
COUNCIL for the **ECONOMIC** **STATUS** of **WOMEN**

Room 400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #24

JANUARY 1979

IN THIS ISSUE

WOMEN AND MONEY: MYTHS AND REALITIES

MINNESOTA WOMEN AND MONEY, the Council's next report, will be available in February. The publication is a study of insurance, retirement income, credit, and taxes. This newsletter issue excerpts introductory material from the report, and future newsletters will review each economic system.

public hearing

The Council on the Economic Status of Women will hold a public hearing on women in business, particularly small business, on Friday, February 23 at 1:00 PM in Room 57 of the State Office Building.

Women already in business, women just starting in business, and other interested persons are invited to participate. For more information, please call the Council office: 296-8590, Twin Cities area, or 1-800-652-9744, toll-free long distance line.

INTRODUCTION

MINNESOTA WOMEN AND MONEY is a study of economic security: the ability to provide for contingencies and to look forward to a comfortable future without fear of poverty. Almost two-thirds of Minnesota women between the ages of 16 and 65 are now employed outside the home. They may count themselves fortunate to have an adequate paycheck, enough to "get by." But many women sooner or later face the fact that they and their families are not protected against illness, disability, death, or other unexpected events.

Financial well-being is dependent upon many factors beyond current employment status. Many women have come to the painful realization that their hard-earned paychecks will not buy them equal access to the protections available to their male co-workers. The distinction between "getting by" and having economic security lies in the area of non-wage income or "invisible money."

Employee fringe benefits, including benefits for the dependents of employed persons, are one important form of non-wage income. Other kinds of economic opportunities are controlled by financial institutions such as banks and government agencies such as the Internal Revenue Service. Virtually all of these systems are designed to reward most those people who fit a career and life pattern which is more typical of men than of women: full-time, year-round, life-long employment with relatively high wages and relatively few gaps in employment related to family responsibilities.

Other obstacles to women's full participation in economic systems are based on persistent myths about women and money. Since these systems have failed to accurately assess women's contributions and women's needs, women's economic insecurity becomes a self-fulfilling prophecy.

REALITIES:

Most people in this country, and particularly most women, are not wealthy. Twenty-five million Americans live in poverty and the majority of these people are women and children. Women are also disadvantaged among people who are "getting by" - in 1975, average income for women employed full-time year-round in Minnesota was \$8,209 as compared with \$14,231 for men. It would be surprising if women occupied positions of financial superiority at the top of the economic ladder, since they are clearly in the inferior position at the bottom and middle.

Women do not own a significantly larger number of stocks than men and the dollar value of stock owned by women is less than that owned by men. The New York Stock Exchange indicates that women own 50.3% of the individually-owned stock, which has a dollar value of 42% of all such investments. Even these figures are misleading, for several reasons. Many women inherit stock when their husbands die, but do not take an active role in making investment decisions. Stock is often placed in the wife's name to secure tax advantages - but again, since women are less likely than men to have experience and training in this area, they are unlikely to control these investments. Male children are more likely than female children to receive gifts of stock.

MYTH:

Women control the wealth of the country.

Individual stock ownership data is also misleading as an indicator of wealth because it accounts for only 30% of the total dollar value of trading volume on the Stock Exchange. The remaining 70% of stock market activity represents decisions made by corporations: insurance companies, banks, pension funds, and others. Women represent a very small proportion of policy-making positions on boards of directors of these institutions.

Many such corporations are not required to have written affirmative action plans. Among institutions sampled in two recent surveys, 87% of Minnesota banks and 63% of Minnesota insurance companies stated that they did not have such a plan.

WOMEN IN MINNESOTA PRIVATE FINANCIAL INSTITUTIONS

	<u>Female Officers</u>	<u>Female Directors</u>
Largest Minnesota-based industrial corporations	1.2%	3.2%
Largest Minnesota-based non-industrials (includes financial institutions)	1.1%	2.4%

Source: Corporate Report Fact Book, 1977

Government agencies also "control the wealth." They hold extensive regulatory powers over the private "money industries" and also directly manage billions of dollars in public pensions and Social Security. Women are under-represented in Minnesota state government, as legislators and as top-level agency staff. Their representation is even lower on legislative committees and in executive agencies which deal with money.

WOMEN ON "MONEY COMMITTEES"* IN THE MINNESOTA LEGISLATURE, 1979 SESSION

	<u>Female- All Legislators</u>	<u>Female- Money Committee Members</u>
Senate	4.4%	1.6%
House	11.1%	10.6%
Total	8.9%	7.4%

*Senate: Commerce, Finance, Taxes and Tax Laws;
House: Appropriations, Commerce and Economic Development, Financial Institutions and Insurance, Taxes.

MYTH:

Women can depend on being taken care of by their husbands.

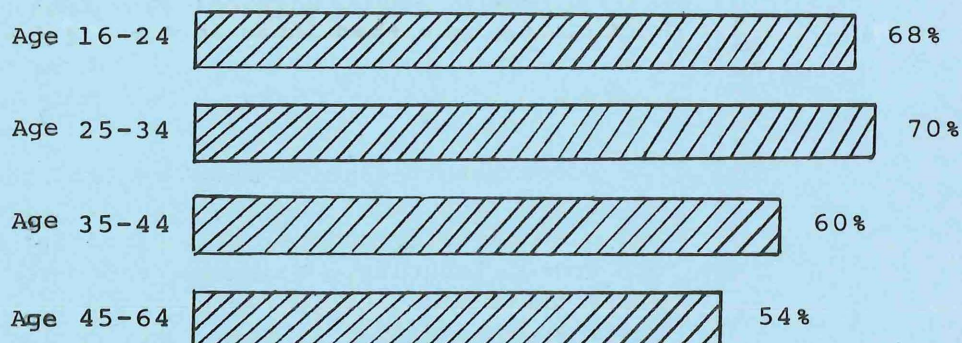
REALITIES:

The homemaker is defined as a "dependent" by most economic systems because she does not have her own income. Although most people think of marriage as an equal partnership, benefits which her husband may be entitled to - insurance, pension, Social Security - may not be extended to his wife. Dependent benefits are considered unearned and the homemaker rarely has any "right" to them. She has no guarantee of financial security, regardless of the number of years she contributed to the partnership or the quality of care she provided to the family.

Very few Minnesota women will be life-long, full-time homemakers. In 1977, 52% of married women living with their husbands were in the labor force. Many homemakers will seek employment at some time - they may be divorced or widowed, their husbands may become unable to work, or they may find that two incomes are necessary for family survival. Yet financial institutions persist in seeing the full-time homemaker as the norm.

YOUNGER WOMEN MORE LIKELY TO BE IN LABOR FORCE

Labor Force Participation Rate by Age,
Minnesota Women 1977



Source: Office of the State Demographer

MYTH:

Women can take care of themselves, now that they have achieved equality.

REALITIES:

Women's employment patterns are very different from those of most men, and women's work is characterized by low pay and lack of opportunity for advancement. Only one of five Minnesota women have full-time year-round employment. Another 40% are seasonal or part-time employees.

Women are concentrated in jobs which can be called "women's work" because they are performed almost exclusively by women. Women who work full-time year-round earn on the average less than sixty cents for every dollar earned by men. A woman college graduate earns on the average about the same as a man with an eighth grade education.

Women earn less and also have less access to fringe benefit programs. When women work in jobs with retirement plans, for example, their lower earnings result in lower retirement benefits.

Many employed women are married and/or support families, in spite of numerous financial disincentives. Wives do not work for "pin money;" nationally 44% of working wives contribute 30% or more to family income. Such women make mandatory contributions to Social Security, pension plans, and the income tax system - contributions which may well be duplicated by their husbands and which may provide the woman with absolutely no benefit. Ironically, these systems are in reality the true dependents of women, for they depend on the margin created by women's uncollected deposits.

In 88,000 Minnesota families, the household is headed by a woman. More than half of female-headed households have incomes below the poverty level. Financial independence is clearly far from a reality for these women and their children.

REALITIES:

Many employers and financial institutions treat women differently from men because women are able to bear children and because women tend to live longer than men on the average. Yet neither of these factors necessarily has a significant impact on women's employment decisions.

Childbearing patterns have changed dramatically in the last century. Women who do have children are now likely to have fewer children, to have them later in life, and to have many more years of life after raising children. Women with small children are in fact more likely than others to be employed. And there is no evidence to suggest that women with children are less reliable as employees than any other group.

Pregnancy itself is not a serious disability - the average hospital stay is four days. Before passage of the Equal Credit Act, a woman could be denied a loan because "she can get pregnant at any time." Insurance companies, on the other hand, sometimes exclude pregnancy/maternity from coverage because the condition is voluntary. In reality, pregnancy is neither completely unpredictable nor entirely planned.

Mortality tables show that women are likely to outlive men by about eight years on the average. More than 265,000 Minnesota women are age 65 or older. Almost half of these women are widows, and almost half live in poverty. In her retirement years the woman experiences the cumulative result of unequal employment conditions and "invisible money" barriers.

These myths are based on mistaken assumptions and inaccurate information. Perhaps most importantly, they all stereotype women in one role. The so-called "typical" family, for example, which consists of an employed husband, a woman who does not work outside the home, and two children under the age of 18, represents only 6% of all families. Minnesota women are actively engaged in a wide variety of careers and family patterns: paid employment, community and volunteer work, homemaking.

MYTH:

Biological differences between men and women affect every aspect of women's lives.

SUMMARY

COUNCIL for the **ECONOMIC STATUS** of **WOMEN**

400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #25

FEBRUARY 1979

IN THIS ISSUE

MINNESOTA WOMEN & MONEY: Social Security

Council endorses legislation for 1979

Status of women compared: Minnesota / U.S.

public hearing

A public hearing on women in apprenticeships will be held Friday, March 30 at 1:00 PM in Room 57 of the State Office Building, St. Paul.

The hearing will focus on new federal regulations for women in the trades, Minnesota's apprenticeship programs, and on vocational training for women.

All hearings are open to the public as observers or participants. For more information, or if you want to testify, please call Nina Rothchild at 296-8590.

* WOMEN'S INFORMATION LINE - CALL TOLL-FREE 1-800-652-9744

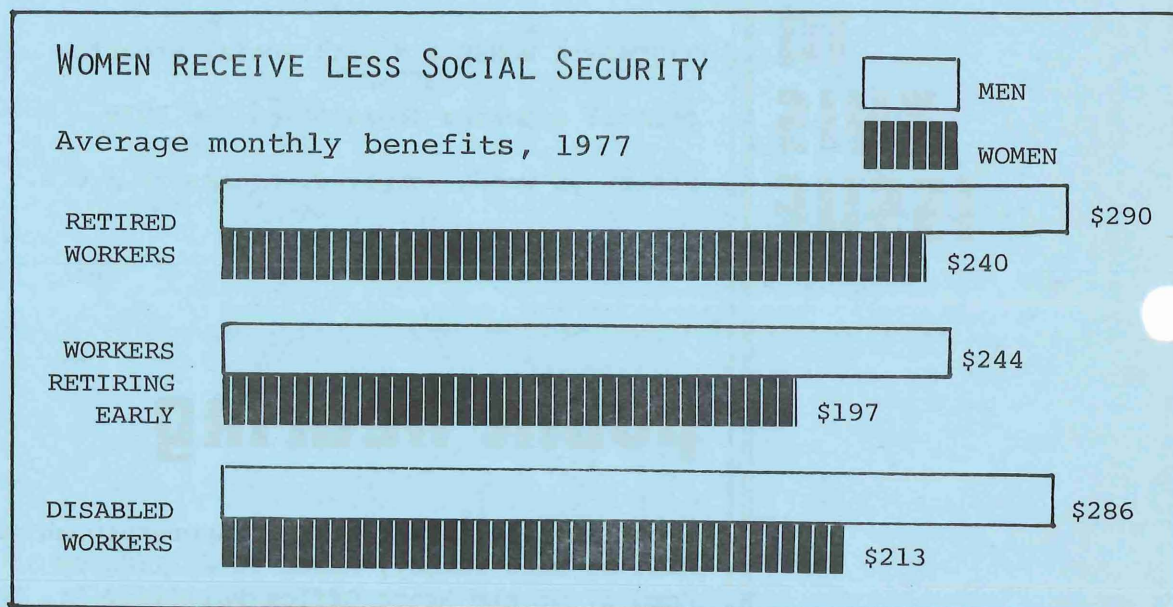
MINNESOTA WOMEN & MONEY: SOCIAL SECURITY

The following is excerpted from a recent Council report, MINNESOTA WOMEN & MONEY. Copies of this and other reports are available from the Council office.

The Social Security system is more accessible to women, and particularly to homemakers, than any other form of financial protection. Almost 93% of all Minnesotans age 65 or over received some benefit in 1977.

But Social Security, like other economic systems, does not adequately address women's needs. Benefit levels are generally low because Social Security was not intended to replace other forms of retirement income. Yet within this context, women as a group receive even less than men.

The retired-worker benefit is calculated by averaging annual earnings over a number of years, and subtracting five years of "low or no earnings." Since women as a group earn less than men and are much more likely to spend more than five years outside the labor force while raising families, the formula results in lower benefits for women.



The homemaker receives her own Social Security check, equal to 50% of her husband's benefit. But her eligibility is not related to her age or retirement status, but to her husband's. If she dies or becomes disabled, her family receives no benefits, even though the loss of her services may create a significant financial burden.

Homemakers who become widows before age 60 are ineligible for benefits unless they are caring for a child under 18 or an older disabled child. If the widow herself is disabled, she may receive benefits at age 50. The widow who is eligible receives an average of \$222 monthly. Her chances of finding employment and her access to other resources are extremely limited. Divorced homemakers also face special restrictions: they are ineligible unless the marriage lasted a minimum of ten years. In 1976, the average divorced woman who was eligible received only \$117 per month from Social Security.

Like other systems, Social Security rewards most those who fit the lifestyle of the average man: full-time life-long paid employment. The contributions of women, both as homemakers and as members of the labor force, are largely unrecognized.

At recent meetings of the Council on the Economic Status of Women, the following legislation was endorsed. For further information, call the Council office at 296-8590 or write to Room 400 SW, State Office Building, St. Paul, MN 55155.

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SUMMARY OF LEGISLATION - 1979

Battered Women: Provides funds for shelters and related services to the victims of domestic violence. Appropriates \$3.6 million to provide at least fifteen shelters; five in the Twin Cities area and 10 in the balance of the state. Provides for advocacy programs for victims of domestic abuse and counseling programs for the violent or assaultive family member.

Probable Cause Arrest, Spouse Abuse: Removes restrictions on probable cause arrests in cases of domestic assault including clauses requiring that the arrest take place in the offender's place of residence, within four hours of the assault, and that the victim have visible signs of physical injury.

Order for Protection, Spouse Abuse: Provides for an order of protection for victims of domestic violence by restraining the abusive spouse. Removes requirement that abused spouse must file for separation or divorce prior to the order.

Sexual Assault: Provides for the continued funding of coordinated statewide services for victims of sexual assault. Appropriates \$145,000 for central coordination and education, and \$750,000 for grants to local communities.

Displaced Homemakers: Continues the funding of pilot centers to provide job counseling and placement services to displaced homemakers. Appropriates \$670,000 for the continuation of the two current centers, and provides for an additional center in an unserved part of the state.

AVTI Tuition and Preference, Displaced Homemakers: Provides admissions preference on waiting lists and financial assistance for those eligible at area vocational-technical institutes for persons who qualify for displaced homemakers programs.

Insurance Discrimination: Prohibits unfair discriminatory practices in the sale, underwriting, and rating of insurance policies, on the basis of sex, marital status, or occupation as homemaker.

Inheritance Taxes: Provides that all assets owned in joint tenancy are shared equally by both partners of a marriage for the purpose of determining the assets upon which a surviving spouse must pay inheritance taxes.

Pension Notification: Requires that spouses of employees covered by public or private pension plans receive prior notification of benefit options which may be chosen under a pension plan.

State Employees Training Rider: Requires report to the legislature on the use of training money for state employees, and requires a proportional amount of training funds be used for schedule C employees.

State Employees Work Schedules: Encourages the use of part-time career employment and more flexible work hours in state government employment by requiring each state agency to establish programs to provide more part-time opportunities, more shared jobs, and flexible work hours.

Child Care Sliding Fee: Appropriates \$2.25 million to provide a sliding scale subsidy for child care services for persons whose income lies between 60 percent and 90 percent of the state median income.

Child Care Tax Credit: Provides for increased tax credit amounts for child care costs to a maximum of \$450 per dependent in any taxable year, with a maximum credit of \$900 for all dependents.

AFDC Unemployed Father: Changes the term AFDC-Unemployed Father to AFDC-Unemployed Parent to allow that either a father or a mother can fulfill work requirements under the Aid to Families of Dependent Children program.

AVTI Tuition and Preference, AFDC Recipients: Provides admissions preference on waiting lists and financial assistance for those eligible at area vocational-technical institutes for persons who are recipients of Aid to Families of Dependent Children.

Medical Assistance Eligibility, Post-AFDC: Provides an additional two months of eligibility for Medical Assistance after termination of maintenance grant on Aid to Families of Dependent Children. Current eligibility is in effect for four months after termination; the additional two months increases this to six months after termination.

