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

400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #46

JANUARY 1981

IN THIS ISSUE

HOUSEHOLD & FAMILY INCOME,
with data on relative income
levels for various household
types, by geographic region,
presence of children, age and
educational attainment of the
family head, and for one-person
households.

calendar

COUNCIL MEETING will be held on Friday,
February 13, from 12:00 noon until 4:00 PM
in the State Office Building, St. Paul.
Council members will continue a review of
proposed legislation.

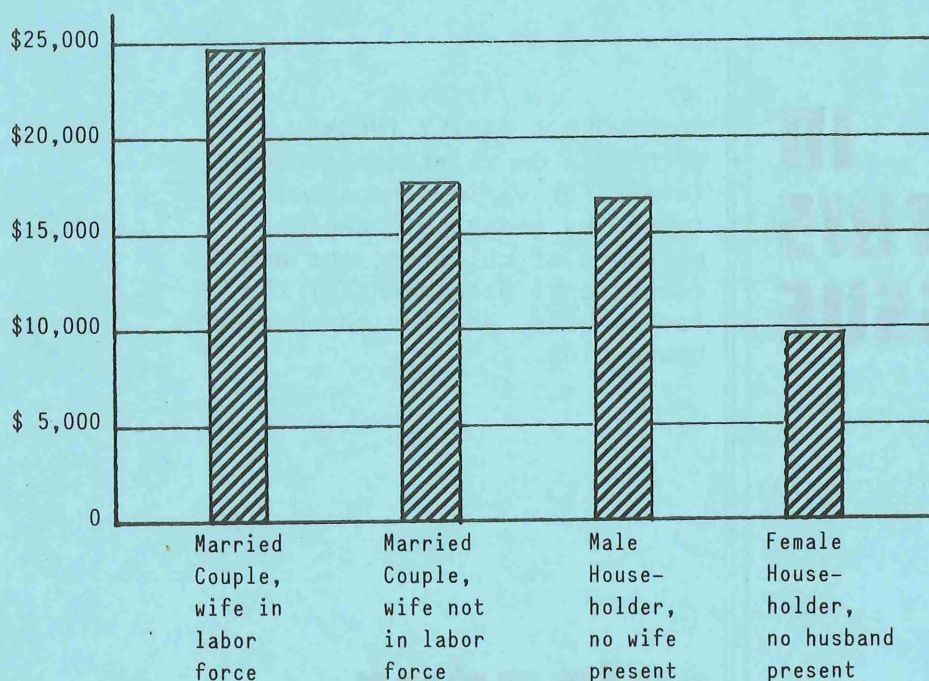
All meetings and hearings of the Council
are open to the public. For more informa-
tion, call the Council office at 296-8590
(Twin Cities area) or 1-800-652-9744 (non-
metro, toll-free line).

HOUSEHOLD AND FAMILY INCOME

The economic status of women has major effects on their families and on the entire economy, as well as on the women themselves. This newsletter presents information about relative income levels for various household types, using the most recent state and national data.

The chart below shows median family incomes for 1979 in the United States. It uses the new census terminology, replacing "head of household" with the "householder" concept. The chart shows families only, and does not include households of persons living alone or with unrelated others.

MEDIAN INCOME, FAMILY HOUSEHOLDS, U.S. 1979
(total money income)



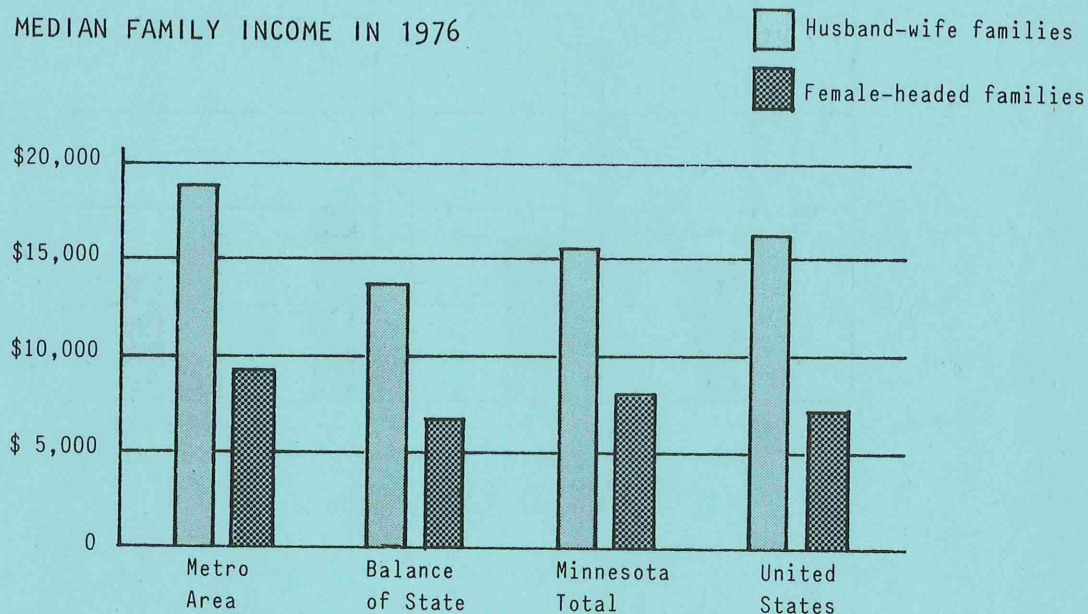
In census terminology, a family is a group of two or more persons related by blood, marriage, or adoption living together in a single housing unit. In Minnesota, as well as nationally, about three-quarters of all households are family households. The remaining one quarter consist of persons either living alone or with unrelated others.

Incomes of non-family households tend to be lower than those of families. When averaging the incomes of all household types together, the median income in the United States in 1979 was \$20,157 for a household headed by a male, and \$8,513 for households headed by a female.

The most recent income data for Minnesota is for 1976. The dollar amounts, therefore, would be lower than is the case currently, but the charts on this and the following pages show the relative income levels for various family types.

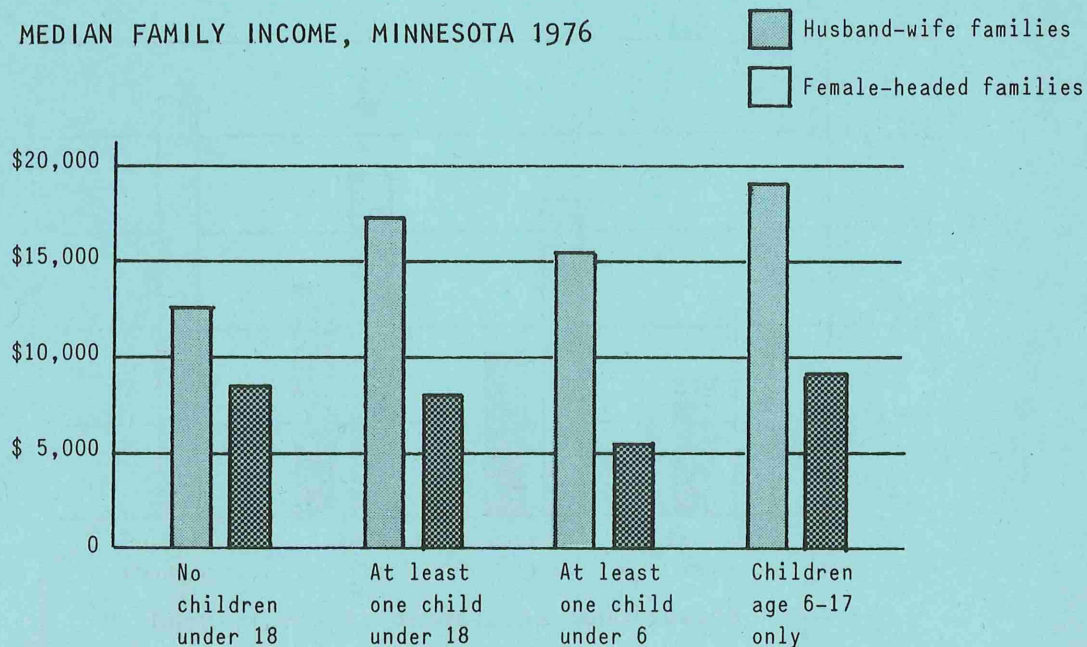
Income in Minnesota tends to be higher in the Twin Cities metropolitan area than in the balance of the state. Shown below are comparisons of husband-wife families and female-headed families by region:

MEDIAN FAMILY INCOME IN 1976



Shown below are relative income levels for husband-wife families and female-headed families according to presence and age of children in the family. Husband-wife families with schoolage children tend to have the highest incomes, while female-headed families with preschoolers have the lowest incomes.

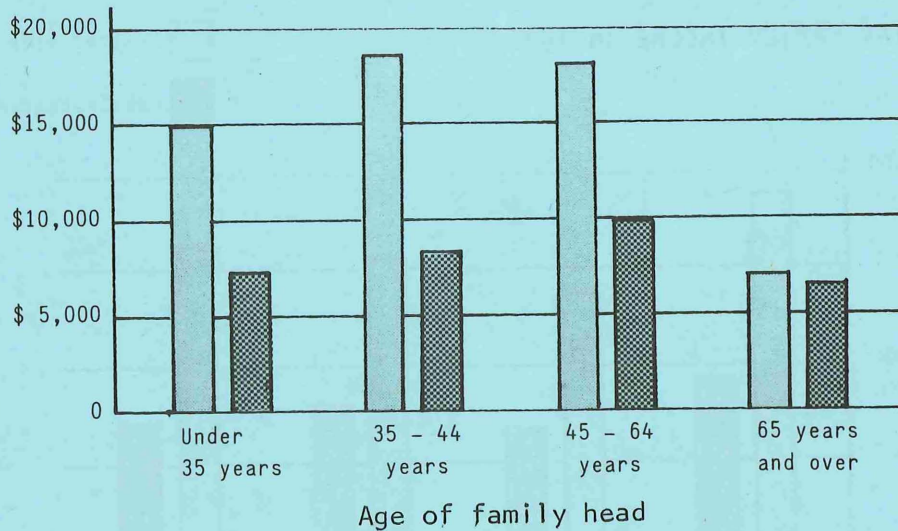
MEDIAN FAMILY INCOME, MINNESOTA 1976



Income varies somewhat with the age of the head of the family, as shown below, with income levels lowest for families of retirement age.

MEDIAN FAMILY INCOME, MINNESOTA 1976

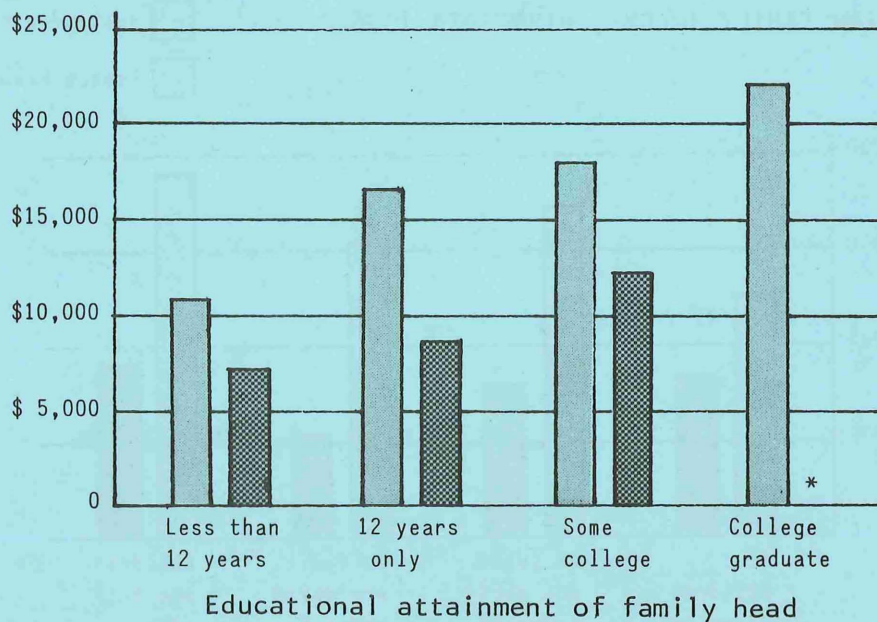
□ Husband-wife families
 ■ Female-headed families



Not surprisingly, higher levels of educational attainment for family heads lead to higher levels of income for the household.

MEDIAN FAMILY INCOME, MINNESOTA 1976

□ Husband-wife families
 ■ Female-headed families

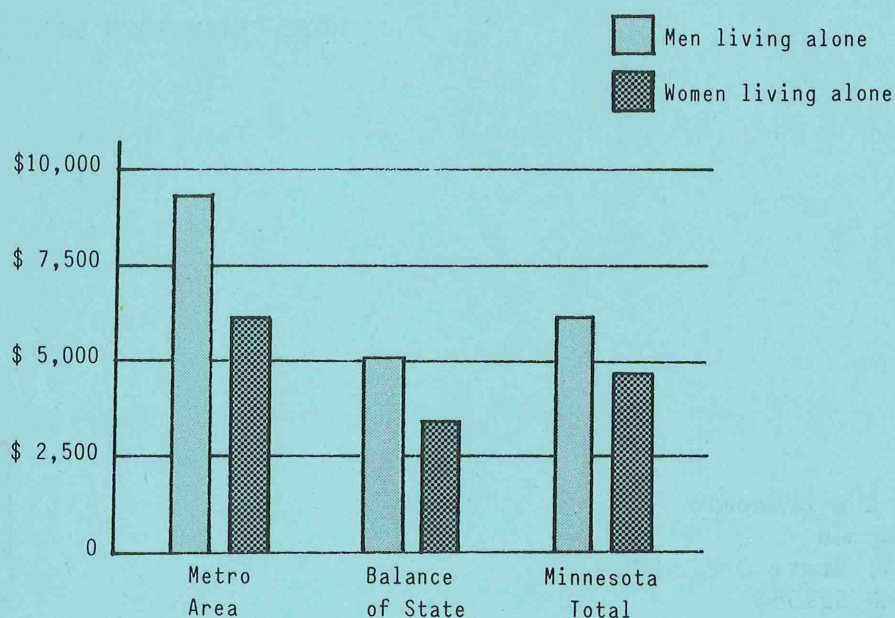


* Insufficient base to compute median

While previous charts have shown the incomes of families, the charts below show incomes of persons living alone. Persons living alone represent about five out of six of non-family households, many of whom are elderly women.

Persons who live alone are likely to have low incomes, but women living alone have lower incomes than men. There are twice as many women as men who live alone, and the majority of these women are age 65 and older.

MEDIAN INCOME OF ONE-PERSON HOUSEHOLDS, MINNESOTA 1976



Because of the large number of elderly women living alone, and because of the growing number of female-headed families, a substantial majority of persons of low income are women and children. In the United States, four out of five persons who lived below the poverty level in 1979 were women and children.

* * * * *

Minnesota data in this newsletter is from the 1977 Labor Force Survey of the Office of State Demographer; U.S. data is from the Bureau of the Census.

COUNCIL for the ECONOMIC STATUS of WOMEN

400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #47

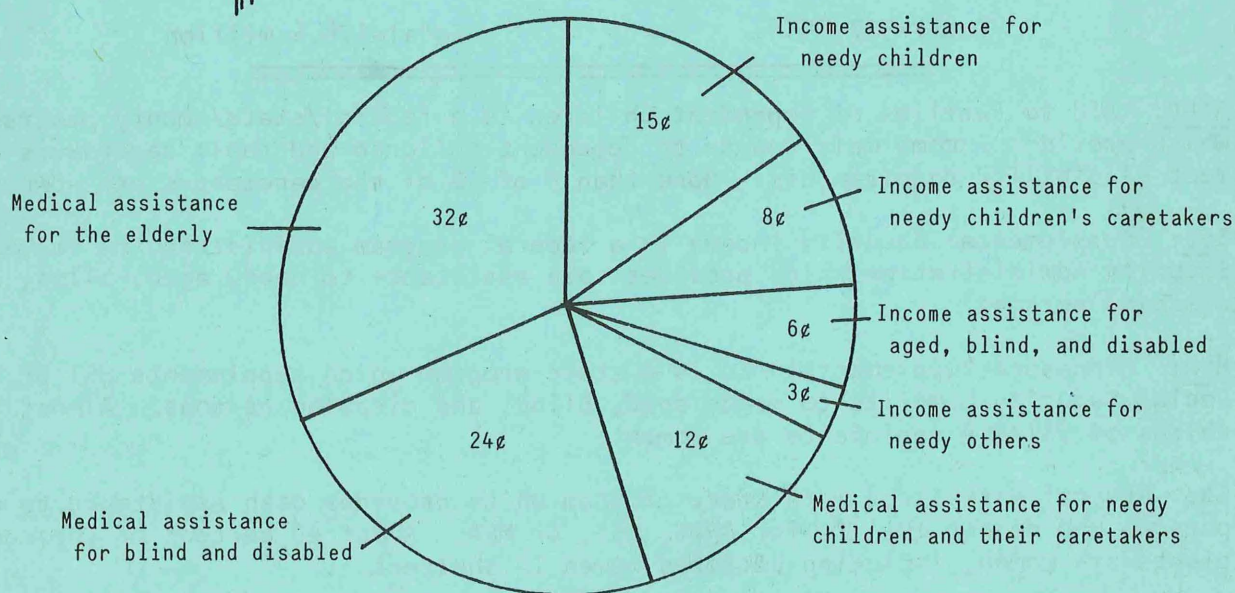
FEBRUARY 1981

IN THIS ISSUE

SPECIAL REPORT ON WELFARE: an overview of the major public assistance programs in Minnesota, with attention to Medical Assistance and to Aid to Families of Dependent Children.

Women represent a majority of persons age 65 and over in Minnesota, increasingly outnumbering men at increased ages. Women also account for 9 of 10 single parents. Not surprisingly, women represent a majority of adult public assistance recipients.

