

# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

85 State Office Building, St. Paul, Minnesota 55155

(612)296-8590

NEWSLETTER #98

JANUARY 1986

## IN THIS ISSUE

CHILD CARE WORKERS, with information on their training, salaries and working conditions and the impact of these factors on the quality of child care.

Information from this newsletter comes from the National Commission on Working Women, Minnesota Child Care Salary Survey Project and the Minnesota Department of Employee Relations.

## ANNOUNCEMENTS

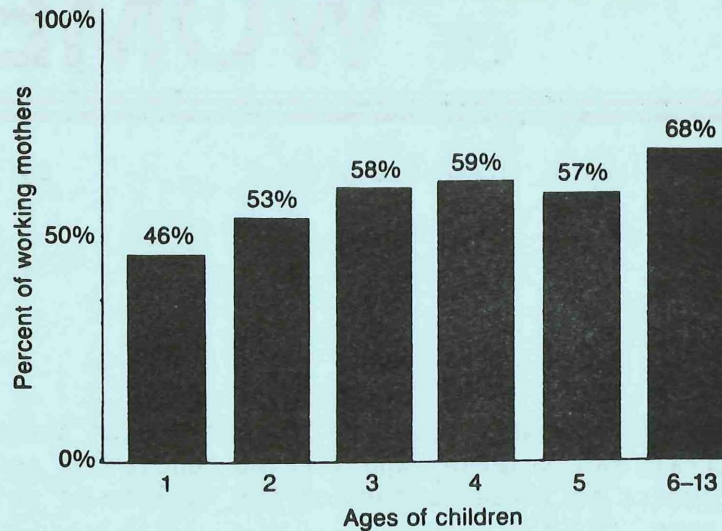
The Commission is tentatively scheduled to hold a meeting Thursday, January 30, 1986 at 1:00 PM in Room 112 of the State Capitol to complete work on its 1986 legislative agenda. This meeting will only be held if the legislative agenda is not completed at the January 21 meeting.

If you are interested in attending the meeting contact the Commission office to make sure that it is being held. All meetings and hearings of the Commission are open to the public.

## WORKING MOTHERS

Nationally, in 1984, 60.5 percent of all women with children under 18 years old worked outside the home. The highest increase in the rate of labor force participation was for women with children under 3 years old.

**MOTHERS IN THE WORKFORCE, U.S. 1984**

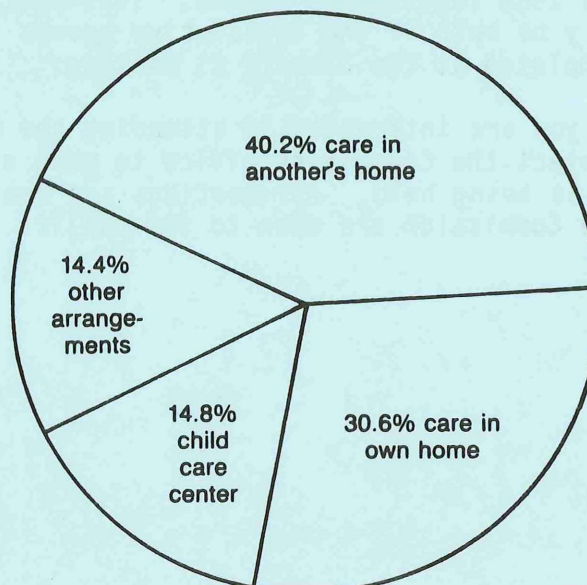


Women work out of economic need. Nearly two-thirds of all working women are: single (26 percent), divorced (11 percent), widowed (5 percent), separated (4 percent) or have husbands with incomes below \$15,000 (19 percent). In March 1985, over 6.3 million women with children under 18 years old were single, divorced, separated or widowed.

## KINDS OF CHILD CARE

**TYPES OF CHILD CARE RECEIVED BY CHILDREN OF WORKING MOTHERS**

U.S. 1982





## KINDS OF CHILD CARE (Continued)

The largest percentage of children are cared for in family day care homes, especially infants and children under 3 years old. About 75 percent of this care is given by non-relatives, while about 25 percent is provided by relatives. Most care given in a working mother's own home is given by the father or another relative.

In addition to these methods of care an estimated 7 million children aged 13 and under care for themselves at least part of the day while their parents work. The need for before and after school care for "latchkey" children is one of the largest areas of unmet child care need.

The quality of care that a child receives makes a difference to the development of a child. The Yipsilanti Study in Michigan found that low income children who received quality care saved society \$7 for every \$1 spent through outcomes such as, reduced teenage pregnancy, less conviction for crimes and higher levels of educational attainment. Continuity of care (low staff turnover), small staff/child ratios and staff training have all been found to be important indicators of quality of care.

## CHILD CARE WORKERS WAGES

In 1984, there were an estimated 2 to 3 million child care providers in the U.S. Ninety-six percent of all child care workers are women. The majority earned minimum wage or less. On average child care workers at centers earned \$9,200 annually (\$4.42 per hour). Family day care workers average \$1 per hour per child. A 1981 national study of home day care providers found that approximately 87 percent of family day care workers earned less than the minimum wage.

In Minnesota there are approximately 7,000 family day care home providers and somewhere between 5,000 and 10,000 full and part-time center child care workers. Between 1980 and 1983 the Minnesota Department of Revenue note a 75 percent increase in the number of people who designate "child care worker" as their job category. Ninety-nine percent of Minnesota's child care workers are women.

In Minnesota, a 1984 survey found the average wages for staff at all-day centers were as follows:

### Statewide Salary Levels: All-Day Centers Minnesota, 1984

<u>Position</u>	<u>Average Wage</u>	<u>Median Wage</u>
Director	\$ 7.08	\$ 7.10
Head Teacher	5.20	5.10
Assistant Teacher	4.29	4.10
Aide	3.71	3.60



## CHILD CARE WORKERS WAGES (Continued)

Salary levels vary by geographic area in Minnesota. Average salaries in Ramsey County are the highest in the state for all categories except aides. Non-Metro counties have the lowest average salaries for all positions. Average salaries for Hennepin County and other metro counties are generally close to or slightly above the state average. Despite the geographic differences average salaries for head teachers, assistant teachers and aides do not vary from geographic area to geographic by more than one dollar.

### Salary Levels by Geographic Area: All-Day Centers, Minnesota 1984

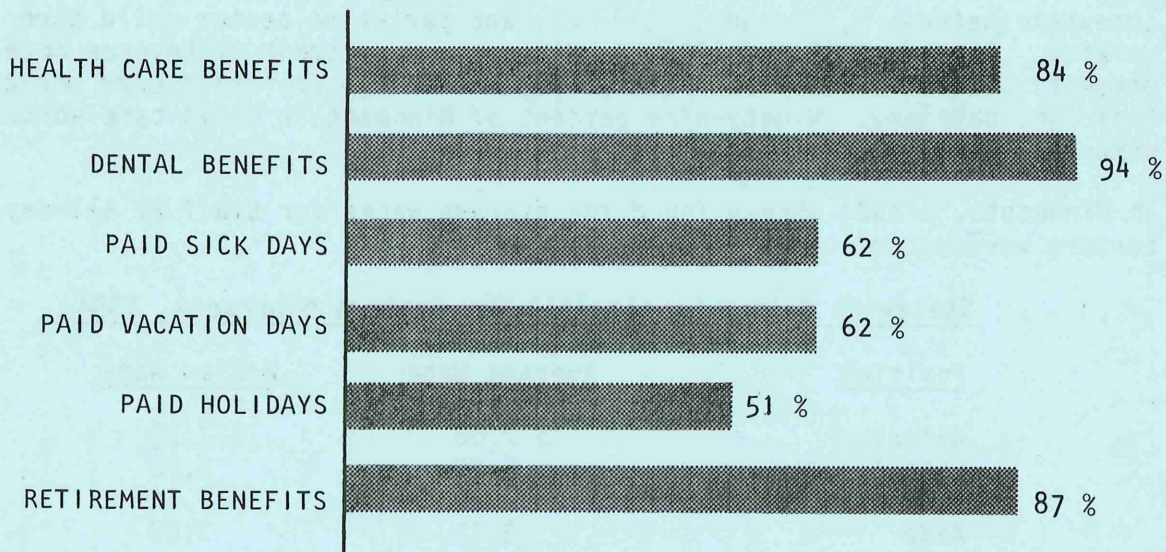
<u>Position</u>	<u>Hennepin</u>	<u>Ramsey</u>	<u>Other Metro</u>	<u>Non-Metro</u>
Director	\$ 7.29	\$ 8.44	\$ 7.35	\$ 5.84
Head Teacher	5.37	5.65	5.20	4.56
Assistant Teacher	4.43	4.52	4.28	3.84
Aide	3.74	3.68	3.74	3.56

## BENEFITS

There is a low level of benefits available to child care professionals in Minnesota. Eighty-four percent of centers do not pay for health insurance, 62 percent of centers do not pay for sick days or vacation days and over half give no paid holidays.

