

MARRIED-COUPLE FAMILIES, with information about parental status, two-earner couples, and income, page 1.

NEWSLETTER MAILING LIST REVIEW, page 4.

MARITAL STATUS \& HUSBAND'S EARNINGS, EMPLOYED WOMEN, USS. 1982


## Married Couple Families

Despite increases in female-headed households and non-family households, married-couple households still represent the norm. This newsletter issue reviews data on married-couple families, based on U.S. Census and other data.

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There are 897,532 married-couple families in Minnesota, accounting for 62 percent of households in the state. Eighty-four percent of children under age 18 in the state live in a married-couple family.

MINNESOTA HOUSEHOLDS BY TYPE, 1970 \& 1980


- Just over half of married couples in Minnesota have children under 18 living with them -- 54 percent, compared with 59 percent a decade ago.
- Twenty-five percent have preschool-age children, down from 30 percent in 1970.
- Minnesota couples are slightly more likely than couples nationally to have children living with them. Among U.S. married couples, 51 percent have children under 18 and 23 percent have children under age 6 .
- The majority of married-couple families (53 percent) live outside the seven-county Twin Cities area.


## Married Couple Families, continued

The majority of women who are married and living with their husbands are in the labor force -- 54 percent, up from 41 percent in 1970. This includes 58 percent of married women with children under 18 -- 50 percent of those with preschoolers and 65 percent of those with school-age children only.

Fifty-three percent of urban couples, and 44 percent of rural couples, have both spouses in the labor force.

Married women least likely to be employed are those with children under age 6 and living in rural areas of the state. However, a substantial portion of this group, 46 percent, are in the labor force.


Wife only - 3.8\%

Only about one-quarter of married-couple families -- 24 percent in urban areas and 29 percent in rural areas -- are supported by one wageearner. Statewide, 10 percent of married-couple families have no earners, 26 percent have one earner, 49 percent have two earners, and 16 percent have three or more earners.

Nationally, more than two-thirds of married women who are employed work full-time. Of the 23.2 million employed wives in the United States, 15.9 million were employed full-time in 1981.

## Married Couple Families, continued

Median income for married-couple families in Minnesota in 1981 was $\$ 24,627$. By contrast, the median was $\$ 12,731$ for all other families. Married-couple families in which one or both spouses are age 65 or older have significantly lower incomes, with a median income for this group of $\$ 12,674$ compared with $\$ 26,055$ for married couples in which both spouses are under age 65 .

Nationally, the median earnings of wives were $\$ 7,723$ in 1981, only 40 percent of the $\$ 19,123$ median earnings for husbands. Wives who were full-time year-round workers had a median income of $\$ 12,101$-- 56 percent of median earnings for husbands who worked full-time year-round, at \$21,529.

Although wives' earnings continue to be substantially below their husbands', wives make a crucial contribution to family income. Forty percent of employed wives in the nation have husbands with no earnings or husbands with earnings under \$15,000 in 1980.

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\text { WIVES' CONTRIBUTION TO FAMILY INCOME, U.S. } 1981
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## Married Couple Families, continued

The U.S. Department of Labor provides data on the economic contributions of married women in 1981. In that year, about 9.7 million mothers in the nation were working to supplement low family incomes. Included were 3.3 million mothers whose spouses had 1981 incomes below $\$ 7,000$ and 6.4 million whose spouses had incomes between $\$ 7,000$ and $\$ 15,000$.
(Households were classified as poor in 1981 if they had incomes below $\$ 5,917$ for a couple or $\$ 9,287$ for a family of four. The Bureau of Labor Statistics estimate for a "low budget" for an urban family of four was $\$ 15,323$ in autumn 1981.)

In the 49.7 million husband-wife families in the nation, there were 2.4 million husbands who were unemployed in March 1982, although they were in the labor force and actively looking for work. Ten million husbands were not in the labor force. Some 1.2 million wives of unemployed husbands and 2.0 million wives whose husbands were not in the labor force were employed or seeking employment. Many of these women were the sole support of their families.

The money contribution of employed wives is of crucial importance when it raises family income above the low-income level. About 6 percent of husband-wife families in the U.S. had incomes below $\$ 10,000$ when the wife was employed; about 21 percent had incomes this low when she was not employed.

Data sources for this newsletter include the U.S. Bureau of the Census; the U.S. Department of Labor Bureau of Labor Statistics; and the State Demographer's Office, State Planning Agency.

## Newssletter Mailing List Review

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MINNESOTA WOMEN: EARNINGS, with newly-released data from the 1980 Census, page 1.

LEGISLATIVE PROGRAM 1984, with proposals to be considered in the next six weeks, page 3.

NEWSLETTER MAILING LIST REVIEW, page 4.

## ANNOUNCEMENTS

The Commission office has moved to Room B59 Capitol, where we will stay for about a year and a half while the State Office Building is renovated. Telephones and ZIP code are unchanged.

The 1984 state legislative session begins March 6 and is expected to adjourn in late April. To find out who your state representative and state senator are, all your county auditor's office. In the Twin Cities, you may call House Public Information (296-2146) or Senate Public Information (296-0504).

To be added to mailing lists for advance committee schedules and legislative summaries, you may write to House Information, Room 9 Capitol, St. Paul 55155 or Senate Information, Room B29 Capitol, St. Paul 55155.

## 1 Minnesota Women: Earnings

Data on earnings for Minnesota women employed full-time year-round have just become available for the first time. This newsletter issue presents information on earnings by age and educational attainment, based on the 1980 Census.

The state's earnings gap is larger than the national average. In 1980, Minnesota women employed full-time year-round earned $\$ 10,005$ compared with $\$ 17,704$ for their male counterparts -- only 57 cents, on the average, for each dollar earned by men.

The comparable national figure for 1980 was 60 cents, although there was a drop to 59 cents in 1981. The national earnings gap has hovered at about 60 cents for more than two decades.

MEDIAN EARNINGS BY AGE, FULL-TIME YEAR-ROUND EMPLOYEES, MINNESOTA 1980


Earnings for Minnesota women peak at age 25 to 34 , at a level below that of men age 20 to 24. This earnings peak of $\$ 11,005$ for women is only slightly above the lowest earnings for any age group of men -- $\$ 11,003$ for those age 65 and over.

## Legislative Program 1984

The Commission on the Economic Status of Women has endorsed the following proposals on which action is expected in the 1984 legislative session. For more information, contact the Commission office at 296-8590 or 1-800-652-9747.

## Employment

Minimum wage - tip credit. Eliminates tip credit in computing minimum wage.
Minimum wage - unemployment compensation. Any legislation relating to unemployment compensation should recognize the problems of eventual indexing out of full-time minimum wage workers from eligibility for unemployment compensation, and the inability of part-time minimum wage workers currently to qualify, and should address the problem.

Pay equity in local government. Requires cities, counties, and school districts to conduct pay equity studies; requires these government units to establish a timetable for implementation of pay equity; and amends local personnel acts in Minnesota Statutes to incorporate policy language similar to that in the 1982 pay equity law.

Video display terminals. Requires employers to provide the following for VDT operators: employer-paid eye examinations, standards for proper lighting, and glare screens, and alternative work assignments for periodic breaks.

## Family law

Divorce statistics reporting. Provides for the Minnesota Department of Health to participate in the national divorce registry system; adds items to the form currently used by the national system to provide information about the economic provisions of dissolution cases in the state.

Pension assignment and marital property. Amends pension statutes to allow for garnishment to meet child support or maintenance obligations; maintains the definition of marital property which includes pension benefits and rights.

Child support guidelines. Maintains a system of guidelines for child support orders, to improve the adequacy and uniformity of support following dissolution.

## Child care

Child care sliding fee. Maintains the child care sliding fee program as a categorical rather than a block grant program, and provides funding adequate to allow the program to operate in all Minnesota counties.

Child care - Capitol area. Establishes a child care program in the Capitol area for children of state employees.

Child care tax credit. Increases the amount of dependent care credit for state income tax purposes to 30 percent of cost for families with incomes below $\$ 10,000$ annually.

Child care tax deduction. Allows for a deduction for dependent care assistance from a state employee's salary, at the option of the employee, as a nontaxable employee benefit for state income tax purposes.

## Minnesota Women: Earnings, cont.

Women are now the majority of college students in many systems -state universities, community colleges, and private institutions. Earnings for both men and women increase with increasing levels of educational attainment. However, Minnesota parallels national patterns in that women earn less than men at each educational level.