Your welfare dollar ...



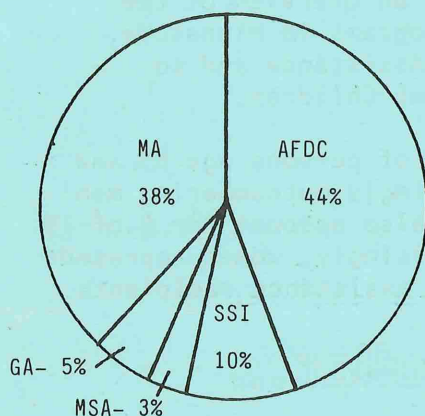
PUBLIC ASSISTANCE EXPENDITURES IN MINNESOTA
September 1980

"Welfare" is the term most commonly used to describe public assistance programs for persons in financial need. While other government subsidies are provided to other segments of the population, this newsletter will focus on the major programs designed to provide help to the poverty population.

About 6 percent of Minnesota's population, or slightly more than 1 in 20, depend on these programs. With the exception of General Assistance, the majority of adult recipients of each program are women. These women are most likely to be either the caretakers of young children or elderly women.

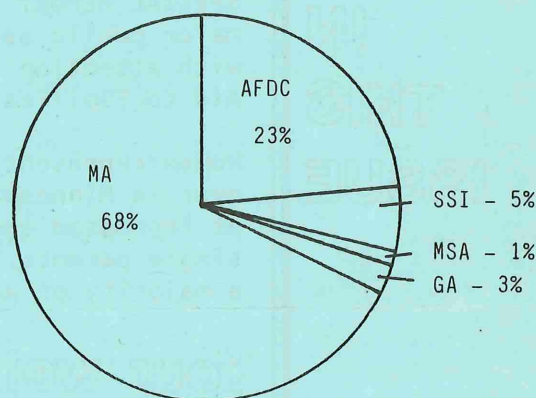
Shown below are distributions of grants made and dollars spent for each of the major public assistance programs in 1980. (Not shown is the Food Stamp program of the US Department of Agriculture, which accounts for about 6 percent of welfare expenditures). A brief description of each program follows.

GRANTS MADE IN MINNESOTA
September 1980



Total=327,555*

DOLLARS SPENT IN MINNESOTA
September 1980



Total=\$74.6 million

AFDC: Aid to Families of Dependent Children is a federal/state/county program which provides income maintenance to dependent children and their caretakers who meet eligibility requirements. More than 9 of 10 of the caretakers are women.

SSI: Supplemental Security Income is a federal program administered by the Social Security Administration which provides cash assistance to needy aged, blind, and disabled persons.

MSA: Minnesota Supplemental Aid is a state program which supplements SSI or Social Security benefits to needy aged, blind, and disabled persons. Almost two-thirds of SSI/MSA recipients are women.

GA: General Assistance is a state program which provides cash assistance to needy persons who do not qualify for AFDC, SSI, or MSA. About 40 percent of the recipients are women, including battered women in shelters.

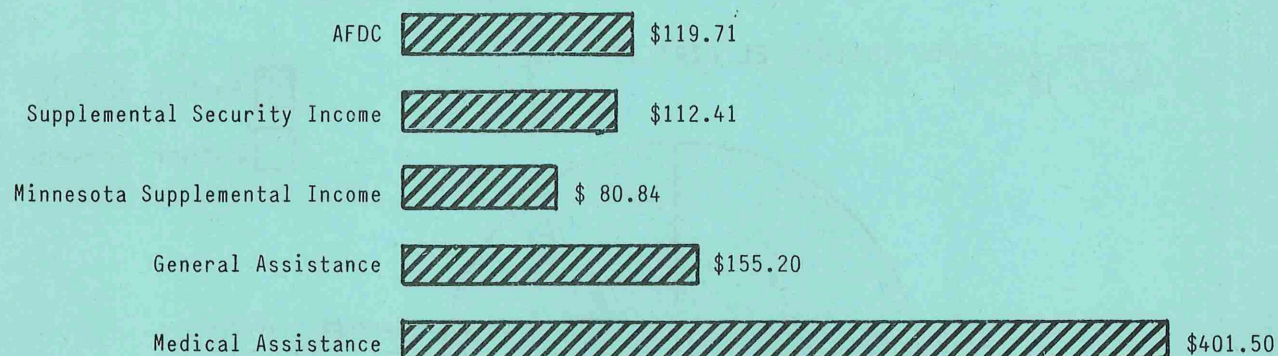
MA: Medical Assistance (or Medicaid) is a federal/state program that provides assistance to persons who cannot afford the cost of necessary medical services.

* This represents a duplicated count since individuals may be eligible for more than one program. An unduplicated count is 221,992.

More than two out of three welfare dollars are spent for medical care, and cash payments of income maintenance programs are considerably less costly per recipient than those for health needs. Soaring costs of health care account for these large expenses. In 1930, the cost of a semi-private room in a hospital for one day was \$127, more than most recipients receive in income assistance for an entire month. The American Medical Association estimates that the average net salary for a doctor in 1980 exceeded \$80,000.

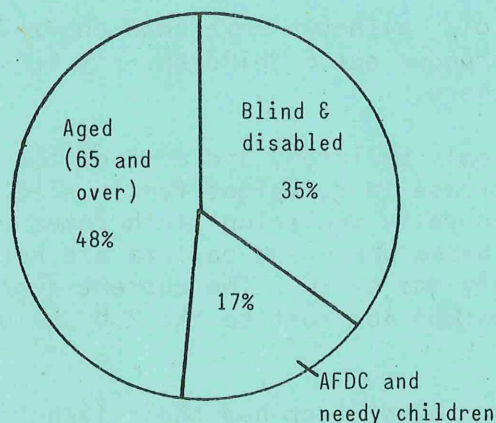
Shown below is the average payment per person in Minnesota for each of the public assistance programs during the month of September 1980:

AVERAGE GRANT PER PERSON September 1980



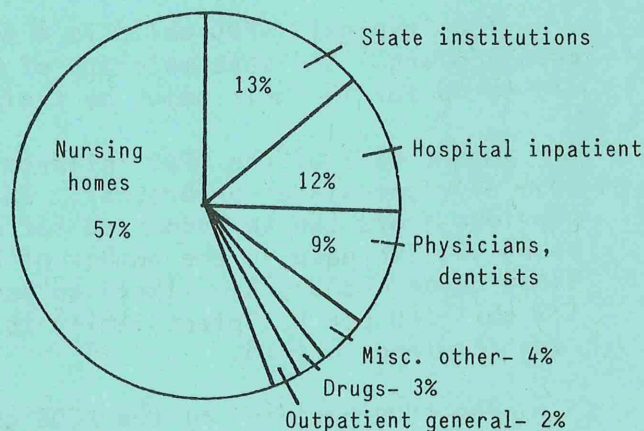
Although the majority of persons receiving Medical Assistance are members of AFDC families -- about 60 percent of the grants were to these families -- their share of the dollar amount is much smaller. Shown below are the costs of medical care by category of recipient and type of service in September 1980:

MA COST BY TYPE OF RECIPIENT September 1980



Total=\$50,473,032

MA COST BY TYPE OF SERVICE September 1980



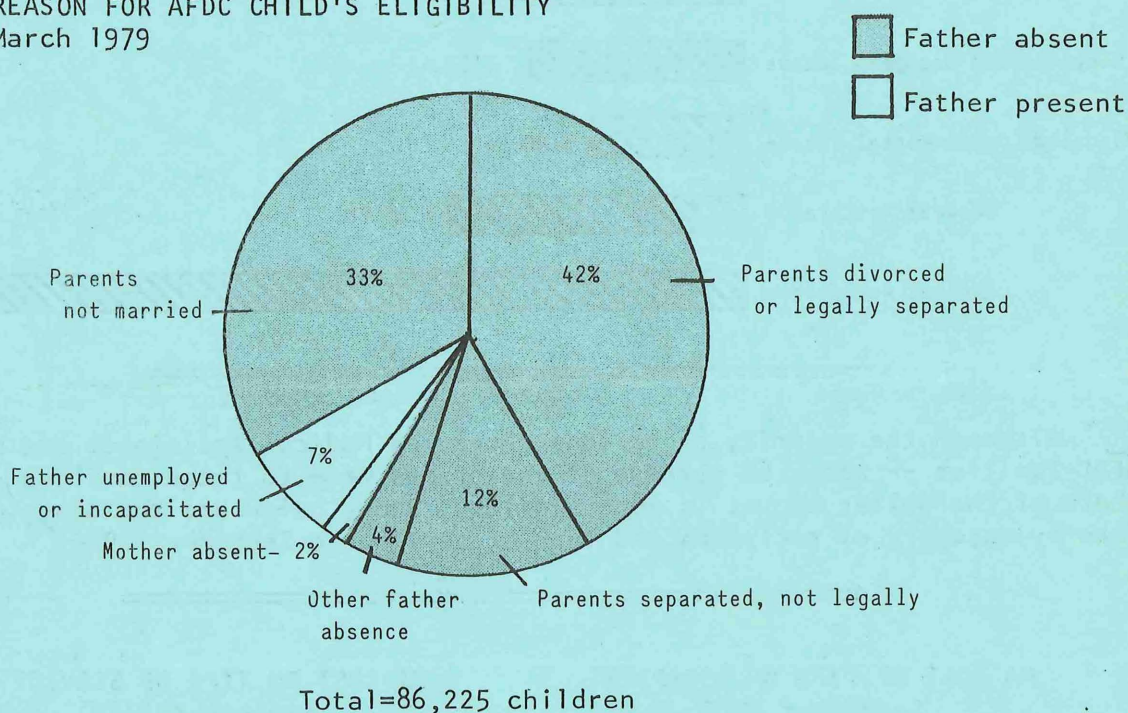
Total=\$50,473,032

Minnesota law defines a dependent child as one who is "found to be deprived of parental support or care by reason of death, continued absence from the home, or physical or mental incapacity of a parent . . ." During most of the 45-year history of the AFDC program, the predominant deprivation factor has been the continued absence of a father.

Divorce has been the major cause of the father's absence, with "not married to mother" a distant second. In recent years, however, the rate of unwed mother cases has increased. Currently about one-third of the children have fathers not married to their mother.

To be eligible for AFDC, a family must meet a "standard of need" income level. In 1980, the standard for a caretaker with two children was an income under \$5,004 per year. Shown below is recipient children's reason for AFDC eligibility by status of the parents:

REASON FOR AFDC CHILD'S ELIGIBILITY
March 1979



The "typical" AFDC child is 8 years old, although more than one-third are preschoolers. The vast majority of these under age 6 children -- 9 out of 10 -- are cared for in their homes by their mothers.

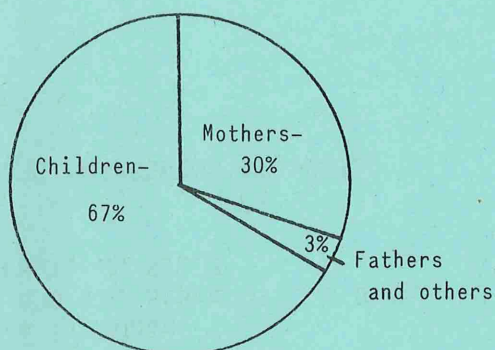
About half of the AFDC children are only children, and most of the others have only one sister or brother. The decrease in recipient family size from previous years can be accounted for by generally declining birth rates as well as by the increase in the number of AFDC cases where the parents are not married. These unwed mothers are likely to have only one child. The current average of 1.7 children per recipient family is in marked contrast to the 2.8 children per case recorded in 1968.

About one-quarter of the AFDC children have never had their father at home. For the remaining three-quarters, their fathers are likely to have been absent for 3 to 4 years. About half the children are entitled to court-ordered support, but less than a third have the support obligation enforced. More than one-third of the children have fathers whose whereabouts are unknown.

The AFDC caretaker is most likely to be a mother in her twenties -- the median age in 1977 was 28 years. Only about 7 percent of the mothers are in their teens.

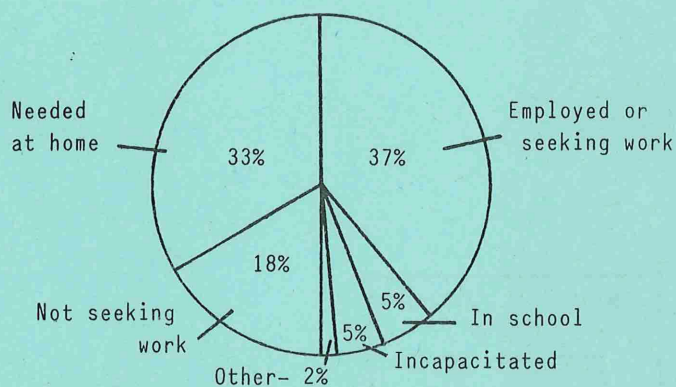
More AFDC mothers are employed now than in the past. In 1958, less than 1 in 10 mothers were employed, with the majority working part-time. Currently almost a third of the mothers are employed, with a substantial majority working full-time. Like other women in Minnesota, employed AFDC mothers are most likely to be clerical or service workers. More than one-quarter of the employed mothers were full-time office workers in 1977.

AFDC RECIPIENTS
March 1979



Total=127,726 persons

EMPLOYMENT STATUS OF AFDC MOTHERS*
March 1979

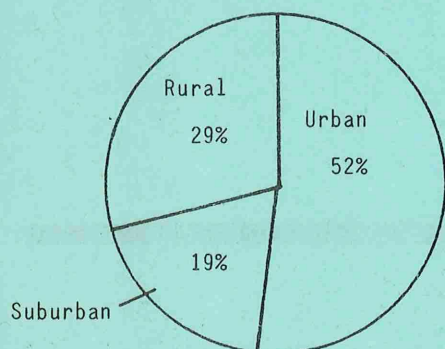


Total=44,586 mothers

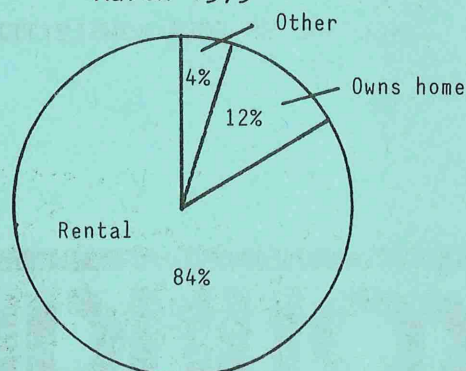
*All AFDC mothers, not just recipients.

In Minnesota, about two-thirds of all single-parent families live in the Twin Cities metropolitan area. This is reflected in the AFDC caseload, where more than half the recipients live in an urban area, and an additional 19 percent live in the suburbs. Unlike the majority of Minnesotans who are homeowners, AFDC families are likely to live in rental housing.

RESIDENCE OF AFDC RECIPIENTS
July-Sept average 1980



HOUSING OF AFDC RECIPIENTS
March 1979



In short, the "typical" AFDC family in Minnesota has an absent father and is headed by the mother. She is likely to be in her twenties, has one or two children, is divorced or separated, and lives in rental housing in an urban area.

COUNCIL for the ECONOMIC STATUS of WOMEN

400 SW, State Office Building, St Paul 55155

(612) 296-8590

NEWSLETTER #48

MARCH 1981

IN THIS ISSUE

LEGISLATIVE SUMMARY, with a listing of 35 proposals to improve the economic status of women, endorsed by the Council for the 1981 session.

LEGISLATIVE SERVICES

To contact the offices below, you may call numbers listed or write to the office listed at the Capitol, St. Paul MN 55155.

To find out the names of your State Representative and State Senator 612/296-2146
(Outside the metro area, call your county auditor.)

To find out what Senate committees are meeting each day and what their agendas are (message recorded at 4PM daily for the next day) 612/296-8088

To be put on the mailing list for the weekly and/or monthly summary of legislative activity:

House Public Information 612/296-2146
Senate Public Information 612/296-0504

To receive a copy of a particular bill:

Secretary of the Senate 612/296/2343
Chief Clerk of the House 612/296-2314

To learn about the progress of a particular bill:

Senate Index 612/296-2887
House Index 612/296-6646

LEGISLATIVE SUMMARY

Each year the Council develops a legislative program with proposals for improving the economic status of women. Testimony presented at public hearings and other Council research form the basis of such proposals. This newsletter issue summarizes proposals endorsed by the Council for the upcoming biennium.

COUNCIL ON THE ECONOMIC STATUS OF WOMEN:

- Appropriates \$191,000 for the biennium to continue the existence of the Council, which is otherwise subject to a sunset date of June 30, 1981.

BATTERED WOMEN:

- Battered Women's Programs. Provides continued funding for shelters and related services.
- Marriage License Fee. Increases the marriage license fee (now \$15) to help fund battered women's and displaced homemaker programs.
- Zoning for Shelters. Defines shelters for battered women as permitted single-family or multiple-family residential use for zoning purposes.
- Probable Cause Arrest, Spouse Abuse. Amends the probable cause arrest law by removing requirements that victim have visible signs of injury, that arrest take place within four hours of assault, and that arrest take place in the offender's residence.

DISPLACED HOMEMAKERS:

- Provides continued funding for programs and related services.
- Marriage License Fee. Increases the marriage license fee (now \$15) to help fund battered women's and displaced homemaker programs.

SEXUAL ASSAULT SERVICES:

- Provides continued funding for statewide coordination and administration and for grants to local communities.

HIGHER EDUCATION:

- Women's Programs. Supports continued funding to public post-secondary schools for supportive services such as women's centers, career clinics, women's studies, and continuing education.
- Part-Time Students. Provides continued funding of student financial aid for financially needy students enrolled part-time in post-secondary institutions.

HIGHER EDUCATION, continued:

- University of Minnesota Women's Athletics. Continues funding for women's intercollegiate athletics, in order to provide equal educational opportunity to female students.