### PERCENTAGE OF CHILD CARE CENTERS NOT PROVIDING BENEFITS

#### MINNESOTA, 1984





## **TURNOVER - EXPERIENCE AND EDUCATIONAL LEVELS**

A study by the U.S. Bureau of Labor Statistics ranked child care workers (not including family day care providers) among the country's top ten job categories for turnover. Other occupations that were part of the top ten list included dishwasher and gas pumper. Nationally, in 1980, the turnover rate for child care providers in centers was 42 percent. The turnover rate for family day care providers is estimated at 33 percent.

In Minnesota, more than 90 percent of aides, 85 percent of assistant teachers and 69 percent of head teachers have less than five years experience. In addition 43 percent of all aides and 19 percent of all assistant teachers have less than one year experience.

### **EDUCATION/EXPERIENCE LEVELS OF STAFF: ALL-DAY CENTERS**

<u>Minimum Education Level</u>	<u>% of Directors</u>	<u>% of Head Teachers</u>	<u>% of Assistant Teachers</u>	<u>% of Aides</u>
No College Degree	18 %	16 %	58 %	90 %
No Degree, but CDA	9 %	19 %	23 %	3 %
College Degree	57 %	62 %	18 %	5 %
Graduate School	16 %	3 %	1 %	2 %
<u>Experience Level</u>				
Under 1 year	5 %	8 %	19 %	43 %
1 - 2 years	6 %	22 %	33 %	30 %
3 - 5 years	25 %	39 %	33 %	20 %
6 - 9 years	26 %	21 %	11 %	5 %
10 plus years	38 %	10 %	4 %	2 %

Eighty-four percent of all full day child care head teachers have a four year college degree and/or a child development associate degree (CDA). Forty-two percent of assistant teachers and 10 percent of aides have a four year college degree and/or a CDA.

# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

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NEWSLETTER #99

FEBRUARY 1986

## IN THIS ISSUE

LEGISLATIVE PROGRAM FOR 1986, with proposals to be considered during the 1986 legislative session.

AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC): an overview of AFDC in Minnesota. With information from the Office of Reports and Statistics, Minnesota Department of Human Services.

## ANNOUNCEMENTS

A WOMAN'S PLACE, Third Edition is now available from the Commission office. A WOMAN'S PLACE is a guide to Minnesota women's legal and economic rights. It is in an easy to understand question and answer format. A Woman's Place contains information relating to consumer rights, education, employment, labor law, finances, family law and violence. It also contains a resource directory listing places to call for additional information and assistance in each topic area. This third edition has been revised to reflect changes in the law and new information has been added. The resource section has also been updated and expanded.

The publication is free and can be ordered by writing or calling the Commission office.



## LEGISLATIVE PROPOSALS FOR 1986

**Child Care:** Support the creation of a state mechanism, such as a joint underwriting association, to ensure the availability of insurance coverage for child care providers.

**Child Support:** Clarify the child support guidelines to insure that only the income of the obligor is used to compute a child support award.

Clarify the method of applying child support guidelines in cases where there are multiple child support orders.

Repeal the compromise agreement provisions from the parentage act.

**Aid to Families with Dependent Children:** Maintain Aid to Families with Dependent Children (AFDC) payments at current level.

**Women, Infants and Children Food Program (WIC):** Direct the Department of Health to develop a statewide outreach effort to provide information about Special Supplemental Food Program for Women, Infants and Children (WIC).

Develop a more predictable method of allocating WIC funds so that all allocated federal funds can be expended to serve needy women and children.

**Prenatal Care:** Make use of Maternal and Child Health block grant (MCH) funds to provide prenatal care for uninsured pregnant women with incomes below 200% of poverty a top priority.

**Unemployment Insurance:** Provide an alternative method for low paid part-time workers who are permanently attached to the labor force to qualify for unemployment insurance.

**Women and Small Business Development:** Provide a specific component for women, and particularly rural women, in all state funded economic development programs aimed at small business development.

Apply the consumer credit provisions of the Minnesota Human Rights Act and the federal Equal Credit Opportunity Act to commercial credit.

Provide the legislative authorization necessary to transfer economic development funds to the Department of Jobs and Training for use in the Aid to Families with Dependent Children (AFDC) Entrepreneurship Project.

**Taxes:** Ensure equity for single heads of households in the Minnesota income tax laws by bringing Minnesota's tax categories into conformity with the federal tax code.



## **LEGISLATIVE PROPOSALS REMAINING FROM 1985**

**Pay Equity:** Continue to support the implementation of pay equity at the local level.

**Child Care:** Provide matching funds to encourage community support for public and private non-profit child care resource and referral programs and to utilize available federal dollars. Extend the protection of licensing to all child care centers, including latchkey programs. Ensure the provision of child care in all job training and employment programs for women. Provide on-site or community based child care programs for parents enrolled at vocational schools to use while attending classes.

**Government Initiatives To Encourage Child Care Benefits:** Provide a tax credit to employers who pay for child care services for an employee. Provide a tax credit to an employer who constructs or renovates a child care facility for employees.

**Equity in Education:** Provide for legislation modeled after Title IX of the Education Amendments of 1972, including authority for the Department of Education to promulgate rules implementing the legislation. Provide for continued state funding for the Equal Education Opportunities position and additional staff for the implementation of the above legislation, including replication of exemplary sex equity projects and inservice training of educators. Appropriate funds to the Department of Education to maintain the Minnesota Civil Rights Information Systems (MINCRIS), to report MINCRIS results to local districts and assist them in analyzing the data and to conduct compliance reviews. Incorporate sex equity provisions similar to the technology legislation in programs receiving state funding or oversight. Provide for incentive grants from the Department of Education to school districts which develop inservice programs for staff development.

**Teenage Pregnancy:** Require school districts to collect data and follow up on students who drop out because they are parents. Expand the school aid formula to provide aid to school districts which target programs to teenage parents. Provide funding for programs which assist teenage parents to complete high school by providing for the child care needs of teenage parents and providing curriculum in parenting, child development and legal rights and responsibilities. Target a portion of Early Childhood Education funds to serve high risk teenage parents.

**Women and Minority Development Corporations:** Establish a pilot grant program in the Department of Energy and Economic Development to provide administrative and project financing to eligible women and minority development corporations.

**Set-Aside Program for Small Business:** Continue support for the state set-aside program for small business. Establish a centralized certification program for SED vendors to ensure uniform standards among all state departments and to eliminate the need for SED vendors to be certified by more than one department.

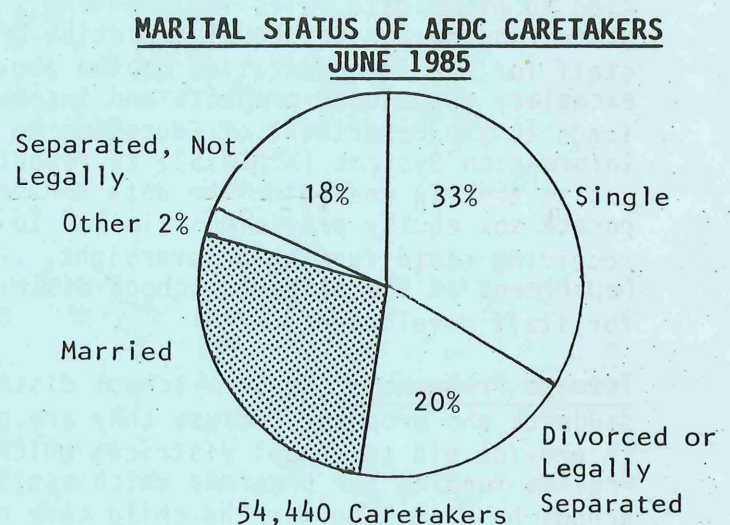
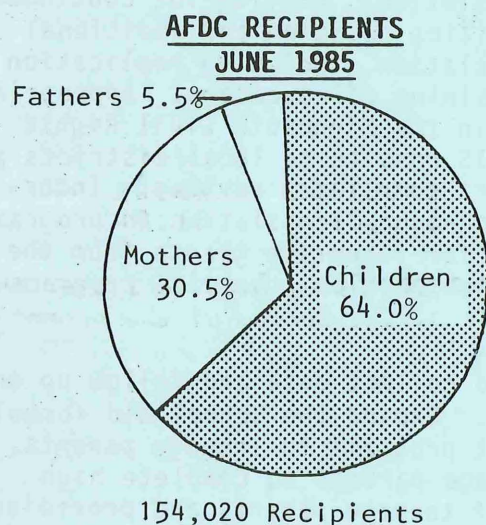


## AID TO FAMILIES WITH DEPENDENT CHILDREN - AFDC

"Welfare" is the term most commonly used to describe public assistance programs for persons in financial need. There are seven public assistance programs that address the needs of persons in poverty in Minnesota: AFDC, Aid to Families with Dependent Children; SSI, Supplemental Security Income; MSA, Minnesota Supplemental Aid; GA, General Assistance; MA, Medical Assistance; GAMC, General Assistance Medical Care; and Food Stamps. AFDC is the primary income maintenance program for dependent children and their caretakers who meet eligibility requirements. It is funded with federal, state and county dollars and is administered by the counties under state and federal supervision.