MEDIAN EARNINGS BY EDUCATIONAL ATTAINMENT
FULL-TIME YEAR-ROUND EMPLOYED PERSONS AGE 25 \& ABOVE, MINNESOTA 1980


Female college graduates earn about the same as men with an eighth grade education -- and women who have attended graduate school earn less than male high school dropouts. Female high school graduates earn 56 cents for every dollar earned by their male counterparts, while female college graduates earn 62 cents for every dollar earned by men with this much education.

The earnings gap has been widely studied, and the gap persists even when controlling for factors such as occupation, industry, geographic area, union, estimated labor force experience, and other characteristics of employed persons and their jobs.

## Legislative Program, continued

## 4

## Insurance

Homemaker services, auto 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.

Insurance discrimination - primary coverage. Allows policyholders to designate priority coverage; prohibits assignment of primary coverage on the basis of sex in cases of overlapping insurance coverage.

## Block grants

Block grants hearings. Requires annual legislative hearings to allow for state review of all block grant appropriations.

## Human rights enforcement

Amends the Human Rights Act to allow increases in the amounts of permissible damages and to grant the hearing examiner discretion to award attorney's fees; allows a charging party to request a decision from the hearing examiner's office if a case has not been addressed by the Human Rights Department within 180 days; allows for referral of discrimination cases to a mediation service; and allows for other methods of providing a fair and prompt resolution of Human Rights Act charges.

## Education

Sex equity in education. Requires the Department of Education to develop a plan for multi-cultural and sex equity education programs in all school districts, and requires the Department to promulgate rules requiring all school districts to establish such programs.

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NEWSLETTER \#78
MARCH/APRIL 1984

LIVING ARRANGEMENTS OF CHILDREN, with data comparing Minnesota and U.S. patterns, and state data by race and area of residence, page 1.

CHILD CARE IN SWEDEN, with information about government-supported programs and parental benefits, page 3 .

LEGISLATIVE HIGHLIGHTS, a preliminary review of action in the 1984 session, page 4.

NEWSLETTER MAILING LIST REVIEW, page 4.

LIVING ARRANGEMENTS OF CHILDREN BY RES IDENCE, MINNESOTA 1980


## Living Arrangements of Children

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There were 1,252,322 children (defined as persons under age 18) in Minnesota in 1980 -- down from 1,381,487 in 1970. This newsletter issue reviews information about living arrangements of children, including family type, race, residence, and patterns of change.

*     * $\underset{\text { * * }}{*}$

Children in Minnesota are more likely than American children generally to be living with both parents. Although there has been substantial growth in the numbers of children in one-parent families in the last decade, Minnesota patterns more closely resemble national patterns of 10 years ago.

There has been virtually no change in the proportions of children who live in father-only families. Instead, the decrease in children living in two-parent families can be attributed to increases in female-headed families -- most frequently a result of separation or divorce.

LIVING ARRANGEMENTS OF CHILDREN, MINNESOTA \& U.S., 1970-1980

Both parents


Mother only
Father only
Neither parent


Source: Minnesota data are from the U.S. Bureau of the Census; U.S. data are from Current Population Surveys. Persons under age 18 who are householders or spouses of householders are excluded. The U.S. data for those living with fathers only are estimated.

The average number of children per family has declined in the last decade in Minnesota, from 2.5 in 1970 to 2.0 in 1980. Married-couple families tend to have more children: 2.0 compared with 1.8 for femaleheaded families and 1.6 for male-headed families.

A child's race is strongly associated with his or her living situation. The percentage of children living with both parents ranges from 92 percent of Asian children (Japanese, Chinese, Filipino, Korean, Asian Indian, and Vietnamese) to only 45 percent of Black children. Overall, fully 10 percent of Minnesota children now live with a mother only.

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LIVING ARRANGEMENTS OF CHILDREN BY RACE, MINNESOTA 1980
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Source: U.S. Bureau of the Census. These data exclude persons under age 18 who are not living with either parent. *Persons of Spanish origin may be of any race.

Children's living arrangements also vary by area of residence (see chart, front page). Ninety-four percent of those in rural areas with a population under 2,500 are living with both parents, compared with 75 percent in central cities. Suburban and small town patterns fall between these extremes.

Although the majority of Minnesota children live in a married-couple household, many can expect to live in a one-parent family at some time in their childhood. The increase in such families has significant implications for public policy in areas such as child care. It also highlights the importance of providing support systems for single parents, almost all of whom are women.

## Child Care in Sweden

In late March and early April, the Commission office had a visitor from Sweden. Ms. Bergliot Lundberg, Equality Director for the City of Stockholm, observed the Commission's work and met with representatives of other organizations working toward equality for women. Her visit was sponsored by the German Marshall Fund.

Ms. Lundberg shared a great deal of information about Swedish efforts to improve the status of women. Probably most noteworthy is the government's commitment to adequate child care -- a critical need, since 87 percent of adult men and 76 percent of adult women are in the labor force.

Thirty percent of child care in Sweden is provided by public day nurseries ( $17 \%$ ) or family day nurseries ( $13 \%$ ) for preschool children. The government also provides child care for children age 7 to 10 through leisure time centers and family day nurseries.

CHILD CARE IN SWEDEN, SPRING 1980

Children age 6 and under


Swedish law provides a parental benefit of six months after childbirth. The parents decide how to divide the six months of paid time off between them. In addition, fathers may take ten days' paid leave of absence at childbirth, even if the mother is receiving the parental benefit at that time. A special parental benefit is available for other contingencies, allowing one or both parents to take up to 6 months off between delivery and the time the child enters school.

Ms. Lundberg presented information showing that about 20 percent of fathers take a leave at childbirth. Fathers and mothers are about equally likely to take time off when their children are sick. Seventy-two percent of fathers spend 20 hours per week or more with their children. Twenty-nine percent spend 40 hours per week or more with their children.

Commission staff and members greatly enjoyed the opportunity to meet and work with Ms. Lundberg. Our thanks to the many individuals and organizations who met with her during her stay in Minnesota.

## Legislative Highlights

The legislative session is expected to end during the week of April 23 , and several Commission-endorsed proposals are still awaiting final action. However, a number have already passed:

- The Department of Heal th will be collecting more comprehensive statistics about divorce, which will establish a helpful data base.
- Child support guidelines were maintained, and pensions were added to the kinds of income from which past-due child support may be withheld.
- The child care sliding fee program will receive an additional \$1.5 million to assist low-income parents. (This amount, however, is not enough to assist all those on the waiting list.)
- A child care program may be established in the Capitol area, pending the results of a needs assessment by the Department of Employee Relations.
- Victims of discrimination may receive larger monetary damages under a bill which affects enforcement of the Human Rights Act. The bill also extends the period of time in which charges may be filed from 180 to 300 days.

These bills will now be forwarded to the Governor's office for signature, at which time they are officially enacted.

A bill requiring protections for workers at video display terminals was introduced in the final days of the session, too late for a hearing. However, this topic promises to generate lively discussion next year.

Other bills which did not pass or were not introduced were: unemployment compensation for part-time minimum wage workers; requirements for sex equity and multicultural programs in schools; and a state Equal Rights Amendment.

The next newsletter issue will provide a full review of the session.

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LEGISLATI ON 1984, summarizing action on Commission-endorsed legislative proposals during the 1984 legislative session, page 1.

NEWSLETTER MAILING LIST REVIEW, page 4.

## ANNOUNCEMENTS

COMMISSION BUSINESS MEETING will be held on Thursday, May 31, at 11:00 AM in Room 112 of the Capitol Building, St. Paul. The agenda will include development of a hearing schedule for the summer and fall.

The Comission will conduct several hearings outside the Twin cities area this summer, as it has in the past. When hearings are held away from the Capitol, participants are welcome to address any topic related to the economic status of women.

If you belong to a women's organization that would be interested in helping arrange a hearing in your community, please contact the Commission office. The toll-free number is 800-652-9747.

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

# Legislative Summary 1984 

Commission Legislation which passed
Minimum Wage - Tip Credit - Beginning January 1 , 1985 the tip credit, which allows employers to pay employees $20 \%$ below the minimum wage if they receive at least $\$ 35$ per month in tips, will be phased out. The credit will decrease to $15 \%$ on January 1, 1985, 10\% on January 1, 1986, 5\% on January 1, 1987 and beginning on January 1, 1988 all tipped employees will receive minimum wage regardless of the amount of tips they receive. Chapter 636 .