Non-WIN Employment Programs: Provides that Non-WIN employability programs are available to all eligible welfare recipients by requiring county welfare departments to inform recipients of availability and appropriating money for such programs.

Spouse of Nursing Home Resident: Modifies the assets test for Medical Assistance eligibility for those above age 65. Pending waiver of HEW regulations, initiates a sliding fee for senior citizens faced with long term illnesses.

Pre-Natal Care: Expands the definition of a qualified health care plan as stated in the Minnesota Comprehensive Health Care Insurance Act to include certain pregnancy-related services and pre-natal medical care.

Marriage Booklet: Provides legal and economic information to marriage license applicants through a booklet to be distributed at the time of license application. The booklet describes common and statutory law defining legal obligations, rights, and responsibilities of married persons and their children. Cost of booklet to be covered by increase in marriage license fee.

Divorce Statistics Reporting: Appropriates \$20,000 to the Vital Statistics section of the Minnesota Department of Health to participate in the divorce registry system of the National Center for Health Statistics.

Housing Discrimination: Amends Minnesota Human Rights Law to prohibit discrimination on the basis of the presence of children in advertising, renting, or terminating the lease of rental housing units.

Gift Tax: Provides that exemptions and taxes on gifts between spouses be computed on an equal basis.

We are often asked how Minnesota compares with the United States in the status of women. Listed below are some similarities and differences:

		<u>MINNESOTA</u>	<u>UNITED STATES</u>
RESIDENCE	Distribution of total population, 1976		
	metropolitan -----	64.4%	73.0%
	non-metropolitan ---	35.7%	27.0%
LIFE EXPECTANCY	Average lifetime, 1969-71 - male -----	69.38 yrs.	67.04 yrs.
	female -----	76.80 yrs.	74.64 yrs.
BIRTH RATE	Births per 1,000 population, 1976 -----	14.3	14.8
MARRIAGE RATE	Marriages per 1,000 population, 1976 ---	8.4	10.0
DIVORCE RATE	Divorces per 1,000 population, 1976 ----	3.5	5.0
MARITAL STATUS	Percent of those age 25+ who are married		
	male -----	86.5%	83.8%
	female -----	79.8%	74.5%
FAMILY SIZE	Average family size -----	3.51	3.40
EDUCATION	Percent of those age 25+ who are		
	high school graduates male -----	67.6%	64.1%
	female -----	70.9%	63.5%
	Percent of those age 25+ who are		
	college graduates male -----	18.4%	18.9%
	female -----	11.6%	11.7%
LABOR FORCE	Percent of those age 14+ who worked		
	for pay during 1975 male -----	83.3%	77.9%
	female ----	59.2%	51.9%
INCOME	Median family income in 1976		
	husband-wife families -----	\$15,516	\$15,302
	female-headed families -----	\$ 7,974	\$ 6,983
	Median income for full-time,		
	year-round work, 1976 male -----	\$12,836	\$13,036
	female ----	\$ 7,597	\$ 7,755
WEALTH	Distribution of those with gross		
	estates \$60,000+, 1972 male -----	68.7%	60.9%
	female ----	31.3%	39.1%

Source: U.S. Department of Commerce, *Statistical Abstract of the United States, 1978*
U.S. Department of Commerce, *Current Population Reports, Series P-60, No. 111*

COUNCIL for the ECONOMIC STATUS of WOMEN

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NEWSLETTER #26

MARCH 1979

IN THIS ISSUE

Pregnancy Disability: new state and federal laws

MINNESOTA WOMEN & MONEY: Insurance

Council publications available

New Council members



"By golly, you guessed right, Mr. Blabbermouth! Like many women, I do spend much of my day 'yakking' on the telephone. I find I couldn't possibly manage my corporation without doing that."

PREGNANCY DISABILITY

New federal and state laws regarding pregnancy disability and maternity leave can help many employed women, but are widely misunderstood. This single issue probably accounts for more calls to the Council office than any other.

Historically, the pregnant woman could be arbitrarily dismissed from her job -- if she was allowed to take a leave, she could lose seniority, or her medical costs could be excluded from the company insurance plan. It was widely believed that pregnant women could not or should not work, and that they would want to stay home indefinitely after giving birth.

The new laws recognize the realities: a normal pregnancy is not a long-lasting physical disability -- the average hospital stay is only four days -- and women with small children are in fact more likely than others to be employed. As more employers adopt flexible work hours, and as more child care services become available, this trend will continue.

The Minnesota Human Rights Act (M.S. 363) now defines discrimination against pregnant workers as sex discrimination. The law applies to all employers, employment agencies, and labor organizations. Women affected by pregnancy, childbirth, or related disabilities must be treated the same as other persons who are "similar in their ability or inability to work." This applies to fringe benefits as well as other employment factors.

The federal law, an amendment to Title VII of the Civil Rights Act, is very similar. It defines sex as including "pregnancy, childbirth, or related medical conditions," and prohibits treating pregnant women differently from others "similar in their ability or inability to work." The federal law also includes fringe benefits, but states that an employer is not required to pay health insurance benefits for abortion except under certain conditions. The law does not go into effect for insurance and fringe benefits until April 30 of this year.

Neither law requires that any specific benefits be provided - only that benefits available for other conditions be extended to pregnant workers. It is most useful to determine what benefits would be available to an employee who suffers a heart attack or a broken leg. If s/he is able to take a paid leave of absence, and/or is covered by the company's health insurance, the same policies must be available to the pregnant worker.

During the period of time in which you are physically unable to work, you are entitled to whatever provisions are made for sick leave or disability leave under company policy. If you are able to work but wish to stay home with your baby, your company's personal leave policies apply.

For further information, write to the Minnesota Department of Human Rights, Bremer Building, St. Paul 55101 -- or to the federal Equal Employment Opportunity Commission office, 12 South 6th Street, Minneapolis 55402.

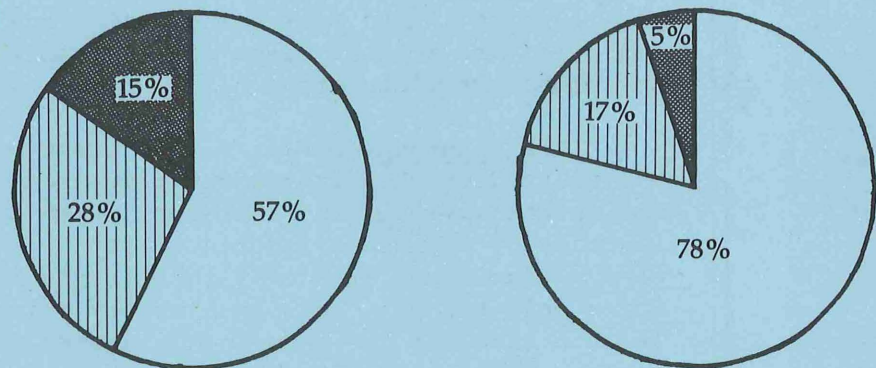
MINNESOTA WOMEN & MONEY: INSURANCE

The following is the third in a series of excerpts from a recent Council report, MINNESOTA WOMEN & MONEY. The full report is available free from the Council office.

Adequate insurance is not a luxury for the average individual or family -- it can make all the difference between "getting by" and true economic security in a time of crisis. Yet women are less likely than men to be protected by insurance, and when women have insurance it is likely to be in much smaller amounts.

WOMEN HAVE LESS LIFE INSURANCE COVERAGE

Life insurance policies purchased in 1976 by
number of policies and amount of coverage



Insured is ☐ male ☐ female ☐ child

Source: American Council of Life Insurance

In recent years, a number of states have passed laws prohibiting differential treatment of men and women in insurance, but Minnesota has not yet taken this step. In May 1978, the Council on the Economic Status of Women conducted a survey of insurance companies doing business in Minnesota. The following are the major findings of that study, based on responses from 54 companies.

Health insurance is often more expensive for women, and coverage for pregnancy and "female problems" is frequently excluded. Since 85% of medical coverage in Minnesota is sold through group policies, the new pregnancy disability law should improve this situation.

Meanwhile, many women must purchase individual medical coverage or face financial disaster in the event of health problems: those who are not employed or whose husbands have group policies which do not cover dependents, and those whose employers do not offer medical insurance. Individual policies may contain a different deductible amount for maternity than for other conditions, may impose a special waiting period, may limit maternity to a maximum benefit of \$700 or less, and may exclude coverage for procedures such as hysterectomy. None of the companies surveyed would pay expenses for birth control pills, even when other prescription drugs were covered.

Disability insurance is designed to provide benefits to persons unable to engage in normal work activities due to disabling illness or injury. Eighty percent of companies responding to the survey would not

INSURANCE
(CONTINUED)

sell disability insurance to homemakers. When such policies are available, benefits are likely to be restricted to \$2,400 per year. Yet the American Council of Life Insurance recommends "wife insurance" in the amount of \$17,000 per year to protect the family against loss of the homemaker's services.

The employed woman who purchases individual disability coverage also faces obstacles. If she is eligible for coverage, she may pay more than twice as much as a man in the same circumstances, and such policies are likely to exclude all pregnancy-related conditions.

Although insurance companies assume that women are twice as likely as men to become disabled, available data is not clear-cut. The Minnesota State Retirement System has found that female state employees are actually less likely than males to incur total disability, in almost every age group.

Life insurance policies also treat women differently from men. Mortality data show that women live about eight years longer than men on the average, and therefore women are better "risks." But the majority of Minnesota insurance companies use data from 1958 indicating that women live only three years longer than men, and charge women only slightly less than men by using a three-year rate "setback." In this case, if the insurance industry must use sex-based rating tables, women should have a proportionately larger advantage in this area. In 1978, the Minnesota legislature passed a law allowing companies to use a six-year rate setback.

In spite of the limited setback advantage, the American Council of Life Insurance states that the average woman covered by life insurance pays \$17.00 per \$1,000 of coverage per year, as compared to \$14.70 for the average man. This is probably because women are likely to buy smaller and relatively more expensive policies than men.

Automobile and homeowners/renters insurance are less likely than other types to penalize women because of their sex. In the case of car insurance, young men pay the highest rates. Women seeking to buy these kinds of insurance may find, however, that their marital status and/or living situation result in higher rates. Divorced women in particular have been told that they are considered "emotionally unstable" or "moral hazards."

Although insurance companies responding to the survey indicated that divorced women are treated the same as divorced men, more than half said they would drop a woman from a policy in her husband's name upon divorce. In some cases, when the woman applies to the same company for her own policy, she is considered "new business" and charged a higher rate. The Minnesota Insurance Division has ruled this practice illegal, but many women may be unaware of their right to complain.

Like other financial systems, insurance companies have been slow to understand the importance of women in the economy, and to recognize her need for protection for herself and her family.

COUNCIL PUBLICATIONS

A WOMAN'S PLACE, recently published by the Council, has been reprinted because of the great demand for copies. The booklet outlines the legal and economic rights of women in Minnesota in a question-and-answer format.

Copies of A WOMAN'S PLACE are available from the Council office. The following additional publications are also available and free of charge unless otherwise noted:

- LEGISLATIVE PROGRAM '79, containing 23 proposals for legislative change as endorsed by the Council, including background information on how each proposal would improve the economic status of women.
- FINAL REPORT of the TASK FORCE ON HOUSING, with recommendations related to the cost and availability of housing for single-parent families.
- INVENTORY OF WOMEN'S SERVICES, a listing of non-profit programs, agencies and organizations serving women in Minnesota, including summaries of funding sources, compiled by the Council under contract with the Minnesota Council on Foundations. Available for \$3.12 from MCF, 413 Foshay Tower, Minneapolis 55402.
- MINNESOTA WOMEN & MONEY, a study of insurance, retirement income, credit and taxes as they affect women's economic security.
- MINNESOTA WOMEN: A PROFILE, a statistical chartbook which describes residence, educational attainment, marital and parental status, income and poverty, labor force participation, and state service of Minnesota women.
- MINNESOTA WOMEN: INCOME & POVERTY, a study of the economic status of Minnesota women with special emphasis on the two groups most vulnerable to poverty -- elderly women and single-parent families.
- MINNESOTA WOMEN: WORK & TRAINING, a study of women in the labor force, "re-entry" women, job training programs, and vocational education. Out of stock, but available in public libraries and for use in the Council office.
- MINNESOTA WOMEN: STATE GOVERNMENT EMPLOYMENT, a study of the civil service system as it affects female employees. Out of stock, but available in public libraries and for use in the Council office.

New appointments to the Council from the Minnesota House of Representatives have been announced. The new members are Representatives Connie Levi, Dellwood; Sally Olsen, St. Louis Park; Todd Otis, Minneapolis; and Ann Wynia, St. Paul. Representative Linda Berglin was reappointed.

On behalf of the Council and staff, we extend sincere thanks to outgoing members: Representatives Stanley Enebo, Minneapolis; Mary Forsythe, Edina; Arlene Lehto, Duluth; and Russ Stanton, Arco. Their contributions during the Council's first two years of existence have been appreciated.

NEW COUNCIL MEMBERS

COUNCIL for the **ECONOMIC STATUS** of **WOMEN**

400 SW, State Office Building, St. Paul 55155

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NEWSLETTER #27

APRIL 1979

IN THIS ISSUE

FAMILY VIOLENCE: BATTERED WOMEN

In recent years, Minnesota citizens and public officials have begun to recognize this problem. This newsletter issue reviews available information on the subject and lists resources which have been developed in response to a growing concern.

hearings

The Council on the Economic Status of Women will not meet for the remainder of the legislative session, since the pressures of many other duties make it difficult for legislative members to attend.

Our monthly meeting schedule will resume in June. The Council gathers information for its reports and recommendations through a public hearing process, to obtain first-hand testimony about the concerns of women. Many hearings have been held on specific topics, and some "open" hearings are scheduled to obtain a broad range of interests.

As in the past, hearings will be held outside the metropolitan area this summer. If you would like to have a hearing in your location and can assist the Council in setting up a hearing, or if you belong to an organization which would like to sponsor a hearing, please contact the Council office at the number above or (toll-free) 1-800-652-9744.

FAMILY VIOLENCE:

BATTERED WOMEN

The battered woman is the victim of a violent crime. She is threatened, attacked, and beaten within the privacy of her own home, often within view of her children, assaulted by the man with whom she lives and upon whom she depends for emotional support and economic security. She lives in a physically dangerous situation, yet she is ashamed to admit "failure," feeling that somehow she is to blame for his violence. She sees no way out; she has nowhere to go and no money to support herself. She is unaware of her rights, unable to defend herself, and isolated from help. Yet she has traditionally been dismissed as having an individual or family problem, most appropriately dealt with on an individual or private basis.

Recent evidence suggests that the problem of domestic violence and spouse abuse are pervasive and widespread. The Minnesota Department of Corrections receives almost 5,500 reports of such incidents per year from law enforcement agencies, medical professionals, and human service providers. This estimate is probably very low, since data collection and awareness of the problem are quite recent - the Department believes better reporting systems would indicate an annual incidence of more than 26,000 cases in Minnesota. Shelters for battered women in St. Paul and Minneapolis must turn away four out of five women who seek help.

In the 1977 session, the Minnesota legislature took initial steps to address this problem. Funds were appropriated to help support four emergency shelter and support programs, two in the Twin Cities area, one in a city outside the Twin Cities area, and one in a rural area. Funds were also provided for community education programs and a statewide data collection system. In the 1978 session, additional funds were approved for more shelters and for evaluation.

In January 1978, Ellen Pence was hired as Project Coordinator of Services for Battered Women in the state Department of Corrections. This newsletter issue excerpts material from a report to the legislature made by the project in January 1979. The report provides considerable information about the nature of this crime and efforts being made to provide services to victims and assailants, as well as efforts to educate the general public. Data in the report is based on information from law enforcement officials, medical providers, human service agencies, and from a survey of shelter residents.

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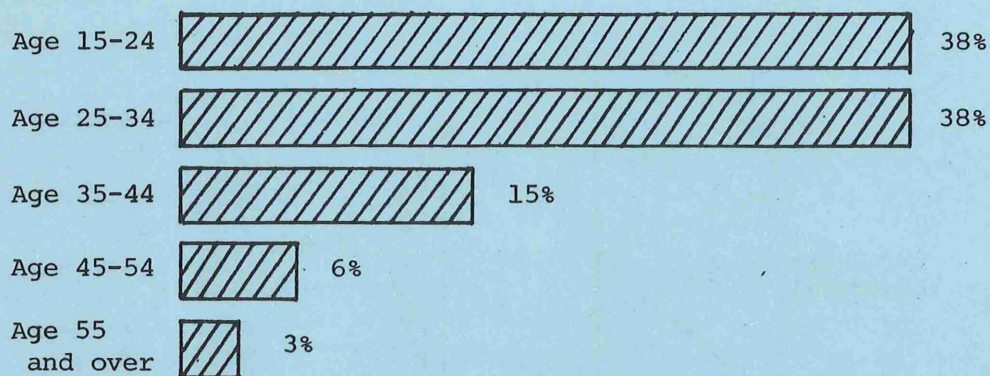
VICTIM PROFILE

Wife abuse occurs in every region of the state, and there is no one segment of our society that represents a typical battered woman. She can be from 15 to 87 years of age, can be of any racial background, her family income can be low, medium or high, and she may be married or single.