Minnesota law defines a dependent child as one who is found to be deprived of parental support or care as a result of one of the following circumstances: a parent's death or incapacity; a parent's continued absence; or the unemployment of a parent.

In June 1985, there were 154,020 Minnesotans receiving AFDC assistance. There were 50,812 AFDC cases in fiscal year 1985. Slightly more than half of the AFDC cases were from urban areas of Minnesota, almost one-third of the cases were from the rural areas of the state and the remainder were from suburban areas. The average AFDC grant per case in fiscal year 1985 was \$431, or an average grant of \$147 per AFDC recipient.



The majority of these recipients, almost two-thirds, were children. For fiscal year 1984 the median age of a child on AFDC was 5.6 years. The largest single age group of children was 2 years old, accounting for almost 1 out of every 11 children on AFDC. Two-thirds of all children on AFDC during fiscal year 1984 were under the age of 9.

The majority of caretakers on AFDC were women, 85 percent. Seventy-three percent of the caretakers are single parents, with the largest single group of caretakers being single, never married. This group accounts for one-third of all AFDC caretakers. Twenty-seven percent of all caretakers are married and living with their spouse. Seventy-six percent of male caretakers are married and living with their spouse in contrast only 19 percent of female caretakers are married and living with their spouse.

The majority of AFDC mothers (61.4 percent) are between 20 and 30 years of age. AFDC families tend to be small families, with an average of 1.81 children per family. The current average number of children per family is in marked contrast to the 2.8 children per AFDC case record in 1968.



In June 1984, 16 percent of caretakers were working outside the home, 14 percent working full-time. Of the employed AFDC caretakers, 89 percent were women and 11% were men. The average income for AFDC cases with earned income is \$284 a month.

To be eligible for AFDC, a family must meet a "standard of need" income level. The standard of need is determined by the state and is the amount necessary for basic subsistence. Currently the standard for a caretaker and two children is an annual income under \$6,336. The current need standard is approximately 72 percent of the U.S. poverty guideline for a family of three. If food stamps are added to the grant (approximately 74 percent of AFDC recipients receive food stamps), the 1985 AFDC grant and food stamps total about 82 percent of the poverty level. Currently, Minnesota makes AFDC grants of 100 percent of the need standard. The highest grant a family of one parent and two children would receive on AFDC in Minnesota is \$528 a month or \$6,336 annually.

#### 1985 MN AFDC GRANT VS. 1985 POVERTY GUIDELINES

Family Size	Poverty Guideline	MN AFDC Grant/Month (1 parent)	MN AFDC Grant/Year (1 parent)	% of Poverty
1	\$5,250			
2	\$7,050	\$434	\$5,208	73.9%
3	\$8,850	\$528	\$6,336	71.6%
4	\$10,650	\$616	\$7,392	69.4%
5	\$12,450	\$691	\$8,292	66.6%
6	\$14,250	\$767	\$9,204	64.6%
7	\$16,050	\$843	\$10,116	63.0%
8	\$17,850	\$908	\$10,896	61.0%

Declining purchasing power has been felt by the majority of Americans over the past 14 years, and has profoundly affected those at the bottom of the economic ladder. The table below shows the average Minnesota AFDC standard of need for an adult and one child at selected points in time between 1972 and 1984 and the standard of need in constant 1972 dollars. The 1984 grant had 69 percent of the purchasing power of the 1972 grant. Another way of saying this is while the AFDC grant has increased, the increases overall, have not kept pace with inflation.

#### IMPACT OF INFLATION ON MINNESOTA'S AFDC PAYMENT STANDARD

##### AFDC Standard of Need For 1 Adult and 1 Child

Time Period	Actual Dollars	Constant 1972 Dollars	% of 1972 Buying Power
1972 Average	\$234	\$234	100.0%
Oct 73 - June 75	\$262	\$225	92.6%
July 75 - June 77	\$272	\$208	88.9%
July 77 - June 78	\$286	\$189	80.8%
July 78 - June 79	\$300	\$180	76.9%
July 79 - June 80	\$321	\$172	73.5%
July 80 - June 81	\$344	\$166	70.9%
July 81 - Jan 83	\$368	\$153	65.4%
Feb 83 - June 83	\$393	\$160	68.3%
July 83 - June 84	\$412	\$161	68.8%



# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

85 State Office Building, St. Paul, Minnesota 55155

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NEWSLETTER #100

MARCH 1986

## IN THIS ISSUE

PAY EQUITY IN MINNESOTA, with information on the progress of pay equity reporting and implementation among local units of government.

## ANNOUNCEMENTS

A WOMAN'S PLACE, Third Edition is now available from the Commission office. A WOMAN'S PLACE is a guide to Minnesota women's legal and economic rights. It is in an easy to understand question and answer format. A Woman's Place contains information relating to consumer rights, education, employment, labor law, finances, family law and violence. It also contains a resource directory listing places to call for additional information and assistance in each topic area. This third edition has been revised to reflect changes in the law and new information has been added. The resource section has also been updated and expanded.

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## PAY EQUITY

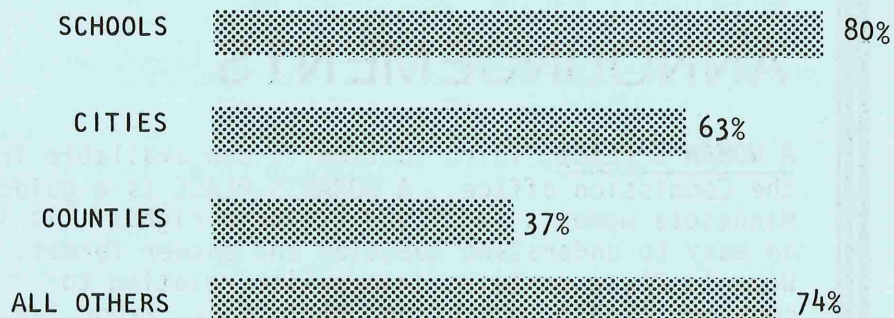
Minnesota is in the forefront of pay equity efforts in the nation. This state was the first to implement pay equity legislation for its employees, and the first to require local governments to undertake pay equity efforts. Minnesota's experience demonstrates that pay equity can be implemented smoothly and at a reasonable cost. Pay equity is also called "equal pay for work of equal value" or "comparable worth". Pay equity efforts are usually based on the use of a job evaluation system which allows for a comparison of jobs with different duties but similar levels of skill, effort, responsibility and working conditions.

## LOCAL GOVERNMENT PAY EQUITY

In 1984, the Minnesota Legislature passed a law extending pay equity to local governments: cities, counties, school districts and other public employers in the state. The law requires each political subdivision of the state to submit a pay equity report to the Department of Employee Relations by October 1, 1985. It also requires each political subdivision of the state to establish "equitable compensation relationships" among its employees.

There are 1,583 local governments covered by the Local Government Pay Equity Act. As of January 15, 1986, 1,090 pay equity reports had been received by the Department of Employee Relations from local governments. This represents 69 percent of the local governments in Minnesota. An additional 14 percent expect to complete their reports by April 1, 1986. The reports account for 42 percent of local government employees in Minnesota. Almost all of those who have not yet reported have studies underway.

### PERCENT REPORTING BY TYPE OF JURISDICTION



## LOCAL GOVERNMENT WORKFORCE

According to a 1982 study by the U.S. Census Bureau, there are about 182,000 employees in Minnesota local governments, about 10 percent of all employed persons in Minnesota.

Schools account for the largest proportion of local public employees. There are 435 school districts in the state, and about 60 percent of school employees are women. There are 677 cities and townships accounting for about one-third of local public employees. About one-fifth of city employees are women.

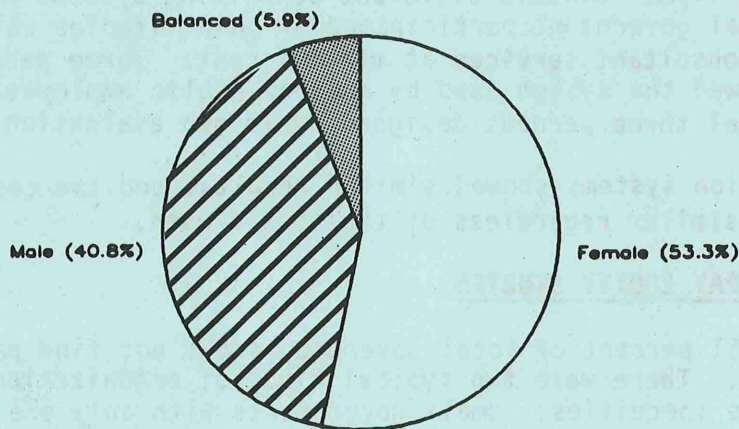


## LOCAL GOVERNMENT WORKFORCE (CONTINUED)

Counties account for one-fifth of local public employees. There are 87 counties in the state, and about half of county employees are women. There are 384 other local public employers in Minnesota. They include a wide range of services including: hospitals, libraries, soil and water conservations districts and utilities.