Pay Equity in Local Governments - Requires all political subdivisions to establish equitable compensation relationships in their compensation to employees. A primary consideration must be comparable work value. Each political subdivision must establish a job evaluation system and conduct a job evaluation study. A report must be made to the Department of Employee Relations by October 1, 1985 and the Commissioner must report to the legislature by January 1, 1986. Results of the job evaluation study must be made available to the exclusive bargaining representative but the job study is private data until July 31, 1987. Results of the job evaluation study may not be used as evidence in any court action prior to August 1, 1987 and state court actions for failure to comply with the requirements of the act are barred until August 1 , 1987. Chapter 651.

Divorce Statistics Reporting - Allows Minnesota to collect additional data at the conclusion of a marriage dissolution regarding the economic consequences of the dissolution. The data is collected by the Commissioner of Health. Allows Minnesota to participate in the National Divorce Registry, a national data collection system. Chapter 534.

Pension Assignments and Marital Property - Amends pension statutes to eliminate the exemption of pension income from garnishments or attachment when child support payments are in arrears. Chapter 547.

Child Support Guidelines - Modifies the child support guidelines to include certain debts incurred for necessities for the child or for the generation of income, in determining net income. The debts may be included only when a schedule for repayment within 18 months is established. Chapter 547.

Child Care Sliding Fee - Maintains the child care sliding fee program and appropriates additional funds of $\$ 1.5$ million for one year. Chapter 654.

Capitol Area Child Care - Authorizes the rental of space in the capitol
complex for a private day care center for children of state employees. Chapter 485

Human Rights Enforcement - Amends the human rights act to prohibit any lease, contract or other agreement which requires an individual to waive his or her rights under the act; extends the statute of limitations for filing a charge with a state or local commission to 300 days; provides for sanctions for frivolous delays caused by either party: allows a charging party to ask for a hearing if no action has been taken by the Department of Human Rights within 180 days; requires the Commissioner to give priority to certain charges and to inform charging parties of the priorities and expands the private right of action. Chapter 567.

Child Care Tax Credit - Increases the amount of dependent care credit for state income tax purposes to $30 \%$ of the cost for families with incomes below $\$ 24,000$. Chapter 514 .

University of Minnesota Pay Equity - Requests the regents of the University of Minnesota to conduct a job evaluation study of non-academic employees including hospital workers and report to the Legislative Commission on Employee Relations by April 1, 1985 on the classes which require pay equity or comparability adjustments, the estimated cost to provide them and the steps being taken to achieve pay equity. Chapter 456.

Commission legislation which was not passed.
Video Display Terminals - Regulates the use of video display terminals in the work place; requires employers to provide eye examinations proper lighting and work conditions and alternative work assignments or rest periods. Introduced late in session. H.F. 2333. SF 2217.

Minimum Wage - Unemployment Compensation - Ellminates the eventual indexing out of full time minimum wage workers from eligibility for unemployment compensation and allows part time minimum wage workers to qualify. Unemployment legislation was not passed.

Child Care Tax Deduction - No action on this bill. Allows a payroll tax deduction for state employees to be used for child care costs.

Insurance Discrimination - Primary Coverage - Eliminates cire insurance practice of designating husband's coverage as primary. No action

Block Grant Hearings - Requires annual hearings on use of federal block grant money. Passed House. No action in Senate.

Sex Equity in Education - Requires the Department of Education to develop a plan for multi-cultural and sex equity programs in all school districts. No action this session.

Minnesota Equal Rights Amendment. No action this session.
Homemaker Services, Auto Insurance. Increases the maximum insurance benefits payable to a nonfatally injured homemaker. Passed House. No action in Senate.

Other Legislation related to the Economic Status of Women
Apprenticeship Programs. Bona fide apprenticeship programs which predominantly involve heavy physical labor or work on high structures will no longer be exempt from the age discrimination provisions of the state Human Rights Act. Chapter 319.

Credit Cards. Requires a credit card issuer tc issue a card to a married woman in her current or former surname as she directs. Allows the credit card issuer to require that a new account be opened if it is in the former surname. Refusal to conform to this provision constitutes an unfair discriminatory practice under the state Human Rights Act. It is also a discriminatory practice to refuse to serve a woman based on her use of a current or former surname. Chapter 533.

Human Rights. Adds additional positions to the human rights department for enforcement activities to reduce the caseload. Allows the Commissioner to assign priority to cases based on early settlement or potential for widespread impact. Chapter 654.

MEED. An additional appropriation of $\$ 30 \mathrm{mil} 11$ ion is given to the emergency jobs program. Chapter 654

Temporary Housing Demonstration. The Department of Economic Security will administer a program of $\$ 250,000$ in grants to provide or expand temporary housing and support services. There must be on program for families with children, one primarily for single persons and one primarily for persons leaving a shelter for victims of abuse. There will be 2 programs in the metro area and one outside the metro area. The funding ends June 30,1985 . Chapter 654.

Boards and Commissions. Requires the appointment of at least one person over 60 years of age to groups such as the State Task Force on Battered Women, the Council on Black Minnesotans and the Council on the Affairs of Spanish Speaking People. Chapter 654.

Department of Public Welfare. The Department of Public Welfare is now the Department of Human Services. The department is required to promulgate temporary and permanent rules for the AFDC program. Chapter 654.

Community Social Services Act - Expands target groups which must be served by the Community Social Services Act to include parents with incomes at or below $70 \%$ of the state median income who are in need of child care in order to secure or retain employment, training, or education. Chapter 654.
Income Tax Intercept - Makes the law allowing the intercept of income tax refunds of child support debtors permanent and allows the amount intercepted to include attorney's fees and costs incurred in collecting child support. Chapter 514.

For more information about these or other proposals related to the economic status of women, please contact the Commission office.

The Cormission will be conducting hearings and gathering information over the summer and fall in preparation for the 1985 legislative session. That session, beginning in January 1985, will include consideration of appropriations for all state agencies for the biennium beginning July 1 , 1985.

## Newsletter Mailing List Review

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This is the last issue in which a "purge" notice will appear. All those now receiving the newsletter (other than interoffice and other states) will continue to do so unless they request otherwise.

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GOALS OF HIGH SCHOOL GIRLS IN MINNESTA, from a draft report of a recently completed survey, page 1.

MATH AND SCIENCE ASSESSMENT, Looking at performance of girls and boys in grades 4,8 and 11 , page 3.

VOCATIONAL ENROLLMENT BY CURRICULUM, page 4.

## ANNOUNCEMENTS

PUBLIC HEARINGS
MONDAY, JULY 9, 1984, MARSHALL, MN. The hearing will begin at 7:30 p.m. in City Council chambers, City Hall.

WEDNESDAY, AUGUST 8, 1984, MOORHEAD, MN. The hearing will begin at 7:30 p.m. in City Council chambers, City Hall.

All meetings and hearings of the Commission are open to the public. If you would like to testify or for more information, call the Commission office at 296-8590 (metro area) or 1-800-652-9747 (non metro, toll free line).
In Marshall, call Carolyn Larson (507) 537-1546
In Moorhead, call Helen Rudie (218) 233-6817
Like other hearings held outside the twin cities area, topics of the Marshall and Moorhead hearings are open. Participants may present information and recommendations on any matter relevant to the economic status of women in the area.

## GOALS OF HIGH SCHOOL GIRLS

Following are excerpts from a study presented at the Spring Hill Center conference, "The Economic Future of Girls and Young Women," held last May 22-23. The study is entitled 'Minnesota Youth Poll: Aspirations, Future Plans and Expectations of Young People in Minnesota," and is part of a larger research project conducted by the Center for Youth Development and Research and the Agricultural Experiment Station, University of Minnesota.

Approximately 725 Minnesota high school students between the ages of 14 and 18 participated in this poll in April 1984. The students were from urban, suburban, and rural schools, and one adolescent treatment center. About half the schools and youth organizations selected to participate are located in the metro area, and the other half in greater Minnesota.