FAMILY PLANNING:

- Continues funding for family planning projects under the Community Health Services Act.

VOLUNTEER SERVICES:

- Continues funding to the Department of Administration for the Governor's Office of Volunteer Services.

CHILD CARE:

- Child Care Sliding Fee. Continues provision of a sliding scale subsidy for child care services to low-income parents; continues the program on an experimental basis for an additional two years, rather than incorporating funds into the Community Social Services Act.
- Homemaker Tax Credit, Child Care Providers. Amends to current law providing a tax credit for unemployed homemakers caring for children to include providers of licensed family day care services.

INSURANCE:

- 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 a homemaker.
- Divorced and Widowed Spouses Conversion. Extends the "grace period" for divorced spouses to claim conversion privileges from 30 to 90 days after divorce; establishes conversion privileges for widowed spouses; establishes a procedure for notification to divorced spouses when coverage is terminated.
- Homemaker Services, Automobile Insurance. Increases the maximum insurance benefits payable to a nonfatally injured homemaker to \$200 per week, the same maximum benefit now allowable to the survivors of a deceased homemaker.

PENSIONS:

- Pension Notification. Requires notification to the spouse of a Minnesota public employee of the employee's election not to provide survivor benefits at the time a pension option is chosen.
- Surviving Spouse Pension Benefits. Amends the Public Employees Retirement law to allow the surviving spouse of an employee who dies before reaching retirement age to claim a 50 percent annuity; removes a provision that benefits to surviving spouses terminate upon remarriage.

WOMEN OFFENDERS:

- Women in Correctional Facilities. Provides continued funding to the Department of Corrections for planning renovation and/or construction of a new women's prison.
- Programming for Women Offenders. Requires counties to provide programming for women offenders comparable to that provided for male offenders.

DIVORCE STATISTICS REPORTING:

- Provides funds for the Minnesota Center for Health Statistics, Department of Health, to participate in the national divorce registry system; adds items about economic provisions of dissolution to the form currently used.

CHILD SUPPORT AND MAINTENANCE:

- Court Rules. Establishes a committee of judges and other interested persons to establish guidelines for awarding maintenance, child support, and disposition of property in dissolution, legal separation, and maintenance proceedings.
- Withholding Support. Allows for a more speedy court procedure for withholding wages of a non-paying spouse or parent, and expands the definition of income from which support may be withheld to include total money income of the non-paying person.
- Cost of Collection. Authorizes the child support enforcement program to add administrative costs to the amount of court-ordered support collected on behalf of families not currently receiving public assistance (rather than charging the cost to the custodial parent).
- Maintenance Awards. Amends the divorce law to include provision for permanent maintenance (alimony) and specifies consideration of the extent to which a spouse's earning capacity is permanently diminished because education or employment was subordinated to homemaking or childrearing.

STATE GOVERNMENT EMPLOYMENT:

- Job-Sharing. Appropriates \$15,000 to the Department of Employee Relations to administer and evaluate the pilot job-sharing project.
- State Employees Training. Continues a requirement that state agencies allocate training funds to clerical employees proportional to their numbers on each agency, but not to exceed 50 percent of training funds.

DEPARTMENT OF HUMAN RIGHTS:

- Human Rights Enforcement Process. Provides procedures to speed up the investigation and settlement of discrimination charges; removes the present \$1,000 ceiling on punitive damages and provides for a general tort damage remedy; provides a definition of reprisal and grants the department authority to pursue injunctive relief in reprisal cases.

DEPARTMENT OF HUMAN RIGHTS, continued:

- Contract Compliance. Provides the department with the authority to review state contracts for compliance with anti-discrimination laws, and to deny or negotiate contracts not approvable on these grounds.

DRIVER'S LICENSE NAME:

- Enables a license applicant to use a family name prior to marriage as a middle name on a driver's license (at option of applicant).

PUBLIC SCHOOL EMPLOYMENT:

- Requires school districts to establish affirmative action plans; establishes an internship program for administrative positions.

APPRENTICESHIP:

- Women's Coordinator. Provides one full-time equivalent staff position in the Department of Labor and Industry to provide information, resources, and referral services to apprenticeship programs and to women interested in apprenticeship careers.
- Age Discrimination. Requires the Department of Labor and Industry and/or the Department of Human Rights to establish methods of enforcing the law prohibiting age discrimination in apprenticeship.

ELIMINATION OF DISCRIMINATORY LANGUAGE:

- Eliminates statutory language referring to members of one sex only, except where it is necessary to make a distinction about biological differences, and substitutes inclusive language.

* * * * *

For each of these proposals, Council staff have developed a one-page background paper which presents statistical and historical information explaining the need for legislation, the purpose of the legislation, and a summary of the legislation which would be needed to implement each proposal. These background papers are compiled as LEGISLATIVE PROGRAM 1981, the Council's most recent publication.

Both the full legislative program and individual background papers are available from the Council office. To request copies, please call 296-8590 (Twin Cities area) or 1-800-652-9744 (toll-free Women's Information Line for residents outside the Twin Cities only).

COUNCIL for the ECONOMIC STATUS of WOMEN

400 SW, State Office Building, St Paul 55155

(612) 296-8590

NEWSLETTER #49

APRIL 1981

IN THIS ISSUE

MINNESOTA WOMEN: INTEREST IN JOB TRAINING, summarizing a recent report from the Council on this subject. (Copies of the full report are available from the Council office.)

ANNOUNCEMENTS

For information on the status of legislation affecting women, as listed in last month's newsletter, call the Council office.

PUBLIC HEARING: WOMEN IN "THE 80%" is scheduled for the afternoon of Saturday, May 30, at the St Paul YWCA. The purpose of the hearing is to learn about the needs of women in traditional jobs such as secretaries, key-punchers, retail sales clerks, assemblers, hairdressers, and waitresses -- jobs which account for 80 percent of all employed women.

The hearing concludes a day-long WORKING WOMEN'S DIALOGUE, jointly sponsored by the Council, Working Opportunities for Women, the Women's Center at the University of Minnesota, Minnesota Working Women and the Coalition of Labor Union Women. Dialogue activities are open to all women in "the 80%," and pre-registration is necessary.

For more information about the hearing and/or the Dialogue, please call the Council office at 296-8590 (Twin Cities) or 1-800-652-9744 (non-metro toll-free line), or write to the address above.

1 MINNESOTA WOMEN: INTEREST IN JOB TRAINING

A recent Council publication, MINNESOTA WOMEN: JOBS & TRAINING, presents information about women's interest in job-related training, collected as part of the Minnesota Household Survey in 1977. That survey asked the question, "In the next 12 months, do you want or plan to take job-related training?" Those who answered "yes" or "maybe" were then asked additional questions about their training needs and interests. This newsletter issue summarizes the findings of that study.

* * * * *

The importance of job training for Minnesota women can best be understood in light of their increasing commitment to the labor force. Almost two of three "working-age" women in the state, those between the ages of 16 and 65, are now in the labor force. More than half of married women with children are employed outside the home.

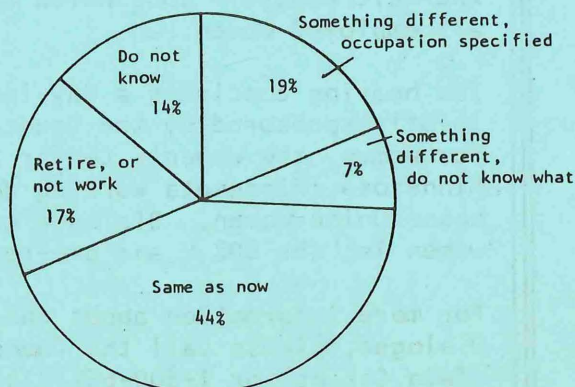
Employed women responding to the survey were asked about their work history, their level of satisfaction, and their expectations for the future:

● *About how many years in total have you worked for pay since you were 16 years old?* More than half the employed women in Minnesota have worked for pay for 10 years or more. Nearly one-quarter have been employed for 20 years or more, while 47 percent have been employed for less than 10 years.

● *All in all, how satisfied would you say you are with your job?* Almost two out of three say they are "very satisfied," while 30 percent say they are "somewhat satisfied" and only 8 percent say they are "not satisfied." Three out of four say they would "decide without hesitation to take the same job again."

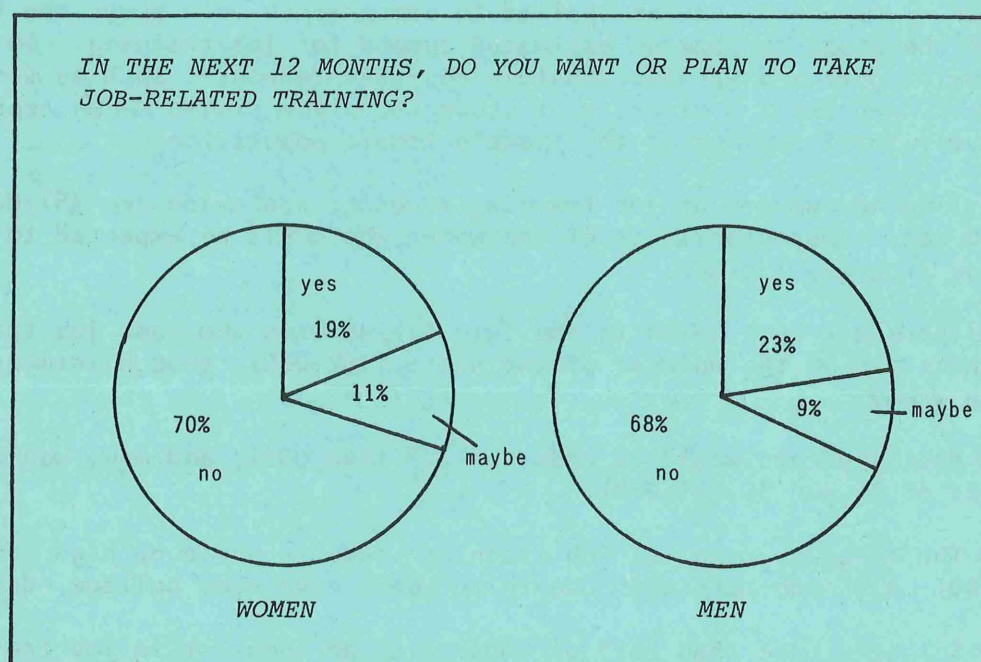
● *What type of occupation do you expect to be in five years from now?* One out of four women expect to be in a different occupation in five years. About one of five plan to retire or drop out of the labor force, and 44 percent expect to be in the same job.

WHAT TYPE OF OCCUPATION DO YOU EXPECT TO BE IN FIVE YEARS FROM NOW? (Employed women only)



The majority of women who are not currently employed have held paid jobs within the past six years, while 21 percent have not held paid employment for 17 years or more. Although they were not asked a direct question about their level of satisfaction, 81 percent said that they do not want a regular job now, either full-time or part-time. Forty-four percent say they are not looking for work because of family responsibilities, while only 9 percent say they are not seeking employment because they are in school, retired, or in poor health.

Both employed and non-employed women were asked whether they were interested in job-related training, and these responses were compared with those of men. Overall, there were few differences in the responses of men and women to survey questions. For those age 16 to 65, about 30 percent of the women and 32 percent of the men expressed an interest in training.



Additional survey responses provide information about the characteristics of women who are likely to show an interest in job training:

- Younger women are generally more likely than older women to express an interest in job training, but interest is substantial among older women as well. About half of women age 16 to 24 gave a positive response, and about one-third of women age 25 to 45 gave a positive response.

- College graduates are more likely than other women to be interested in job training, with almost half of this group expressing interest. About one-third of women with some college education and one-fourth of women with high school diplomas gave a positive response.

- Single women are more likely than others to want job training, but about one-fourth of currently-married women and about one-third of divorced or widowed women indicated an interest.

INTEREST IN JOB TRAINING (CONTD)

● Although women who are not married have a stronger interest in job-related training than their married counterparts, presence and age of children apparently has little effect on interest in job training. Twenty-nine percent of women with no children said they wanted training, while 30 percent of women with children said they wanted training.

● Women with family incomes at or near the state average (\$15,000 in 1976) were more likely than women from low-income families and higher-income families to express an interest in training.

Other characteristics of women most likely to want job training include: women already in the labor force, particularly if they are employed full-time rather than part-time; women in the public sector rather than in private industry; and women with relatively high wages.

Survey responses can be applied to demographic data about the female population of the state to show an estimated demand for job training. In some cases, a group which gave a disproportionately positive response, such as single women, will still represent a minority of students, since single women represent a relatively small segment of the state's female population.

Estimated numbers of job training students statewide are 357,000 women and 369,000 men. Characteristics of the women who could be expected to enroll in training programs include:

● There are more women in the Twin Cities area who want job training (205,000) than there are in the balance of the state (152,000), though interest is substantial in both areas.

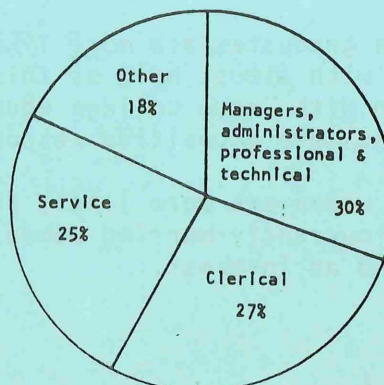
● Most students would be under age 25 (142,000), and many would be between the ages of 26 and 35 (91,000).

● The largest group of job training students would be high school graduates (147,000), although more than one-third would have some college education.

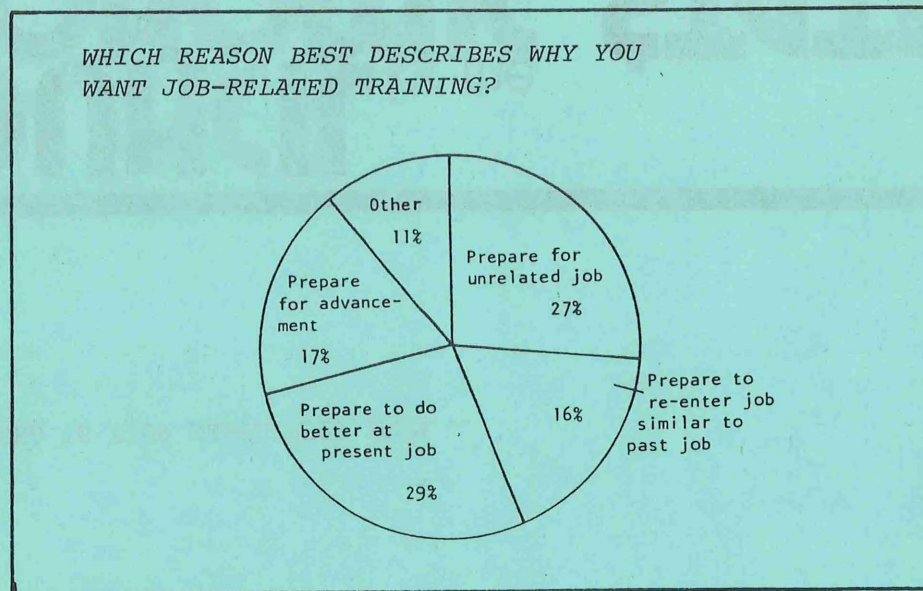
● Slightly more than half of those with an interest in job training are married (189,000), and about one half have children at home (174,000).

● The majority of women expressing interest in job-related training are already employed (209,000), while about one-third are "keeping house." About one-third of the employed women who are potential students hold managerial/administrative or professional/technical jobs.

PERCENTAGE OF EMPLOYED WOMEN
WITH INTEREST IN JOB-RELATED
TRAINING, BY OCCUPATION



Few women want job-related training to prepare for a different job than the one they currently hold. Most want to prepare to do better at their present job or to re-enter a job similar to one they have held in the past.



When asked "For what kind of job do you want more training?" 43 percent said they wanted to prepare for professional or managerial jobs; 27 percent said they wanted training for clerical jobs; and 19 percent wanted training for service work.

Respondents who expressed interest were asked what barriers they thought might prevent them from actually enrolling in a program. The most frequent responses were cost of program (35 percent) and/or family obligations (31 percent). Nevertheless, the overall level of interest was high: the large majority were willing to read program information, to have their names listed as potential students, and to attend a meeting to plan a program. One-fourth said they were willing to borrow money in order to participate.

Potential students were also asked about program characteristics they would prefer. Very few wanted indirect job-related training such as correspondence courses; most wanted in-school (51 percent) or on-the-job training (43 percent). Spring and Fall were the preferred seasons, and weekdays or weeknights were preferable to weekends as the most convenient times to attend courses. These and other survey results suggest that time with the family is an important factor.

In summary, interest in job training was expressed by women of all age groups, educational levels, and geographic areas, with widely differing family patterns, work and training experience. Some women who may be perceived to "need" training -- those with less education, work experience, or family income -- are less likely to express interest, and may therefore need to be reached through special recruitment programs. Actual program planning for job training must clearly take into account both women's increasing attachment to the labor market and their traditional commitment to marriage, parenthood, and family life. Diversity and flexibility in programming are clearly indicated.

* * * * *

(MINNESOTA WOMEN: JOBS & TRAINING is a joint publication with the Minnesota Research and Development Center for Vocational Education, University of Minnesota, with funding provided by the Minnesota Department of Education.)

COUNCIL on the ECONOMIC STATUS of WOMEN

400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #50

MAY 1981

IN THIS ISSUE

WOMEN-OWNED BUSINESS, a review of the types of firms women are likely to own, their financing, and the characteristics of women who own businesses.

ANNOUNCEMENTS

PUBLIC HEARING: WOMEN IN "THE 80 PERCENT" is scheduled for 2:00 PM on Saturday, May 30.

The purpose of the hearing is to provide the Council with information about the needs of women in traditional jobs such as secretaries, retail sales clerks, assemblers, hairdressers, and waitresses -- jobs which account for 80 percent of all employed women.

