workers, who usually pay some part of their own medical costs. Medical costs rose faster (by 419 percent) than basic necessities (at 244 percent) over the last 20 years. The chart on the next page shows the effect of inflation on AFDC.

Effect of Inflation on AFDC Grant Levels for Family of One Adult and One Child

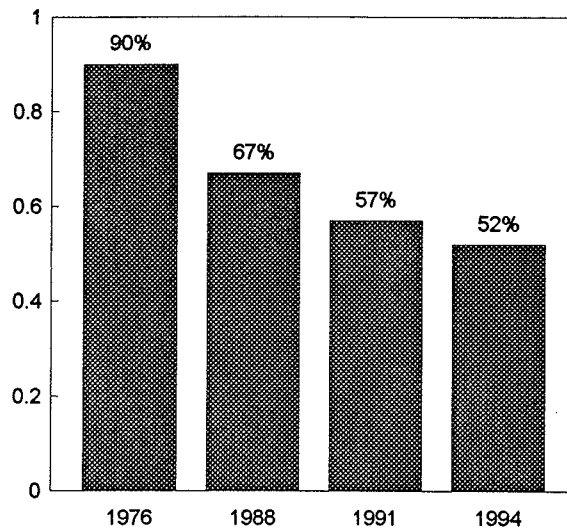


AFDC and the Poverty Level

AFDC provides a family income that is substantially lower than the federally established poverty level. This level is set each year by the federal government based on the Consumer Price Index. In 1994, families of three who earned less than \$12,320 annually were considered living below the poverty level. Minnesota's AFDC payments for the same size family amounted to \$6,384 annually, or 52 percent of the poverty level. In 1976 AFDC payments provided an annual income amounting to 90 percent of the poverty level.

1994 Poverty Guidelines	
Size of Family	Annual Income
1	\$7,360
2	\$9,840
3	\$12,320
4	\$14,800
5	\$17,280
6	\$19,760
7	\$22,240
8	\$24,720

AFDC Income as a Percent of Poverty



AFDC and Other Programs

AFDC families who receive Food Stamps are closer to reaching the poverty level than those who do not. In FY '91, approximately 84 percent of AFDC families in Minnesota received Food Stamps.

In 1988, combining the AFDC payment and the cash value of Food Stamps provided AFDC families with an annual income that was 81 percent of the poverty level. Using the average AFDC family size of one adult caretaker and two children and assuming they have no other income, their Food Stamp amount in 1994 would be about \$253 per month. The cash value of these Food Stamps plus the \$6,384 AFDC grant amount would give that family an income 76 percent of the poverty level. The Food Stamp amount could vary widely between AFDC families depending upon their size, other income and assets, child care and housing costs.

Housing subsidies are another way to bring AFDC families closer to the poverty level. However, in 1988, the most recent data available, Minnesota's Legislative Auditor reported only one-third of AFDC families were receiving housing subsidies through the federal housing program known as Section 8. Some AFDC families also live in public housing

STRIDE

The STRIDE program is offered to some AFDC recipients to help them get job training, education and other support services that may help them leave the AFDC program. During FY '93, 20,957 people participated in STRIDE. STRIDE is available only to AFDC recipients who:

- * have received AFDC for 36 of the last 60 months;
- * are under age 24 but have not completed high school or have little or no work experience in the past year; or
- * have children who will be too old within two years to qualify the family for AFDC.

Case management in the STRIDE program provides one-on-one assistance to an AFDC recipient in creating an employment and education plan and in overcoming barriers like child care and transportation, housing, and personal problems that can prevent families from leaving AFDC. Thirty-nine percent of STRIDE participants had not completed high school or obtained a high school equivalency degree (GED). During FY '93, 5,755 participants attended basic education, GED, or other educational programs. Another 8,926 attended a post-secondary training program.

complexes, where rent is based on income. Though many more AFDC families qualify for these housing programs, they wait sometimes several years for housing or funds to be available and some never receive housing assistance of any kind.

Child Support Collections and AFDC

Since most AFDC families include children whose fathers are not part of the household, the state has an interest in making sure those fathers are contributing to family income. AFDC families receive assistance from county child support enforcement offices in establishing child support and enforcing an existing child support order. If child support payments are made by the absent father, the county retains all but \$50 of it if the family remains eligible for AFDC. Consistent payment of child support can help some families leave AFDC.

During FY '94, county child support enforcement offices collected \$64 million in child support owed to AFDC recipients. These offices served a total of 75,100 AFDC families with child support orders. For every dollar spent by the counties to collect child support, \$5.13 of child support was recovered. However, that same year, \$335 million in child support was past due and owed to AFDC recipients in the state.

AFDC and Child Care

AFDC recipients who participate in STRIDE are entitled to have their child care costs paid for during work and training hours. Also, when they leave the AFDC program for work, they are entitled to up to one year of child care subsidy on a sliding fee based on their income. For AFDC recipients who are not enrolled in STRIDE but have education-related child care expenses, the state offers another program called ACCESS child care, also on a sliding scale. Funds for this program are limited and not all AFDC recipients who need child care assistance can get it.

Minnesota Family Investment Program

The Minnesota Family Investment Program (MFIP) began in 1994 as a 5-year pilot project in seven Minnesota counties. This program combines three separate public assistance programs into one cash assistance program for families. These programs are AFDC, GA, and Food Stamps. New eligibility criteria enable more two-parent families to receive some assistance and allow families to keep a greater share of their earnings if they are working before being cut off the assistance programs. Not all families in these counties will be enrolled in MFIP. Families are randomly chosen to participate. Counties are Anoka, Dakota, Hennepin, Mille Lacs, Morrison, Sherburne, and Todd.

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COMMISSION ON THE ECONOMIC STATUS OF WOMEN

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COMMISSION PURPOSE

The Commission was created as an advisory council by the legislature in 1976 and became a permanent agency of the legislative branch in 1981. Operating funds for the Commission are appropriated by the legislature each biennium and are administered by the Legislative Coordinating Commission.

Minnesota Statutes 3.922 outlines the role of the Commission:

"The commission shall study all matters relating to the economic status of women in Minnesota, including economic security of homemakers and women in the labor force, opportunities for educational and vocational training, employment opportunities, the contributions of women in the economy, their access to benefits and services provided to citizens of this state, and laws and business practices constituting barriers to full participation of women in the economy. In addition, the commission shall study adequacy of programs and services relating to families in Minnesota, including single-parent families and members beyond the nuclear or immediate family."