## CAREER ASPIRATIONS

- Girls have higher career aspirations than do boys; 63\% of girls chose professional work, in contrast to $39 \%$ of the boys. Girls also were more likely to aspire to jobs at the lowest end of the occupations scale than were boys. Only $2 \%$ of girls expected to be homemakers by age 30.
- Males overwhelmingly (93\%) chose typical male occupations, while females were far less stereotyped in their career aspirations, with $43 \%$ choosing typical women's jobs, $46 \%$ choosing typical male jobs, and $11 \%$ choosing neutral occupations.
- Girls were more likely to see more barriers to achieving their career goals than were boys. The greatest barriers for females were the size and shape of the job market, lack of money, not having the necessary skills, not knowing the right people, and lack of knowledge of career possibilities. For males, problems of the same magnitude included money, the job market, and inadequate knowledge about career options.
- Young women defined success in adulthood more in terms of psychological and philosophical attributes, such as happiness, both in general terms and in relationships, while males were more likely to see success in concrete material terms, such as wealth and high quality consumer items. Females were more likely to define success and happiness in terms of job satisfaction than were males.

Student comments on the definition of success:
"You are content and happy with all you do. You have good communication with others and are proud of yourself and your accomplishments." (F)
"A house, car, happiness, successful in their jobs (a lot of money) and if there is a family, for it to be happy and not broken up, to accomplish their dreams." (F)
"A few children (3) and a lot of money." (M)
"Happiness, well-paying job, active sex life, good friends." (M)

## GOALS OF HIGH SCHOOL GIRLS, continued

FAMILY AND SCHOOL INFLUENCE ON FUTURE ROLES

- Almost all respondents reported that girls are protected and sheltered to a far greater extent than males in the family.
- Half of the females and $2 / 3$ of the males thought males and females were treated differently in school, with the males charging that girls get preferential treatment. Girls thought that teachers had higher expectations of them.


## SOCIETAL MODELS AND MYTHS

- Both males and females defined the healthy adult as far more similar to stereotypical male characteristics than female ones. The healthy person was described as very aggressive, extremely independent, neither emotional nor unemotional, very competitive, very adventurous, a strong leader, and not very concerned about appearance.
- Two-thirds of both males and females accepted the assumptions of the Cinderella myth that most young women want to marry successful, handsome men who will take care of them for the rest of their lives so they won't have to work. About $1 / 5$ of the respondents totally endorsed the concept; the rest offered more qualified agreement, noting that there weren't enough princes to go around and it's a good, but not dependable, idea because death or divorce might happen. Those who rejected Cinderella said that women need to work and be successful as much as men do and that a woman should first find a "sense of herself," then find the prince (or husband). The strong degree of acceptance of this myth seems to be in contradiction to the way in which young women described happiness, success, and their career aspirations.
- Seventy percent of males and $60 \%$ of females approved and endorsed the "Supermom' model, successful in career, childrearing, homemaking, community affairs, and keeping her husband happy. Those who offered qualified endorsement often lamented their scarcity. Of the $30 \%$ of females and $25 \%$ of males who reject Supermom, they did so on the following grounds: it was a fantasy -- perfect families do not exist; Supermom must be miserable if the rest of the family is leading such a charmed life; and it is possible to achieve happiness without being married or without being "superhuman."


## 3 MATH AND SCIENCE ASSESSMENT

In an increasingly technological society, math and science experience is highly valued and financially rewarded, while lack of a strong background in these subjects may be a distinct disadvantage in today's job market. With growing emphasis on high tech industries there is concern that female students achieve equity with male students in math and science in order that they may take advantage of new vocational opportunities.

Information available from the state Department of Education's Minnesota Civil Rights Survey of Elementary and Secondary Schools show that, for the academic year 1982-83, the total state enrollment of female students in high school math and science classes breaks down as follows:

MATH

| Algebra 11 | $-49.14 \%$ | Biology | - $53.32 \%$ |
| :--- | :--- | :--- | :--- |
| Geometry | $-49.77 \%$ | Chemistry | - $49.92 \%$ |
| Pre-College Math | - $43.75 \%$ | Physics | - $37.27 \%$ |

Recent performance assessment data collected by the state Department of Education for math and science compare achievement of male and female students in grades 4, 8, and 11. The assessments cover academic years 1974-75 to 1982-83 for math, and 1978-79 to 1982-83 for science. The results shown in the tables below seem to indicate that the relative scores of females to males have improved somewhat in math (Table l), but show little improvement in science (Table 11).

Table 1. MATH
Performance of boys and girls
The math performance of girls at grade 11 appears to be getting closer to that of boys, who have traditionally had an advantage. Results at grades 4 and 8 follow traditional patterns, with girls having a slight advantage at grade 4 , and performance at grade 8 being essentially the same.

Table 11. SCIENCE

PERFORMANCE OF BOYS AND GIRLS OVER TWO ASSESSMENTS

| Grade | Year | Boys <br> Performance | Girls <br> Performance | Boys <br> Advantage |
| :---: | :---: | :---: | :---: | :---: |
| 4 | $1978-79$ | $59.7 \%$ | $58.3 \%$ | $+1.4 \%$ |
|  | $1982-83$ | $58.8 \%$ | $57.8 \%$ | $+1.0 \%$ |
| 8 | $1978-79$ | $57.2 \%$ | $53.3 \%$ | $+3.9 \%$ |
|  | $1982-83$ | $59.7 \%$ | $55.4 \%$ | $+4.3 \%$ |
| 11 | $1978-79$ | $59.4 \%$ | $54.1 \%$ | $+5.3 \%$ |
|  | $1982-83$ | $60.3 \%$ | $54.5 \%$ | $+5.8 \%$ |

OVER THREE ASSESSMENTS

| Grade | Year | Boys <br> Performance | Girls <br> Performance | Boys <br> Advantage |
| :---: | :---: | :---: | :---: | :---: |
| 4 | $1974-75$ | $61.0 \%$ | $62.9 \%$ | $-1.9 \%$ |
|  | $1978-79$ | $77.0 \%$ | $77.8 \%$ | $-0.8 \%$ |
|  | $1982-83$ | $74.3 \%$ | $75.4 \%$ | $-1.1 \%$ |
| 8 | $1974-75$ | $56.3 \%$ | $57.2 \%$ | $-0.9 \%$ |
|  | $1978-79$ | $64.4 \%$ | $64.4 \%$ | Even |
|  | $1982-83$ | $69.3 \%$ | $68.9 \%$ | $+0.4 \%$ |
|  | $1974-75$ | $54.3 \%$ | $51.8 \%$ | $+2.5 \%$ |
|  | $1978-79$ | $66.2 \%$ | $62.9 \%$ | $+3.3 \%$ |
|  | $1982-83$ | $67.9 \%$ | $66.3 \%$ | $+1.6 \%$ |

In science, boys outperform girls at all grade levels, although girls' performance at grade 4 did show a slight improvement for 1982-83. Overall, the boys advantage increases with the grades.。

There are significant differences in enrollment patterns among the vocational curriculum areas. The chart below summarizes these differences, and the following pages present more detailed information for each curriculum area.

Home economics has the largest number of students, followed by trade-industrial, office, and agriculture. Distribution, health, and technical enrollments combined account for only 12 percent of vocational enrollments.

Female students are most likely to be enrolled in home economics, representing almost half of all female enrollees. An additional 30 percent of female students are enrolled in office programs. Only onequarter of male students are enrolled in these two areas.

Male students are most likely to be enrolled in trade-industrial programs. This area combined with agriculture accounts for almost two-thirds of all male vocational enrollments. By contrast, less than 10 percent of female students are enrolled in trade-industrial or agriculture programs.

Enrollment patterns of minority students also vary by sex. Home economics accounts for almost half of all minority female enrollees, but for only 17 percent of minority male enrollees. Trade-industrial courses account for more than half of enrollments among minori.ty males, but for only 8 percent of minority females.



Room B59 Capitol, St. Paul, Minnesota 55155
(612) 296-8590

NEWSLETTER \#81
AUGUST 1984

RURAL WOMEN IN MINNESOTA 1980, with data on age, marital status, labor force rates, occupation, income and poverty.

## Announcements

PUBLIC HEARING
Monday, OCTOBER 1, 1984, 9:30-11:30 a.m., Room 118 State Capitol, St. Paul, MN.

The topic for the hearing will be health care issues for women and teenage pregnancy.

All meetings and hearings of the Commission are open to the public. If you would like to testify or for more information, call the Commission office at 296-8590 (metro area) or 1-800-652-9747 (non metro, toll free line).