THE WOMEN'S THEATRE PROJECT will perform a play, "Life in the Pink Collar Ghetto," at 12:30 PM, prior to the hearing. The play presents actual experiences of women in these traditional jobs. Sponsors of the program in addition to the Council on the Economic Status of Women are Working Opportunities for Women, Minnesota Working Women, the Coalition of Labor Union Women, and the Women's Center at the University of Minnesota. Funding for development of the play was provided by the Minnesota Humanities Commission.

Both the hearing and the play will take place at the St Paul YWCA, 65 East Kellogg Boulevard. Both events are open to the public. For more information, call the Council office at (612) 296-8590.

Women-Owned Business

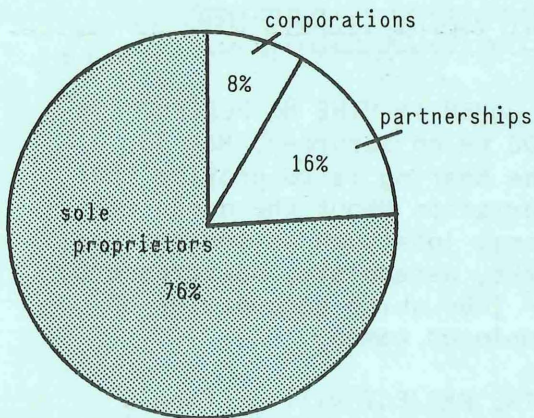
Beauty shops, direct sales, grocery stores, cafes, real estate -- these account for a large proportion of the businesses owned by women. This issue of the newsletter is a special report on woman-owned businesses in Minnesota and the United States. Based on an October 1980 report of the Bureau of the Census, *Woman-Owned Businesses 1977*, information covers sole proprietorships, partnerships, and small corporations.*

* * * * *

About 7 percent of small business in the United States is owned by women. In general, distribution by industry group does not differ much between woman-owned business and all business -- a substantial majority consists of sole proprietorships providing selected services or engaged in wholesale or retail trade.

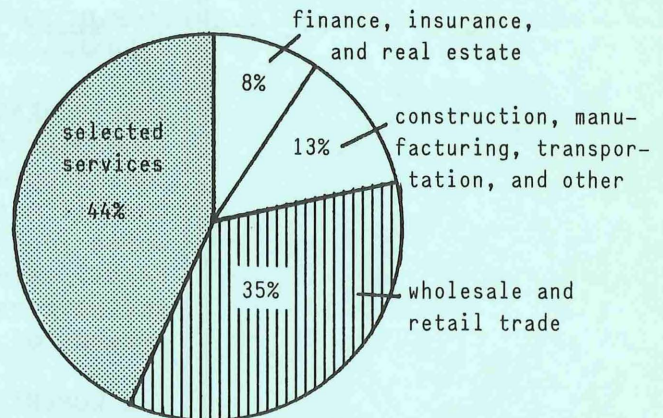
Women who own businesses are somewhat less likely than others to be sole proprietors, and are more likely than others to be involved in services or trade. Women are less likely than men to own businesses related to finance, insurance, real estate, or construction.

WOMAN-OWNED FIRMS BY
FORM OF OWNERSHIP, U.S. 1977



702,000 FIRMS

WOMAN-OWNED FIRMS BY
TYPE OF BUSINESS, MINNESOTA 1977



11, 713 FIRMS

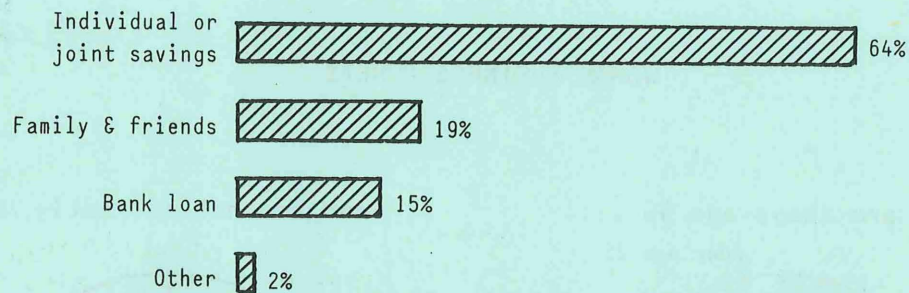
For both woman-owned and other businesses, wholesale and retail trade account for a disproportionately large share of small business receipts. By contrast, service industries have low receipts in relation to the number of businesses. Sole proprietorships receive only half the gross receipts of all small businesses, and less than a quarter of the gross receipts of all women-owned businesses.

*Subchapter S corporations -- those with 10 or less shareholders. A firm is considered woman-owned if the sole owner or one-half or more of the partners were women; or if 50 percent or more of the shares of the corporation were owned by women.

In Minnesota, about half of women-owned businesses are located in the five-county Twin Cities area. Further detail about woman-owned businesses in Minnesota was not reported, although distributions by industry group and gross receipts showed little difference between Minnesota and the rest of the nation.

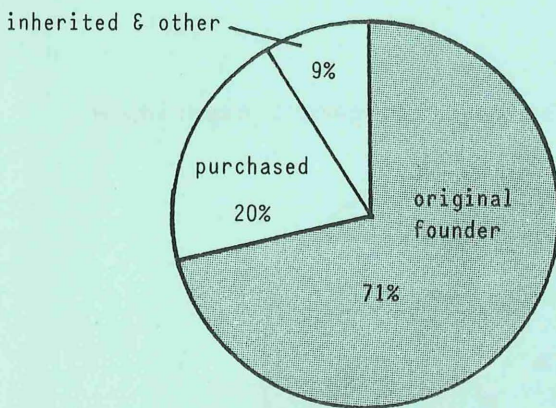
The large majority of women's businesses were originally financed with personal savings or with help from family and friends. Although women-owned corporations were more likely than proprietorships or partnerships to receive bank financing, commercial bank loans accounted for only 30 percent of financing for women's corporations:

MAJOR SOURCE OF FINANCING,
WOMAN-OWNED BUSINESSES, U.S. 1977

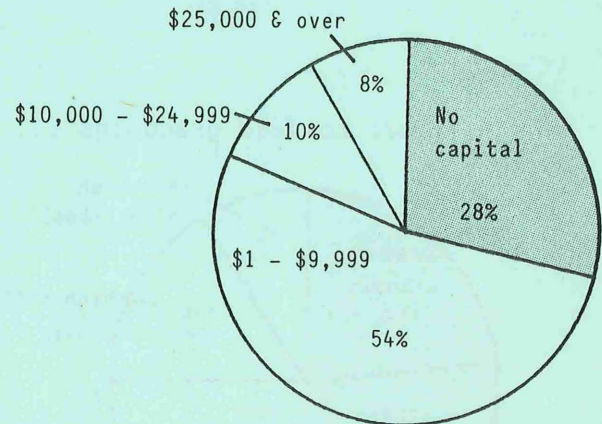


More than one-fourth of women business owners started with no capital at all, and 90 percent were capitalized at less than \$25,000. Although incorporated businesses were likely to begin with larger investments, only one-third were capitalized at \$25,000 or more.

ACQUISITION METHOD OF
WOMAN-OWNED FIRMS, U.S. 1977



CAPITAL INVESTMENT FOR
WOMAN-OWNED FIRMS, U.S. 1977



The large majority of women business owners are the original founders of their businesses. One in five purchased an existing business, and fewer than one in ten inherited a business.

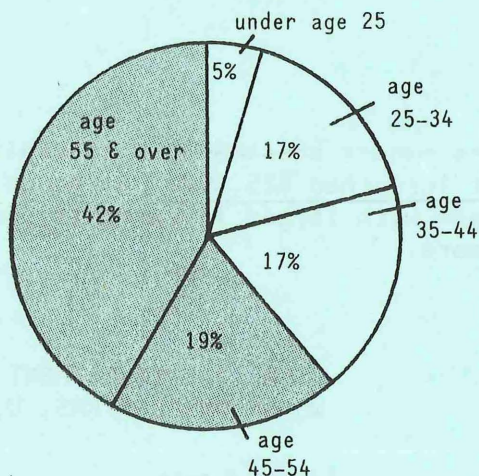
Nearly half of all women's businesses are operated out of the owner's residence, and almost three-fourths have no employees. Ninety-five percent of female proprietorships have fewer than five employees, and two-thirds of female-controlled corporations have fewer than five employees.

Half of women-owned businesses had been in existence for seven years or less, while about one-third were more than 17 years old. For the great majority, the current business was the woman's first involvement in business ownership.

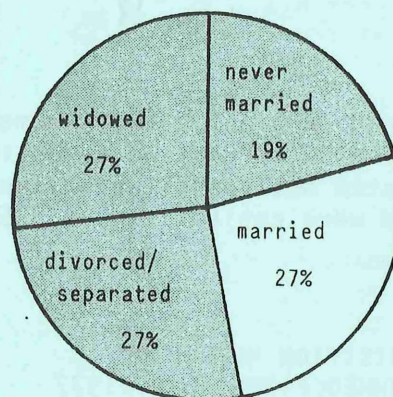
The following charts present characteristics of women who own businesses. They are likely to be older than employed women generally; relatively few are currently married; they are more than four times as likely as other women to be college graduates; and the large majority had fairly extensive management experience in employment prior to starting the business.

WOMAN BUSINESS OWNERS

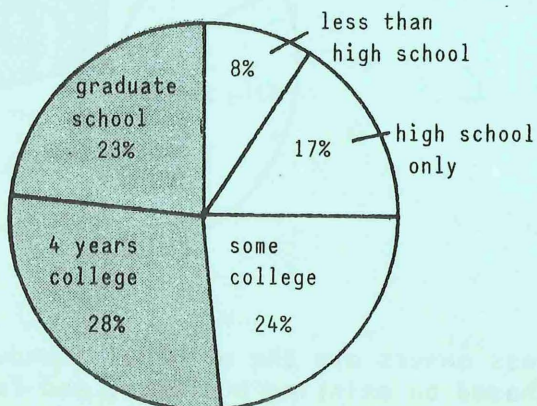
Most are above age 45 ...



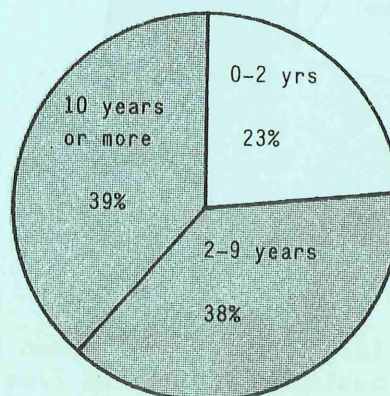
and are not currently married



Half are college graduates ...



and most have management experience

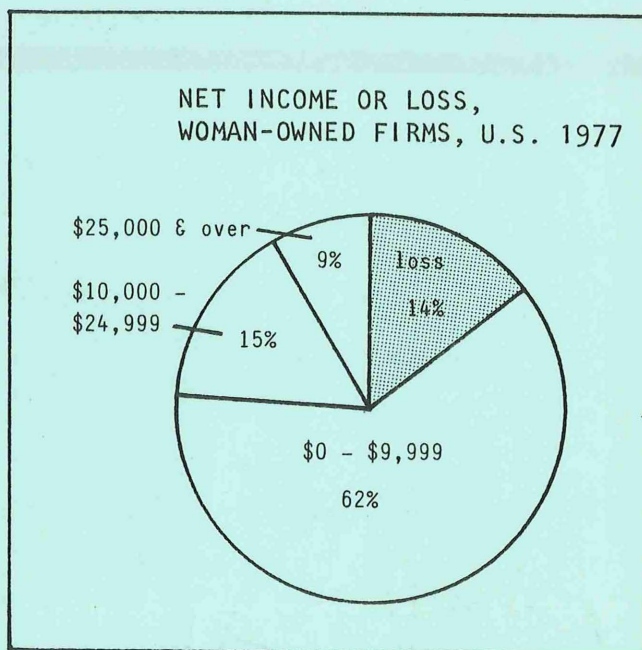


As would be expected, firms with no employees and small receipts had been in business less time than firms with employees and larger receipts. Partnerships and corporations were more likely to have employees than were sole proprietorships and had a higher median net income.

Median net incomes were \$11,073 for partnerships, \$17,074 for corporations, and \$3,903 for sole proprietorships -- for an overall median net income of \$6,481. Only one in seven women-owned businesses incurred a net financial loss in the year prior to the survey.

There was some correlation between receipts of women-owned businesses and the amount of time the owner spent managing the business, but it was not evident which was cause and which was effect. Women who owned very small firms and large firms averaged less than 25 hours per week managing their businesses, but owners of medium-sized firms spent an average of 42 hours.

Income derived from the business represents a fairly small proportion of the woman's total income. It is quite likely that large numbers of woman business owners hold outside employment in addition to managing the business.



In summary, most women-owned firms are small, first-time endeavors in service or retail trade. Many are "shoestring" operations with very little capital, few employees, and relatively low earnings. Many are located in the owner's home. Nevertheless, most appear to have some stability, as measured by the number of years they have operated.

Women who own businesses are likely to be in their middle years, to have considerable education, to have extensive employment and management experience, and to be unmarried. These factors strongly indicate that for many, business is a second or perhaps third career.

* * * * *

"Women-Owned Businesses 1977" is for sale by Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, or any U.S. Department of Commerce district office. Government resources for people considering or already owning a business are: Minnesota Department of Economic Development, 480 Cedar Street, St. Paul, MN 55101; or the federal Small Business Administration, 12 South 6th Street, Minneapolis, MN 55402.

COUNCIL on the ECONOMIC STATUS of WOMEN

400 SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #51

JUNE 1981

IN THIS ISSUE

WOMEN, WORK AND FAMILIES, a summary of a recent national study conducted by Louis Harris and Associates and presented in the General Mills Family Report 1980-81, *Families at Work: Strengths and Strains*.

LEGISLATIVE SUMMARY of action on proposals endorsed by the Council during the past legislative session.

ANNOUNCEMENTS

PUBLIC HEARING: Brainerd, Minnesota.
The hearing will be conducted in the Social Service Center at the Courthouse, 7:00 PM on Tuesday, July 21, 1981.

Like other hearings held outside the Twin Cities area, the topics of the Brainerd hearing are open. Participants may present information and recommendations on any topic which is relevant to the economic status of women in the area.

All meetings and hearings of the Council are open to the public. If you would like to testify, or for more information, please call the Council office at 296-8590 (Twin Cities area) or 1-800-652-9744 (non-metro, toll-free line).

WOMEN, WORK, & FAMILIES

A new national study reveals that women are in the work force to stay, not only to help support their families, but also to achieve personal satisfaction. The survey of attitudes about work and family also shows that there is concern about the pressures on families, but that citizens have faith in the family's strength and adaptability in a changing world.

Women say they would prefer to continue employment even if it was not economically necessary. However, many would choose part-time employment, reflecting the special pressures they feel in balancing the demands of work and family. Forty-one percent of all employed women would prefer part-time work, and an even higher proportion of managerial, professional, and executive women, 51 percent, would prefer part-time to full-time employment.

These are among the findings of a survey of American families conducted by Louis Harris and Associates and presented in the General Mills Family Report 1980-81, *Families at Work: Strengths and Strains*. Individuals from six different groups were interviewed: adult family members; teenagers; human resource executives; labor leaders; family traditionalists; and feminists.

An overwhelming majority of all groups recognize that women have difficulty achieving career goals because of family responsibilities, and that people who expect to get ahead in their careers or jobs have less time to spend with their families. They also feel that women should be given career opportunities equal to those of men; and they do not believe that women would prefer not to be employed in a less inflationary economy.

Some of the reasons men and women are employed are shown in the table below. Taken collectively, these findings suggest that women are no longer expected to stay at home and that the number of employed women will continue to increase.

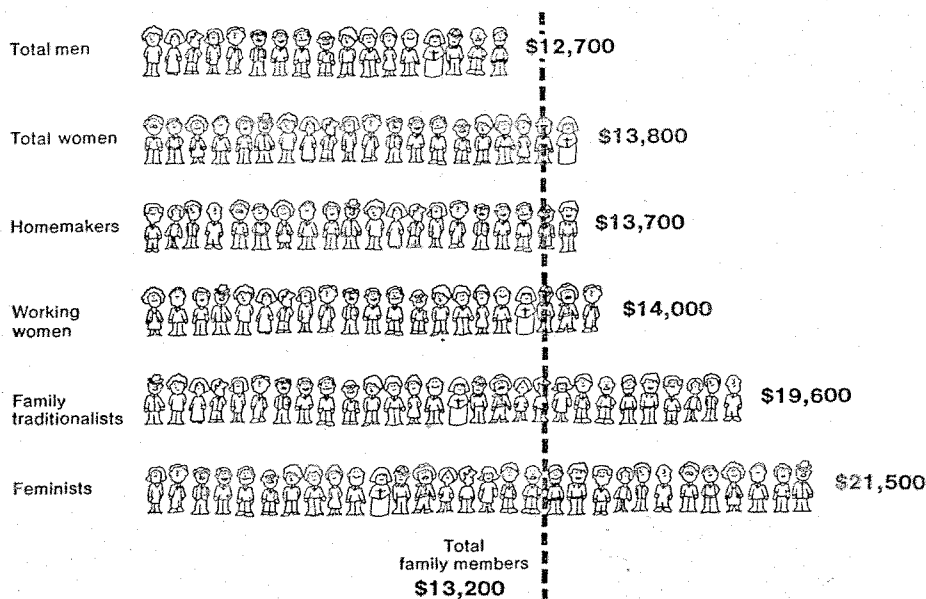
REASONS FOR WORKING		
Please tell me if each of the following is an important reason for your working, or not.		
Base	Working Men 582 %	Working Women 431 %
Providing you with a sense of accomplishment and personal satisfaction		
Important reason	90	87
Not important reason	9	13
Helping make ends meet		
Important reason	90	84
Not important reason	10	16
Improving your family's standard of living		
Important reason	88	81
Not important reason	12	18
Providing a cushion or nest egg for your family		
Important reason	89	72
Not important reason	10	27
Earning money of your own to spend as you like		
Important reason	68	64
Not important reason	30	36
Paying for your children's or spouse's education		
Important reason	73	51
Not important reason	23	44
Providing for your own personal nest egg		
Important reason	66	51
Not important reason	33	48

The survey included several questions about homemaking as a full-time job. When asked whether homemaking as a full-time job has more advantages or more disadvantages than other jobs, 46 percent of all family members said "more disadvantages" while 41 percent said "more advantages." Almost two-thirds of women who are currently homemakers, however, said this job has more advantages than others.