However, if one were to compose a battering scenario based on the summary of results, it would picture an urban, white, 27-year-old female being physically abused by her husband. The couple has two children. The 27-year-old man who assaults her on a Saturday night around 10:00 inflicts visible injuries on her in the form of bruises and lacerations. The man has assaulted his wife on other occasions.

- Although women of all ages have been victims of assault, reporting data shows that almost three quarters of the women are younger than age 34:

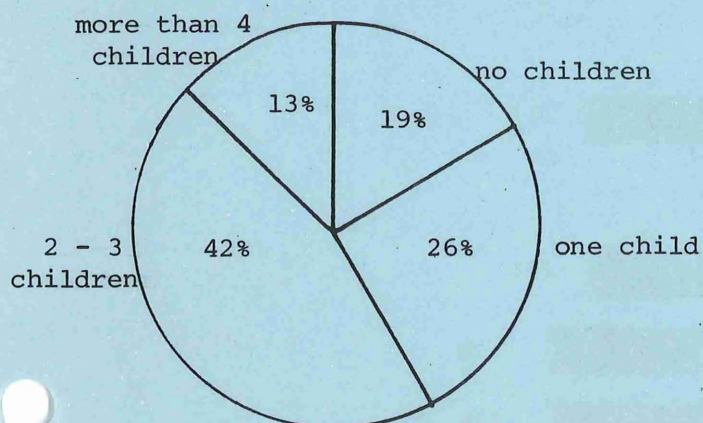
YOUNGER WOMEN ARE MORE LIKELY TO BE ASSAULTED



Source: Medical and Human Services Reports (N=2,345)

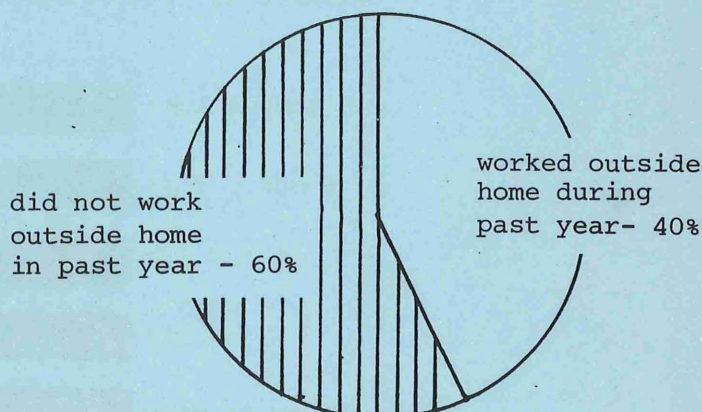
- Women housed in shelters are high school graduates in more than half the cases, and 20 percent of the respondents have post-high school training. In 60 percent of the cases they have not been employed outside the home in the past year nor do they have sufficient job skills to enable them to obtain a job which will support them and their children.
- Research indicates that many battered women and their assailants observed violence between their parents as children. Two studies showed that one-third of the women who were abused by their husbands, and over half of their assailants, had observed violence between their parents.
- Human service and medical personnel records show that most victims of family violence have children. Less than one of five of these women had no children, and the highest percentage of the women have two or three children:

MOST VICTIMS HAVE CHILDREN



Source: Medical and Human Service Reports (N=2,059)

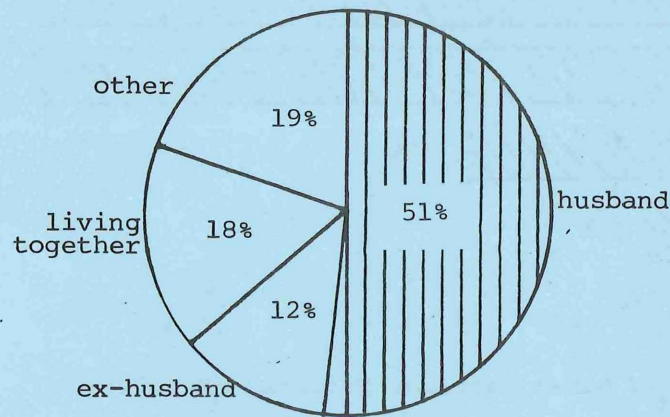
...AND ARE NOT IN LABOR FORCE



Source: Shelter Reports (N=509)

- Most women are assaulted by their husbands, and in many cases by their ex-husbands. Many women living with male friends or dating a particular person are also subject to physical abuse:

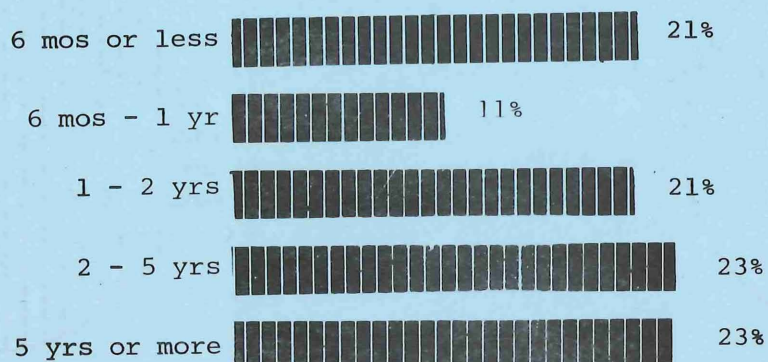
RELATIONSHIP OF ABUSED WOMEN TO THEIR ASSAILANTS



Source: Legal, Medical, and Human Services Reports (N=4,102)

- Law enforcement reports on 1,750 women indicated that they were visibly injured 56.8 percent of the time, complained of injuries 21.9 percent of the time, and were not visibly injured 21.9 percent of the time.
- Most physical abuse is not a one-time occurrence precipitated by a single event but a pattern of assaults that repeat over a period of time. Findings from medical reports showed that 69 percent of the women had been abused before; 62 percent by the same assailant.
- Women in shelters have been previously assaulted by the same person 92 percent of the time, and 92 percent also said that assaults had occurred more than once. Human service providers reported that over two-thirds of the victims had experienced abuse for more than a year.

LENGTH OF PHYSICAL ABUSE



Source: Human Services Reports (N=795)

RESOURCES

Listed below are resources available to persons interested in battered women's programs. Although information is given by program category, services are overlapping to some extent.

COMMUNITY EDUCATION

COMMUNITY EDUCATION PROGRAMS include a broad variety of resources. The Department of Corrections Battered Women's Program has developed tools for use by local groups, and grants have been made to the following community groups:

Women's Resource Center, Crookston, 218/281-6622
 Southwest Mental Health Center, Worthington, 507/376-4141
 Women Effective, Sleepy Eye, 507/794-7841 or -7458
 YWCA, Mankato, 507/387-6414
 Citizens Action Council, Faribault, 507/332-8322
 Citizens Action Council, Red Wing, 612/388-7318
 Southeast Minnesota Legal Services, Winona, 507/454-6660
 Indian Women of Minnesota, Duluth, 218/722-4408

ADVOCACY

ADVOCACY PROGRAMS provide supportive services to victims and make referrals to other resources. Those listed below with an asterisk (*) may also make referrals to safe homes:

North Woods Coalition for Battered Women, Bemidji, 218/751-0210
 Itasca County Adult Protection Council, Grand Rapids, 218/326-4896
 Care Phone Line, Hibbing, 218/262-5565
 Women Abuse, Fargo ND, 701/232-3369
 St. Cloud Area Women's Center, 612/252-8831
 Freeborn-Mower Mental Health Center, Austin, 507/437-6680
 *Anoka County Task Force, Anoka, 612/421-4760 x1365
 *CEAP, Brooklyn Center, 612/533-0803
 *Battered Women's Consortium, Minneapolis, 612/340-7470
 *Tri House, St. Paul, 612/645-9683

SHELTERS

SHELTERS provide a place to go for the woman in a crisis situation and a variety of supportive services and other resources:

Northeastern Minnesota Coalition for Battered Women,
 Duluth, 218/728-3679
 Women's Center of Mid-Minnesota, Brainerd, 218/828-1216
 Shelter House, Willmar, 612/325-4613
 Southwest Women's Shelter, Marshall, 507/532-4604 or -2350
 Women's Shelter Board, Rochester, 507/285-1010
 Community Action Council, Burnsville, 612/894-2424 (opens summer 79)
 Harriet Tubman Women's Shelter, Minneapolis, 612/827-2841
 Women's Advocates, St. Paul, 612/227-8284

STATEWIDE COORDINATION

STATEWIDE COORDINATION AND INFORMATION are available through the Minnesota Department of Corrections, Battered Women's Programs and Services Office. Staff members are: Ellen Pence, Director, 612/296-6463; Maggie Arzdorf-Schubbe, Research Analyst, 612/296-1345; and Sue Aumer, Community Education, 612/296-8626.

COUNCIL for the ECONOMIC STATUS of WOMEN

400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #28

MAY 1979

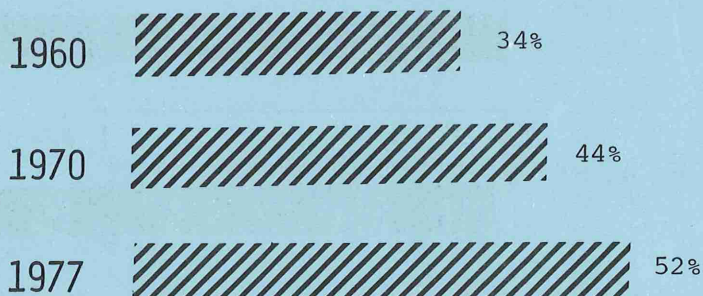
IN THIS ISSUE

SPECIAL REPORT: WOMEN IN THE LABOR FORCE

This issue of the newsletter contains a special report on women in the labor force. Currently 63 percent of Minnesota women aged 16 to 65 are in the labor force -- either employed outside the home or actively seeking employment.

Shown below are changes in labor force rates for all Minnesota women aged 16 and over:

MORE WOMEN IN LABOR FORCE IN MINNESOTA



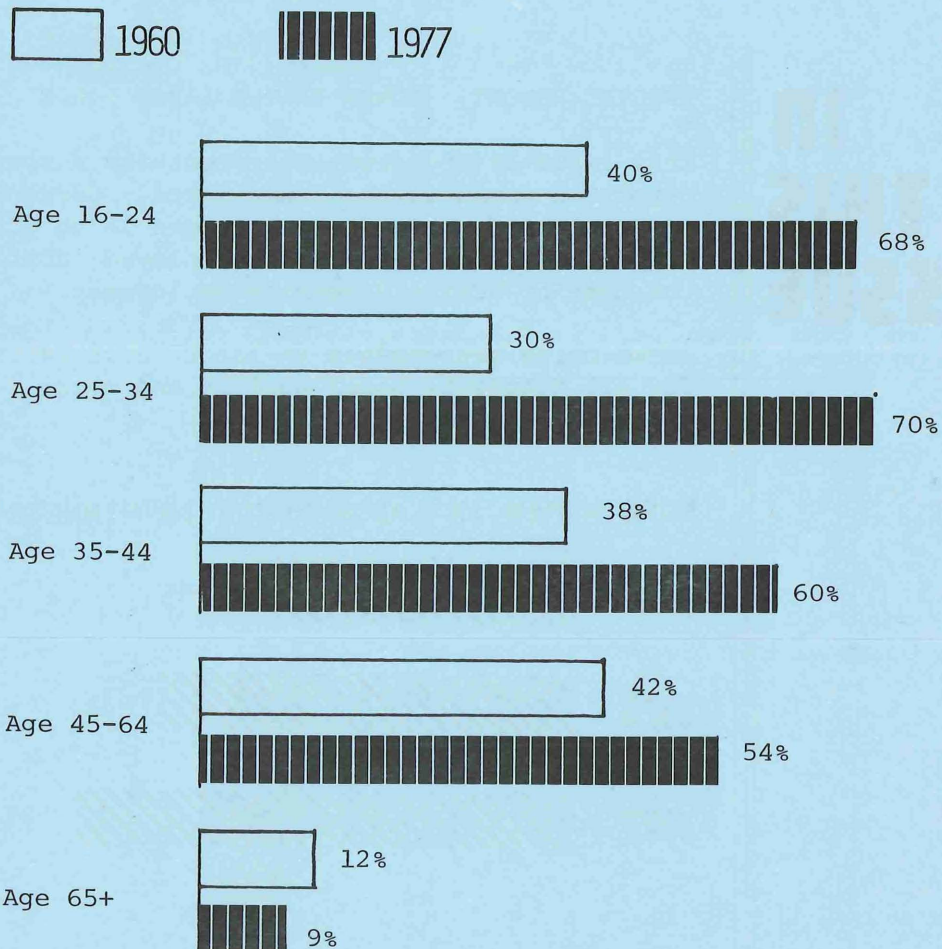
Shown inside are participation rates for Minnesota women by educational attainment, by marital and parental status, by residence, and in comparison with national rates.

Information in this issue of the newsletter is taken from a recent report from the Office of the State Demographer, MINNESOTA LABOR FORCE 1977. Data are based on findings from a statewide survey of approximately 4,530 Minnesota households in April, 1977. Copies of the full report can be ordered from: Office of the State Demographer, State Planning Agency, 101 Capitol Square, St. Paul, MN 55155 (free).

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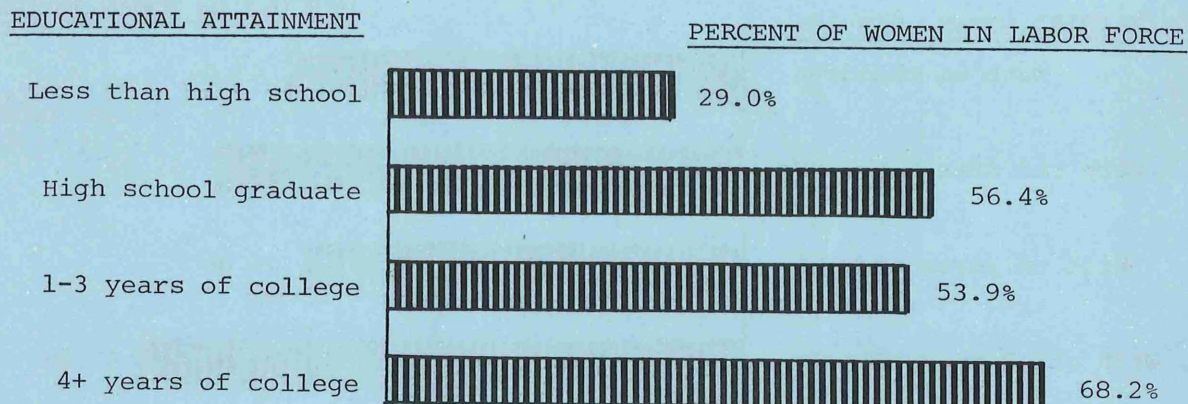
● The changing role of women in Minnesota, as in the rest of the nation, is most dramatically illustrated by their increased participation in the labor force. Shown below are changed in participation rates by age between 1960 and 1977:

LABOR FORCE PARTICIPATION RATES OF WOMEN, BY AGE



● While all age groups show an increase in labor force participation, what is most surprising is the number of women between the ages of 25 and 34 who work outside the home. The percentage of women in this age group who are in the labor force more than doubled between 1960 and 1977 -- a remarkable increase because the majority of these women are married, live with their husbands, and have children at home, factors which traditionally have tended to keep women out of the labor force.