COMMISSION HIRES NEW ASSISTANT DIRECTOR
Lisa Cohen is the Commission's new assistant director. Lisa is replacing Bonnie Watkins who left the Commission to take a position with the Department of Employee Relations providing technical assistance to local governments in the implementation of pay equity.

Lisa interned with the Commission in 1978. Most recently she was a special assistant to Minnesota Lt. Governor Marlene Johnson.

## RURAL WOMEN

This newsletter issue is based on data from the U.S. Bureau of the Census. Except as otherwise noted, all data are for 1980.

The Census defines the rural population as all persons living in places of less than 2,500 inhabitants. Rural Farm is defined as in a rural area and on a place with $\$ 1,000$ or more in sales of crops, livestock, or other farm products during the calendar year. Rural Non-Farm is defined as in a rural area but not on a farm as defined above.

In 1980, there were 272,280 women 16 and over living in rural areas in Minnesota. 103,200 of these women lived on farms and 169,080 lived in other rural areas. In this newsletter, women refers to all females 16 and over unless otherwise noted.


Over half of rural farm women are between the ages of $35-64$, while only thirty-eight percent of all Minnesota women are in this age group.

Only fourteen percent of rural farm women are between the ages of 25 - 34, while twenty-four percent of rural non-farm women and twenty-four percent of women in the Twin Cities area are between the ages of $25-34$.

Nineteen percent of rural farm women are between the ages of 45-64, while only twelve percent of rural non-farm women and twelve percent of Twin Cities women fall into this age group.

## RURAL WOMEN , continued



Over forty-three percent of rural non-farm women and more than thirty-eight percent of rural farm women were between the ages of 17 - 20 the first time they married.

Almost seventy-six percent of rural non-farm women and seventytwo percent of rural farm women were under the age of 26 at the time of their first marriage.

Sixty-five percent of Minnesota women who married in 1979 were under the age of 25 .

LABOR FÓRCE PARTICIPATION RATE OF MINNESOTA WOMEN, 1980


All Minnesota Women 15 \& over


Rural
Farm Women 16 \& over


Rural
Non - Farm
Women 16 \&
over

## RURAL WOMEN

Over sixty percent of women in the Twin Cities area are in the labor force, while just under forty-two percent of rural farm women and about forty-seven percent of rural non-farm women are in the labor force.

OCCUPATIONS OF EMPLOYED MINNESOTA WOMEN, 1980


In general the occupational patterns of women in rural Minnesota are similar to those of women in the rest of the state. Rural women are more likely to have service jobs than women in the rest of the state, and rural women are less likely to have clerical jobs.

Rural farm women have a substantialy greater number of jobs in the agricultural area.

Rural non-farm women have a greater number of $j o b s$ in the production and craft area than other groups of women in Minnesota.

## Rural Women, cont'd.

\% OF INDIVIDUAL MINNESOTA WOMEN IN POVERTY, 1980


In 1979, as reported in the 1980 census, seventeen percent of Minnesota families had income below $\$ 10,000$. Twenty-six percent of rural non-farm women and twenty-eight percent of rural farm women had family income below $\$ 10,000$.

Forty-four percent of Minnesota families had income between $\$ 10,000-\$ 24,999$. Forty-five percent of rural non-farm women and forty-six percent of rural farm women had family incomes in that range.

Thirty-nine percent of Minnesota families had income above $\$ 25,000$, while only twenty-nine percent of rural non-farm women and twenty-six percent of rural farm women had family incomes that high.

One fourth of Minnesota households have income from Social Security. Fifteen percent of rural non-farm women and fourteen percent of rural farm women receive social security benefits.

About six percent of the state's households have public assistance income. Only three percent of rural non-farm women and one percent of rural farm women receive any public assistance.


Room B59 Capitol, St. Paul, Minnesota 55155
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NEWSLETTER \#82
SEPTEMBER 1984

## In This Issue

HIGHLIGHTS FROM COMMISSION'S NEW REPORT, WOMEN IN MINNESOTA:

* Marital Status of Minnesota Women, 1900-1980
* Labor Force Participation Rate of Minnesota Women, 1900-1980
* Labor Force Participation Rate of Minnesota Women by Age, 1970 and 1980
* Distribution of Income for Minnesota Families with Children, 1979
* Poverty Rates of Minnesota Families by Family Type, 1979


## Announcements

COMMISSION ISSUES NEW REPORT

WOMEN IN MINNESOTA, a factbook on Minnesota women based on 1980 Census data is now available in the Commission Office. This report provides a statistical profile of women in Minnesota and includes data on: general population characteristics, educational attainment and enrollments, marital status and living arrangements, labor force participation and employment, income and earnings and poverty.

The report is free and can be ordered by writing or calling the Commission office. If you have already requested this report please do not request it again. Already ordered reports will be mailed out over the next six weeks.

## Marital Status

## Marital status patterns are relatively unchanged



Marital status patterns of Minnesota women have changed very little in the last decade. In both 1970 and 1980, the substantial majority of women were married and living with their husbands. In both years, about one-fourth of women had never married. There has been a slight increase in the numbers of women who are divorced, separated or widowed.

The last two decades have represented a normalizing of marital status patterns. In the period from 1940 to 1960 , there was a dramatic increase in the percentage of women who were married and a corresponding decrease in the percentage who were single. The post war period was marked by the exodus of women from the labor market, the move to the suburbs and the birth of the baby boom generation.

In contrast to that era, current patterns are more like those at the turn of the century. In 1900, fifty-nine percent of Minnesota women were married, compared with fifty-seven percent in 1980. The percent of women who have never married has decreased from thirty-three percent to twenty-five percent -a greater change than the rise in the number of divorced women, from less than one percent to seven percent of the female population. The proportion of women who are widowed has grown gradually over this eighty year period, reflecting both the decrease in singleness and women's increased life expectancy.

## Labor Force Participation

Dramatic increases have occurred in women's employment
Labce Participation ot Minnesota Women. $1900 \cdot 1980$
Percent
Labor
*Percentages are for women age 14 and over for 1900-1960, $\varepsilon$ for women age 16 and over Labor force participation has risen significantly, especially among younger for 1970 and 1980.

More than two-thirds of women age 16 to 44 , and more than half of women age 45 to 64 were in the state work force in 1980. In 1970, women age 25 to 34 represented the only age group of women with less than a fifty percent participation rate. This group experienced the largest labor force increase in the 70 s , and a larger percentage of these women are now in the work force than any other group. The majority of these women are married and have children -- factors which once tended to keep women at home full-time.

In the decade of the 70 s , women continued their rapid influx into the labor force which began in the early 60s. More than a quarter of a million Minnesotans who were employed or actively seeking employment in 1980 were women, representing forty-three percent of the state labor force.

Overall, sixty-four percent of women of the usual working age, 16 to 64, are now in the labor force. This represents a dramatic increase from fifty percent in 1970 and thirty-eight percent in 1960. By contrast the labor force participation rate for men in the same age group has remained unchanged at eighty-six percent in each of those three years.


## Family Income

Female-headed families have the lowest incomes


Married-couple families have the highest income of any household type. Male-headed families have lower income than married couple families, generally, in part because they have fewer earners. Overall, the medians are $\$ 22,533$ for married-couple families, $\$ 18,061$ for male-headed families and $\$ 11,356$ for female-headed families. Male-headed families income is eighty percent of the median for married couples, while income for female-headed families is only fifty percent of the married couple median.

More than two-fifths of female-headed families have total family income of less than $\$ 10,000$. By contrast, twenty-four percent of male-headed families and fourteen percent of married-couple families have incomes this low.

Presence and age of children are additional critical factors in family income. Married-couple families with children tend to have higher income than those without children -- medians are $\$ 23,880$ for those with children and $\$ 20,169$ for those without children. Income for male-headed families does not vary significantly with the presence of children. The statewide medians are $\$ 17,503$ for male-headed families with children and $\$ 18,152$ for these families without children.

Although incomes are low for all groups of female-headed families, they are even lower for female-headed families with children. Statewide, the median income was $\$ 9,201$ for female-headed families with children, compared with $\$ 15,574$ for those without children. More than half of the female-headed families with children had incomes under $\$ 10,000$ in 1979.

## Poverty

Female-headed families are the most likely to be in poverty

People living in families are generally less likely then those in non-family households to be poor. Twenty-two percent of women living alone and fifteen percent of men living alone are poor. By contrast, about seven percent of families have poverty level income.