The reports submitted by local governments under the Pay Equity Act list all job classes in a jurisdiction and defines the classes as either male female or balanced. As defined by the law, a "male" class is one in which more than 80 percent of employees are men and a "female" class is one in which 70 percent of the employees are women. All other classes are defined as "balanced".

### JOB CLASS BY TYPE



17,362 classes

(Source: Local Government Pay Equity Reports)

The reports include 75,994 employees, of whom 61 percent are women and 39 percent are men. However, the local government workforce is segregated by sex. Only 1 in 17 employees works in a job with approximately equal numbers of male and female employees. A large number of employees are in a single-person classes, which by definition must either be male-dominated or female-dominated.

Class patterns vary by type of jurisdiction. In cities, 63 percent of classes are male while 33 percent are female and 4 percent are balanced. In counties, 43 percent of classes are male while 55 percent are female and 2 percent are balanced. In school districts, 36 percent of classes are male while 57 percent are female and 7 percent are balanced.

## EVALUATION SYSTEMS

The Local Government Pay Equity Act allows each local government to choose any job evaluation system, so long as the system measures the skill, effort, responsibility and working conditions required for each job. More than 60 different systems were used by those reporting.



## EVALUATION SYSTEMS (CONTINUED)

About 12 percent of reporting governments did not use an evaluation system. These were primarily small cities and townships who had only one employee, or all employees were men, or all employees were women, so that no comparisons could be made of male and female employees.

About 52 percent of those reporting used the state job match system provided by the Department of Employee Relations. This system has allowed local governments to avoid the costs of hiring a consulting firm. The job match system makes available the ratings assigned under the Hay system for several hundred common jobs. In addition, the system makes available current ratings for state government jobs. Local officials identify Public Employment Study jobs or state jobs which are similar to jobs in the local jurisdiction, and if a match is found, the same number of points are assigned.

About 29 percent of those reporting used a job evaluation system designed by a consulting firm. Sixteen different consulting systems were used. In many cases, local government participated in joint studies which allowed them to share consultant services at minimal cost. Three percent of those reporting borrowed the system used by another public employer in the state and an additional three percent designed their own evaluation systems.

All the evaluation systems showed similar results, and the cost of correcting inequities was similar regardless of the system used.

## RESULTS OF THE PAY EQUITY STUDIES

Overall, about 51 percent of local governments did not find pay inequities in their workforce. There were two typical kinds of organizations which were unlikely to have inequities: small governments with only one or two employees and larger organizations with a predominately female workforce. In both cases the composition of the workforce made it difficult for employers to compare male and female jobs.

Many of those without inequities are very small employers, typically small cities and townships. There are an average of 18 employees in jurisdictions without inequities, compared with an average of 126 employees in jurisdictions reporting inequities.

The table below shows the number and percentage of reports with inequities.

<u>Jurisdiction Type</u>	<u>Number with Inequities</u>	<u>Percent with Inequities</u>
School districts	299	85.9 %
Cities & townships	126	29.6 %
Counties	32	100.0 %
All others	72	25.4 %
TOTAL	<u>529</u>	<u>48.5 %</u>



## RESULTS OF THE PAY EQUITY STUDIES (CONTINUED)

The reports list 4,242 classes with pay inequities. This represents about 24 percent of all classes and approximately 47 percent of female classes. These classes cover 18 percent of all employees and approximately 30 percent of all female employees.

The average estimated pay increase is \$246 per eligible employee per month, a figure very close to the average inequity found in state government. The occupational groups most likely to be underpaid vary somewhat by type of jurisdiction. However, some groups are likely to be under-paid -- particularly clerical employees, food service employees and health care employees -- whether they work for a city, county, school district or other jurisdiction.

The following occupation groups account for over 90 percent of those eligible for pay equity increases: secretaries; other clerical employees; teacher aides; other school aides; cooks; other food service employees; nursing; medical (non-nursing); social service employees; courthouse employees; library employees; city clerk and clerk-treasurer; and liquor store employees.

## COST OF ELIMINATING INEQUITIES AND PLANS FOR IMPLEMENTATION

Overall, the average estimated cost to correct inequities is 2.6 percent of payroll for those jurisdictions with inequities. This is generally similar to the cost in state government, which was 3.7 percent of the state government payroll. The table below shows average costs as a percentage of payroll for those jurisdictions with inequities, by type of jurisdiction.

<u>Jurisdiction Type</u>	<u>Mean Cost</u>	<u>Average Cost</u>
School districts	1.7 %	2.9 years
Cities	4.1 %	1.5 years
Counties	3.8 %	2.1 years
Townships	2.1 %	1.2 years
Hospitals	1.4 %	1.6 years
Nursing homes	0.9 %	1.5 years
Soil & water districts	3.9 %	0.6 years
Housing authorities	6.3 %	0.9 years
Libraries	6.2 %	1.5 years
All others	2.7 %	1.4 years
All jurisdictions	<u>2.6 %</u>	<u>2.3 years</u>

Overall, jurisdictions with inequities plan to phase in pay equity over a period of slightly more than two years. Since average costs were 2.6 percent of payroll, this represents a general implementation plan of 1 percent of payroll earmarked for pay equity per year -- the same plan used in state government.

Half of local governments have already started making pay equity adjustments, and an additional 42 percent plan to begin this year. Most jurisdiction expect to complete the process by 1987. About eight percent of jurisdictions reported that they have already completed implementation of pay equity. Many local governments stated that they will continue to monitor pay patterns in the future to ensure that new inequities do not occur.



# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

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NEWSLETTER #101

APRIL 1986

## IN THIS ISSUE

WOMEN TODAY, with 1984 U.S. data on marital and family status, households and families, labor force participation and income and poverty.

Information for this newsletter is compiled from reports of the U.S. Bureau of the Census and the U.S. Bureau of Labor Statistics.

Each page of this month's newsletter is a recently updated handout compiled by the Commission. Please feel free to copy and use pages from the newsletter as informational handouts.

## ANNOUNCEMENTS

The Commission is beginning to plan for its hearings around the state. Each year the Commission has several open hearings on the economic status of women in communities outside of the Twin Cities metropolitan area. If you are interested in having the Commission hold a hearing in your community please contact the Commission office.



# Women Today: Marital & Family Status

Compiled from reports of the U.S. Bureau of the Census by the Commission on the Economic Status of Women, 85 State Office Building, St. Paul, MN 55155.

There is an increasing tendency among younger persons to remain single or to marry at a later age. The median age at first marriage for women increased from 20.8 years in 1970 to 23 years in 1984, the highest level since 1890.

In 1984, nearly three-fifths of women age 20 to 24 had not married, up from just over one-third of women in 1970. The proportion of women age 25 to 29 remaining single rose from 11 percent in 1970 to 26 percent in 1984.

Birth rates are declining, as women are apparently postponing childbearing to a later age. Women in 1984 were having an average of 1.8 children, down from 2.5 in 1970 and 3.7 in the late 1950's.

The only age group which experienced an increase in fertility between 1980 and 1984 was women age 30 to 34. In 1984, the fertility rate for these women was 72.2 per 1,000 up from 60.0 in 1980.

About seventeen percent of all women who had a child in 1984 were unmarried (single, widowed or divorced).

Among married women age 30 to 34 in 1984, 16 percent were still childless as compared with 8 percent in 1970. Lifetime birth expectations for women age 18 to 24 continue to fall short of replacement level fertility.

The divorce rate continues to rise. The ratio of divorced to married women rose from 60 per 1,000 in 1970 to 146 per 1,000 in 1984.

Divorce ratios are higher for women than for men since men are more likely to remarry. In 1984, there were 96 divorced men for every 1,000 married men compared to the ratio of 146 per 1,000 for women.

Women live longer than men. Fourteen percent of all women are age 65 and over compared to 10 percent of all men who are this age.

More than 1 in 10 women age 15 and over are widowed, compared to just over 2 percent of men. There are more than 5 times as many widowed women as there are widowed men.

Life expectancy from birth for both men and women has increased since 1970. In 1970, the life expectancy for a woman at birth was 74.7 years. This number increased to 78.3 years by 1984. For men the life expectancy increased from 67.1 to 71.1 years.

The number of women age 85 and over nearly doubled between 1970 and 1984, the largest percentage increase of any population group.

\*Data are for 1984 unless otherwise noted.