Both feminists and family traditionalists placed a higher dollar value on the work of homemakers than did the general public:

SETTING A FAIR ANNUAL WAGE FOR HOMEMAKING

There has been talk recently about the dollar value of a homemaker's job. Specifically, it could cost a family a certain amount of money to have someone do the housework and care for the children, a job that homemakers ordinarily do without pay. If you had to place a dollar value on the job of a homemaker, what do you feel fair wages for a year's work would be?



The rigid division of roles into breadwinning for one parent and caring for home and children for the other is rejected by family traditionalists, feminists, labor leaders, employed men, and employed women. All groups believe that raising children should be the responsibility of both parents; that financial decisions should be shared jointly; and that decisions about housework and family activities should be shared.

Over 50 percent of children now under 18 years of age have two employed parents. About half of all family members surveyed feel that this trend has had negative effects on families. The reason most often cited is that children need stronger guidance, supervision, and discipline than can be given when both parents are employed.

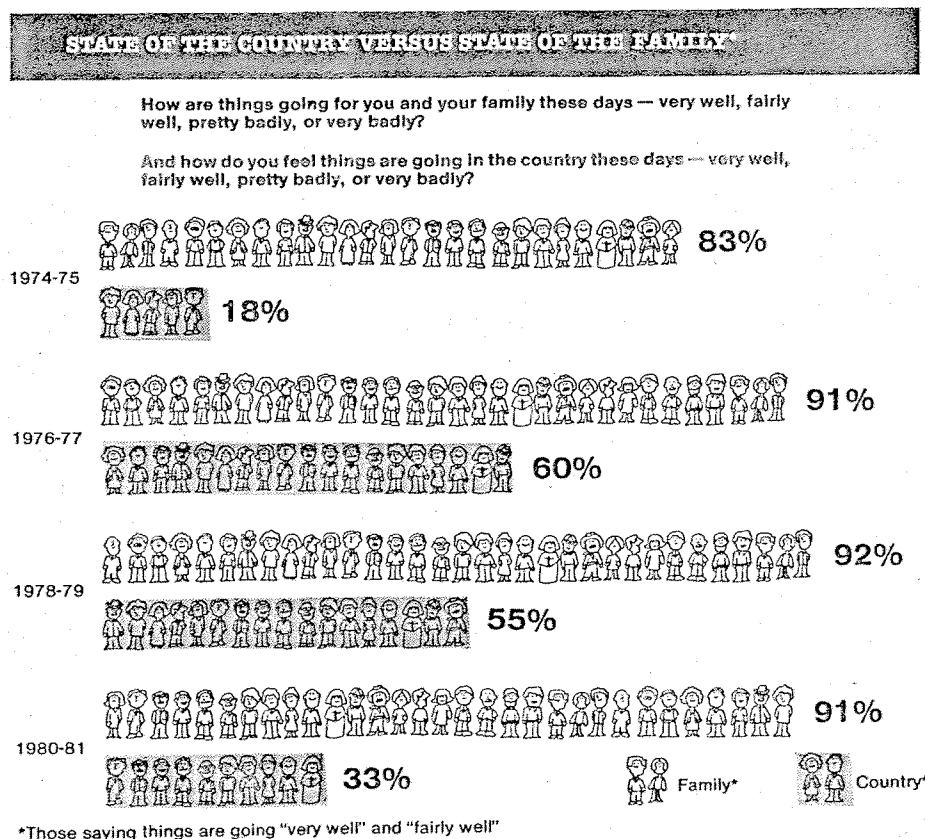
Most feminists and a majority of employed women, however, feel that both parents being employed has positive effects or no effects at all on families. Positive effects cited are personal fulfillment of women, added financial security for the family, improved family communications, and greater independence for children. All groups agree that "when both parents work, children have to become more self-reliant and independent."

Half of parents say their employment has had an effect on their decisions about how to rear a child, showing a strong interrelationship between child rearing and work or career. One-fifth say their employment has had an effect on decisions about when to bear a child, and 7 percent say employment has affected decisions on whether to have any children.

Survey responses do not lead to a "one-solution blueprint" on how to care for children in two-earner families. However, 85 percent of family members and a high percentage of other groups agreed that support from employers would be helpful in balancing the sometimes conflicting responsibilities of employment and children. When asked which employee benefits would be helpful, the most frequent responses were: part-time work with full benefits, paid personal leave for responsibilities related to family and children, and paid disability and personal leave for more than six weeks for pregnancy and maternity.

Despite the sense that families are under pressure, an overwhelming 91 percent of those surveyed said things in their own families were going "very well" or "fairly well." Responses show that in every year since 1974, the public has felt more confidence in the state of the family than in the state of the nation as a whole.

The report concludes that the next decade will be a time of experimentation for both employers and families, with new kinds of employment patterns and new roles and responsibilities for children. "Through it all," say the writers, "the American family and system will show their traditional strength -- adaptability to a changing world."



Single copies of the report are available free of charge from General Mills, Box 6, Department 760, Minneapolis, MN 55460.

LEGISLATIVE SUMMARY

4

The following proposals endorsed by the Council passed in the recent legislative session:

Council Refunding: Removes the sunset date to continue the existence of the Council. Appropriates \$191,000. Chapter 356

Battered Women: Provides continued funding for shelters and related services. Appropriates \$3,728,800. Chapter 360

Marriage License Fee: Increases the marriage license fee by \$15 (and the marriage dissolution fee) to help fund battered women's and displaced homemaker programs. Chapter 360

Probable Cause Arrest: Removes the restriction that an arrest take place in the offender's residence. Chapter 273

Displaced Homemaker: Provides continued funding for programs and related services. Appropriates \$786,000. Chapter 360

Sexual Assault: Provides continued funding for statewide coordination and administration and for grants to local communities. Appropriates \$822,000. Chapter 360

Part-Time Students: Continues funding of financial aid for financially needy students enrolled part-time in post-secondary institutions. Appropriates \$600,000. Chapter 359

University of Minnesota Women's Athletics: Continues funding for women's intercollegiate athletics in order to provide equal opportunity to female students. Chapter 359

Family Planning: Continues funding for family planning projects. Appropriates \$2,000,000. Chapter 360

Volunteer Services: Continues funding for the Governor's Office of Volunteer Services. Appropriates \$270,000. Chapter 356

Child Care Sliding Fee: Continues the program which provides a sliding scale subsidy for child care services to low-income parents. Appropriates \$1,636,200. Chapters 355,360

Pension Notification: Requires notification to the spouse of a Minnesota public employee of the employee's annuity options and of the option chosen. Chapter 68

Programming for Women Offenders: Requires counties to provide programming for women offenders comparable to that provided for male offenders. Appropriates a minimum of \$122,000 for two model programs. Chapter 360

Withholding Support: Allows for a more speedy court procedure for withholding wages of a non-paying spouse or parent and expands the definition of income from which support may be withheld. Chapter 360

Job-Sharing: Continues the job-sharing pilot program. Appropriates \$31,300. Chapter 356

State Employees Training: Continues a requirement that state agencies allocate training funds to clerical employees proportional to their numbers in each agency, but not to exceed 50 percent of training funds. Chapter 356

Human Rights Enforcement Process: Allows for damages for mental anguish or suffering. Increases the ceiling on punitive damages to \$6,000. (Chapter 364) Clarifies the meaning of reprisal. Permits the filing of a charge directly in district court. Grants the commissioner the authority to prioritize the caseload. (Chapter 330)

Human Rights Contract Compliance: Allows the department to revoke a state contract if the contractor does not have an approved affirmative action plan. Chapter 326

Driver's License Name: Allows a married applicant to use a family name prior to marriage or a middle name on a driver's license. Chapter 363

Discriminatory Language: Eliminates statutory language referring to members of one sex only in a number of statutes and substitutes inclusive language. Chapters 25,31,58

Note: Appropriations are for the biennium.

COUNCIL on the ECONOMIC STATUS of WOMEN

400SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #52

JULY/AUGUST 1981

IN THIS ISSUE

OLDER WOMEN IN MINNESOTA, a summary of a two-year study conducted by the State Planning Agency, "Minnesota's Elderly in the 1990s." Among the study's findings are:

Women are the majority of the elderly, and will account for the largest portion of the increase in numbers for this group.

Elderly women are much less likely than elderly men to be married.

Women are over-represented among elderly citizens age 75 and over, expected to be the fastest-growing group of older persons.

A large proportion of older citizens have inadequate incomes, particularly if they are women, unmarried, and over age 75.

ANNOUNCEMENTS

Council activities planned for future months include a September meeting to review information about older women; a public hearing in October on sexual harassment; and a public hearing in November on assistance to women who own small businesses. Dates and places for these meetings will be announced in a future newsletter.

All meetings and hearings of the Council are open to the public. For more information, please call the Council office at 296-8590 (Twin Cities area) or 1-800-652-9744 (non-metro, toll-free line).

Older Women in Minnesota

Minnesota's population has been growing increasingly older for decades, as individuals are living longer and fewer are born. Average life expectancy in the state for persons age 65 in 1970 was age 79 for men and age 83 for women, the second highest life expectancy in the United States.

Women are the majority of citizens age 65 and over, and the proportion of older persons who are women is expected to increase in future years. Women are over-represented among the most economically vulnerable groups within the elderly population: they are a large majority of those age 75 and over, they are much less likely than older men to be married, and they are less likely to have earnings or earnings-related income such as Social Security or pensions.

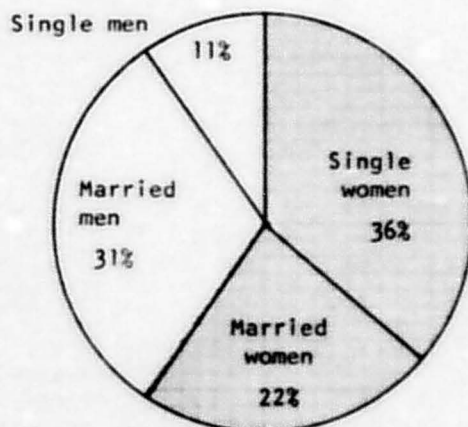
Information about the demographic and economic characteristics of older people in the state was recently made available in a new study from the State Planning Agency, "Minnesota's Elderly in the 1990s." Demographic characteristics of Minnesota's elderly include:

- Sixty percent of Minnesotans over age 65 lived outside the seven-county Twin Cities area in 1970. However, the elderly population in the metropolitan area will grow at a faster rate between 1980 and 2000.

- Educational attainment is increasing for this as for other age groups. For the first time in the year 2000, the majority of those age 65 and over will have more than 12 years of education.

- Minnesota's older citizens are relatively healthy, with a lower rate of hospital utilization than the national average. However, the state has more nursing home beds, and a higher rate of institutionalization in nursing homes, than the national average.

MARITAL STATUS OF THE ELDERLY BY SEX, 1977



Source: Office
of State Demographer

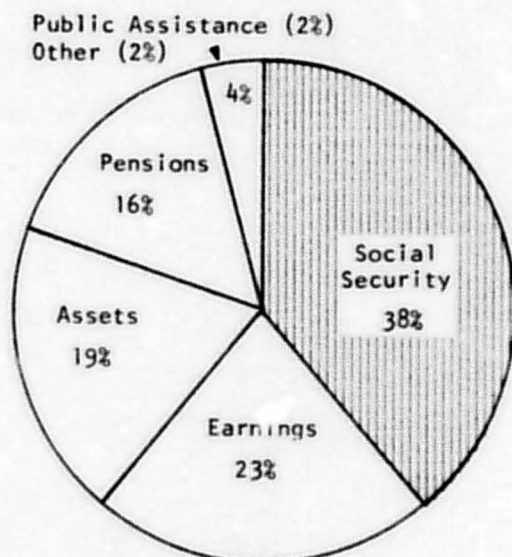
452,000 PERSONS AGE 65 & OVER IN MINNESOTA

The economic status of older persons is closely related to marital status. By almost every measure, married couples with one or both partners age 65 or over have more financial security than older persons who are widowed, divorced, or never-married. Elderly women are more likely than elderly men to be single, and single elderly men have more financial security than single elderly women.

The median income in 1978 for couples with at least one member age 65 or over was \$9,460. According to government estimates, unmarried people need about two-thirds the income of married couples in order to maintain the same standard of living. Incomes of the unmarried elderly, however, fall far below this standard. The median income for unmarried men, \$4,580, is 48 percent of the median income for couples. The median income for older unmarried women, \$3,800, is only 40 percent of that for couples.

Social Security benefits are the single largest income source for those over 65, followed by earnings, assets, and pension benefits.

AGGREGATE INCOME OF THE ELDERLY BY SOURCE, 1978



Source: Social Security Administration

● Social Security is a very important source of income for older women, accounting for 73 percent of total income for unmarried women. However, women have low benefits because of fewer years of employment and low earnings: in 1978, median Social Security benefits were \$4,820 for married couples, \$3,130 for unmarried men, and \$2,830 for unmarried women.

● Among persons age 65 and over, labor force participation rates are 31 percent for married men, 20 percent for unmarried men, 11 percent for married women, and 13 percent for unmarried women. Median earnings from employment are \$3,740 for older men compared to \$2,460 for older women.

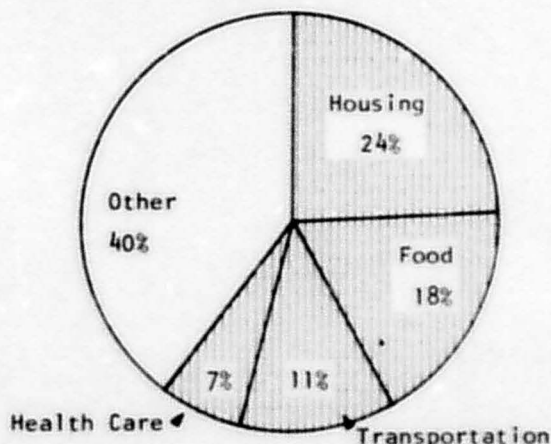
● Assets income for the elderly consists primarily of interest on savings. Seventy-one percent of older couples and 56 percent of older unmarried persons have some income from this source. Interestingly, single women receive slightly more in assets income than single men. However, median levels of yearly income from assets are low: \$1,230 for married couples, \$700 for unmarried men, and \$750 for unmarried women.

● About one-third of elderly households receive benefits from a private or public pension plan. Median yearly benefits range from \$3,480 for single women to \$4,640 for married men. Eighty-one percent of pensions received by couples are based entirely on the husband's employment -- and if the woman outlives her husband she is likely to lose all pension income.

In order to maintain the same standard of living after retirement as before, the retired person or family should have an income equal to about 70 percent of pre-retirement income. (For most people, expenses and taxes are reduced at retirement.) Yet the estimated median retirement income for elderly families was only 39 percent of the median pre-retirement income for "middle-aged" families, those age 55-64, in a 1973 study.

The older population as a group is economically vulnerable, but clearly older single women are in the most precarious position. Women are penalized at retirement by lower labor force rates, lower earnings and the inability to build up assets, and rigid vesting rules for pensions. Income based on their husbands' employment such as Social Security and pensions is often lost or reduced if the older woman is divorced or widowed.

EXPENDITURES FOR FAMILIES AGE 65 & OVER, 1972-73

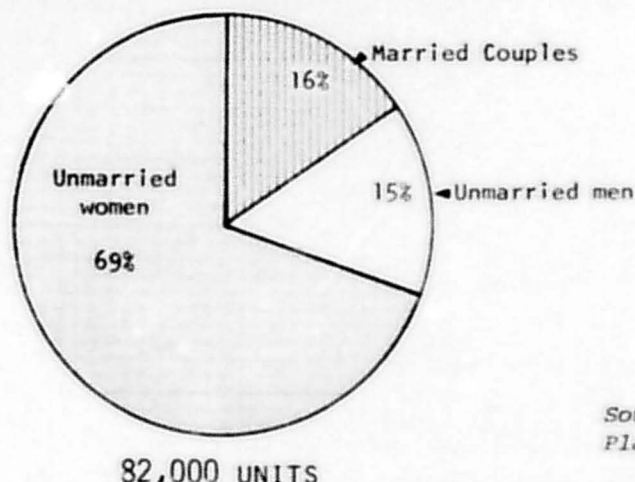


Source: U.S. Bureau of Labor Statistics

Expenditures for elderly families can be compared with those for the "middle-aged" families. The elderly spent a higher proportion of their income on necessities such as housing, food, and health care, accounting for 49 percent of income for this group but only 33 percent of income for families in the 55-64 age group.

Unmarried women are the largest and poorest group among the elderly -- two-thirds had income under \$5,000 in 1978. More than four-fifths are widows, and most of the unmarried women are age 75 or over. Fifteen percent receive public assistance. If they are never-married, however, their economic status is substantially above that of older women who are divorced or widowed.

MINNESOTA ELDERLY BELOW POVERTY LEVEL, 1978



Source: State Planning Agency

The study's projections for future years show an increasing tendency for the elderly to split into two groups with different needs. Those age 65-74, usually married, and healthy, will be more likely to have adequate incomes. Those age 75 and above, usually single, primarily widowed women, and more likely to be disabled, will be more likely to have inadequate incomes.