Families with children have a higher poverty rate, at nine percent, than those without children, at five percent. Those with preschool age children are more likely than those with school age children only to be poor, eleven percent compared with seven percent.

Families maintained by women with no spouse present are most vulnerable: twenty-three percent of this group compared with five percent of husbandwife families and eight percent of male-headed families had income below the poverty level in 1979. Almost one-third of female-headed families with children under age six are living in poverty.

# COMMISSION ox we ECONOMIC STATUS of WOMEN 

Room B59 Capitol, St. Paul, Minnesota 55155
(612) 296-8590

OCTOBER 1984

## In This Issue

Corroction

POVERTY IN MINNESOTA, with data on persons in poverty by age and region, female-headed families as a percent of families in poverty by race and working age persons in poverty by labor force status.

In the Commission's 1984 Legislative Summary it was reported that Homemaker Services, Auto Insurance passed the House, but not the Senate. This bill which increases the maximum insurance benefits payable to a nonfatally injured homemaker to $\$ 200$ per. week, the same as currently allowed for survivors of a deceased homemaker, passed both the House and Senate and is part of Minnesota Laws, chapter 602.

A profile of women and poverty in Minnesota will be available from the Commission in early November. This profile will be a compilation of data from Women in Minnesota, Newsletters and other census materials. If you wish to receive a copy of this profile please write or call the Commission office after November 1.

## U.S. POVERTY LEVELS

Poverty rates -- the percentage of a particular group with income below the poverty level -- are higher for women than for men. More than 374,000 Minnesotans were living in poverty in 1979. This represents about 9 percent of the state's population. Of these, 41 percent were women, 33 percent were children and 26 percent were men.

Minnesotans are most likely to be poor if they meet one or more of the following criteria: female, under age 24 or over age 75 , not currently married, not in the labor force, and living outside the Twin Cities area, Those least likely to be poor are male, between the ages of 25 and 64 , currently married, in the labor force, and living in the Twin Cities.

Below are the thresholds at the poverty level in 1979. (the basis for determining poverty status in the 1980 census). Based on these guidelines a married couple with two children below the age of 18 was in poverty if the family income was below $\$ 7,356$. A single parent with two children was in poverty if the family income was below $\$ 5,844$. In contrast, the median family income in Minnesota in 1979 was $\$ 19,959$.

Thresholds at the Poverty Level in 1979 by Size of Family and Number of Related Children Under 18 Years

| Size of Family Unit | Weighted average thresholds | Related children under 18 years |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | None | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 or more |
| 1 person (unrelated individual). | 3,686 | 3,586 | $\cdots$ | $\ldots$ | $\ldots$ | $\ldots$ | ... | $\ldots$ | $\ldots$ | $\ldots$ |
| Under 65 years. | 3,774 | 3,774 | ... | . $\cdot$ | $\ldots$ | $\cdots$ | ... | $\cdots$ | $\ldots$ | $\cdots$ |
| 65 years and over. | 3,479 | 3,479 | ... | $\ldots$ | $\ldots$ | $\cdots$ | ... | $\cdots$ | ... | $\cdots$ |
| 2 persons. | 4,723 | 4,723 | ... |  | $\ldots$ | $\ldots$ | $\ldots$ | $\ldots$ | $\ldots$ |  |
| Householder under 65 years | 4,876 | 4,858 | 5,000 | $\ldots$ | $\ldots$ | . $\cdot$ | . | ... | $\ldots$ | $\ldots$ |
| Householder 65 years and over. | 4,389 | 4,385 | 4,981 | $\cdots$ | $\ldots$ | . $\cdot$ | $\ldots$ | $\ldots$ | ... | $\cdots$ |
| 3 persons. | 5,787 | 5,674 | 5,839 | 5,844 | ... | $\ldots$ | $\ldots$ | $\ldots$ | $\ldots$ | $\ldots$ |
| 4 persons | 7,412 | 7,482 | 7,605 | 7,356 | 7,382 | . 3 | $\ldots$ | . . | $\ldots$ | $\ldots$ |
| 5 persons. | 8,776 | 9,023 | 9,154 | 8,874 | 8,657 | 8,525 | ... | $\ldots$ | $\ldots$ |  |
| ${ }_{7} \mathbf{7}$ persons. | 9,915 | 10,378 | 10,419 | 10,205 | 9,999 | 9,693 | 9,512 | ... | $\cdots$ |  |
| 7 persons. | 11,237 | 11,941 | 12,016 | 11,759 | 11,580 | 11,246 | 10,857 | 10,429 | 11, 035 | . . . |
| 8 persons. | 12,484 | 13,356 | 13,473 | 13,231 | 13,018 | 12,717 | 12,334 | 11,936 | 11,835 | , $0 \cdot$ |
| 9 or more persons | 14,812 | 16,066 | 16,144 | 15,929 | 15,749 | 15,453 | 15,046 | 14,677 | 14,586 | 14,024 |

In 1982, a married couple with two children was in poverty if the family income was below $\$ 9,783$. A single parent with two children was in poverty if the family income was below $\$ 7,772$. In Minnesota, the median family income for 1982 was $\$ 24,027$.
Table A-2. Thresholds at the Poverty Level in 1982, by Size of Family and Number of Related Children Under 18 Years Old

| Size of family unit | Weighted average thresholds | Related children under 18 years |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | None | One | Two | Three | Four | Five | Six | Seven | $\begin{aligned} & \text { Eight } \\ & \text { or more } \end{aligned}$ |
| One person (unrelated individual). | \$4.901 |  |  |  |  |  |  |  |  |  |
| Under 65 years. | 5. 019 | \$ 5,019 |  |  |  |  |  |  |  |  |
| 65 years and over.... | 4, 626 | 4.626 |  |  |  |  |  |  |  |  |
| Two persons.. | 6,281 |  |  |  |  |  |  |  |  |  |
| Householder under 65 years... | 6,487 | 6,459 | \$ 6,649 |  |  |  |  |  |  |  |
| Householder 65 years and over. | 5,836 | 5,831 | 6,624 |  |  |  |  |  |  |  |
| Three persons. | 7.693 | 7,546 | 7,765 10 | $\begin{array}{r} 7,772 \\ \uparrow 9,783 \end{array}$ |  |  |  |  |  |  |
| Four persons. | 9,862 | $\begin{array}{r}7,950 \\ \hline 11999\end{array}$ | 10,112 | 9,783 11.801 | 4 9,817 |  |  |  |  |  |
| Five persons. | 11,684 | 11,999 | 12,173 | 11,801 | 11,512 |  |  |  |  |  |
| Six persons. | 13,207 | 13,801 | 13,855 | 13,570 | 13,296 15,399 | 12,890 14,955 | 112.649 14.437 |  |  |  |
| Seven persons. | 15, 036 | 15,879 | 15,979 | 15,637 | 15,399 | 14,955 | 14,437 16,403 |  |  |  |
| Eight persons. | 16,719 | 17, 760 | 17,917 21,468 | 17,594 21,183 | 17,312 20,943 | 16,911 20,549 | 16,403 20,008 | 15,872 19.517 | $\begin{array}{r} 15,738 \\ 19,397 \end{array}$ |  |
| Nine persons or more | 19,698 | 21,364 | 21,468 | 21,183 | 20,943 | 20,549 | 20,008 |  |  | :18.64? |

## POVERTY BY AGE \& REGION

Poverty rates are highest for both men and women among those age 18 to 21 and

Female
 among those age 65 and over. The highest rates, 19 percent for women and 13 percent for men, are for persons age 75 and above.

Six percent of women and 5 percent of men age 40 to 54 are poor, the lowest rate for any age group. This is explained in part by the fact that most people this age are married and living with their spouses, a life stage which is associated with economic well being.

More than one-fourth of poor women, 29 percent, are age 65 and over. Only 20 percent of poor men are in this age group. Because of the large numbers of women at older ages and their high poverty rates, older women in poverty outnumber their male counterparts by over 2 to 1.