# Women Today: Households & Families

Compiled from reports of the U.S. Bureau of the Census by the Commission on the Economic Status of Women, 85 State Office Building, St. Paul, MN 55155.

The proportion of households maintained by a married-couple family has declined. These couples represented 59 percent of all households in 1984, down from 71 percent in 1970.

In contrast, the number of households maintained by women with no husband present grew by 66 percent between 1970 and 1984. Currently 12 percent of all households consist of families headed by women, with an additional 16 percent of households consisting of non-family households headed by women.

Non-family households represented over one-fourth of all households in 1984, increasing by 96 percent since 1970 when they represented less than one-fifth of all households.

Twenty-three percent of all households in 1984 consisted of one person living alone, with nearly two out of three single-person households comprised of women.

The number of unmarried couples living together nearly tripled between 1970 and 1984, although such households still constitute less than 2 percent of all households.

The proportion of married-couple families has declined from 87 percent of all families in 1970 to 81 percent in 1984. Female-headed families have increased 77 percent during this time period, from 11 percent of all families in 1970 to 16 percent in 1984. The percent of male-headed families has changed little, increasing from 2 percent of all families in 1970 to 3 percent in 1984.

One-parent families accounted for 26 percent of all families with children under 18 in 1984, compared with 22 percent in 1980 and 13 percent in 1970.

The percent of households containing children has declined from 45 percent of all households in 1970 to 39 percent in 1984.

A decreasing proportion of children live in two-parent families. In 1984 about 75 percent of children under 18 lived with both parents, down from 85 percent of children in 1970. An additional twenty percent of children live with their mother, two percent live with their father and about 3 percent of all children live with neither parent.

Currently, nearly one child in four lives in a single parent family. Nine out of ten of these children live with their mother.

\* A household consists of all persons who occupy a housing unit. A family household consists of persons related by blood, marriage or adoption; a non-family household consists of all others, including persons living alone.



# Women Today: Labor Force Status

Compiled from reports of the U.S. Bureau of Census and U.S. Bureau of Labor Statistics by the Commission on the Economic Status of Women, 85 State Office Building, St. Paul, MN 55155.

Labor force participation rates for women continue to climb. In 1984, the majority of women were in the labor force. For women age 16 and over, the participation rate rose from 38 percent in 1960 to 43 percent in 1970, and reached 54 percent in 1984.

When limited to women of the usual working age, those 18 to 64, the labor force rates of women rose from 43 percent in 1960 to 64 percent in 1984. In the prime working age group 25 to 54, nearly 70 percent of women were in the labor force.

The largest increase in the labor force rates occurred among married women with children under age 6. The rates for these women rose from 19 percent in 1960 to 52 percent in 1984.

Nearly half of married mothers with a child age 1 or younger were in the labor force in 1984. By the time the youngest child is 3 years old, the labor force participation rates of married mothers approach 60 percent.

Similarly, married women whose children were all age 6 to 17 increased their rates of participation in the labor force from 39 percent in 1960 to 65 percent in 1984. In summary, over half of married women with pre-schoolers and close to two-thirds of those with school-age children only are in the labor force.

In 1984, 71 percent of employed mothers with children under 18 worked full-time. Even when the youngest child was under 3, about 65 percent of employed mothers were full-time workers.

The majority of women work because of economic need. Nearly two-third of all women in the civilian labor force in 1984 were either single (26 percent), divorced (11 percent), widowed (5 percent), separated (4 percent) or had husbands whose incomes in 1983 were less than \$15,000 (19 percent).

While labor force rates for women have increased, those for men have declined. Women now constitute 44 percent of all workers, up from 33 percent in 1960.

Women continue to be less likely than men to work full-time year-round. Seventy-two percent of employed women, compared to 88 percent of men, work full-time. An additional 6 percent of women work full-time for part of the year, while 21 percent work part-time.

Women workers continue to be concentrated in clerical and service work. More than one-third of employed women are clerical and administrative support workers, with an additional 19 percent who are service workers.

\*All data are for 1984 unless otherwise noted.



# Women Today: Income & Poverty

Compiled from reports of the U.S. Bureau of the Census and the U.S. Bureau of Labor Statistics by the Commission on the Economic Status of Women, 85 State Office Building, St. Paul, MN 55155.

Median weekly earnings of \$259 were reported by women who worked at full-time wage and salary jobs in 1984. This compares with \$400 for men. Annualized, these amount to yearly earnings of \$13,468 for women and \$20,800 for men.

Average (median) money income for full-time year-round workers in 1983 amounted to \$14,479 for women and \$22,508 for men.

For both men and women, income increases with higher levels of educational attainment. However, the median income of full-time year-round women workers with a college degree was \$18,452 in 1983, slightly more than the \$17,685 of male high school dropouts.

The median income for married-couple families in which both spouses worked in 1983 was \$32,107, compared with \$21,890 for families where the wife was not in the labor force.

In 1983 there were approximately 8.7 million single-parent mothers. Only 35 percent of them received some child support from the father in 1983.

The median income for divorced women was \$16,173 in 1983, it was \$22,535 for divorced men.

Nearly half of all families below the poverty level in 1984 were maintained by women with no husband present. The poverty rate for such families was 35 percent, compared with 7 percent for married-couple families and 13 percent for families with a male householder.

Poverty rates are highest among female-headed families with children at home. Forty-six percent of female-headed families with children under 18 are poor, while 61 percent of these families with children under age 6 are in poverty. More than half (54 percent) of all children in female-headed families live in poverty.

Poverty rates are higher for older women than for older men. Fifteen percent of women age 65 and above are poor, compared to just under nine percent of their male counterparts. Because older women outnumber older men, there are nearly two and one-half times as many older women in poverty as there are older men who are poor.

Of the nearly 34 million Americans who lived in poverty in 1984, more than three-fourths were women and children.



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# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

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85 State Office Building, St. Paul, Minnesota 55155

(612) 296-8590

NEWSLETTER #102

MAY 1986

## IN THIS ISSUE

**LEGISLATIVE SUMMARY**, summarizing action on Commission endorsed legislative proposals and other legislation relating to the economic status of women during the 1986 legislative session.

**WOMEN AND PENSIONS**, with information on how many women receive private pensions and how much they earn from them. Information compiled from data from the U.S. Department of Labor, U.S. Census Bureau and the Older Women's League.

## ANNOUNCEMENTS

The Commission is planning to hold a public hearing this summer in Fergus Falls. This will be an open hearing on the economic status of women.

The Commission is also planning to hold two additional public hearing this summer at the state capitol. One hearing will be on issues relating to older women, including pensions, economic security and the needs of caregivers. The other hearing will address the issues of parental leave. Times, locations and dates for these hearings will be announced in future newsletters if they are available prior to publication. This information can also be obtained by contacting the Commission office.



## **COMMISSION ENDORSED LEGISLATION WHICH PASSED**

### **Child Care Insurance:**

Creates a joint underwriting association to provide insurance coverage for persons or entities unable to obtain insurance through ordinary means if the insurance is required by law or is necessary to earn a livelihood or conduct a business. Authorizes the joint underwriting association to provide insurance to day care providers after the Commissioner of Commerce has attempted to find insurance coverage from among a pool of insurers called the market assistance plan. (Chapter 455. Effective March 1986.)

### **Child Support:**

Clarifies that the income of the obligor's spouse is not included in the net income of the obligor. Prohibits consideration of the financial circumstances of each party's spouse on a motion for modification of support.

Allows reductions of net income for current child support or maintenance payments, as well as for reasonable, as opposed to mandatory, pension deductions. (Chapter 406. Effective August 1, 1986.) (See next page for additional child support provisions.)

### **Aid to Families with Dependent Children:**

AFDC payments were maintained at current level.

### **Women, Infants and Children Supplemental Food Program (WIC):**

Requires the Commissioner of Health to spend at least 99% of the federal funds available for the WIC program to improve outreach by aggressively marketing the program and to determine whether the delivery of each WIC program increases the participation of pregnant women by at least ten percent annually. (Chapter 404. Effective August 1, 1986.)

### **Pay Equity:**

Local government pay equity was maintained. (See next page for additional pay equity provisions.)

### **Child Care Resource and Referral:**

Gives the Commissioner of Jobs and Training the authority to make grants to public or private non-profit agencies for child care resource and referral programs and child care services. Requires the commissioner to apply for federal matching funds. (Chapter 404. Effective August 1, 1986.)

### **Auto Insurance:**

Prohibits discrimination in auto insurance on account of marital dissolution and requires an insurer to provide coverage to a former spouse. Application for insurance must be made within 60 days of the entry of the dissolution decree and the individual must have been an insured driver under a policy for the past 12 months. The insurer must issue a policy based on the individual's driving record. The premium must be based on the driving record of the insured individual. (Chapter 455. Effective March 1986.)