The report identifies a need to have programs and services for the elderly more carefully planned to meet the needs of the most vulnerable groups. At the federal level, proposed reductions in the Social Security minimum benefit will have a disproportionately negative effect on older women. At the state level, special concerns will include energy policy, housing programs, Medicaid costs for nursing homes, and tax policies.

According to the study, "Minnesota's tax benefits for the elderly are not well-targeted to the poor elderly. In fact, most of the elderly who take advantage of these special tax benefits (the personal credit for the elderly, the pension exclusion and the one-time exemption from capital gains tax upon selling the home) usually have adequate incomes. The pension exclusion in particular goes primarily to elderly with adequate incomes."

To address this problem, the report recommends a state negative income tax for the elderly; state tax incentives for creating Individual Retirement Accounts for employees regardless of whether they are covered by a pension plan; and state incentives or programs to release home equity to the elderly.

Copies of "Minnesota's Elderly in the 1990s, Final Report" are available from the State Planning Agency, 550 Cedar Street, St. Paul MN 55101.

COUNCIL for the ECONOMIC STATUS of WOMEN

ENCLOSED IS YOUR NEWSLETTER FROM...

P208

Council on the Economic
Status of Women
Room 400 SW, State Office Bldg.
St. Paul, MN 55155

BULK RATE U.S. POSTAGE PAID Permit No. 4881 St Paul, Minnesota
--

ADDRESS CORRECTION REQUESTED

INTER OFFICE
Zona DeWitt
Rm 111 Capitol

COUNCIL on the ECONOMIC STATUS of WOMEN

400SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #53

SEPTEMBER 1981

IN THIS ISSUE

SEX EQUITY IN VOCATIONAL EDUCATION, summarizing two recent Council reports on vocational programs in Minnesota high schools and area vocational-technical institutes.

ANNOUNCEMENTS

PUBLIC HEARING: OLDER WOMEN is scheduled for Thursday, October 1, beginning at 2:00 PM in the Horn Towers Apartments, 3121 Pillsbury Avenue South, Minneapolis.

The purpose of the hearing is to gather first-hand information about the economic status of older women, and to generate ideas for legislative recommendations. In addition to public testimony, staff of the State Planning Agency will present a summary of their recent report on "Minnesota's Elderly in the 1990s."

All meetings and hearings of the Council are open to the public. If you would like to testify, or for more information, please call the Council office at 296-8590 (Twin Cities area) or 1-800-652-9744 (non-metro, toll-free line).









1 Sex Equity in Vocational Education

The last decade has witnessed a growing awareness of the need to provide equal opportunity in vocational education. In response to this need, both state and federal laws now require schools to eliminate sex bias and sex stereotyping in vocational education programs. Since 1978, the Council on the Economic Status of Women has analyzed vocational education program information under a contract with the Minnesota Department of Education, to enable schools to analyze their progress toward the goal of sex equity.

This newsletter issue summarizes two recent Council publications. "Vocational Education Sex Equity Report: Secondary, 1981" presents information about high school vocational programs now available for the first time. A companion report, "Post-Secondary, 1981," is the fifth in a series about the post-high school vocational system, area vocational-technical institutes (AVTIs).

SECONDARY VOCATIONAL PROGRAMS

Female students represent 53 percent of the total high school vocational enrollment of 145,347 statewide. They are unevenly distributed, however, among the seven vocational curriculum areas.

SECONDARY VOCATIONAL ENROLLMENTS, 1980		♂ MALE	♀ FEMALE
AGRICULTURE			14.4%
DISTRIBUTION			5.5%
HEALTH			2.3%
HOME ECONOMICS			35.5%
OFFICE			19.3%
TECHNICAL			0.5%
TRADE & INDUSTRIAL			18.2%
SPECIAL NEEDS			4.3%

Each figure represents 1% of total enrollments, or 1,453 enrollees.

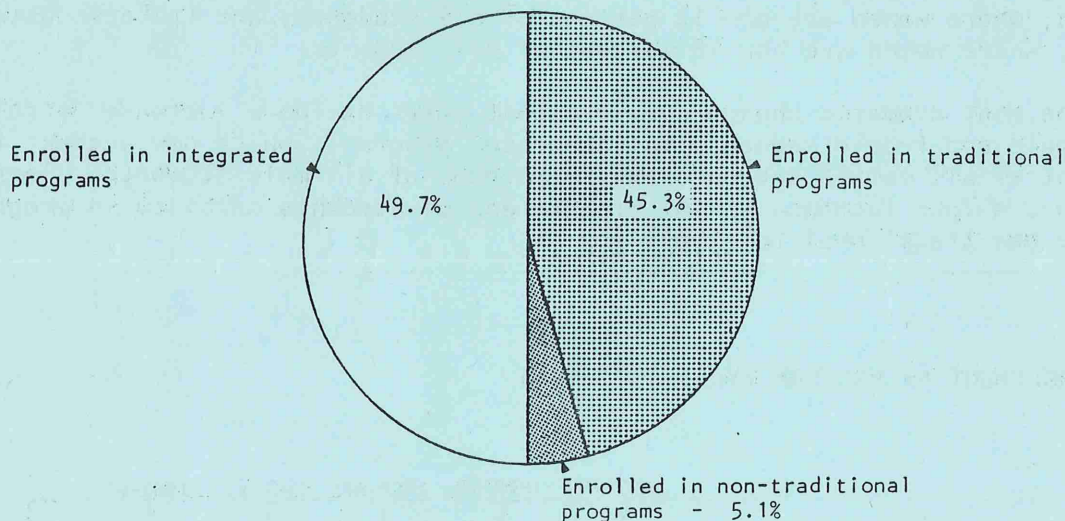
More than three-fourths of female vocational enrollments are in either home economics courses or office occupations courses, while male students are most likely to be enrolled in trade-industrial or agriculture courses.

In addition to the seven curriculum areas, 6,224 high school students are enrolled in vocational special needs courses such as remedial reading and math or work experience projects. Only 41 percent of special needs students are female, and girls represent only 32 percent of those in remedial reading, 23 percent of those in remedial math, and 38 percent of those in work experience-career exploration programs statewide.

Vocational courses may be described as "segregated" or "integrated." Segregated courses are defined as those in which more than 80 percent of the students are of one sex. For example, Agricultural Production is a segregated course because 86 percent of students in this program statewide are boys, while only 14 percent are girls. "Integrated" programs are those in which 80 percent or fewer of students are of one sex. Animal Science is an integrated course statewide, with girls accounting for 24 percent of the students and boys accounting for 76 percent of the students.

About half of high school students are enrolled in integrated courses, while the other half are enrolled in segregated courses. A small proportion of students in segregated courses are "non-traditional students" -- that is, male students in courses which are more than 80 percent female, and female students in courses which are more than 80 percent male. Girls are more likely than boys to be in integrated programs, and boys are slightly more likely to be non-traditional students.

ENROLLMENT BY PROGRAM TYPE, 1980



139,123 ENROLLMENTS

Other findings of the report on secondary vocational programs include:

- The majority of high school students, both male and female, hold paid employment one year after graduation and about one-fourth combine employment with further education.

- Female high school graduates who took at least one vocational course have lower earnings than their male counterparts one year after graduation. Almost two-thirds of female graduates, but only about one-third of male graduates, earn less than \$4.00 per hour in the first post-high school job.

- High school vocational teachers are more likely than their students to be in areas traditional for their sex. In agriculture courses, for example, 16 percent of students but only 7 percent of teachers are female. In both office occupations and home economics, males represent 24 percent of enrollments but less than 2 percent of the teachers.

SEX EQUITY IN VOCATIONAL EDUCATION, CONTINUED

The post-secondary report presents information about changes over a three-year period in the AVTI system. The three-year statewide analysis shows improvement in almost every area related to sex equity, with dramatic improvement evident by some measures. It is expected that this tangible evidence of change, and the ability to measure changes over a longer period of time, will lead to continued progress in achieving sex equity in Minnesota's AVTI system.

POST-SECONDARY VOCATIONAL PROGRAMS

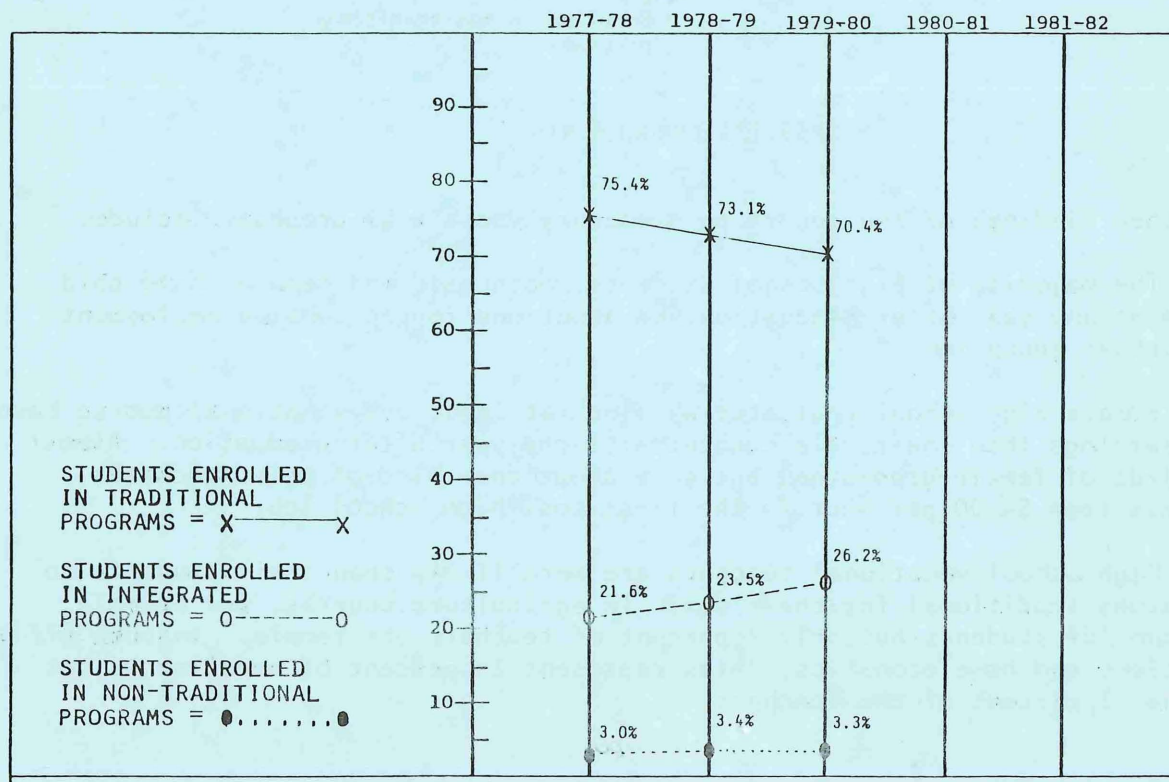
Recent trends in post-secondary vocational education include:

- Women account for a gradually increasing proportion of students enrolled in AVTIs, from 40.5 percent in 1977-78 to 42.6 percent in 1979-80.

- Male students have not increased their enrollments in female-dominated programs such as health, home economics, and office occupations. However, women have made steady and significant enrollment gains in male-dominated areas: agriculture, where women are now 21 percent of all students; technical education, where women are now 13 percent of all students; and trade-industrial programs, where women are now 16 percent of all students.

- The most dramatic change over the past years has been increased enrollment of both male and female students in integrated programs, which now account for 30 percent of all female students and 24 percent of all male students. There has also been a slight increase in the proportions of students enrolled in programs which are non-traditional for their sex.

AVTI ENROLLMENT BY PROGRAM TYPE, 1977-1980



● The proportion of AVTI teachers who are women has increased from 25 percent in 1977-78 to 27 percent in 1980-81. Similar gains were found among administrators, with an increase from 11 percent female in 1977-78 to 14 percent female in 1980-81.

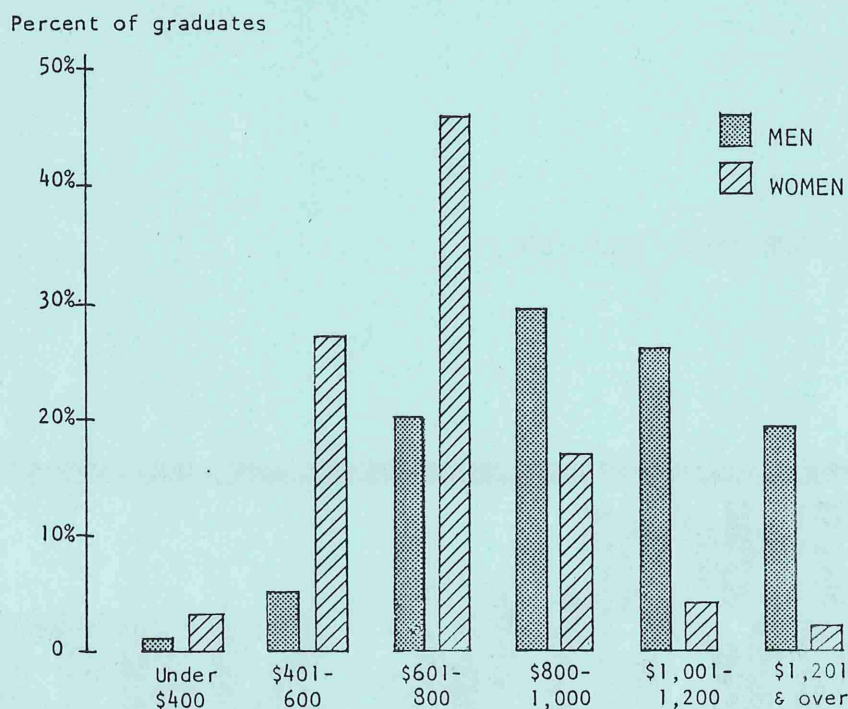
● Female students are more likely than male students to graduate from an AVTI program. Overall, male students who withdraw without completing a program are more likely to cite economic reasons, while female students who withdraw more often list personal reasons.

● Both men and women who complete AVTI programs are likely to be employed one year later -- 91 percent of the men and 84 percent of the women. Of these, about two-thirds were working in jobs related to their vocational training.

● Women reported a higher level of overall satisfaction in their present jobs, particularly with job security and safety conditions. Men were more satisfied with salary and promotional opportunities, and were more likely to have had formal job advancement in the year since graduation.

● The most striking difference between male and female graduates was in earnings. Almost three-fourths of the men, but only one-fourth of the women, earned \$800 per month or more. The median annualized salaries were \$11,568 for men and \$8,196 for women.

MONTHLY WAGES ONE YEAR AFTER GRADUATION, AVTI GRADUATES
EMPLOYED FULL-TIME IN JOBS RELATED TO TRAINING (1980 REPORT)



COUNCIL on the ECONOMIC STATUS of WOMEN

400SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #54

OCTOBER 1981

IN THIS ISSUE

COUNCIL RESOURCES, with summaries of information available from the Council: a summary of the recently published brochure on "Legal Rights of Pregnant Employees;" a list of publications and previous newsletter issues; and a map of women's programs in the state.

ANNOUNCEMENTS

PUBLIC HEARING: WOMEN BUSINESS OWNERS is scheduled for Thursday, November 5, 1:00 PM in Room 81 of the State Office Building, St. Paul.

The purpose of the hearing is to gather information about assistance to women business owners, their concerns and ideas for legislative recommendations. Issues of interest to the Council include availability of credit, access to programs targeted to small business, effectiveness of the state set-aside program, and availability of technical assistance.

All meetings and hearings of the Council are open to the public. Persons who would like to testify should call the Council office at 296-8590 or (toll-free, non-metro line) 1-800-652-9744.

1 Pregnancy & Employment

The Council has recently published a brochure answering questions about the legal rights of pregnant employees. This information is summarized below. Copies of the brochure are available from the Council office, including multiple copies for organizations who would like to distribute them.

WHAT ARE THE LAWS ABOUT PREGNANCY & EMPLOYMENT?

An employer may not refuse to hire or promote you simply because you are pregnant, nor may you be fired or forced to take a leave because you are pregnant. However, neither law specifies any benefits which must be available to pregnant employees. Both laws simply require that pregnant employees be treated the same as other employees in the same company who have other temporary medical disabilities.

Title VII of the Civil Rights Act, a federal law, applies generally to employers of 15 or more persons. It is enforced by the Equal Employment Opportunity Commission, Minneapolis office (612-725-6101). The Minnesota Human Rights Act applies to almost all employers in the state. It is enforced by the Human Rights Department (612-296-5663 or toll-free 1-800-652-9747).

WHAT ARE SOME OF THE BENEFITS I SHOULD ASK ABOUT?

When you are physically unable to work due to pregnancy, you *may* be entitled to:

Sick Leave. If sick leave is available to employees who have the flu, a heart attack, or other temporary medical conditions, you are probably eligible.

Disability Leave. If such leave is available to others unable to work, you are probably eligible. Worker's Compensation is a special type of disability benefit available only to persons injured on the job, and therefore is not available for pregnancy.

Insurance. If your company has insurance which covers other medical conditions, your employer must cover the medical costs of pregnancy to the same extent -- either as part of the insurance policy or by some other method.

When you are physically able to work but want time off to stay home with your baby, you *may* be entitled to:

Vacation Leave. If vacation leave is available to other employees, you are probably eligible. Like sick leave, vacation may be limited to time accumulated.

Personal Leave. If others are allowed to take personal leaves not related to the job, you are probably eligible. Both vacation and personal leave must be available to fathers if they are available to mothers who work for the company.

Your employer is only required to hold your job as long as a job would be held for another employee with a different reason for taking a leave. Some employers agree to provide a similar job and/or the same pay rate for returning employees. If you take an extended leave, it is especially important to have a written agreement with your employer stating when you plan to return to work and whether your job or a similar job will be made available to you when you return.

All of the benefits listed above may be restricted to employees who have been with the company for a certain time period, or to employees in certain job classes. All types of leave may be unpaid or only partially paid, and/or subject to a time limit.