About 17 percent of poor men and about 28 percent of poor women live alone. This is particularly true of older women: 73 percent of poor women age 75 and over live alone.
*REGION 11



BALANCE OF STATE $\ddagger++++++++++++++++++++++++++++++++++++++++++++++++++$
$\ddagger$ Region 11 includes the seven-county Twin
$\quad$ Cities area: Anoka. Carver, Dakota, Hennepin,
Ramsey, Scot E \& Washinton counties.
$\ddagger+++++++++++++++++++++++++++++++++++++++++++$


Poverty rates are consistently higher in the balance of the state than in Region 11. However, differences by sex and age are evident in both regions. Poverty rates for women are 13 percent in the balance of the state, compared with 8 percent in Region 11. Comparable rates are 10 percent and 5 percent for men.

The highest rate by region and age is for women age 75 and over living outside the Twin Cities area: almost one-quarter of these women had poverty level income in 1979.

## FEMALE-HEADED FAMILIES IN POVERTY BY RACE

People living in families are generally less likely than those in non-family households to be poor. Twenty-two percent of women livng alone and 15 percent of men living alone are poor. By contrast, about 7 percent of families have poverty level incomes.

Families maintained by women with no spouse present are most vulnerable: 23 percent of this group compared with 5 percent of huband-wife families and 8 percent of male-headed families had income below poverty level in 1979.

Although female-headed families represent only 13 percent of families in Minnesota, they account for 33 percent of the families living in poverty. The proportion of poor families headed by women represents a large increase in the last decade, up from one-fourth to one-third of all poor families in Minnesota. Nationally, an even larger proportion of families in poverty, 45 percent, are headed by women.

FEMALE-HEADED FAMILIES AS A PERCENT OF FAMILIES IN POVERTY IN MINNESOTA BY RACE, 1979

| White |  |
| :---: | :---: | :---: |
| $\left.\begin{array}{c}\text { Black } \\ \text { American } \\ \text { Indian } \\ \text { Asian }\end{array}\right)$ | \# families <br> in poverty |
| 66,730 |  |

In almost every racial group female-headed families are a large proportion of families in poverty. Over two-thirds of Black families in poverty and two-thirds of American Indian families in poverty are headed by women. Women headed almost half of the families of Spanish origin in poverty and nearly thirty percent of the White families in poverty. Fifteen percent of Asian families in poverty are headed by women.
*Race n.e.c. includes all persons not included in the categories White, Black, American Indian, Eskimo \& Aleut, and Asian \& Pacific Islander.
**Spanish/Hispanic Origin - Persons of Spanish/Hispanic origin or descent are those who reported either Mexican, Puerto Rican, Cuban or other Spanish/Hispanic origin to question 7 of the 1980 U.S. Census. It is important to note that persons of Spanish origin may be of any race and are counted in one of the five race classifications.


## POVERTY BY LABOR FORCE STATUS

WORKING AGE (16-64) PERSONS IN POVERTY IN MINNESOTA BY SEX \& LABOR FORCE STATUS, 1979



207,992 persons

In 1979, there were 207,992 women and men of working age (16-64) in poverty in Minnesota. Fifty-seven percent were women and 43 percent were men. Over half of the working age persons in poverty were in the labor force. The labor force participation rate for working age women and men in poverty was 44 percent and 68 percent respectively. This compares to an overall labor force participation rate for this age group of 64 percent for women and 86 percent for men. It is interesting to note that while the labor force participation rate id lower for those in poverty than the general population, the majority of poor people of working age are in the labor force.

# COMMISSION ov rut ECONOMIC STATUS of WOMEN 

Room B59 Capitol, St. Paul, Minnesota 55155
(612) 296-8590

In This Issue
TEENAGE PREGNANCY: This issue of the newsletter summarizes testimony on teenage pregnancy presented at the Commission's October hearing. It includes data on teenage pregnancy and information on the health, economic and social risks of teenage pregnancy.

CHILD SUPPORT BROCHURE: The Commission in cooperation with the Minnesota Office of Child Support Enforcement is publishing a brochure outlining child support in Minnesota. The brochure defines child support, how much support is awarded, how to change a support order, how support orders are enforced and what the IV-D program is and does.

## Announcements

A Commission meeting has been scheduled for Thursday, December 13, 1984 at 1:00 p.m. in room 118 of the State Capitol.

The Commission will be discussing legislative proposals for the 1985 legislative session.

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

In early October, the Commission held a public hearing on health issues for women and teenage pregnancy. The information in this newsletter on teenage pregnancy was presented at that hearing.

NUMBER OF BIRTHS PER 1,000 WOMEN IN U.S.
YOUNGER THAN 25 , BY AGE-GROUP, 1970-78,

PREGNANCY RATES FOR FEMALES
IN MINNESOTA, 1970-87
\# per 1,000


Although the U.S. teenage birthrate fell throughout the 1970's it did not drop as steeply as the rate for women age 20 to 24 . The younger the teenager, the smaller the decline in the birthrate. Between 1970 and 1978, the birthrate for women 20 to 24 fell by 33 percent; for those 18 to 19, the decline was 29 percent; for 15 to 17 year olds the rate declined 15 percent; and for those under 15 there was no decline in the birthrate.
(Teenage Pregnancy: The Problem That Hasn't Gone Away, 1981, The Alan Guttmacher Institute.)

(Pregnancy Rate is defined as the number of pregnancies reported as births, fetal dealths and induced abortions occurring per 1,000 Minnesota women in a defined age group. Pregnancy rate measures the minimum number of pregnancies that occurr each year, it does not include pregnancies which are spontaneously aborted or result in fetal loss prior to 20 weeks gestation.)
5.7 percent Minnesota's teenage women are faced with a pregnancy. The teen pregnancy rate was 43.7 in 1970 and it rose to 59.7 in 1978 . It continued to rise in 1979 and 1980 and was 63.6 and 64.0 respectively. The pregnancy rate for teens began to decline in 1981 and 1982 and was 57.6 in 1982
(Minnesota Dept. of Health)


In 1972, teen women 15 to 19 experienced 13.3 percent of all births occurring to Minnesota women. That figure declined to 8.9 percent in 1980. This drop in proportion reflects a similar drop in the adolescent female population for the same time period.

In 1982, there were 6,068 live births to Minnesota teenagers age 15 to 19, and 57 live births to teens under 15 years of age. Of the total births to teenager 15 to $19,2,869$ were to married teenagers and 3,199 were to unmarried teenagers. Nearly all live births to teens under 15 were out of wedlock.

Nationally, 87 to 96 percent of teenage mothers choose to keep their babies rather than place them for adoption.

Of the total 6,068 live births to Minnesota teenagers 15 to 19 years old in 1982, 4,851 ( 80 percent) were first births; 957 ( 16 percent) were second births; 107 (2 percent) were third births; 10 were fourth births; and for the remaining 143 births the birth order status is not known. One teenager under 15 gave birth to her second child.

Nationally, 78 percent of births to teenagers are first births, 18 percent are second births and 4 percent are third births or higher.

Teenage pregnancy poses a variety of health, social and economic risks to the young mother and her child. Those who are at most significant risk are teens 16 years of age and younger. Risk to this younger group and their children increases as the age of the mother decreases.

HEALTH RISKS TO THE MOTHER:

- Maternal mortality is 60 percent higher for women under age 15 and 13 percent higher for women 15 to 19 than for women age 20 to 24 .
- Pregnant females age 15 to 19 are 1.5 times more likely and pregnant females under 15 are 3.5 times more likely to die of toxemia than pregnant females in their twenties.
- For females under 16 years, pregnancy may deplete nutritional reserves needed for their own growth giving them a greater risk of future health problems.
- Adolescent females are more likely to begin labor prematurely and have a difficult labor, thereby increasing the hazards to both the mothers and their offsprings.

HEALTH RISKS TO THE INFANT

- A baby born to a female under 15 years is 2.4 times more likely to die in its first year than one born to a female 20 to 24 .
- Babies born to women under 20 are from 1.3 to 2 times more likely to be of low birth weight than infants born to women 20 to 24. Low birth weight is associated with increased risk of infant mortality and childhood morbidity and handicapping conditions, such as blindness, hearing disorders, cerebral palsy and learining and behavior disabilities.
- Children born to females under age 15 have 2.4 times the number of brain and nervous system disorders as children born to women over 15 .