## **OTHER LEGISLATION RELATED TO THE ECONOMIC STATUS OF WOMEN**

### **Child Care Licensing and Rules:**

Excludes non-family after school child care from licensing requirements. Sets criteria for writing and enforcing child care rules. Prohibits the adoption of additional child care rules before July 1, 1987. Requires the Commissioner of Human Services to report to the legislature by January 1, 1987, on the progress of writing and enforcing day care rules. Establishes a task force to study child care services, food programs, safety standards, child/staff ratios, availability of liability insurance and alternative methods of regulations. (Chapter 395. Effective March 1986.)

### **Child Support:**

Creates a presumption that the court will award joint legal custody at the request of either or both divorcing parents unless either party can demonstrate why joint custody is not in the best interest of the child. An award of joint legal custody cannot be a reason for departure from the child support guidelines.

Authorizes the court to order either or both parents to pay child support. Requires the court to approve a child support agreement of the parties if each party has legal representation, unless the agreement is not in the interest of justice.

Requires the court to consider earnings, income and resources of both parents, the educational and financial needs and resources of the child and the standard of living which the child would have enjoyed if the marriage had not been dissolved when setting or modifying child support orders. Reduces the income that can be considered in computing child support from \$6,000 net monthly income to \$4,000. Debts which the court may consider now include debts incurred for the support of either parent, not just the obligor. Allows the court to set support on an annual basis for an obligor with seasonal income to allow for variations in monthly income. (Chapter 406. Effective August 1, 1986.)

### **Country Club Discrimination:**

Eliminates the open space property tax benefit available to private clubs if they discriminate on the basis of sex. (Chapter 412. Effective October 1, 1986.)

### **Medical and Dental Support:**

Requires the court to order an obligor (a noncustodial parent who is ordered to pay child support) to name a minor child as beneficiary on any health and dental insurance plan available on a group basis or through an employer or a union, unless the obligee (custodial parent to whom child support is owed) has coverage available at a more reasonable cost. If insurance coverage is not available a court may require that the obligor obtain it or be liable for the child's reasonable and necessary medical or dental expenses. The obligor is also required to provide coverage for the obligee if there is no additional cost. The court order can be forwarded to the employer or the union if the obligor does not provide the coverage and the employer or union must enroll the child and withhold the premium from the obligor's income or wages. (Chapter 404. Effective August 1, 1986.)



### Pay Equity:

Requires an arbitrator, in interest arbitration, to consider the results of a job evaluation study as well as any employee objections to the study. Allows a political subdivision to set aside funds for pay equity as well as for general salary increases. (Chapter 459. Effective August 1, 1986.)

### **COMMISSION ENDORSED LEGISLATION WHICH DID NOT PASS**

#### Unemployment Insurance:

A provision that provides an alternative method for low paid part-time workers who are permanently attached to the labor force to qualify for unemployment insurance was included in the unemployment insurance reform plan, S.F. 2114 which passed both houses and was then vetoed.

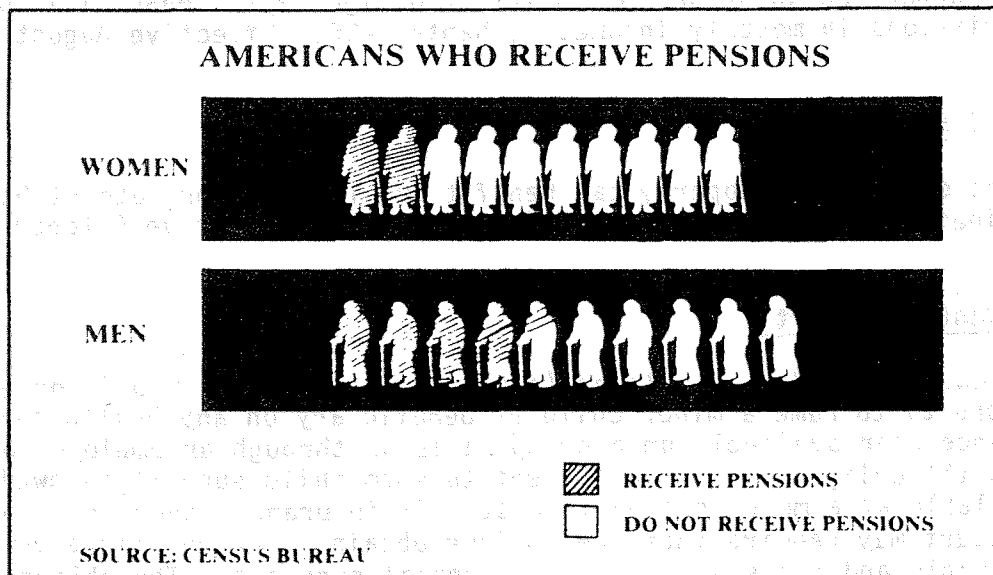
#### Taxes:

Ensures equity for single heads of households in the Minnesota income tax laws by bringing Minnesota's tax categories into conformity with the federal law. H.F. 1855 introduced, no further action this session.

#### Women and Small Business Development - Commercial Credit:

Applies the consumer credit provisions of the Minnesota Human Rights Act to commercial credit. H.F. 2299 no action. S.F. 2019 passed committee.

## **WOMEN AND PENSIONS**





## WOMEN AND PENSIONS

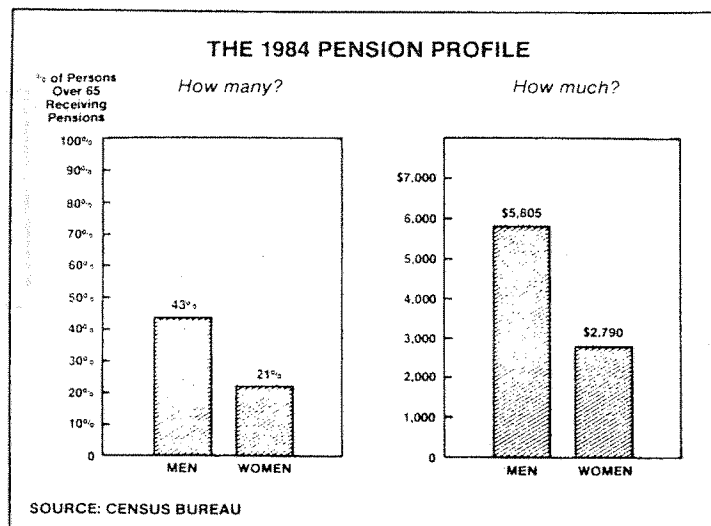
There are several different kinds of pensions, based on the employer providing the pension plan. Pension plans are provided by private employers, and by city, county, state and federal governments for such public employees as teachers, public health workers, postal workers and retired military personnel.

Relatively few persons have a pension to count on when they retire. In 1984, only 30 percent of those over 65 received a pension. This includes those who worked for federal, state or local government, as well as those who worked in the private sector.

Of women currently receiving pensions, more than half receive private pensions, a fourth receive public pensions from state and local governments and the remainder receive federal pensions based on federal employment or military service. Data in this newsletter are for private pension plans.

Neither working women nor homemakers have a good chance of receiving a pension. Only 11 percent of Black women and 21 percent of White women over age 65 received a pension in 1984, based either on their own employment or their spouses'. For men those figures are twice as high: 30 percent of Black men and 44 percent of White men received a pension in that year.

Older women in the U.S. often have very low incomes. In 1984, the median income of women over age 65 was about \$6,000, only 1,000 above the official poverty level. This compares with a median income for older men of over \$10,000. The lowest incomes are for older women who are no longer married, accounting for three out of five older women.



The only source of income for most older women is Social Security. Currently, only one woman in five receives any type of pension to supplement her social security. The median income for women from pensions in 1984 was \$233 per month, about half of what men receive.

The one Black woman in ten who received a pension in 1984, received a median amount of \$273 each month. White women received a median amount of \$229 each month from pensions. Women's benefits replaced, on average, 18 percent of their pre-retirement wages compared to a 22 percent replacement rate for men.



# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

Commission on the Economic  
Status of Women  
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St. Paul, MN 55155

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NEWSLETTER #102

LEGISLATIVE SUMMARY

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# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

85 State Office Building, St. Paul, Minnesota 55155

(612)296-8590

NEWSLETTER #103

JUNE 1986

## IN THIS ISSUE

MINORITY WOMEN IN MINNESOTA, with highlights from the Commission's report Minority Women in Minnesota which will be released this July. Data in this report is from the 1980 Census.

## ANNOUNCEMENTS

### PUBLIC HEARINGS

Tuesday, June 24, 1986, 9:30 AM, Room 118 State Capitol. The topic for the hearing is women and aging. Testimony will be given on health issues, financial issues and other issues related to older women.

Monday, July 21, 1986, 7:00 PM, Fergus Falls, MN. Like other hearings held outside the twin cities area topics at the Fergus Falls hearing are open. Participants may present information and recommendations on any matter relevant to the economic status of women.

All meetings and hearing 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 or 1-800-652-9747 (non-metro, toll free line).