- Female labor force participation is strongly correlated with education, and higher levels of education bring higher levels of participation:



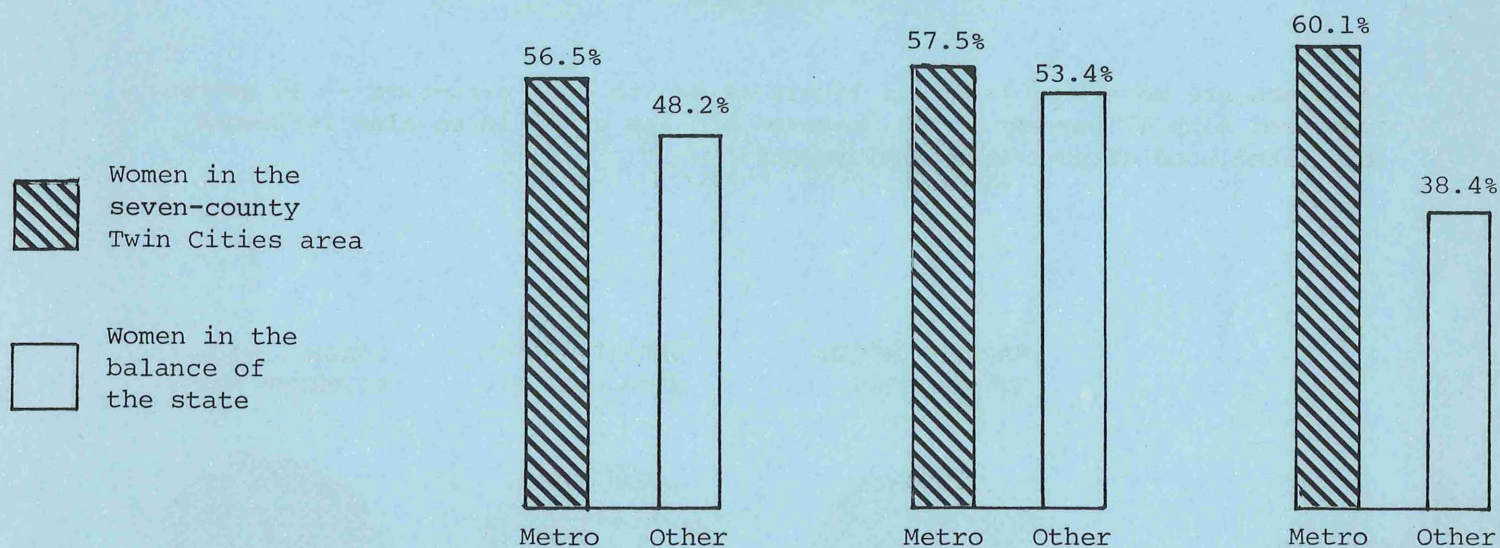
* * * * *

- Urban or rural residence influences the likelihood of women being in the labor force. The female participation rate remains higher in the Twin Cities metropolitan area than in the balance of the state:

Married women,
total, age 16+

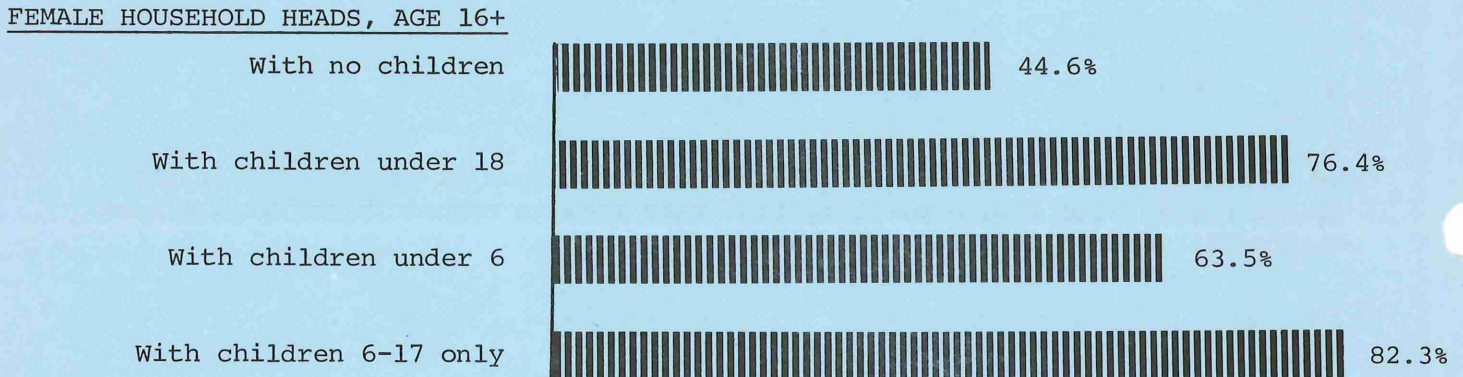
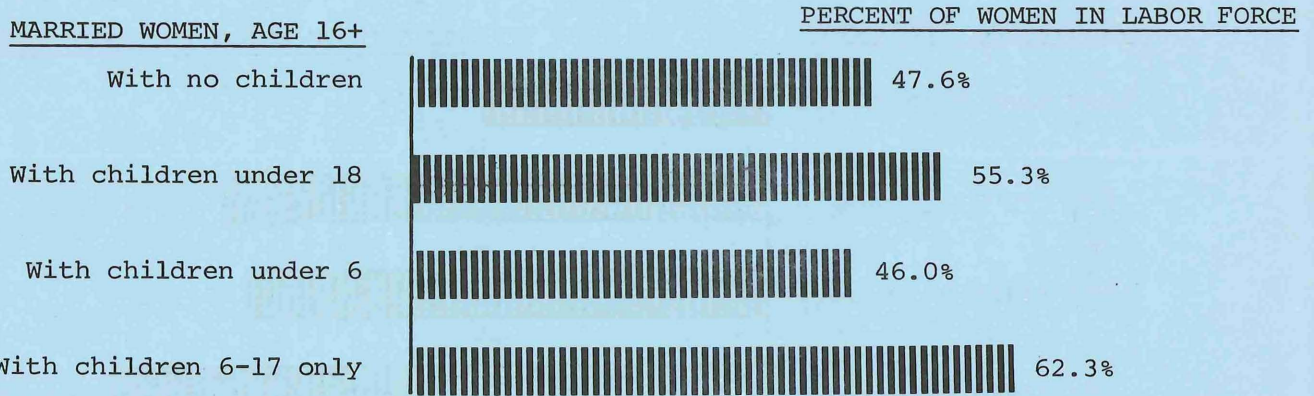
Married women with
at least one child

Female household
head, age 16+



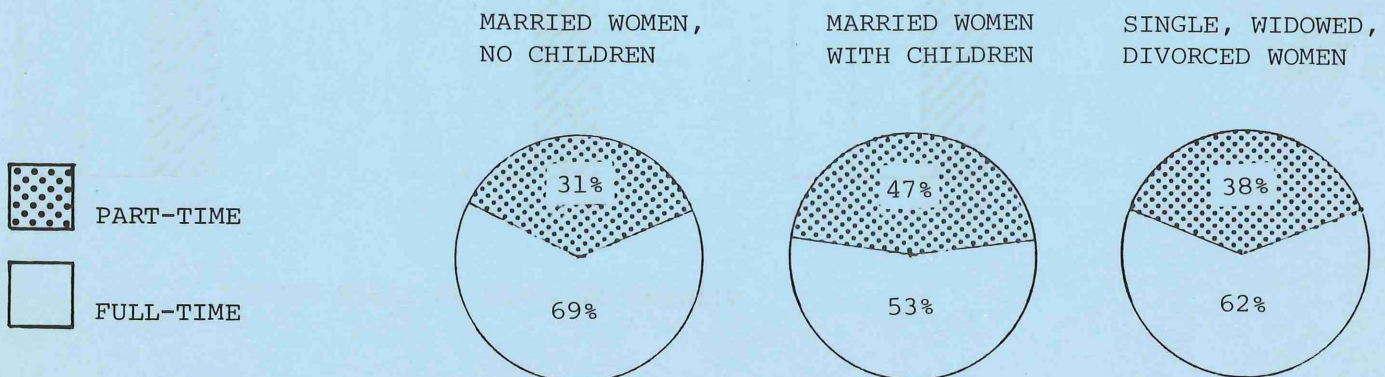
PERCENT OF WOMEN IN LABOR FORCE

- Although labor force participation varies with both marital and parental status, the presence of children in the home brings a greater likelihood of paid employment outside the home:



* * * * *

- Women are more than twice as likely as men to work part-time -- 39 percent compared with 17 percent. The presence and age of children also influence the likelihood of part-time employment:



● Women differ from men in other employment characteristics:

MULTIPLE JOBHOLDING - Almost 9 percent of employed persons in Minnesota hold more than one job. Males are more likely to be multiple jobholders than are females -- 10 percent compared with 6 percent.

COMMUTING - More men travel to work alone in a car than women -- 65 percent compared with 56 percent -- and women are far more likely to use public transportation -- 9 percent compared to 3 percent.

DISTANCE FROM WORK - Of those who travel by car to the same place of work each day, men are more likely to travel more than 10 miles while almost half the women who commute by car travel less than five miles.

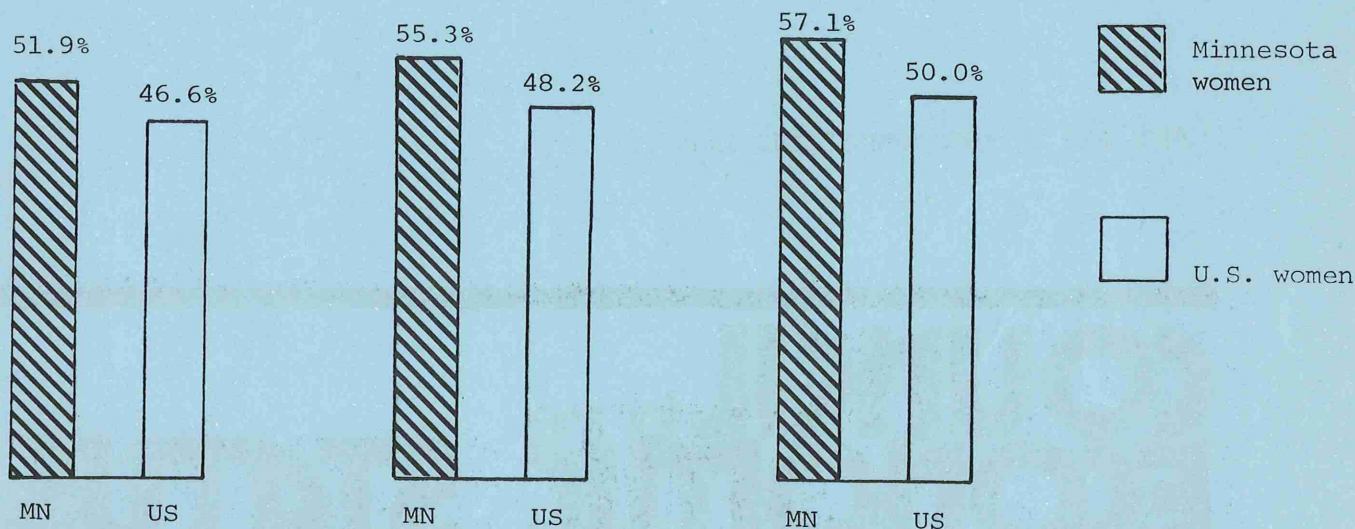
* * * * *

● Female labor force participation rates increased more rapidly between 1970 and 1977 in Minnesota than they did nationwide, and rates for women in Minnesota are consistently higher than national rates:

Married women,
total age 16+

Married women with
at least one child

Female household
head, age 16+



PERCENT OF WOMEN IN LABOR FORCE

COUNCIL for the ECONOMIC

STATUS of WOMEN

400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #29

JUNE 1979

IN THIS ISSUE

LEGISLATION '79, summarizing the status of the Council's legislative proposals at the close of the 1979 session. Ten of those proposals passed and six were introduced in this first session of the biennium. Another eight have not yet been introduced.

DISPLACED HOMEMAKERS: PROGRAM SUMMARY, with data on participants and placements at the two state-funded centers.

calendar

Four hearings are tentatively planned for the months ahead. Council members will travel to Mankato in late summer or early fall, and a series of three hearings is planned for October. An open hearing with special attention to battered women is planned for Fairmont on October 11, followed by an open hearing in Worthington on October 12 and a Minneapolis hearing on barriers to social services for Black, Hispanic, American Indian, and Asian women on October 13. Final plans will be announced in the next newsletter.

Gertrude Buckanaga from Cass Lake was recently appointed to the Council. She will serve as a public member replacing Mary Hofbauer, also from Cass Lake.

legislation '79

STATUS OF THE COUNCIL'S LEGISLATIVE PROPOSALS FOR 1979-1980

PASSED IN
79 SESSION

Battered Women: (Omnibus appropriation for health, welfare, and corrections) Provides funds for shelters and related services to victims of domestic violence. Appropriates \$2,995,700 to provide at least fifteen shelters; five in the Twin Cities area and 10 in the balance of the state. Provides for advocacy programs for victims of domestic abuse and counseling programs for the violent or assaultive family member. (Chapter 336)

Order for Protection, Spouse Abuse: HF 521/SF 214 (Clark/Lewis) Provides for an order of protection for victims of domestic violence by restraining the abusive spouse. Removes requirement that abused spouse must file for separation or divorce prior to the order. (Chapter 214)

Sexual Assault: (Omnibus appropriation for health, welfare, and corrections) Provides for the continued funding of coordinated statewide services for victims of sexual assault. Appropriates \$70,600 for central coordination and education, and \$500,000 for grants to cities, counties, and non-profit agencies. (Chapter 336)

Displaced Homemakers: (Omnibus appropriation for health, welfare, and corrections) Continues the funding of pilot centers to provide job counseling and placement services to displaced homemakers. Appropriates \$486,000 for the continuation of the two current centers and an additional center in an unserved part of the state. (Chapter 336)

Inheritance Taxes: (Omnibus tax bill) Abolishes the inheritance tax and establishes an estate tax. Exempts a surviving spouse from paying estate tax on more than one-half of the value of property which was held with her/his spouse in a qualified joint interest. (Chapter 303)

State Employees Training Rider: (Omnibus state departments appropriation) Continues the requirement that a proportional amount of training funds be used for Schedule C employees. Requires the distribution of a career advancement handbook. (Chapter 333)

Child Care Sliding Fee: HF 272/SF 266 (Norton/Spear) Appropriates \$1.5 million to provide a sliding scale subsidy for child care services for families whose: a) income is above the maximum allowable for Title XX fully-subsidized child care but less than 70% of the state median income (e.g., an income between \$10,782 and \$12,579 for a family of four); and b) parents are unable to care for the child because of employment, school attendance or other circumstances. (Chapter 307)

PASSED
(continued)

Spouse of Nursing Home Resident: HF 588/SF 755 (Weaver/Anderson) Modifies the assets test for Medical Assistance eligibility for those above age 65. Exempts the homestead and one automobile and allows cash and liquid assets of \$10,000 per couple. (Chapter 309)

Gift Tax: (Omnibus tax bill) Abolishes gift tax and replaces it with an estate tax. Equalizes the amount of tax paid on gifts between spouses. (Chapter 303)

Council Refunding: (Omnibus state departments appropriation) Appropriates \$153,800 to continue the Council until June 1981. (Chapter 333)

NOTE: Appropriations listed are for the biennium, the period from July 1, 1979 through June 30, 1981.

INTRODUCED
NOT PASSED

Probable Cause Arrest, Spouse Abuse: SF 82 (Lewis) Removes restrictions on probable cause arrests in cases of domestic assault including clause requiring that the arrest take place in the offender's place of residence, within four hours of the assault, and that the victim have visible signs of physical injury.

Insurance Discrimination: HF 1609 (Wynia) Prohibits unfair discriminatory practices in the sale, underwriting and rating of insurance policies, on the basis of sex, marital status, or occupation as homemaker.

Pension Notification: HF 1006/SF 536 (Anderson, B./Staples) requires that spouses of employees covered by public or private pension plans receive prior notification of benefit options which may be chosen under a pension plan.

Child Care Tax Credit: HF 1117/SF 1154 (Berglin/Dieterich) Provides for increased tax credit amounts for dependent care costs and for higher income eligibility limits.

Pre-natal Care: HF 137 (Berglin) Expands the definition of qualified health care plan as stated in the Minnesota Comprehensive Health Care Insurance Act to include certain pregnancy-related services and pre-natal medical care.

Housing Discrimination: HF 1012 (Clark) and HF 888/SF 1352 (Kahn/Keefe, S.) Amends the Minnesota Human Rights Law to prohibit discrimination on the basis of the presence of children in advertising, renting, or terminating the lease of rental housing units.

NO BILLS
INTRODUCED

AVTI Tuition and Preference, Displaced Homemakers: Provides admissions preference on waiting lists and financial assistance at area vocational technical institutes for persons who qualify for the Displaced Homemaker Program.

State Employees Work Schedules: Encourages the use of part-time employment, shared jobs, and more flexible work hours in state government employment.

AFDC Unemployed Father: Changes the term AFDC-Unemployed Father to AFDC-Unemployed Parent to allow that either a father or a mother can fulfill work requirements under the aid to Families of Dependent Children program.

AVTI Tuition and Preference, AFDC Recipients: Provides admissions preference on waiting lists and financial assistance at area vocational technical institutes for persons who are recipients of Aid to Families of Dependent Children (AFDC).

Medical Assistance Eligibility, Post-AFDC: Provides an additional two months of eligibility for Medical Assistance after termination of a maintenance grant on Aid to Families of Dependent Children (AFDC).

Non-WIN Employment Programs: Provides that Non-WIN employability programs are available to all eligible welfare recipients by requiring county welfare departments to inform recipients of availability and appropriates money for such programs.

Marriage Booklet: Provides legal and economic information to marriage license applicants through a booklet to be distributed at the time of license application.

Divorce Statistics Reporting: Appropriates \$20,000 to the Vital Statistics section of the Minnesota Department of Health to participate in the divorce registry system of the National Center for Health Statistics.

NOTE: The legislature has two sessions during a biennium. In the first year of the biennium the focus is on major taxing and spending bills. In the second year of the biennium, bills not requiring major expenditures or not requiring an appropriation are considered. In this second session, the legislature may consider bills previously introduced or new legislation.

DISPLACED
HOMEMAKERS:
PROGRAM
SUMMARY

A new displaced homemaker program will be established in northern Minnesota with funds appropriated in the 1979 legislative session, and two programs funded by the 1977 legislature as pilot projects will be able to continue providing services. The following is a summary of services and a profile of participants enrolled on or before April 30 of this year in one of the two centers currently operating: the Metropolitan Center for Displaced Homemakers, with offices in St. Paul and Minneapolis; and the rural program, South Central Minnesota Displaced Homemaker Program, with offices in Mankato, Fairmont, and New Ulm.