In addition to the pregnancy rights brochure, the following publications are available from the Council office. Publications are free of charge, but supply is limited.

A WOMAN'S PLACE, a guide to the legal and economic rights of Minnesota women in question-and-answer format. Includes a resource section listing state battered women's programs, displaced homemaker programs, and sexual assault centers, as well as other government resources. (revised July 1980)

WOMEN IN MINNESOTA, with statistics on women in the state by age, education, marital and parental status, labor force characteristics, occupation and income. Data is from the 1977 Minnesota Household Survey conducted by the Office of the State Demographer. (July 1980)

MINNESOTA WOMEN: INCOME & POVERTY, with emphasis on the two groups most likely to be poor -- older women and single-parent female-headed families. Includes data on earnings, marital status, child support, welfare programs, and retirement income. (February 1978)

MINNESOTA WOMEN & MONEY, a study of women's contributions to financial systems -- insurance, Social Security, pensions, investments, credit and taxes -- and the effect of financial systems on women's economic status. (January 1979)

MINNESOTA WOMEN & EDUCATION, a study of students and staff in the state's public education systems -- elementary, secondary, vocational, and post-secondary schools. (November 1979)

LEGISLATIVE PROGRAM 81, with background information on the 35 legislative proposals endorsed by the Council. Twenty-one of these proposals passed in some form during the 1981 state legislative session. (February 1981)

MINNESOTA WOMEN: STATE GOVERNMENT EMPLOYMENT FOLLOW-UP, an updated version of the Council's first report on women in the civil service system, with average salaries and occupational groups of women and men. (March 1979)

MINNESOTA WOMEN: CITY & COUNTY EMPLOYEES, with data from a sample survey of local governments in the state, including salaries, occupational groups, and representation of women and men. (April 1980)

WOMEN IN THE TRADES, a survey of women and men enrolled in apprenticeships for the skilled trades, including information on age, educational attainment, marital status, and attitudes toward their career choices. (December 1979)

MINNESOTA WOMEN: JOBS & TRAINING, results of a survey of Minnesotans' interest in obtaining job-related training. (March 1981)

VOCATIONAL EDUCATION SEX EQUITY REPORT: SECONDARY and VOCATIONAL EDUCATION SEX EQUITY REPORT: POST-SECONDARY, analyzing the state's vocational system in high schools and area vocational-technical institutes. (August 1981)

SURVEY OF FEMALE STUDENTS IN NON-TRADITIONAL AVTI PROGRAMS, examining the status and attitudes of women enrolled in courses preparing them for jobs which have traditionally been held by men. (September 1980)

Newsletters

Back issues of the Council's monthly newsletter are also available:

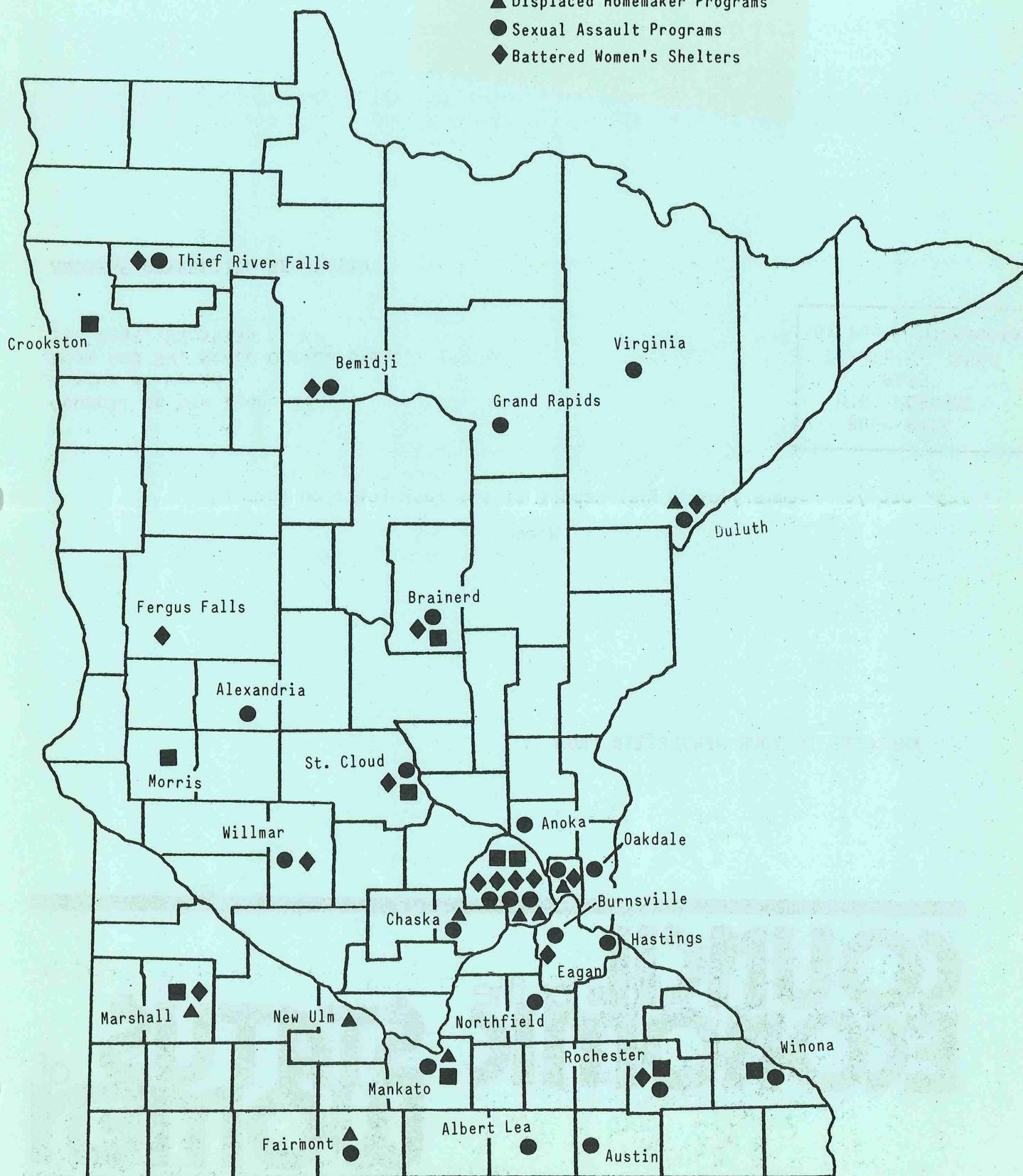
- #1 - NOV 76 - Council established and members named
- #2 - DEC 76 - State-employed women; Legislation
- #3 - JAN 77 - State-employed women; Re-entry women
- #4 - FEB 77 - Re-entry women; Women in public office
- #5 - MAR 77 - Education and training; Legislation endorsed
- #6 - APR 77 - Summary of "Minnesota Women: A Profile" (demographic statistics)
- #7 - MAY 77 - Legislative summary; Credit rights
- #8 - JUN 77 - Rural women; Aid to Families with Dependent Children
- #9 - JUL/AUG 77 - Elderly women
- #10- SEP 77 - Divorce
- #11- OCT 77 - Earnings gap; Legislation
- #12- NOV/DEC 77 - Summary of "Minnesota Women: Work & Training"
- #13- JAN 78 - Women of Color; summary of "Minnesota Women: Income & Poverty"
- #14- FEB 78 - Flexible work schedules
- #15- MAR 78 - Flexible schedules; Status of legislation
- #16- APR 78 - Women in higher education
- #17- MAY 78 - Rural women; Labor force data; Family Task Force
- #18- JUN 78 - Conference on families; Women's work hours
- #19- JUL/AUG 78 - Housing Task Force; Unemployment data
- #20- SEP 78 - Program summary
- #21- OCT 78 - Summary of "Special Report on Families"
- #22- NOV 78 - Guiding principles of the Task Force on Families
- #23- DEC 78 - Summary of "Final Report of the Task Force on Housing"
- #24- JAN 79 - Summary of "Minnesota Women & Money"
- #25- FEB 79 - Social Security; Legislative summary
- #26- MAR 79 - Pregnancy disability; Insurance
- #27- APR 79 - Battered women
- #28- MAY 79 - Women in the labor force
- #29- JUN 79 - Legislation; Displaced homemakers
- #30- JUL/AUG 79 - Vocational education
- #31- SEP 79 - Report from Mankato hearing; Anti-discrimination agencies
- #32- OCT 79 - "Women in Non-Traditional AVTI Programs; What an employer may ask
- #33- NOV 79 - Summary of a study on rural women (St. John's University)
- #34- DEC 79 - Summary of "Minnesota Women & Education"
- #35- JAN 80 - The woman offender; Apprenticeships
- #36- FEB 80 - Women's work, 1870-present; Equal Credit Opportunity Act
- #37- MAR 80 - Local government employment; Toll-free line to state agencies
- #38- APR 80 - Child care and part-time work; Legislation
- #39- MAY 80 - Homemakers and household work
- #40- JUN 80 - Women as clerical workers
- #41- JUL/AUG 80 - Health care workers; Comparable worth
- #42- SEP 80 - Summary of "Women in Minnesota"
- #43- OCT 80 - Resources list from "A Woman's Place"
- #44- NOV 80 - Economics of divorce
- #45- DEC 80 - Women in public office; Myths and realities
- #46- JAN 81 - Household and family income
- #47- FEB 81 - Welfare programs and women
- #48- MAR 81 - Legislation endorsed
- #49- APR 81 - Summary of "Minnesota Women: Jobs & Training"
- #50- MAY 81 - Women-owned businesses
- #51- JUN 81 - Summary of "Women, Work & Families" (General Mills); Legislation
- #52- JUL/AUG 81 - Older women
- #53- SEP 81 - Vocational education

Women's Programs

4

Women's programs shown below are those in existence at the end of the 1981 legislative session. Program names and addresses are listed in the resources section of the Council publication, "A Woman's Place."

- Women's Resource Centers
- ▲ Displaced Homemaker Programs
- Sexual Assault Programs
- ◆ Battered Women's Shelters



COUNCIL on the ECONOMIC STATUS of WOMEN

400SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #55

NOVEMBER 1981

IN THIS ISSUE



SPECIAL REPORT ON CHILD CARE, with information about the need for child care, program types, government assistance, and earnings of child care workers.

"What are the alternatives for the single working mother? She is caught in a double bind. If she stays home to take care of her children, she may be looked down upon for being 'on welfare'; if she goes to work, she may be accused of 'neglecting' them. In either event she may well be overburdened, overstressed, unlikely to attain a decent standard of living, and unable to provide the kind of emotional security her children need."

-- *"The Single Working Mother: Can She Make It?"*
Minneapolis League of Women Voters, 1980

ANNOUNCEMENTS

The next COUNCIL MEETING is scheduled for Monday, November 30, at 1:30 p.m. in the State Office Building. Earlier in the day, the Task Force on Comparable Worth and the Task Force on Sexual Harassment will meet. For further information, please call the Council office at 296-8590 or (toll-free, non-metro line) 1-800-652-9744.

SPECIAL LEGISLATIVE SESSION begins December 1.

SPECIAL REPORT ON CHILD CARE

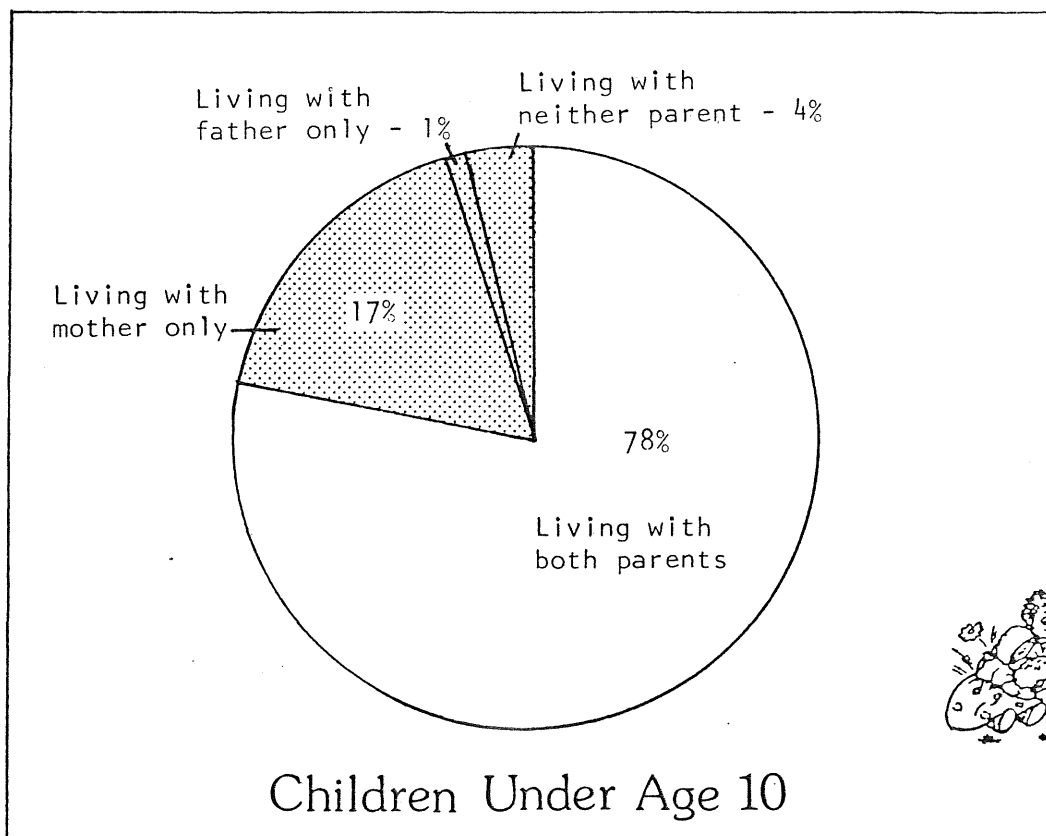
Labor force participation rates for women have continued to rise in the last ten years, particularly among women with small children at home. Among married women living with their husbands who had children under age 6, labor force rates rose from 30 percent in 1970 to 45 percent in 1980. The rate for their counterparts who were separated, divorced or widowed rose from 51 to 59 percent in the same period.

Increasing numbers of children do not receive full-time care from a parent. This newsletter issue examines child care as a significant factor in women's economic status. What are the living arrangements of children today? What kind of child care is available and what is the cost? Do parents receive assistance in balancing the demands of work and family? And what is the status of child care work as a typical "woman's job"?

* * * * *

Between 1970 and 1980, the proportion of children under 18 living with two parents declined from 85 percent to 77 percent. Even though the total number of children in the United States declined by 7.4 million during this ten-year period -- a result of falling birth rates -- the number of children who lived with only one parent rose by 4 million. Currently about 12 million children live in one-parent families.

More than 9 out of 10 children in one-parent families live with their mother, who very likely is either divorced or separated. Shown below are the living arrangements of children under age 10 -- those most likely to need care when their parents are absent.



Source: U.S. Bureau of the Census. Data shown are for 32 million children under age 10, U.S. 1980.

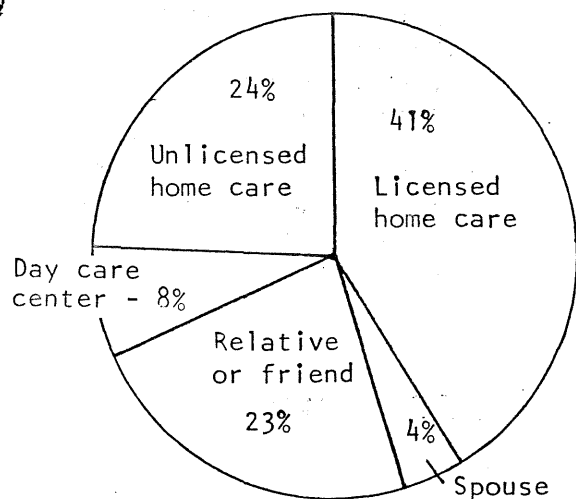
In early 1981, a child care study was conducted by the Rural Minnesota Comprehensive Employment Program (CEP) in the rural community of Detroit Lakes, with funds provided by the Minnesota Department of Economic Security. The following information is from the project report, "Exploring a Community's Child Care Needs."

● Of the 243 families responding to a survey of parents who use child care, more than three-fourths said they need child care because both parents are employed. Fewer than one-tenth said they use child care in order to "provide free time for a parent" or for "child's enrichment only."

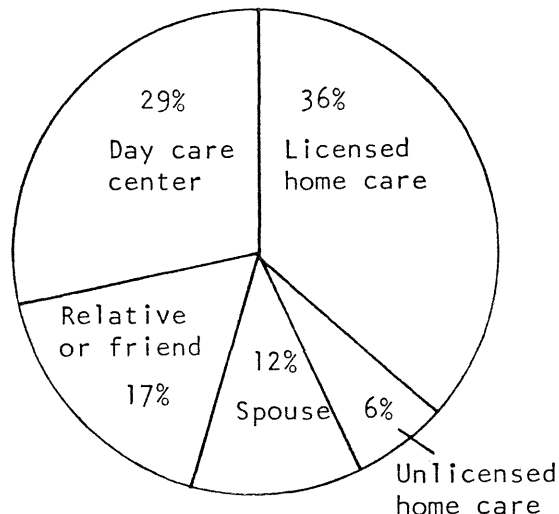
● In Detroit Lakes, parents are most likely to have child care provided in a family day care home or by a paid babysitter. About one-fourth rely on "relatives or friends," and fewer than one-tenth take their children to the local day care center. Survey responses show that more parents would use a day care center if this type of care was available and affordable.



Type of Care Used



Type of Care Preferred



Source: Rural Minnesota CEP

These results generally parallel those of the 1977 Household Survey conducted by the Office of State Demographer. That statewide survey showed that the great majority of child care was in family homes, and that few children were in school or center programs.