## SOCIAL AND ECONOMIC RISKS

- Nationally two-thirds of teenage mothers have not finished high school. Eight of ten females who became mothers at age 17 or younger never finish high school and girls who become pregnant at age 15 or younger complete an average of 9 years of school.
- Three of five pregnant teen brides are divorced within six years.
- Nationally, in 1978 there were 600,000 families with children under five headed by a female 14 to 25. Two thirds of these families were living below the poverty level.
- Teenage mothers are less likely to work and more likely to receive welfare than mothers who first gave birth in their twenties.
- By age 8, 70 percent of children born to women 17 or younger have spent part of their childhood in a single parent household. This compares to 41 percent of children born to women 18 to 19 and 25 percent of children born to women in their twenties.

The Commission in conjunction with the Minnesota Office of Child Support Enforcement is publishing a brochure on child support. The brochure discussed the following topics: What is Child Support?; How much child support is awarded?; Can a support order be changed?; How are child support orders enforced?; and What is the IV-D program?.

The borchure will be available through the Commission office and the Minnesota Office of child support. It will also be distributed to county social service offices and other public places.

The following is taken from the brochure:
HOW MUCH CHILD SUPPORT IS AWARDED?
In Minnesota, there are guidelines established in state law to determine the amount of child support. A court may order the obligor (non-custodial parent) to pay less than the guidelines, but must give the reason for doing so. The reason must relate to one of the following:

* the earnings, income and resources of the obligor, including real and personal property;
* the basic living needs of the obligor; and
* the financial needs of the child to be supported.

Child support obligation is considered before debts, unless the debt is for the support of the child.

## GUIDELINES FOR SETTING CHILD SUPPORT

| Net Income Per | Number of Children |  |  |  |  |  |  | In order to figure out the amount of support the court would order, multiple the percent next to the obligor's net income by the number of children for whom support is owed. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1 | 2 | 3 | 4 | 5 | 6 | 7 or more |  |
| \$400 and Below |  | Order based on the ability of the obligor to provide support at these income levels, or at higher levels, if the obligor has the earning ability. |  |  |  |  |  |  |
| \$401-500 | 14\% | 17\% | 20\% | 22\% | 24\% | 26\% | 28\% | The amount of child support |
| \$501-550 | 15\% | 18\% | 21\% | 24\% | 26\% | 28\% | 30\% |  |
| \$551-600 | 16\% | 19\% | 22\% | 25\% | 28\% | 30\% | 32\% | owed is based on monthly |
| \$601-650 | 17\% | 21\% | 24\% | 27\% | 29\% | 32\% | 34\% |  |
| \$651-700 | 18\% | 22\% | 25\% | 28\% | 31\% | 34\% | 36\% | income up to $\$ 6,000$. Obligors earning over $\$ 6,000$ monthly |
| \$701-750 | 19\% | 23\% | 27\% | 30\% | 33\% | 36\% | 38\% |  |
| \$751-800 | 20\% | 24\% | 28\% | 31\% | 35\% | 38\% | 40\% | only owe support on the first |
| \$801-850 | 21\% | 25\% | 29\% | 33\% | 36\% | 40\% | 42\% | \$6,000 of their monthly income. |
| \$851-900 | 22\% | 27\% | $31 \%$ | 34\% | 38\% | 41\% | 44\% |  |
| \$901-950 | 23\% | 28\% | 32\% | 36\% | 40\% | 43\% | 46\% |  |
| \$951-1000 | 24\% | 29\% | $34 \%$ | 38\% | 41\% | 45\% | 48\% |  |
| \$1001 and ever |  |  |  |  |  |  |  |  |
| $=6000$ | 25\% | 30\% | 35\% | 39\% | 43\% | 47\% | 50\% |  |
| For the income: mandator cost of actual | pose s fe ensi divid cal | of th deral <br> on ded al he expen | se $g$ ncom ctio lth S. |  |  |  | me i <br> tax t of or | fined as total monthly social security deductions, ependent coverage, and equivalent amount for |

## COMMISSION ow we ECONOMIC STATUS of WOMEN

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IN THIS ISSUE

A profile of disabled women of working age in the U. S., with data on age, educational attainment, marital status, labor force participation and earnings.

## TYPICAL WORKING AGE WOMEN

## NONDISABLED

* is 33 years of age
* is a high school graduate
* is married
* is in the labor force
* had \$7,000 in income from all sources in 1980
* if employed earned $\$ 7,771$
* if employed full-time earned $\$ 12,021$


## DISABLED

* is 33 years of age
* is a high school graduate
* is married
* is not in the labor force
* had under $\$ 3,500$ in income from all source in 1980
* if employed earned $\$ 5,335$
* if employed full-time earned $\$ 10,569$

The information in this newsletter is national data on working age women who report one or more disabilities and who do not reside in institutions. It does not include data on disabled women who did not report their disabilities to the census.

For the purposes of this report disabled is defined as persons who reported a health condition or disability which prevented them from working or limited the amount or kind of work they could do.

## Age-Range, by Disability Status: Women Aged 16-64 and Not in Institutions



## AGE

There are $6,319,000$ disabled women of working age (16 to 64) in the United States, about one in twelve.

Women with work disabilities are much older than nondisabled women. The average disabled women is 51 years of age compared with an average age of 33 for nondisabled women. Six out of every ten disabled women of working age are over 45.

The incidence of disability increases with age. Only ten percent of all disabled adult women in the U.S. are between 16 and 24, while more than 40 percent of disabled adult women are between the ages of 55 and 64 .

## EDUCATION

Disabled women are less well educated than other women. Almost half ( 48.3 percent) of disabled women have less than twelve years of education. This compares to only 25.2 percent of nondisabled women. Almost 31 percent of nondisabled women have at least some post-secondary education, while only 15.7 percent of disabled women have more than twelve years of education.

## Years of School Completed: Disabled Women, Nondisabled Women, and Disabled Men Aged 16-64 and Not in Institutions



## MARITAL STATUS

Slightly less than half of disabled women are married compared with 61 percent of nondisabled women. An unusally large percentage of disabled women ( 15 percent) are widowed. This compares to 3.5 percent for nondisabled women. The high number of widowed disabled women is partially due to the fact that disabled women tend to be older than nondisabled women.

Disabled women are more likely than nondisabled women to be divorced or separated. More than one in four disabled women are separated or divorced compared to 13 percent of disabled men and 14 percent of nondisabled women who are separated or divorced.


Proportions Employed, by Age: Disabled Women Aged 16-64 and Not in Institutions


## LABOR FORCE PARTICIPATION

Three-fourths of all disabled women of working age are not in the labor force. Of the 25 percent who are in the labor force 15.5 percent are unemployed, twice the unemployment rate for nondisabled women.

From 1970 to 1980 the percentage of women in the labor force increased from 45 percent to 64 percent. During that same time period the percentage of disabled women in the labor force dropped from 26 percent to 23.5 percent.

The picture is somewhat brighter for younger disabled women. About one in three disabled women aged 16 to 34 have jobs. Of those between the ages of 35 and 44 , one in every four is employed. One fifth of those aged 45 to 54 work, but only one in nine between the ages of 55 and 64 are employed.

Education is also an important factor in determining labor force status. One third of disabled women with post-secondary education are employed. This compares to an employment rate of 24 percent for disabled women with a high school education, 14 percent for those with some high school and less than ten percent for those with less than eight years of education.

Labor force and employment status among disabled women compared to those measures for disabled men illustrates the additional burden placed on disabled women because of their sex. While four in ten disabled men are in the labor force and 36.3 percent are employed, only one in four disabled women are in the labor force and only 20 percent are employed. Thirty percent of disabled men have full time jobs while only 12 percent of disabled women are employed full time.

## INCOME AND EARNINGS

Disabled women usually are poor. In 1980, two out of three reported income from all sources below $\$ 4,000$. And only one disabled woman in thirty reported income of $\$ 15,000$ or more. Three disabled women in ten reported incomes that were below the poverty level.

Occupational Category, by Disability Status: Employed Women Aged 16-64 and Not in Institutions


## OCCUPATIONAL CATEGORY

Disabled women of working age who are employed are twice as likely as nondisabled women to be self-employed. Une in every nine disabled women is self-employed.

Occupational category groupings for disabled and nondisabled wo fing women are fairly similar. A 1982 survey found that one third of employed disabled women worked in the service area, 25 percent worked in clerical or other office support jobs, and 14 percent were employed as machine operators. This compares to almost 35 percent of nondisabled women who held clerical positions and almost ten percent who worked as machine operators.

Almost 14 percent of disabled working women were scientists, teachers, lawyers, health professionals or other professional/technical workers. Eighteen percent of nondisabled employed women held jobs in these fields.