## BLACK WOMEN IN MINNESOTA

**Age:** The median age of Black women in Minnesota is 23. Thirty-nine percent of Black women are under age 18 and 6 percent are 65 or older.

**Education:** Seventy percent of Black women 25 and older have completed high school. Fourteen percent of these women have completed four or more years of post-secondary education.

**Marital Status:** Black women 15 and older are most likely to be single, never married, 41 percent, and least likely to be separated, 7 percent.

**Households and Families:** Slightly more than one-third of Black households are non-family households. Thirty-nine percent of Black non-family households are comprised of a woman living alone or a woman head of household living with other unrelated individuals.

Fifty-two percent of Black families are married-couple families and 41 percent are female-headed families. Sixty-four percent of Black married-couple families and 83 percent of Black female-headed families have children under 18 living at home.

**Labor Force Participation:** Sixty-two percent of Black women ages 16 to 64 are in the labor force. Black women ages 35 to 44 are the most likely Black women to be in the labor force, 72 percent. Sixty-four percent of Black mothers with children under 18 and 54 percent of Black mothers with children under 6 are in the labor force.

Both the husband and wife are in the labor force in 67 percent of Black married-couple families.

Forty percent of Black women in the labor force are employed full-time year-round.

**Occupation:** Over one-third of employed Black women work in "Administrative Support, including Clerical" occupations. More than one in five is in a "Managerial and Professional Specialty" occupation.

**Income:** Black women employed full-time year-round had a 1979 median income of \$11,229, 72 percent of the median income of their male counterparts.

Black married-couple families with children ages 6 to 17 had the highest 1979 median Black family income, \$28,734. Female-headed Black families with at least one child under age 6 had the lowest Black median family income, \$5,078.

**Poverty:** Over one-third of Black children and more than one-fourth of Black women in Minnesota were living in poverty in 1979.

Twenty-four percent of Black families and 45 percent of Black female-headed families were in poverty in 1979. Twenty-nine percent of all Black families with children and 50 percent of Black female-headed families with children were in poverty.



## AMERICAN INDIAN WOMEN IN MINNESOTA

**Age:** The median age of American Indian women in Minnesota is 20.3. Forty-five percent of American Indian women are under age 18 and 4 percent are 65 or older.

**Education:** Fifty-six percent of American Indian women 25 and older have completed high school. Five percent have completed four or more years of post-secondary education.

**Marital Status:** American Indian women 15 and older are most likely to be married, 38 percent, and least likely to be separated, 5 percent.

**Households and Families:** More than one-fifth of households, in a combined group of American Indians and Asians, are non-family households. Forty-two percent of these households are comprised of a woman living alone or a woman head of household living with other unrelated individuals.

Fifty-seven percent of American Indian families are married-couple families and 36 percent are female-headed families. Sixty-nine percent of American Indian married-couple families and 83 percent of American Indian female-headed families have children under 18 living at home.

**Labor Force Participation:** Fifty-two percent of American Indian women ages 16 to 64 are in the labor force. American Indian women ages 35 to 54 are the most likely American Indian women to be in the labor force, 63 percent. Fifty-two percent of American Indian mothers with children under 18 and 38 percent of American Indian mothers with children under 6 are in the labor force.

Both the husband and wife are in the labor force in 58 percent of American Indian married-couple families.

Thirty-one percent of American Indian women in the labor force are employed full-time year-round.

**Occupation:** Twenty-nine percent of employed American Indian women work in "Administrative Support, including Clerical" occupations and 29 percent are employed in "Service" occupations.

**Income:** American Indian women employed full-time year-round had a 1979 median income of \$9,378, 64 percent of the median income of their male counterparts.

American Indian families with children ages 6 to 17 had the highest 1979 median American Indian family income, \$22,219. Female-headed American Indian families with at least one child under age 6 had the lowest American Indian median family income, \$5,065.

**Poverty:** Over one-third of American Indian children and almost one-third of American Indian women in Minnesota were living in poverty in 1979.

Twenty-eight percent of American Indian families and 52 percent of female-headed American Indian families were in poverty in 1979. Thirty-three percent of all American Indian families with children and 56 percent of female-headed American Indian families with children were in poverty.



## ASIAN WOMEN IN MINNESOTA

**Age:** The median age of Asian women in Minnesota is 21.8. Forty-four percent of Asian women are under age 18 and 4 percent are 65 or older.

**Education:** Seventy percent of Asian women 25 and older have completed high school. Twenty-eight percent of these women have completed four or more years of post-secondary education.

**Marital Status:** Asian women 15 and older are most likely to be married, 64 percent, and least likely to be separated, 1 percent.

**Households and Families:** More than one-fifth of households, in a combined group of American Indians and Asians, are non-family households. Forty-two percent of these households are comprised of a woman living alone or a woman head of household living with other unrelated individuals.

Eighty-three percent of Asian families are married-couple families and 10 percent are female-headed families. Seventy-two percent of Asian married-couple families and 66 percent of Asian female-headed families have children under 18 living at home.

**Labor Force Participation:** Fifty-seven percent of Asian women ages 16 to 64 are in the labor force. Asian women ages 35 to 44 are the most likely Asian women to be in the labor force, 65 percent. Fifty-one percent of Asian mothers with children under 18 and 43 percent of Asian mothers with children under 6 are in the labor force.

Both the husband and wife are in the labor force in 55 percent of Asian married-couple families.

Thirty-nine percent of Asian women in the labor force are employed full-time year-round.

**Occupation:** Almost one in four employed Asian women work in "Managerial and Professional Specialty" occupations and almost an additional one in four work in "Precision Production, Craft and Repair" occupations.

**Income:** Asian women employed full-time year-round had a 1979 median income of \$11,395, 61 percent of the median income of their male counterparts.

Asian married-couple families with children ages 6 to 17 had the highest median income in 1979 for Asian families, \$27,352. Asian male-headed families with at least one child under age 6 had the lowest Asian median family income, \$4,844.

**Poverty:** Twenty-eight percent of Asian children and 22 percent of Asian women in Minnesota were living in poverty in 1979.

Twenty-three percent of Asian families and 33 percent of Asian female-headed families were in poverty in 1979. Twenty-eight percent of all Asian families with children and 40 percent of Asian female-headed families with children were in poverty.



## HISPANIC WOMEN IN MINNESOTA

**Age:** The median age of Hispanic women in Minnesota is 20.5. Forty-four percent of Hispanic women are under age 18 and 4 percent are 65 or older.

**Education:** Sixty-one percent of Hispanic women 25 and older have completed high school. Ten percent of these women have completed four or more years of post-secondary education.

**Marital Status:** Hispanic women 15 and older are most likely to be married, 51 percent, and least likely to be separated, 3 percent.

**Households and Families:** Twenty-eight percent of Hispanic households are non-family households. Forty-four percent of Hispanic non-family households are comprised of a woman living alone or a woman head of household living with other unrelated individuals.

Seventy-nine percent of Hispanic families are married-couple families and 16 percent are female-headed families. Sixty-seven percent of Hispanic married-couple families and 82 percent of Hispanic female-headed families have children under 18 living at home.

**Labor Force Participation:** Fifty-nine percent of Hispanic women ages 16 to 64 are in the labor force. Hispanic women 35 to 44 are the most likely Hispanic women to be in the labor force, 65 percent. Fifty-four percent of Hispanic mothers with children under 18 and 44 percent of Hispanic mothers with children under 6 are in the labor force.

Both the husband and wife are in the labor force in 62 percent of Hispanic married-couple families.

One-third of Hispanic women in the labor force are employed full-time year-round.

**Occupation:** Thirty percent of Hispanic women in the labor force work in "Administrative Support, Including Clerical" occupations and an additional 23 percent are employed in "Service" occupations.

**Income:** Hispanic women employed full-time year-round had a 1979 median income of \$9,877, 61 percent of the median income of their male counterparts.

Hispanic married-couple families with children 6 to 17 had the highest 1979 Hispanic median family income, \$24,466. Female-headed Hispanic families with at least one child under age 6 had the lowest 1979 median family income for Hispanic families, \$4,791.

**Poverty:** Nineteen percent of Hispanic children and 19 percent of Hispanic women were living in poverty in 1979.

Sixteen percent of all Hispanic families and 48 percent of all female-headed Hispanic families were in poverty in 1979. Twenty percent of all Hispanic families with children and 53 percent of all Hispanic female-headed families with children were in poverty.



# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

85 State Office Building, St. Paul, Minnesota 55155

(612)296-8590

NEWSLETTER #104

JULY 1986

## IN THIS ISSUE

WOMEN IN STATE GOVERNMENT EMPLOYMENT, with information on the results of pay equity for women in state employment and highlights from the 1986 state Affirmative Action Report.

## ANNOUNCEMENTS

### PUBLIC HEARINGS

Monday, July 21, 1986, 7:00 PM, Ottertail Power Community Room, Fergus Falls, MN. Like other hearings held outside the twin cities area topics at the Fergus Falls hearing are open. Participants may present information and recommendations on any matter relevant to the economic status of women.