Displaced homemakers are persons who have spent the majority of their adult lives as homemakers, and who suddenly need to become economically self-sufficient because of divorce, separation, death or disability of a spouse. Both programs assist them in the transition from home to paid employment through counseling, workshops, information, referral and placement services. Participants explore vocational interests, identify skills they already have, develop job-seeking skills and self-confidence.

At the end of April, a total of 490 displaced homemakers had been served -- 389 at the metro center which opened in April of last year and 101 through the rural program since its opening in August. In the metropolitan area, 57% have found employment and the majority earn more than \$4.00 an hour in their new jobs. An additional 28% are enrolled in training programs to develop marketable skills. Placement data for the South Central program are not yet available. Program costs for both centers are low in comparison to similar programs, -- amounting to \$305 per enrolled participant.

A profile of the displaced homemaker emerges from data collected by the two programs. The average age of participants is 39 for the rural program and 40 for the metro program. Participants in both programs had been homemakers for an average of 14 years, some for as many as 40 years. Most had at least one dependent at home. About one-third of persons served in the metropolitan area and almost two-thirds of those in the rural program were on AFDC or some other form of public assistance.

There was almost no difference in the data on marital status of participants in the two programs. More than three-fourths were separated or divorced, about 11% were widowed, and about 3% were single; less than 7% were married. Neither program found that displaced homemakers were lacking in education: only 6% of the metropolitan participants and only 24% of rural participants did not have a high school diploma. Almost half in the metro area and almost one-fourth in the rural area had some college training or were college graduates. Their difficulties in obtaining employment seem to be more closely related to the fact that their education was not recent.

Both programs are engaged in a variety of outreach and public education activities. For more information, contact State Coordinator Joline Gitis at 612/296-8006, or one of the program offices: the Metropolitan Center in St. Paul (612/227-8401) or Minneapolis (612/874-6636); the South Central program at Mankato (507/389-6073), Fairmont (507/238-4214), or New Ulm (507/359-2031).

COUNCIL for the **ECONOMIC** **STATUS** of **WOMEN**

400 SW, State Office Building, St. Paul 55155

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NEWSLETTER #30

JULY/AUGUST 1979

in THIS ISSUE

SPECIAL REPORT: VOCATIONAL EDUCATION

This issue of the newsletter contains a special report on students and staff in vocational education programs in Minnesota. Information in this report is taken from the Council's latest publication, "Vocational Education: Program and Staff," the first of a series to evaluate sex equity in Minnesota schools.

Copies of the full report are available from the Council office (free).

calendar

PUBLIC HEARING - Tuesday, September 18, 7:00 PM,
Public Library, Mankato. This will be an open
hearing on the status of women in South Central
Minnesota.

PUBLIC HEARINGS - Thursday, October 11, Fairmont -
Friday, October 12, Worthington - Saturday,
October 13, Minneapolis. Additional information
will be listed in the September newsletter.

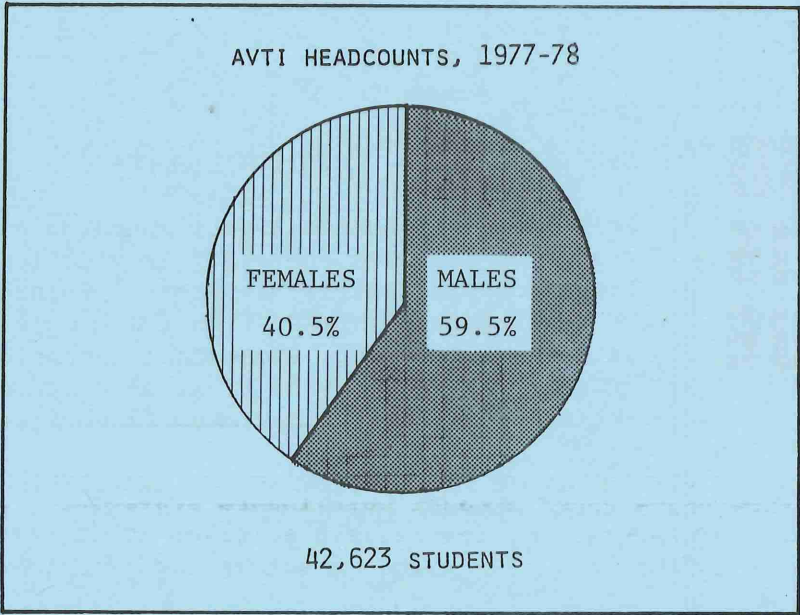
CONFERENCE ON WOMEN & SOCIAL SECURITY - Thursday,
November 1, Earle Brown Conference Center,
University of Minnesota, St. Paul.

All meetings and hearings are open to the public.
For further information, call the Council office:
(612) 296-8590 or (toll-free) 1-800-652-9744.

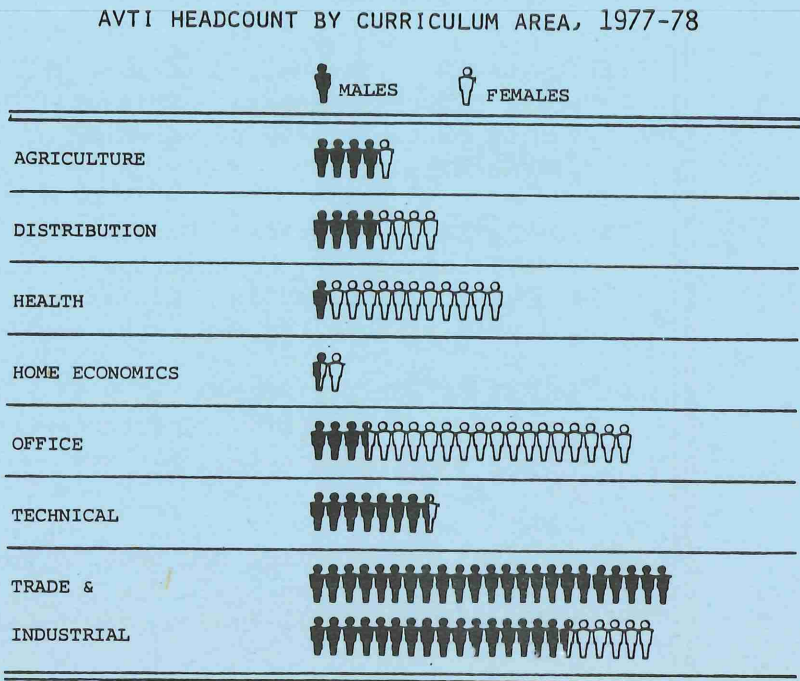
SPECIAL REPORT: VOCATIONAL EDUCATION

Male students account for the majority of AVTI enrollments. In 1977-78, the total statewide enrollment of 42,623 students consisted of 17,258 female students and 25,365 male students.

The vocational education system has the lowest proportion of female students of all Minnesota's post-secondary systems. The most recent data show that in the fall of 1978 women accounted for 56.5 percent of enrollments in the Community Colleges, 51.1 percent in the State University System, 44.2 percent at the University of Minnesota, and 38.8 percent in the AVTIs.



The chart below shows the distribution of male and female students in the seven vocational curriculum areas:

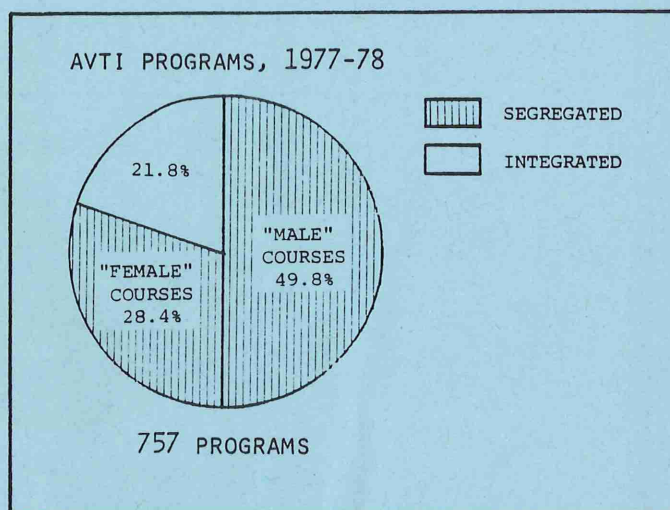


Each figure represents 1% of total enrollment, or 426 students. See Table 3, page 21.

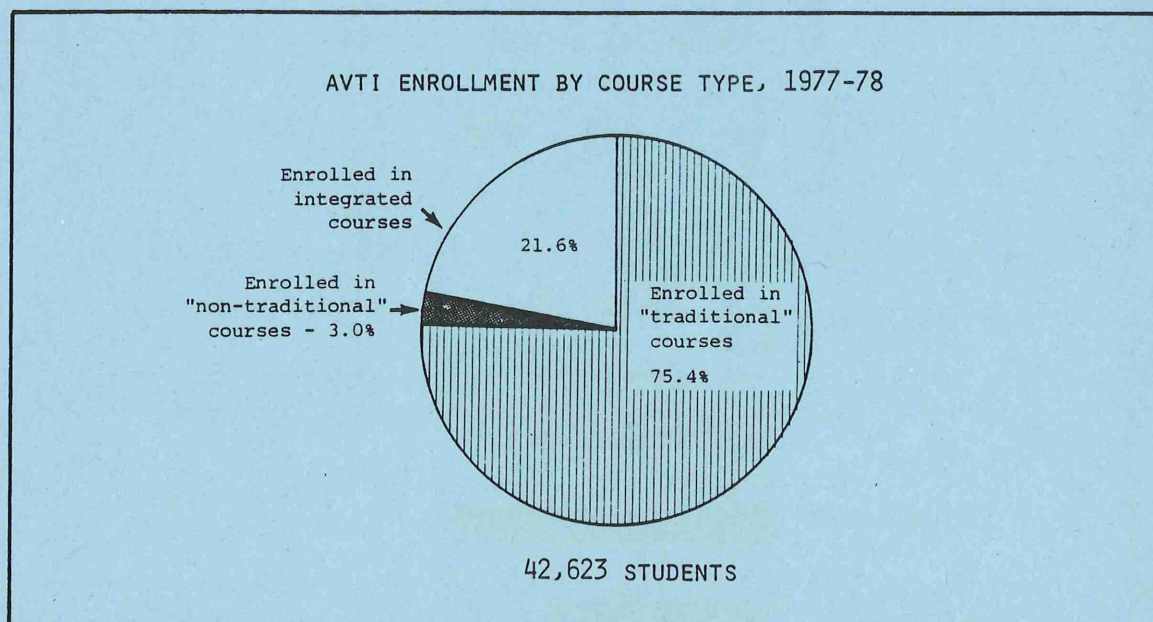
A total of 757 programs are offered statewide in Minnesota AVTIs. The number of programs available at each school ranges from 9 at Pine City to 53 at Suburban Hennepin AVTI. The median number of programs is 20.

AVTI programs are very likely to be "segregated" by sex. A segregated program is defined as one in which more than 80 percent of the students are of one sex. Segregated programs which are composed of more than 80 percent male students are considered "male" programs, and those with more than 80 percent female students are defined as "female" programs. All other programs are considered "integrated."

Of the 757 programs offered, 377 are "male" programs and 215 are "female" programs. In fact, more than one of three programs are totally segregated -- 169 have no female students and 122 have no male students.

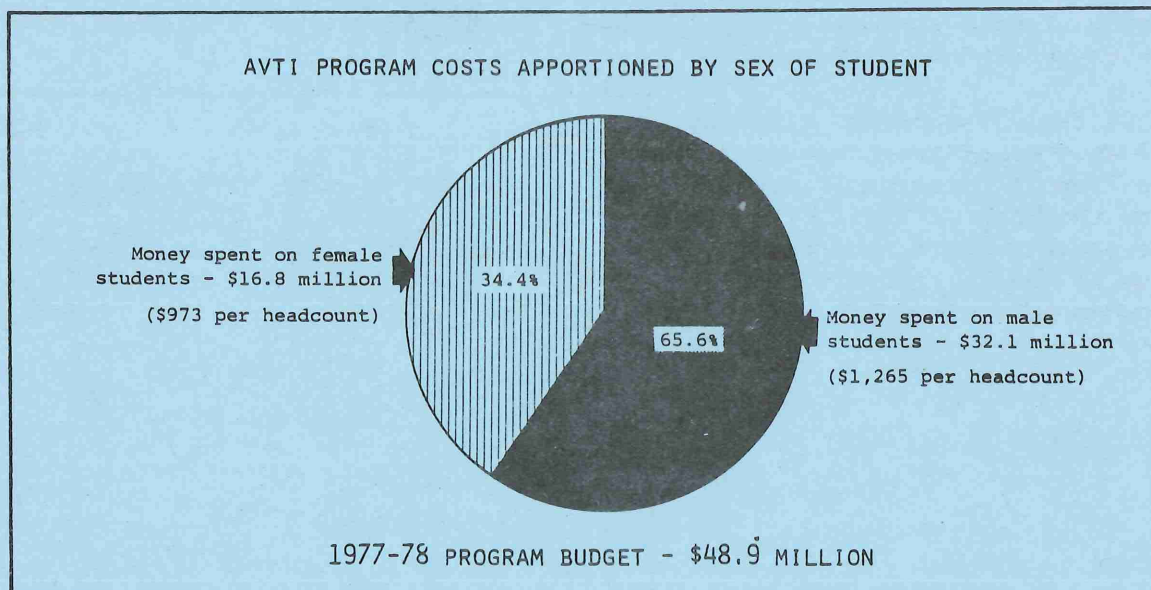


The chart below shows total student enrollments statewide. Fewer than one of four students, either male or female, are enrolled in integrated programs. The remaining three-fourths are enrolled in segregated programs.

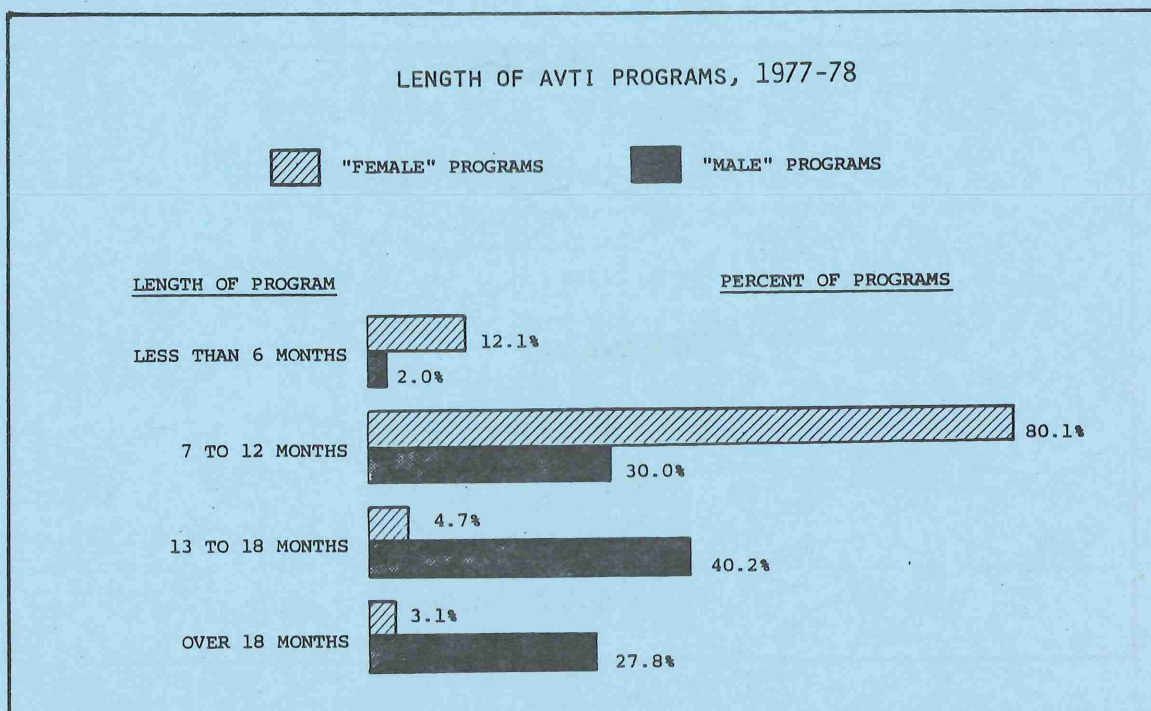


The proportion of students in segregated programs which are non-traditional for their sex is very small -- less than 2 percent of males and less than 5 percent of females are enrolled in non-traditional courses.

The program budget of the AVTI system totals \$48.9 million, a figure which includes instructors' salaries and all other program costs, but which does not include general administration and costs associated with support programs. Budgets for male and female students are determined by apportioning net budgets for each program in the same ratio as student enrollments. For example, a budget of \$100,000 for a program with 90 male and 10 female students is allocated as \$90,000 for males and \$10,000 for females.