Many respondents to the Detroit Lakes survey expressed a need for a wider range of child care options such as infant care, sick child care, and "odd hours" care. In addition, many comments indicated that parents work hard to find the right care for their children and that they expect high quality care. Typical comments were: "A good provider is hard to find," and "The demand for a home that will extend its love to children is always high, and 'good' day care is invaluable."

In order to help employed parents, some employers have initiated child care related benefits, though such benefits are often informally negotiated rather than provided to all employees under company policy. A recent study conducted by Toys 'n' Things Resource Center with funds provided by the Governor's Council on Employment and Training provides information about benefits provided by 473 companies in the state. The focus was on employers who provided some type of benefit, so the resulting data probably over-states the availability of such benefits.

Only 2 percent of the companies had established child care programs at the worksite, and only 3 percent provided direct child care subsidies to parent-employees. However, larger numbers provided opportunities for job-sharing (28 percent), flexible work hours (54 percent), or leave time when children are sick (58 percent). Many additional employers said they would consider these options.

Parents also receive some assistance from government programs in meeting the costs of child care:


- The federal Title XX program provides a full subsidy to families with incomes below 60 percent of the state median income, if the parent or parents are employed or pursuing an education on a full-time basis. In 1980, the median income for a Minnesota family of four was \$20,715. Therefore, a family of four with an income under \$12,429 is eligible.


- The state sliding fee subsidy is available to families with incomes above the Title XX limit but below 90 percent of the state median income, in counties which choose to participate in the program. A family of four with an income above \$12,429 but below \$18,644 is eligible for a partial subsidy, with subsidy amounts decreasing as the family's income rises. According to the Department of Public Welfare, the majority of children served in the first nine months of the program were from one-parent families, many of whom had previously received public assistance. The average subsidy was \$147 per month, while the average tax payment from the earned income of these families was \$219 per month.



Average Weekly Child Care Costs

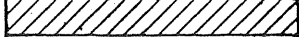
HENNEPIN COUNTY

Infant  \$54.00

Toddler  \$46.00

Preschool  \$42.50

DETROIT LAKES

All ages  \$35.00



Source: Rural Minnesota CEP

- State and federal dependent care income tax credits allow partial credit for child care costs of employed parents. Both credits are subject to maximum levels which vary according to the amount actually spent on child care, number of children, and family income. Under federal law, the maximum allowable credit is 30 percent

of actual costs. The maximum state credit is 6 percent of actual costs. Therefore, in no case does a family receive a credit of more than 36 percent of the amount spent for child care. Families with incomes above minimum levels, or with more than two children, receive a smaller percentage of the amount spent. And since the federal credit is non-refundable, it does not help families with incomes so low that they pay little or no taxes.

Despite government assistance, the costs of child care are primarily paid by individual parents. According to the Minneapolis League of Women Voters, "While the true costs of day care cannot realistically be paid by low and middle income families, it is equally unrealistic to expect day care providers to make up the difference. Sixty-eight percent of a day care center's budget is in personnel costs."

Most child care providers are women. The table below shows average earnings for full-time year-round workers in Minnesota's licensed child care centers.

AVERAGE EARNINGS IN LICENSED CHILD CARE CENTERS

	<u>Director</u>	<u>Teacher</u>	<u>Assistant</u>	<u>Aide</u>
Non-profit centers	\$ 13,728	\$ 9,651	\$ 7,966	\$ 7,176
Public programs	\$ 16,661	\$ 12,523	\$ 10,670	\$ 8,570
Proprietary centers	\$ 12,043	\$ 9,339	\$ 7,904	\$ 6,989
Statewide average	\$ 12,251	\$ 8,944	\$ 7,426	\$ 6,739

Source: Department of Public Welfare, 1981

Workers in child care centers, unlike family day care operators or babysitters, are covered by federal and state minimum wage laws. According to the League of Women Voters study, family day care providers have an average salary of \$1.05 per hour (\$2,184 for full-time year-round work) if they are caring for four children. Overall, two-thirds of caregivers earn less than the federal poverty guidelines for a family of four.

Employee benefits for child care workers are rare. A Hennepin County survey of 22 private child care centers showed that only 8 centers provided sick leave benefits, only 2 had paid vacations, and only one center provided retirement benefits. "The result of the low level of child care wages and lack of other benefits has been to force employees to leave the field after a short period of time and choose other, better paying professions," according to the League of Women Voters study. "Changing center staff and family day care home providers has a negative impact on the children."



"This summer my son mowed lawns for \$6 a lawn. The average lawn took an hour to mow -- he did pay for gas -- but he made nearly \$6 an hour and spent afternoons at the beach. My daughter got up at 6 a.m. to babysit -- make breakfast, clean the kitchen, feed the kids lunch, take them to Little League, put them in their pajamas. She got less than \$2 an hour.

"Most people would consider their kids more important than their lawn. But at age 13 my daughter understood her value in the marketplace in relation to her brother." -- Minneapolis Star, December 5, 1979

COUNCIL on the ECONOMIC STATUS of WOMEN

400SW, State Office Building, St. Paul 55155

(612) 296-8590

NEWSLETTER #56

DECEMBER 1981

IN THIS ISSUE

SPECIAL REPORT ON CHILD SUPPORT, with information about the economic status of women and children in absent-father families.

ANNOUNCEMENTS

Council meetings are scheduled for Wednesday, January 6, 1982, as follows. All meetings are in Room 95 of the State Office Building.

TASK FORCE ON COMPARABLE WORTH, 9:00 AM - 11:00 AM.

TASK FORCE ON SEXUAL HARASSMENT, 11:00 AM - 1:00 PM.

COUNCIL BUSINESS MEETING, 1:30 PM - 3:30 PM.

All meetings and hearings of the Council are open to the public.

1 CHILD SUPPORT

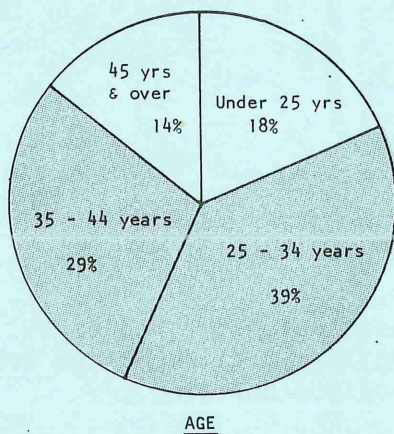
A recent Census Bureau report shows that about two-thirds of women with children whose father is absent received no child support from the absent father. Whether the father is absent because of divorce, separation, or because the parents were never married, these children and their mothers are likely to have poverty-level incomes.

This newsletter issue examines the economic status of women who have children whose father is absent, based on a 1981 report from the U.S. Bureau of the Census. The report, *Child Support and Alimony: 1978*, contains national data only, although the findings closely parallel a study of divorce settlements conducted by the Council in Hennepin County.

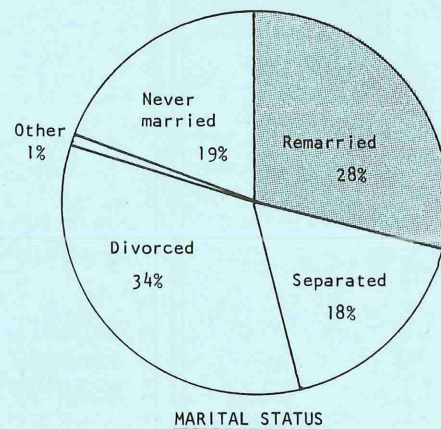
The report gives data on the approximately 7,094,000 women who have children under 21 at home whose father is absent. Shown below are some general characteristics of these women:

WOMEN WITH OWN CHILDREN UNDER AGE 21, FATHER ABSENT - US 1979

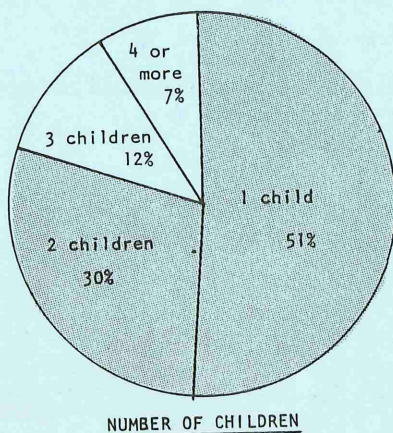
Most are age 25 to 44 . . .



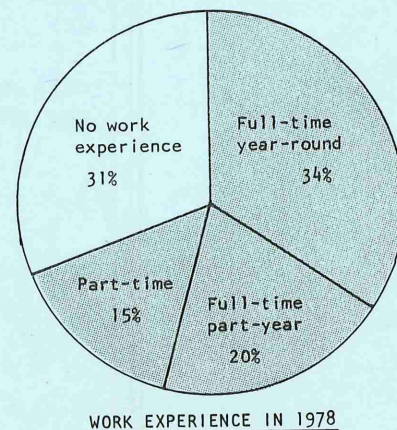
and few are remarried



Their families are small . . .



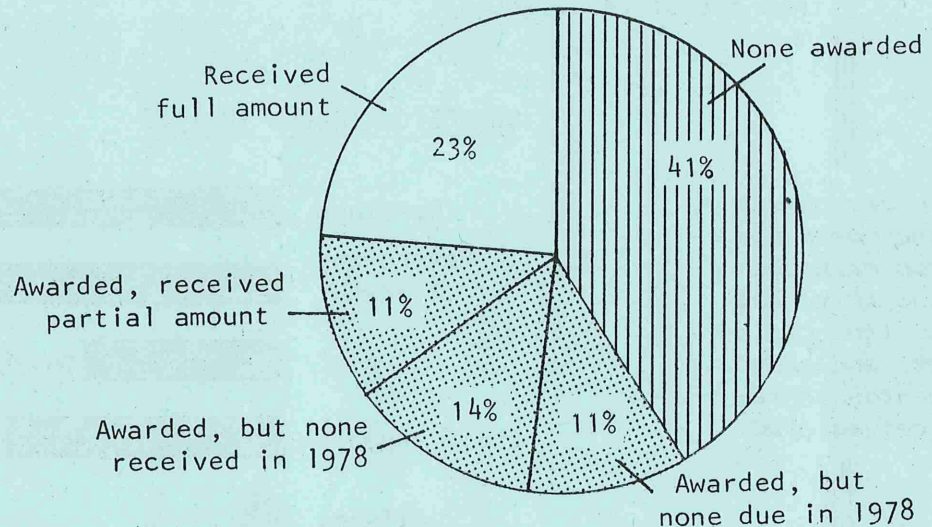
and most have paid employment



2 CHILD SUPPORT

Relatively few absent fathers provide for the support of their children. The chart below shows how often child support is awarded and how often awarded support is actually paid.

CHILD SUPPORT IN 1978



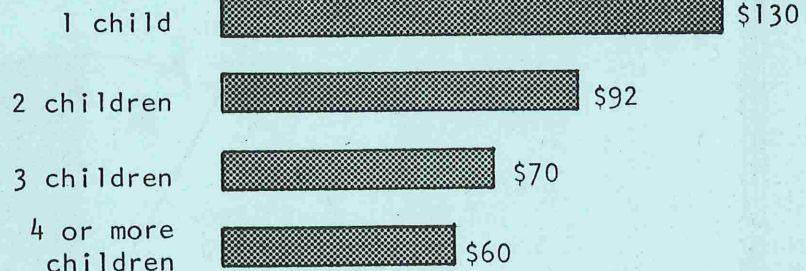
About two-thirds of the women received no child support from the absent father. Less than one-quarter received the full amount due.

For the mothers who are awarded child support and actually receive such support, amounts are small. In addition, the amount awarded per child is less, on the average, as family size increases.

NUMBER OF CHILDREN

CHILD SUPPORT AWARDED PER CHILD PER MONTH

Mean child support income in 1978 was \$1,799. Mean total money income for the mothers who received child support was \$8,944.



The minimal level of child support means that large numbers of these mothers must carry primary responsibility for the financial support of children, as well as the responsibility for their physical care and emotional support. Child care costs alone are likely to exceed support payments, with the average monthly cost for a preschooler in Hennepin County at \$170.

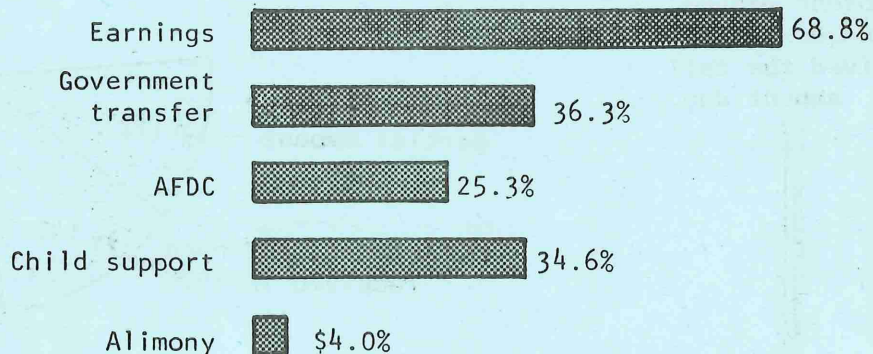
3 CHILD SUPPORT

Other sources of income for women and children in absent-father families are the mother's earnings; alimony; Aid to Families with Dependent Children (AFDC); and other government transfer payments such as Social Security, pensions, or unemployment compensation.

As shown in the chart below, the mother's earnings are the most likely income source. Many of these families, of course, receive income from more than one of these sources.

SOURCE OF INCOME IN 1978

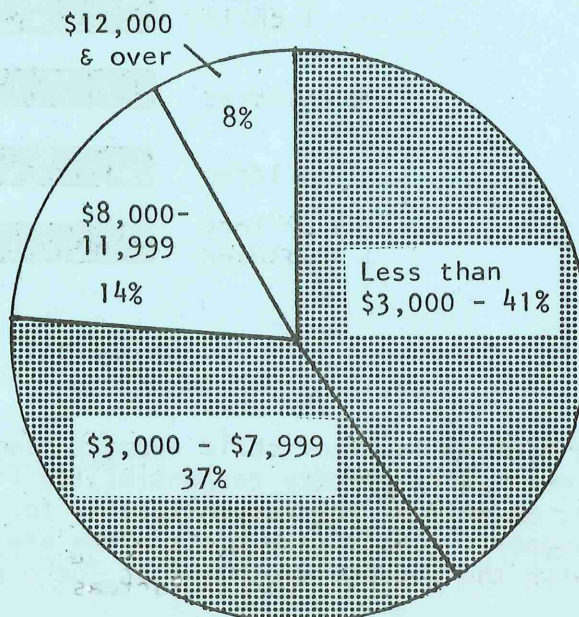
Percent
of mothers



More than two-thirds of the women had income from earnings; about one-third had income from child support; and about one-fourth received AFDC.

Because child support is absent, inadequate, or not regularly paid, women in absent-father families have low incomes. In 1978, the median income for such families was \$3,836 while the mean income was \$6,980. Less than 1 percent had incomes over \$15,000.

INCOME IN 1978



About four out of five of the mothers had incomes under \$8,000 in 1978.

4 CHILD SUPPORT

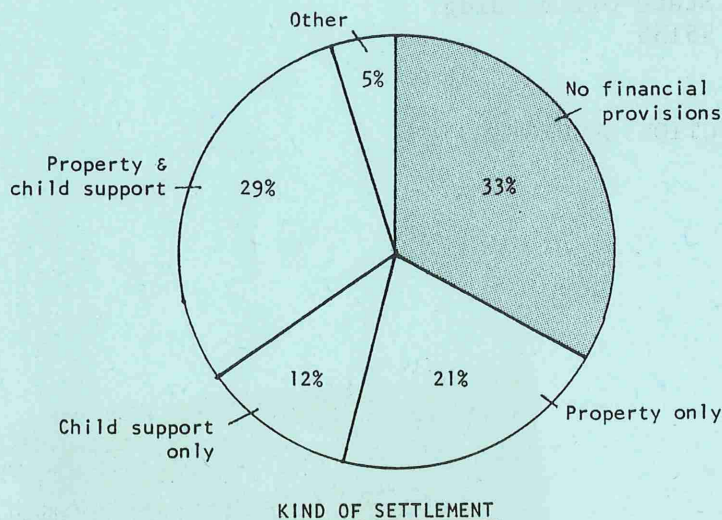
The table below shows changes over the last 20 years in financial settlements at the time of divorce or separation. Although there has been no significant change in the small proportion of women awarded alimony, there have been dramatic increases in the proportion awarded some property or some level of child support. (The table excludes any support obligations of never-married men, who account for 19 percent of all absent fathers.)

Year of divorce or separation	Percent awarded ALIMONY (1)	Percent awarded PROPERTY (2)	Percent awarded CHILD SUPPORT (3)
1975 & later	13.4 %	54.5 %	73.2 %
1970 - 1974	14.4 %	46.8 %	73.5 %
1960 - 1969	15.1 %	43.9 %	66.5 %
Before 1960	14.8 %	30.4 %	47.4 %
TOTAL	14.3 %	44.5 %	70.8 %
Amount	<i>mean=\$2,851 received in 1978</i>	<i>mdn=\$4,648</i>	<i>mean=\$1,799 received in 1978</i>

(1) Includes 14,334,000 ever-divorced and separated women
 (2) Includes 12,125,000 ever-divorced women
 (3) Includes 5,720,000 divorced or separated women with children

The chart below shows what types of financial settlements are made at the time of divorce, and in what combinations.

EVER-DIVORCED WOMEN WITH AT LEAST ONE CHILD, US 1979



About one-third of divorced mothers receive no financial settlement; another third receive property only or child support only.

In summary, few mothers receive adequate child support from absent fathers. Many women receive no initial award of child support; some are awarded support, but amounts awarded are inadequate; and regardless of the amount of support awarded, many absent fathers fail to make support payments. The combined effect is increasing poverty among women and children.