Length of program provides an index of the level and extent of training received by male and female vocational students. The chart below, based on a sample of more than 90 percent of segregated programs, shows a distribution of months required to complete such programs.

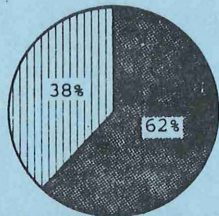


These comparisons show significant differences in the length of "male" as compared with "female" programs. Only one of ten "female" programs last longer than a year whereas two-thirds of "male" programs offer this extensive training.

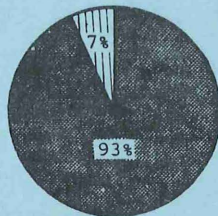
At both secondary and post-secondary levels, men are the majority of professional staff in vocational education. Women account for a larger proportion of teachers than of administrators in both systems:

VOCATIONAL PROFESSIONAL STAFF, FULL-TIME EQUIVALENT, 1977-78

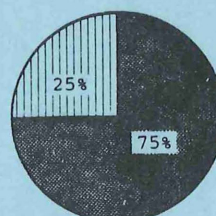
 FEMALE
  MALE



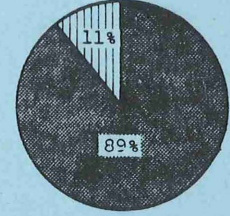
4,059 SECONDARY
TEACHERS



93 SECONDARY
ADMINISTRATORS



2,264 POST-SECONDARY
TEACHERS

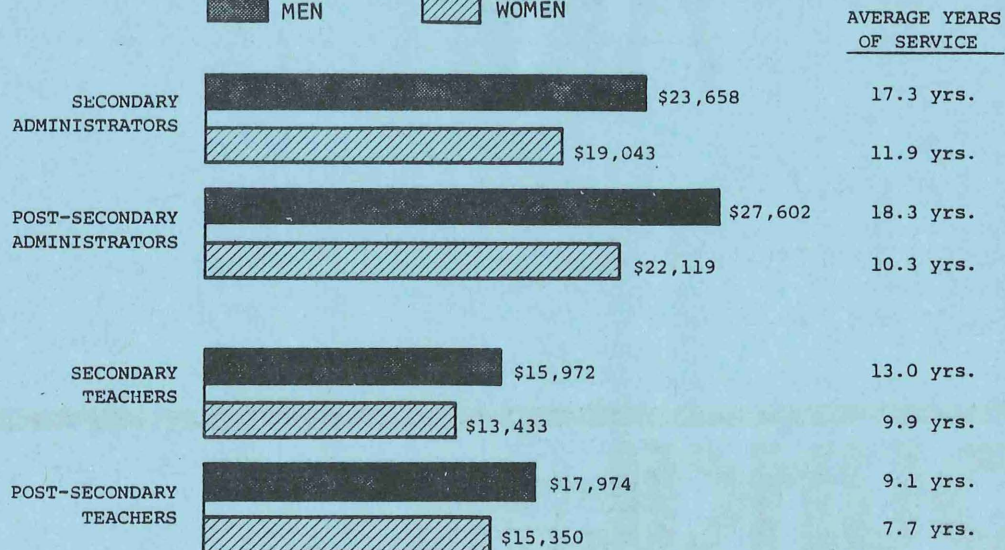


100 POST-SECONDARY
ADMINISTRATORS

Male teachers and administrators have higher salaries and more years of service than do their female counterparts at both the secondary and post-secondary level:

AVERAGE YEARLY SALARIES, VOCATIONAL EDUCATION 1977-78

 MEN
  WOMEN



In order to see if salary disparities can be accounted for by differences in years of service, a statistical analysis of statewide averages was made. When controlling for years of service, differences become statistically insignificant for all groups except post-secondary teachers. The salary disparity for post-secondary teachers is significant at the one percent level; that is, the probability that this could occur by chance is less than one in a hundred.

COUNCIL for the ECONOMIC STATUS of WOMEN

400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #31

SEPTEMBER 1979

IN THIS ISSUE

Conference on Women and Social Security

Report from Mankato hearing

Women's Information Page #1:
Rapid Charge Processing System

calendar

PUBLIC HEARING - Thursday, October 11, 7:30 PM
FAIRMONT - Fairmont Public Library Meeting Room

PUBLIC HEARING - Friday, October 12, 1:30 PM
WORTHINGTON - Worthington Community College,
Theatre in the Fine Arts Building

PUBLIC HEARING - Saturday, October 13, 9:00 AM
MINNEAPOLIS - Minneapolis YWCA, 1130 Nicollet

CONFERENCE ON WOMEN & SOCIAL SECURITY - Thursday,
November 1, 8:30 AM to 4:00 PM, Earle Brown
Conference Center, University of Minnesota,
St. Paul

All meetings and hearings are open to the public.
For further information, call the Council office:
(612) 296-8590 or (toll-free) 1-800-652-9744.

CONFERENCE: WOMEN & SOCIAL SECURITY

A keynote speech by Congresswoman Martha Keys will highlight a conference on Women and Social Security to be held Thursday, November 1, 1979, from 8:30 AM to 4:00 PM at the Earle Brown Conference Center, University of Minnesota, St. Paul.

The conference, sponsored by the Council on the Economic Status of Women in cooperation with the Center for Urban and Regional Affairs of the University of Minnesota, will provide a forum to:

- Present information on the present Social Security system and its effect on women;

- Review the report, "Social Security and the Changing Roles of Men and Women";

- Discuss alternative proposals and legislation for changes in Social Security.

Fees for the conference are \$6.00, which includes registration, lunch, and coffee breaks. In order to encourage attendance by those of retirement age, a reduced fee of \$3.00 will apply to those age 62 and above. Pre-registration will be required.

For further information, or for registration forms, please write or call the Council office: (612) 296-8590 or toll-free 800-652-9744.

* * * * *

During the summer or fall of each year, the Council travels to different parts of the state to hold public hearings on the economic status of women in that area. The purpose of the hearings is to hear directly from women about their concerns. Information from the hearings is combined with staff research to provide the basis for reports and recommendations to the legislature and the governor.

Described below as an example is the Council's most recent hearing, a visit to South Central Minnesota:

REPORT FROM MANKATO HEARING

Council members and staff traveled to Mankato and New Ulm on September 18 to learn about the problems of women in South Central Minnesota. Scheduled during the day were meetings with staff and participants of the Mankato YWCA and with the South Central Displaced Homemakers Program, a luncheon meeting in New Ulm, and a Women's Studies reception at Mankato State University. A public hearing was conducted during the evening at the Minnesota Valley Regional Library in Mankato, with a standing room only crowd in attendance, followed by a wine and cheese reception sponsored by the National Bank of Commerce.

The Mankato Women's Coalition coordinated testimony for the hearing, and the Council thanks Coalition members Mary Birmingham and Janet Dolan for their help. In planning testimony, Mankato-area women found several recurring problems: rural women are isolated and face a general lack of options "in terms of education, housing, jobs, right down the list" in comparison with women in larger communities. Coalition members feel that state policies must respect regional

REPORT FROM
MANKATO HEARING
(CONTINUED)

differences -- "What's good for one area is not always good for another" -- and the state should recognize that the needs of women and the elderly are often overlapping. Specific testimony was offered as follows:

FINANCE. Women, especially older women, need better information about credit laws and about money management. It was suggested that lenders be required to distribute information about the Equal Credit Opportunity Act, and that the state create regional financial services centers to provide consumer counseling.

EMPLOYMENT. Employers should use standardized salary schedules and career ladders to ensure fair pay and promotional opportunities for women. Many employers continue to ask illegal questions in job interviews, especially for non-traditional occupations, and the Council was asked to distribute information about anti-discrimination laws. There was also expressed a concern about reduced funding for school counselors, who could provide career information to young women.

CHILD CARE. Since there are few facilities in the area, parents don't have choices about where to take their children. The only local facility licensed for infant care is filled. Although state funds have now been appropriated to help parents with child care costs, these funds may be tied up in county paperwork. Reduced state grant money makes it more difficult for child care providers to meet building codes and fulfill licensing requirements.

HOUSING. "This is a low-paying, high-cost area. Booming rent and rising utility costs place a severe financial burden on many women." Single women supporting children have special difficulties: most of the three-bedroom apartments in Mankato rent for \$340 per month plus utilities, and the cost is expected to go up again in 1980. Meanwhile, government funding for home-ownership programs has been cut, and many homes need better insulation which owners cannot afford.

TRANSPORTATION. Local residents responding to a recent survey said that transportation was their greatest problem (health care was second). In rural areas, people who don't have cars are handicapped, and many of these people are elderly women and women who are single parents. Increased subsidies for local bus services, a county-wide bus service for trips to shopping centers and the doctor, and a subsidized taxi service were suggested as ways to help.

LEGISLATION. Laws may contain "sex-neutral" language but still have a disparate effect on women. For example, the federal Basic Educational Opportunity Grant uses different guidelines for students who are married and financially dependent on their spouses than for students who are dependent on their parents. This makes it more difficult for married women than for others to obtain grants. In general, local women felt state legislators should monitor the activities of state agencies to make sure laws are fairly administered.

EDUCATION. A recent national study ranked Minnesota 29th out of the 50 states with respect to sex equity in education. One woman had been asked the following questions when applying for jobs as a school administrator in Minnesota: "How does your husband feel about your assuming these increased responsibilities?" "What will you do when your children become ill?" "How will you handle the jealousy of other women on the staff?" "How do you think the men teachers will feel about receiving direction from a women administrator?"

REPORT FROM
MANKATO HEARING
(CONTINUED)

WOMEN'S ORGANIZATIONS. Mankato-area women believe that "By continuing to allow segregation in our service clubs, women are denied access to the respectability, acceptability, and clout with which history and tradition have blessed our 'men only' service clubs." Another barrier to recognition for homemakers was identified: their expenses for community and volunteer work and membership in women's organizations is not accorded the same status under tax laws as other forms of business expenses.

COUNSELING & DIVORCE. Auto insurance is a continuing problem for divorced women. Custody studies ordered by judges at the time of divorce may take as long as a year, which leaves many families in limbo for that period. Witnesses felt that other counties in the state should consider using similar programs now operating in Hennepin and Olmsted Counties for making child custody decisions. One witness warned that counseling programs in general can be carried out by condescending "self-appointed experts," and state officials should monitor such programs carefully.

BATTERED WOMEN. Battered women's programs are seen as an "utter necessity for the rural areas. There is a myth that in a population like Mankato that we don't have a high rate of battering. That is not true." Many local residents expressed concern that state funds for "safe homes" have been denied, and feel state officials have not been responsive to local decision-making.

In other testimony, the Council was asked to encourage the formation of regional women's centers and "sub-Councils" to provide assistance to women, collect data, and advise the state on long-range planning to meet women's needs. It was suggested that state agencies might be required to prepare "Human Resource Impact Statements" in the same way they now prepare Environmental Impact Statements.

Clearly, women are concerned about every aspect of public policy -- the economics of insurance, housing, and transportation, as well as "women's issues" such as family law, equal employment, and social services. Council members expressed their appreciation for the opportunity to hear from so many people. The proposals and recommendations made at the hearing will be considered by the Council when compiling reports and making recommendations to the legislature and to the governor.

* * * * *

In response to testimony at the Mankato hearing, this issue of the newsletter contains the first of a series of "Women's Information Pages," a summary of information on topics related to women's legal and economic rights. The first of these pages describes the Equal Employment Opportunity Commission's new procedures for processing complaints.

Future issues of the newsletter will contain information on career counseling services, the Equal Credit Opportunity Act, insurance, pre-employment interview questions, and other topics of interest to women. If you have a topic which is of general interest and which you believe needs to be discussed, please write or call Nina Rothchild in the Council office.

WOMEN'S INFORMATION
PAGE #1: RAPID
CHARGE PROCESSING

Sex discrimination in employment is illegal under both state and federal law: the Minnesota Human Rights Act, enforced by the state Human Rights Department, and Title VII of the Civil Rights Act, enforced by the federal Equal Employment Opportunity Commission (EEOC). Unfortunately, women who have filed charges in the past have often been discouraged by cumbersome procedures and lengthy time periods to achieve a settlement. Recent developments are improving this situation.

Council staff met last month with Kathryn Blunt, the recently-appointed director of the Regional EEOC Office in Milwaukee, and Lisa Springfield, director of the new Area EEOC Office in Minneapolis. The Area Office works closely with the State Human Rights Department to avoid duplication of efforts. Blunt and Springfield explained the new Rapid Charge Processing System designed to speed up resolution.

Under Rapid Charge Processing, the complaining party can explain her problem in writing, over the telephone, or in person to EEOC staff. An interview is conducted to discuss the case, explain the procedure, formulate the charge, and propose a settlement. Within three days, the respondent (person or company being charged with discrimination) is notified, and within one month a fact-finding conference is held with the charging party, the respondent, and an EEOC investigator. At the conference, an attempt is made to reach a negotiated settlement. The respondent may agree, for example, to reinstate the charging party and pay back wages, but at this stage of the process the respondent cannot be required to pay punitive damages.

If the parties cannot agree to a settlement, a more extensive investigation takes place. The EEOC then makes a determination of "cause," if they believe discrimination has occurred, or "no cause." If there is "cause," the case is referred to the EEOC's conciliation/litigation department. If no settlement can then be reached through conciliation, the EEOC either initiates court action against the respondent or issues a "right to sue" letter which entitles the charging party to pursue private court action with her own attorney.

The Milwaukee EEOC office has found that this system enables settlement of about half of all cases within six weeks from the time a complaint is made. Rapid Charge Processing will also be used by the state Human Rights Department beginning October 1.

The EEOC has also recently established a program to deal with systemic discrimination, taking the initiative to address employers whose actions have demonstrated clear disregard for the purpose of Title VII. In the past, the agency acted only on complaints filed by citizens. In addition, EEOC has now been given enforcement responsibility for the Equal Pay Act and the Age Discrimination in Employment Act as well as for Title VII.

For further information, contact the EEOC at: Plymouth Building, 12 South 6th Street, Minneapolis 55402 or (612) 725-6101.

COUNCIL for the **ECONOMIC STATUS** of **WOMEN**

400 SW, State Office Building, St. Paul 55155

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NEWSLETTER #32

OCTOBER 1979

IN THIS ISSUE

This issue of the newsletter contains a special report on women who are students in non-traditional programs at Minnesota Area Vocational-Technical Institutes. Information in this report is taken from a Council publication, "A Survey of Women In Non-Traditional AVTI Programs." Copies of the full report are available free of charge from the Council office.

Women's Information Page #2: "WHAT AN EMPLOYER MAY ASK"

WORK IN PROGRESS

The following publications are in process and should be available January 1, 1980. Please write or call the Council office if you would like to receive any of these reports at that time.

MINNESOTA WOMEN & EDUCATION, a study of elementary, secondary, and post-secondary education.

MINNESOTA WOMEN 1977, a statistical summary of Minnesota women (an updated version of MINNESOTA WOMEN: A PROFILE, now out of stock).

MINNESOTA WOMEN: CITY & COUNTY EMPLOYEES.

MINNESOTA WOMEN IN THE TRADES, a study of apprenticeship programs.

1

SURVEY OF
AVTI WOMEN

"The job and placement office does not encourage women in this field; I would like to think I'd get a job after this extensive study."

"The counselor and one math teacher's attitude was, a woman's place isn't in the shop."

"In grocery management the guys are going to be managers and the girls are going to be checkout girls as far as my teacher's concerned."

"My mom figured it was a men's course and didn't like the idea at first. Now that I have just about made it through and have gotten good grades and I am most assuredly going to get a good job she has changed her mind and is very proud of me."

"The male students seem to respect me a lot for having the nerve to join them."

"My kids think I'm the greatest and I am more confident than ever. I wasn't sure I'd be able to keep up with the guys, but I found I could do even better with a little extra work."

These comments were made by women enrolled in non-traditional courses who participated in a survey conducted in spring 1979 in ten Minnesota Area Vocational-Technical Institutes (AVTIs). Responses were received from 176 women between the ages of 17 and 59. The median age was 23, with about two-thirds of the women age 25 and over. All were enrolled in courses in which male students predominated -- courses such as agricultural production, auto mechanics, carpentry, machine shop trades, drafting, and welding.

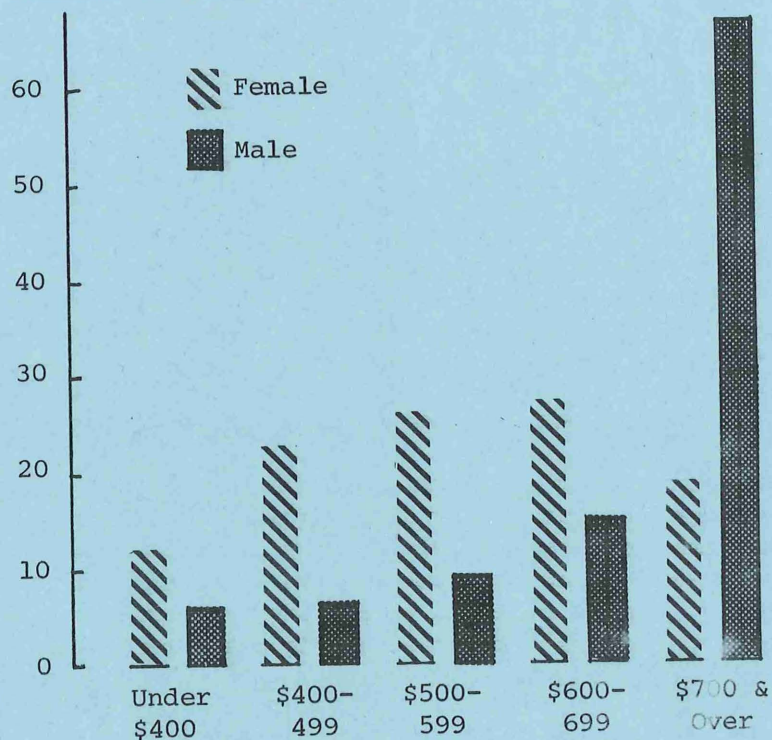
In general, the survey revealed that the major reasons more women do not enroll in non-traditional courses are that they are discouraged from entering or they were never given information about non-traditional courses. Women under age 26 experienced more discrimination while taking non-traditional courses, and cited this as a primary problem. On the other hand, women age 26 and older indicated that the major problems they faced were home-related, such as arranging for child care and having class hours which coincide with elementary and high school hours.

These women are of particular interest because they have broken the pattern of extensive segregation by sex in the work force. This pattern also pervades preparation for work. Most AVTI programs, like many jobs, are segregated by sex; most AVTI students, like many persons in the labor market, are in fields which are not only segregated but also traditional for their sex. "Women's jobs," such as clerical work, waitressing, retail sales, teaching, and nursing, are low-paid in comparison to "men's jobs" which require comparable education and experience.

For example, a follow-up study of 1977 AVTI graduates one year later shows significant differences by sex. Among those graduates who had obtained employment in fields related to their training, 57 percent of the women but only 21 percent of the men were earning less than \$600 per month, or \$7,200 per year.

WAGES LOW FOR FEMALE AVTI GRADUATES

Percent of graduates



Monthly wages, one year after graduation,
full-time employed in related jobs, 1978

SURVEY, CON'D

The survey of women in non-traditional AVTI courses showed that:

+ Enrollment in non-traditional courses is usually due to personal interest in the area of study. Nearly all respondents reported inadequate information about program opportunities, and many women said AVTI counselors initially discouraged consideration of non-traditional courses. Often counselors told women they did not have the prerequisites for the program, instead of suggesting supplementary courses to prepare for non-traditional areas.

+ Frequently women said they had not been informed of the total cost or required background for the course they were taking. As a result, they were financially and educationally unprepared, and realized this only after starting their program.

+ When asked where they heard about the course, 30 percent of the women reported they had learned from a course catalogue -- the most frequent response. In only one of the survey schools did the

majority of respondents say they heard from an AVTI counselor or teacher. In addition, women age 25 and younger were the least likely to cite AVTI counselors as their source of information.

+ Twenty-seven percent of the surveyed women believed other women did not enroll in a non-traditional course because they had never heard of it. This was the most common response. Although only five percent believed that counselor attitudes actually prevent women from considering non-traditional courses, many said other women are never told about non-traditional courses. Several women commented that counselors advised secretarial, clerical, and nursing courses only.

+ Women age 26 and older commonly referred to higher wages in non-traditional fields as an influencing factor when they considered enrolling. Women age 25 and younger rarely were aware of the financial benefits of non-traditional employment for women.

The survey indicated that women taking non-traditional courses were satisfied with their programs. Many expressed enthusiasm and confidence in their ability to perform in non-traditional occupations. Some gave informative suggestions for change. Survey results showed that:

+ Most women received positive reactions from other people after they enrolled. This was particularly true for the older women. Ninety percent of respondents felt they were treated equally by teachers, other students, and counselors. Although there were some complaints of instructors being biased, other women said they were given special attention and help.

+ Because of women's relative inexperience in non-traditional areas, they often needed extra classroom help, which was difficult for teachers to provide in crowded classes. Women in classes where all other students are men are often under unusual pressure, have difficulty asking many questions, and need to spend extra study time just to "keep up."

+ Adults with families felt their needs were overlooked. Many women stated they had difficulty finding baby sitters and the money to pay for them. Often classes start at 7:00 AM, before children are sent off to school.

+ Frequently women expressed the need for "someone who can understand, another woman," and to be assured that there were other women who had taken non-traditional courses and were employed. Because they are breaking tradition, and may have been initially discouraged, they also need extra support from teachers, counselors, and other students. One woman commented, "One compliment can carry me a whole week."

The report concludes that women need to be informed of non-traditional courses. They should be made aware of the financial benefits of non-traditional occupations and understand the pre-requisites for coursework before they enter. Every effort should be made to provide extra help or tutoring to women in non-traditional courses and to extend teachers' understanding of the disability of inexperience many women have at the beginning of non-traditional coursework.

WOMEN'S INFORMATION PAGE: WHAT AN EMPLOYER MAY ASK -

The Minnesota Human Rights Act clearly states that it is illegal to require information pertaining to race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, or disability in employment applications and interviews. Although this information may be requested on application forms for data-gathering in accordance with the company's affirmative action plan, the form must clearly state that providing this information is voluntary, and this part of the application should be detachable.

Questions related to the following are commonly found in application forms and may be discriminatory with respect to sex:

+ *Sex.* Discrimination on the basis of sex is prohibited by law except when sex is a bona fide occupational qualification. A U.S. Equal Employment Opportunity Commission publication entitled "Affirmative Action and Equal Employment" states, "For all practical purposes, almost all jobs must be open legally to men and women. The 'bona fide occupational qualification' exception of Title VII is narrowly construed by EEOC and the courts. The burden of proof is on the employer to establish that the sexual characteristics of the employee are crucial to successful performance on the job (such as wet nurse) or that there is need for authenticity (such as a model, actor or actress) ..."

+ *Marital status.* It would be a violation to refuse to hire a man or woman because of his or her marital status, or because of beliefs concerning male/female roles or family responsibility. *Maiden name, "Mr., Miss, Mrs., or Ms.," prior married name, spouse's name, and "widowed, divorced, or separated"* are other ways of asking for marital status and are irrelevant to job performance.

+ *Children under 18, number and age of children, child care arrangements.* Often the purpose of these questions is to explore what is commonly believed to be a cause of absenteeism and tardiness among women only. Other common causes of absenteeism and tardiness affecting both men and women, such as transportation or traffic problems, may be explored if this is a matter of concern to the employer. Any selection procedure which has an adverse effect on persons with dependent children is inappropriate.

+ *Friends or relatives working for us.* This question has no relationship to job performance. If the question is asked to give preference to friends or relatives, it would be considered unlawful if it reduces the employment opportunities for women or minorities, or screens out spouses of present employees. Such a rule hurts women more often than men and serves no necessary business purpose.

+ *Request for photograph.* It is illegal for an employer to require an applicant to furnish a photograph prior to being hired.

+ *What an employer may inquire about.* An employer may inquire about the individual's qualifications, abilities, experience, education, interests, etc. The number of pertinent questions one can ask is far greater than the number of irrelevant and potentially discriminatory questions.

For further information, please write to the Minnesota Human Rights Department, Room 240 Bremer Building, 419 North Robert Street, St. Paul 55101.

COUNCIL for the **ECONOMIC** **STATUS** of **WOMEN**

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NEWSLETTER #33

NOVEMBER 1979

IN THIS ISSUE

SPECIAL REPORT: RURAL WOMEN

This newsletter issue presents summary information from a recent study of women in three rural Minnesota counties. The study was conducted by the Center for Human and Community Development at St. John's University, and results were presented at a conference in St. Cloud on November 16.

calendar

COUNCIL MEETING - Thursday, December 6, 10:00 AM,
Room 57 State Office Building, St. Paul.

Commissioner Barbara Sundquist of the Department of Personnel will be present to review some of the interests the Council has had about the status of women as state government employees. Also on the agenda will be a program review by Council staff, including a review of the vocational education project.

All meetings and hearings are open to the public.
For further information, call the Council office:
(612) 296-8590 or (toll-free) 1-800-652-9744.

SPECIAL REPORT: RURAL WOMEN

In the spring of 1979, the Center for Human and Community Development at St. John's University, Collegeville, began a survey of rural women in three Minnesota counties: Polk (north), Stearns (central), and Waseca (south). Funded by the Governor's Rural Development Council and the Otto Bremer Foundation, the purpose of the study was to directly question the rural women of these counties regarding their needs.

Very few studies have been done which describe rural women. For this reason, the St. John's University study was exploratory, using a qualitative research approach rather than a strictly statistical method. The project presents the ideas and attitudes of the women surveyed, and identifies central questions for further study.

One hundred thirty rural women were interviewed for approximately one and one-half hours each. Survey results were presented at a conference in St. Cloud on November 16. The following is "A Summary Interpretation: Rural Women Needs Assessment Project."

DEMOGRAPHIC CHARACTERISTICS

"There are no obvious biases in our sample; that is, we have women from a wide range of age, educational, and income groups rather than from a limited few.

Our respondents are "traditional" only in the sense that they are generally wives and mothers. Apart from that, they are extremely diverse.

If the 130 women we interviewed are even somewhat representative, the stereotype of the "rural woman" is as likely to be false as it is likely to be true. While there may be characteristics which rural women share, the notion of the typical rural woman is a myth."

LIFE CYCLE AND PERSONAL GOALS

"Needs may be age-specific. Any attempt to respond to rural women should take into account what age the women are -- and hence, what issues may be most important.

In looking at past life and future hopes, the rural women we interviewed had a distinct orientation to their lives. We suggest that rural women frame their aspirations in terms of what is necessary and central in their lives, and what they can influence. For our women, it is the family in which one invests energy. We see their primary goals, recreation and a good family life, as an expression of the "realm of the possible." "Recreation" is not a trip to Europe, but rather a chance to spend a week-end with the family. Sense of self and future visions are bound to the close, the immediate, that family world where responsibility rests and influence can be felt.

The difference between the women's descriptions of themselves and of other women are rather interesting. The goals and means for "other women" are somewhat different in tone; it is as though other women are seen as more "ambitious." The differences may simply be an artifact of the media; women, as presented on television, want careers, are independent, and somewhat focused on their personal growth as apart from the family. Or it may be that the rural woman's views of "other women" express some of her unspoken needs -- a desire for "more" that she finds difficult to acknowledge as her own.

When we asked the women about things which helped and hindered them, the consistent answer was "nothing." These women seem not to recognize or give credence to external "things" that could affect their lives. This appears to us to be another aspect of

"the realm of the possible": either things will happen "if you put your mind to it" or they won't because they are not under human control. The message of "The Little Engine That Could" is alive and well in rural Minnesota. This may be a valid and valuable orientation, but it does result in the women ignoring external factors which may indeed have a pronounced influence on their lives."

THE FAMILY UNIT

"All rural women are working women. She does everything; sometimes, he helps. These women work hard and perform an incredibly wide range of activities.

The rural woman is a skilled manager/administrator. No doubt wives and husbands share decision making and certain types of tasks. However, one has the sense that it is the woman's job to "make it work." If we look closely at the range of tasks confronting the rural women -- budgeting, monitoring of finances, making business contacts, managing bed and board, coordinating a social life, and, if farming, doing farm chores -- we must acknowledge that she is doing managerial work. More to the point, the range of her skills is rarely discussed and generally unrecognized.

When asked if she would change her activities or those of her family, rural women made statements like the following:

"Not really. Sometimes I feel I'd like to go places more often. But by the time I run around taking my mom or his mom places, I'm ready to just stay home."

"I'm very happy -- I like to be busy. Could use more hours in the day."

"I'd like to be able to do something without interruption."

"I can't 'cause you farm 365 days a year. We do take time off a few times a year and get someone to help with the chores."

"I wish my husband had more time to spend with me and the kids."

"No, I really have a pretty satisfied life."

These women seem to acknowledge and accept readily the external constraints in their lives -- the demands of a farm, family responsibilities. The changes they identify appear small (less TV and more family togetherness time), yet they appear to reflect a desire for more family interaction, perhaps a more intimate family life.

In describing their hopes and aspirations for their children, our rural women showed their most intense reactions -- this area has a vivid importance to women with children of all ages. They said things like the following:

"I want him to know himself, to express feelings, to do what he wants."

"Contentment -- to learn to live with what they have."

"I want them to develop as individuals. I won't push them toward college, but I won't discourage them either. I just want them to think of themselves as worthwhile people."

"A good life -- the type of marriage we have and the same values -- like the church."

"I want them to graduate from high school and become farmers, to eventually take over the family farm. However, if they want to go to college or do something else, that's all right."

"A good education, self confidence, social skills, to be healthy and have moral strengths."

"My main concern is getting Angela (18 years) situated. She sort wants to go to vocational school or maybe get a job this summer, but there's not much available."

"More money for college, to reach their goals, and I hope they don't lose their religion."

"An education. I would like them to try several different types of work in different parts of the country before they settle down."

"I want them to be caring people."

The most frequently mentioned "hope" was a good education. Some expressed an emphasis on adapting to "the possible": a good job and enough money to survive -- a satisfactory life. The majority, however, emphasized personal growth and self fulfillment: they want their children to live a rich life -- to be aware of the possibilities, to experience their lives as having meaning and value. Our rural women did not describe their visions for their children in the same way they phrased their own future projections; for their children, they were more expansive. As in all generations, they seem to feel bound by the constraints governing their own lives and hope somehow to enable their children to transcend those constraints."

SOCIAL CONNECTIONS

" Rural women are part of a network of relationships which includes both family and friends. It would not be accurate to downplay the social role of the family in these women's lives; however, it is important to give clear recognition to the importance of friends. It may be expounding the obvious to say that friends are called upon to chat, to listen, to help with personal problems, or to party with. Perhaps even more than family, friends may provide the emotional sustenance that nurtures the rural women. For a sizeable proportion of the women, more of that supportive contact is desired.

Rural women are joiners and one organization stands out as the primary social linkage for rural women: the church. As the largest organization in rural areas which serves as an umbrella for diverse individuals, the rural church is the connecting point; for women, it provides the avenue for social participation and belonging. We might wonder, what does the woman who does not participate experience?

For most rural women, social and leisure activities seem to consist of "getting together at the house" or "going out to eat." Listening closely, one gets the feeling that rural women see such activities purely as a bonus. "If everything gets done and the kids are OK, let's go out to eat" might be the phrase which best captures the rural woman's orientation. When nearly 70% say they do not participate in any hobbies, travel, classes, etc., and when around 50% do not mention going to sports events, social events (scheduled parties, dinners, church socials), we are not talking about the "leisure" class. Small wonder recreation is seen as so important.

Both community attitudes on social issues and the women's own views on divorce, birth control, and women's liberation are less "traditional" than the rural stereotype.

Rural women belong to their local communities but do not play a major role in the governance of those communities. For many women, having an influence in the larger community is not valued. For another sizeable group, a more powerful voice in community affairs is important, yet how that might come about seems unclear to the women."

VOCATIONAL-ECONOMIC FACTORS

" Rural women live in households with widely variable yearly incomes; regardless of income, an overwhelming majority expect everything to come up roses, economically speaking. It may be that rural economic factors have been undergoing change and actually will continue to improve. Or it is possible that many of these women are not informed about economic realities; if this is the case, they are likely to be unprepared to do effective planning for the future -- a factor which could have a potent effect on all aspects of their lives.

A clear majority of the women want to work at home as mother and household manager. The central issue -- an historical and continuing problem -- is that the "rural homemaker" does not have a visible identity as a worker, though she works long and hard.

Rural women who want or need to work outside the home generally center their aspirations in the "realm of the possible;" for the most part, they seek "realistic" jobs such as secretarial work, nursing, and sales work. Except in one county, the women suggest that the types of training they want or need are readily available.

Fewer than 20% of the women see child care, family reactions, distance to work, and the lack of jobs as problems for working women. In the women's descriptions of what they have done to seek work and in their listing of potential barriers to employment, we were struck by the lack of concrete answers. For some of these rural women, getting into the work world and maintaining a job may be an "unreal" task. This general lack of information may constitute a serious barrier for the woman who must work outside the home."

SOCIAL SERVICES

" The churches appear to do what rural women expect. The general mood of the responses was satisfaction with present arrangements. Church activity centers around formal religious services, organizations associated with the church, and social events. This does not imply that there is not also a deep spiritual involvement in the churches; rather, it emphasizes the churches' additional role in these rural communities as social centers for persons who may be geographically separated.

For these Minnesota rural women, health care is simply not a major problem.

Once again, we see the rural woman placing her investment in those services which most profoundly affect her children -- the schools. Although most of the women seemed to view the schools positively, they also expressed, with intensity, a desire to see changes in the schools.

Local community control is the theme when rural women speak about government services. Many of the women perceive special needs that "require" government attention, if attention is to be given; however, they want to retain control."

COUNCIL for the **ECONOMIC STATUS** of **WOMEN**

400 SW, State Office Building, St. Paul 55155

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NEWSLETTER #34

DECEMBER 1979

IN THIS ISSUE

MINNESOTA WOMEN & EDUCATION

The Council's most recent publication describes the status of students and staff in elementary, secondary, vocational and higher education in Minnesota public schools. This newsletter issue contains excerpts from the report's introduction and from the section on elementary-secondary education.

public hearing

**PUBLIC HEARING - Wednesday, January 16, 1979,
1:00 PM, Room 118 Capitol, St. Paul.**

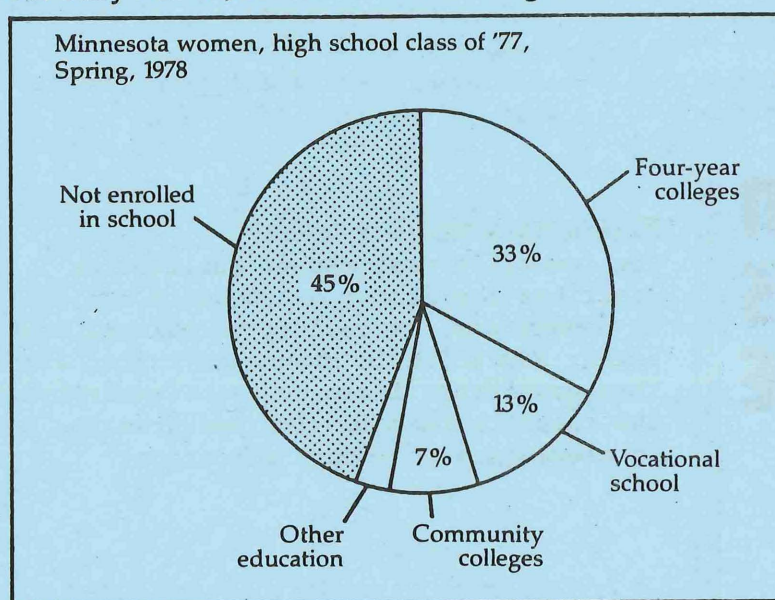
"The Woman Offender in Corrections" is the hearing topic. Information will be presented by a task force which has been studying this subject in addition to other testimony.

All meetings and hearings are open to the public. For further information, call the Council office: (612) 296-8590 or (outstate toll-free line) 1-800-652-9744.

MINNESOTA WOMEN & EDUCATION, released in mid-December, is the sixth in a series of reports from the Council. The report describes the status of students and staff in elementary, secondary, vocational, and higher education. This newsletter issue excerpts the report's introduction and the section on elementary-secondary education. Copies of the full report are available from the Council.

● Differences in the educational attainment of men and women are decreasing among younger people. About 94 percent of both women and men now graduate from high school each year in Minnesota. The proportion of women age 18 to 24 who were enrolled in school rose from 22 percent in 1960 to 34 percent in 1977. This represents rapid change in comparison with the modest increase for men, from 33 percent to 38 percent in the same period.

For many women, education ends with high school



● There is a direct correlation between level of education and income level, with salaries for both women and men improving as their level of education increases. Nevertheless, women earn less than men at every level -- women who are college graduates earn less on the average than men with only an eighth grade education.

MEDIAN INCOME OF FULL-TIME YEAR-ROUND WORKERS, U.S. 1977

Years of School Completed	Median income	
	Women	Men
Elementary School		
Less than 8 years	\$ 6,074	\$ 9,419
8 years	\$ 6,564	\$ 12,083
High School		
1 to 3 years	\$ 7,387	\$ 13,120
4 years	\$ 8,894	\$ 15,434
College		
1 to 3 years	\$ 10,157	\$ 16,235
4 years	\$ 11,609	\$ 19,603
5 years or more	\$ 14,338	\$ 21,941

More than 850,000 students were enrolled in Minnesota public and private elementary and secondary schools in the 1978-79 school year. The current biennial state appropriation for kindergarten through twelfth grade is almost two billion dollars.

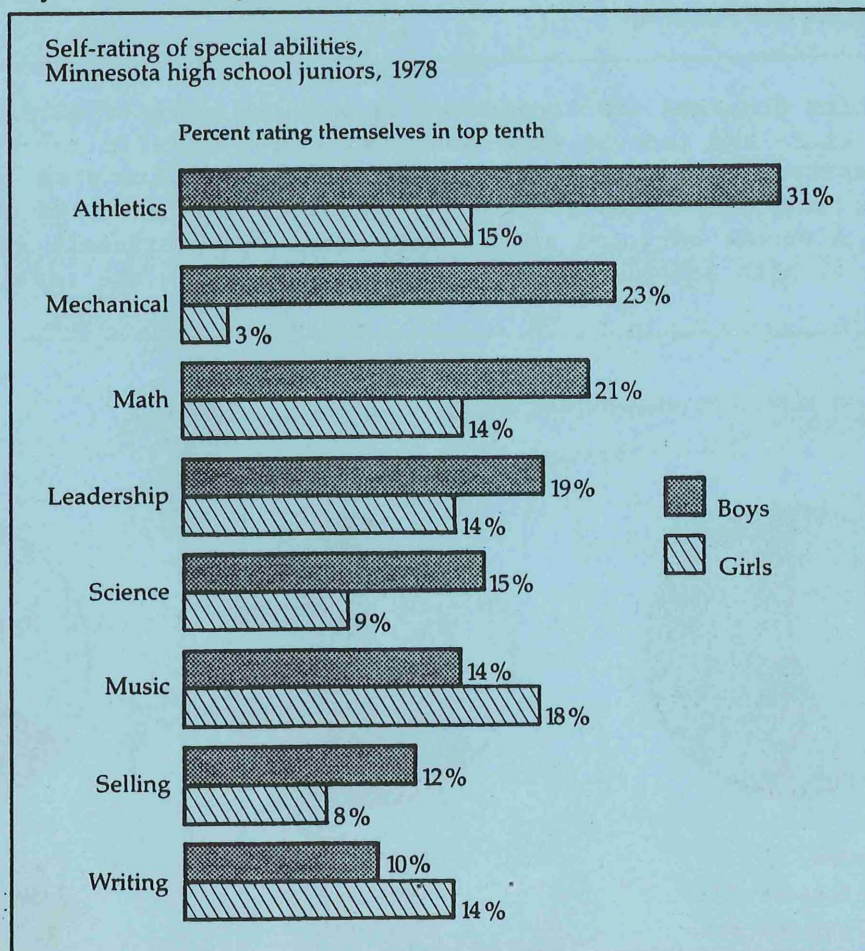
In elementary school, children begin to learn the unwritten rules of societal expectations as well as the written rules for reading, writing, and arithmetic. A number of studies have shown that different standards are applied to girls and boys, and that children quickly learn and conform to these standards.

● Many studies of textbooks show extensive evidence of sex role stereotyping. In a study of 83 recently published children's readers, males were pictured twice as often as females, and stories about males outnumbered stories about females by three to one.

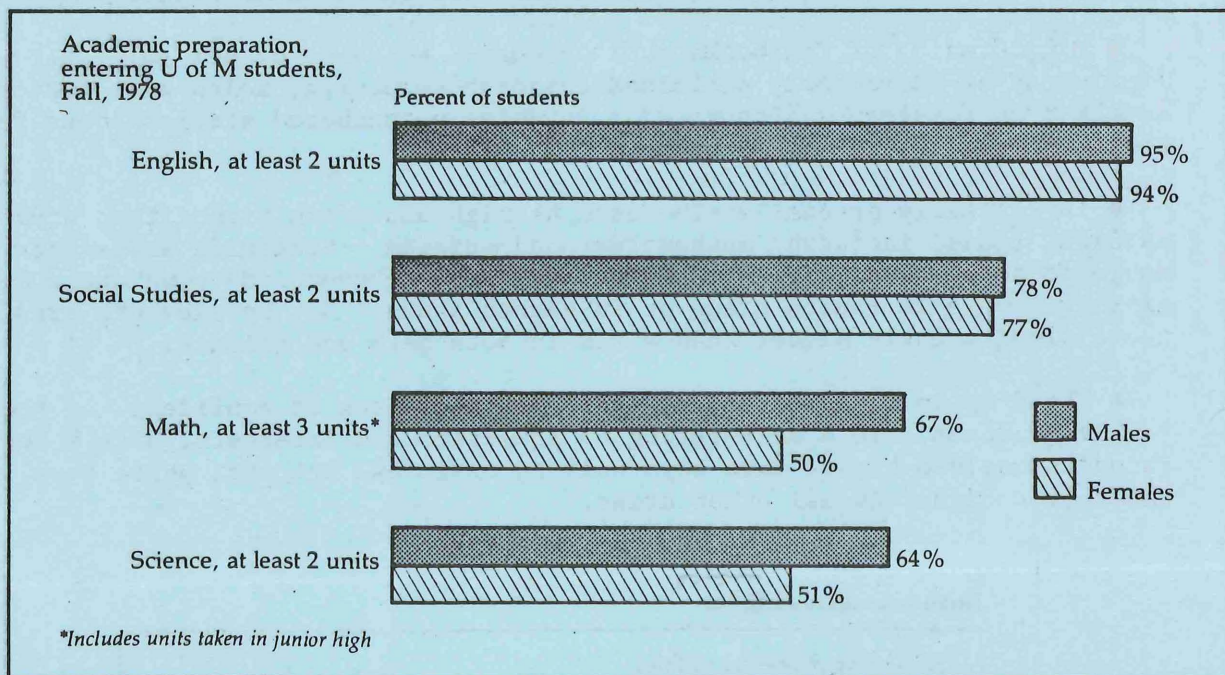
● In the early grades, girls score as high and often higher than boys on standardized tests, including mathematics and science. Statewide assessment in these subjects shows no significant difference in achievement in these areas between girls and boys in fourth grade or in eighth grade. But by eleventh grade, boys score significantly higher than girls in both math and science.

● The drop in test scores is paralleled by a lack of confidence on the part of female students. In a self-rating of abilities and interests, high school girls rated themselves higher than boys only in music and writing, while boys ranked themselves higher in all other areas.

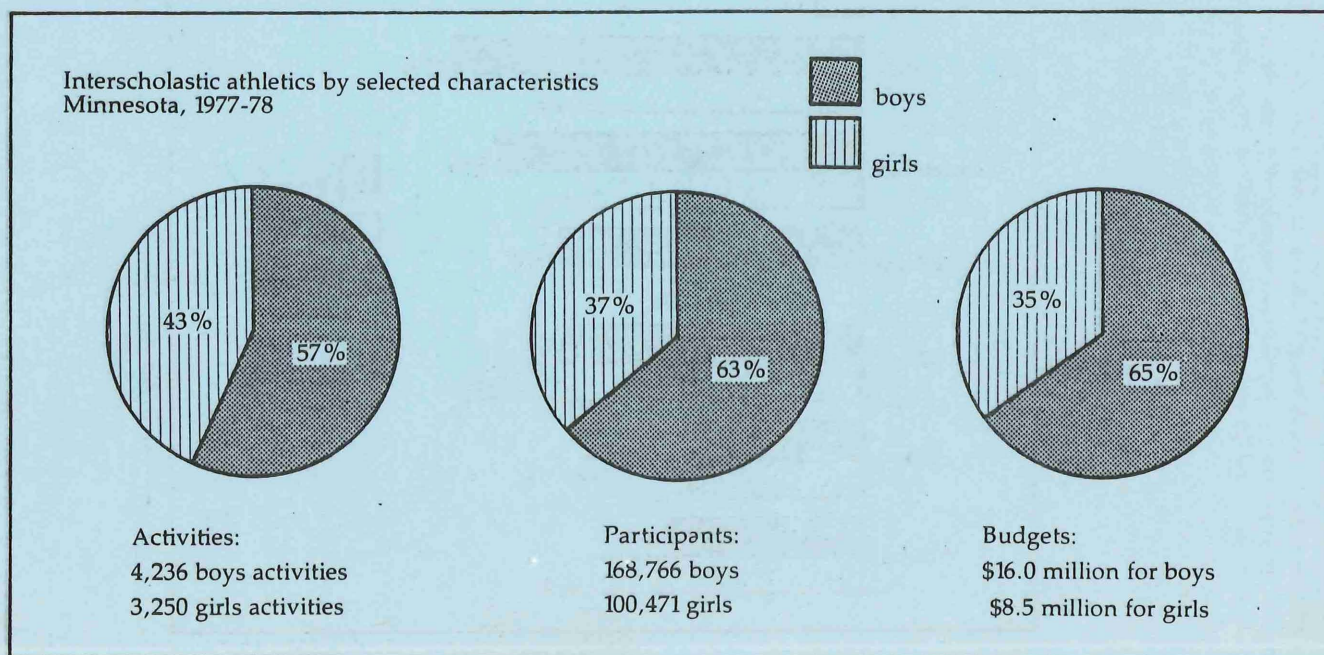
Boys rate selves higher



● Girls confirm their lack of confidence in their mathematical and scientific ability by taking fewer courses in these areas, while maintaining high enrollments in traditionally female subjects. A survey of freshmen entering the University of Minnesota shows that this is true even for the high-ability, highly-motivated women who attend this institution. In an increasingly technological society, math and science experience is highly valued and financially rewarded. The lack of a strong background in these subjects is a distinct disadvantage for women.



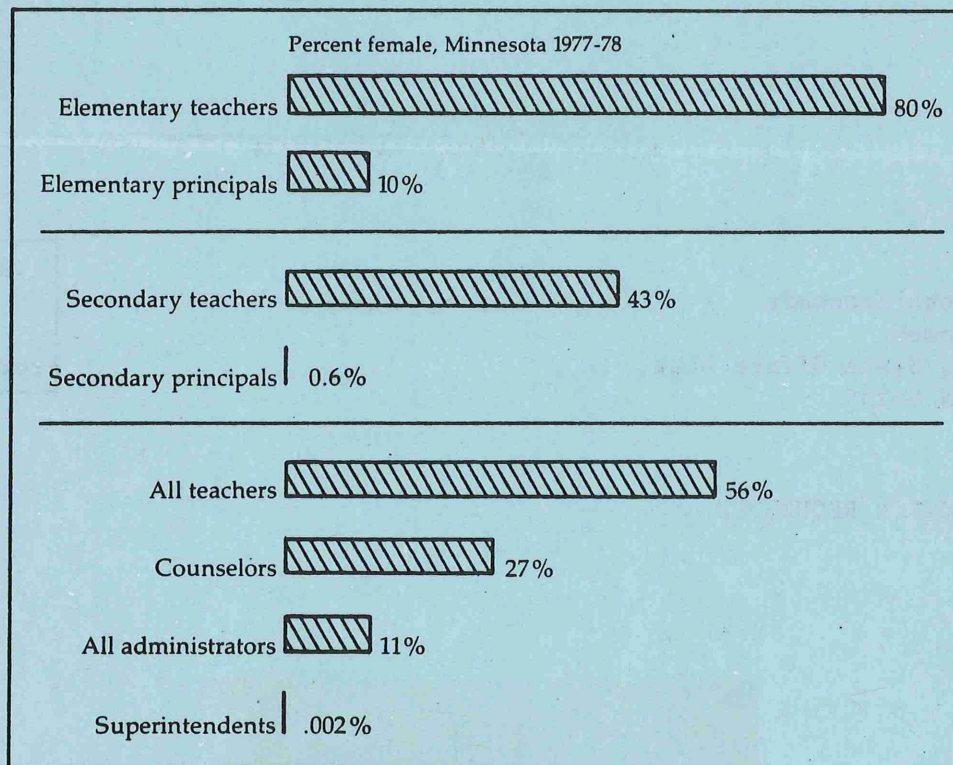
● Athletics programs are considered an integral part of education, as demonstrated by state and federal laws mandating equal athletic opportunities for both sexes. Despite dramatic improvements in girls' athletics programs in recent years, schools continue to provide greater opportunities and more resources to the boys' programs. A recent national study ranks Minnesota fourteenth in the nation in the percentage of high school interscholastic athletes who are female.



Despite attention given to the effects of stereotyping in recent years, employment in Minnesota public schools reaffirms the students' impression that certain jobs belong to men and others to women. Children who observe the educational pyramid composed of a few administrators, usually all men, supervising a number of teachers, mostly women, learn to accept this pattern as the norm for other aspects of life.

● Women accounted for 56 percent of elementary and secondary teachers in the 1977-78 school year. Yet male and female teachers are unevenly distributed among grade levels and subject areas. Women are more likely to teach lower grades and "female subjects" such as English, home economics, and special education. Men are more likely to teach higher grades and "male subjects" such as math, science, social studies, and industrial arts.

● Minnesota ranked thirty-sixth of 41 states in terms of its proportion of female school administrators, according to a 1977 survey by the National Center for Education Statistics. Furthermore, the number of women who are administrators is declining. There were half as many female elementary principals in the state in 1978 as in 1971. Although the proportion of women who are secondary principals has increased since that time, it remains at less than one woman for every hundred positions.



● A follow-up study of Minnesota students from the high school class of 1977 shows that female graduates who did not continue their education were only slightly less likely than males to have obtained employment. However, three-fourths of the women hold clerical or service jobs, while their male counterparts were fairly evenly distributed among all occupations. Almost four times as many men as women are earning more than \$4.00 per hour.