The Commission will hold an open hearing in Albert Lea, MN later this summer.

All meetings and hearing 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 or 1-800-652-9747 (non-metro, toll free line).



The State of Minnesota is a major employer in Minnesota and a major employer of women. It has a long standing commitment to affirmative action. For these reasons the status of women in state government employment has been a major interest of the Commission. In the words of one woman who testified at an early Council (the Commission was a Council until 1983) hearing, "The state should be a model employer because it, more than any other organization, has as its purpose the good of all its citizens, including the citizens who work for it."

The Council's first report was on women in state government employment. A follow-up study was conducted in 1979. In 1982 the Council established a Pay Equity Task Force. The recommendations of that task force were instrumental in the establishment of a pay equity law in Minnesota. This newsletter will report on the results of pay equity in Minnesota and the state's progress in affirmative action for women.

## **Pay Equity**

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

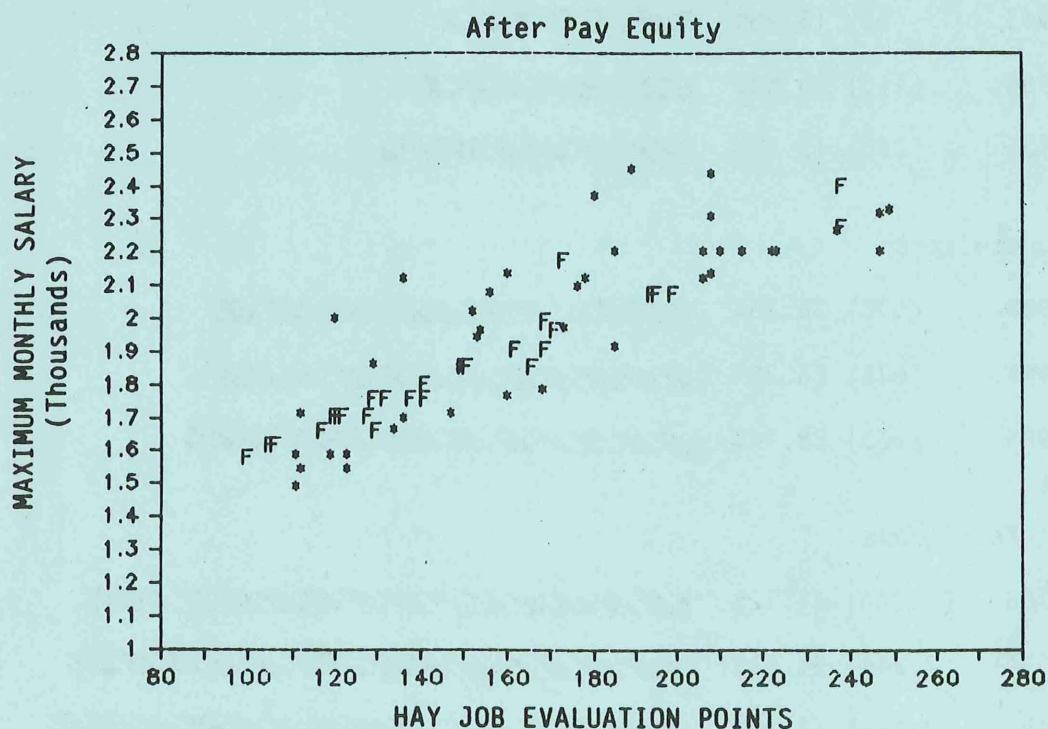
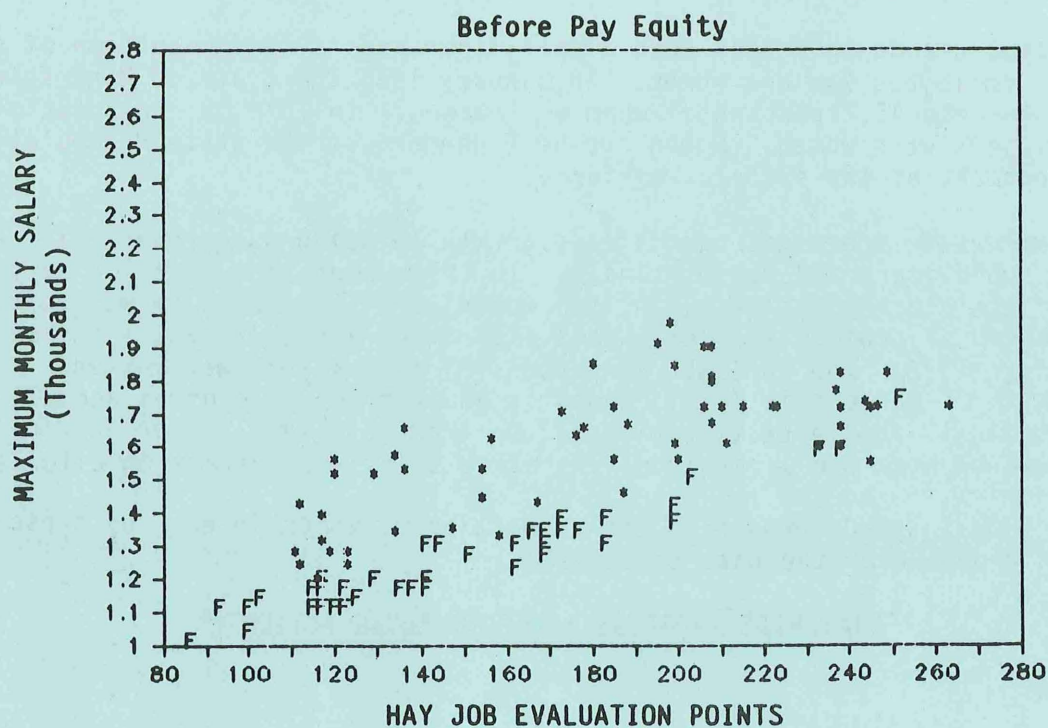
Minnesota is the first state in the nation to provide its employees with equal pay for work of equal value. In 1982 it became the first state to pass a law that established job evaluation as the primary factor in establishing pay, and also established a process for making pay equity a reality. Implementation began in 1983, when the state legislature earmarked funds for pay equity and the equity adjustments were included in union contracts. In 1985, the state and unions approved contracts which have completed the implementation process. The final pay equity adjustments were given to state employees July 1, 1986. The law requires continued monitoring to make sure pay equity remains in future salary setting.

### **RESULTS OF PAY EQUITY:**

- \* The total cost of pay equity was 3.7 percent of the state's annual payroll. Since the program was phased in over four years, the cost was about 1 percent of payroll per year.
- \* About 8,500 employees in 200 female-dominated jobs received pay equity increases. This accounts for about one-quarter of all state employees.
- \* The major groups affected were clerical workers and health care workers together accounting for 90 percent of those receiving increases. Others who received pay equity increases were service, technical, professional and supervisory workers. About 10 percent of those receiving pay equity increases were men.
- \* The estimated average increase for pay equity was \$2,200. No employees had wages frozen or reduced, and no employees were laid off as a result of pay equity.
- \* A University of Minnesota survey of state employees showed that over 80 percent support the state's pay equity program. There was no significant difference in the level of support between men and women, or between those who received pay equity increases and those who did not.



## JOB CLASSES BY HAY POINT & SALARY



Each "F" represents a female job class, and each "\*" represents a male job class. The "before" chart shows state pay rates in 1981, when female jobs were consistently paid less than male jobs or comparable value. The "after" chart shows state pay rates for June 30, 1987, the end of the current biennium. The average pay for female jobs is the same as the average pay of male jobs at all point levels.



## Affirmative Action

Over the past decade there has been a small increase in the proportion of state government employees who are women. In January 1986 the State of Minnesota had 30,669 employees, 45.7 percent of whom were women. In 1976 40.9 percent of state employees were women. Women are 50.1 percent of the state's population and 42.9 percent of the state's workforce.




In the past decade there has been steady growth in women's representation among managers, supervisors and professionals. In 1976 women accounted for only 4 percent of the state's managers, in 1985 women were 17 percent of managers. Over one-third of professional employees are women, a significant increase from 25 percent in 1976. And in 1985, 28 percent of supervisors were women, compared with 21 percent in 1976. Women in these three categories account for 23 percent of all female state employees, up from just over 10 percent in 1976. These changes are a result of the state's affirmative action efforts.

There has been a steady growth in the proportion of women in each of these occupation groups over the past three years.




### STATEWIDE PROGRESS IN AFFIRMATIVE ACTION

#### WOMEN:




##### Managers

1983	(95)	13.78%	
1984	(115)	15.54%	
1985	(135)	17.32%	

##### Supervisors

1983	(672)	26.23%	
1984	(676)	26.39%	
1985	(725)	28.14%	

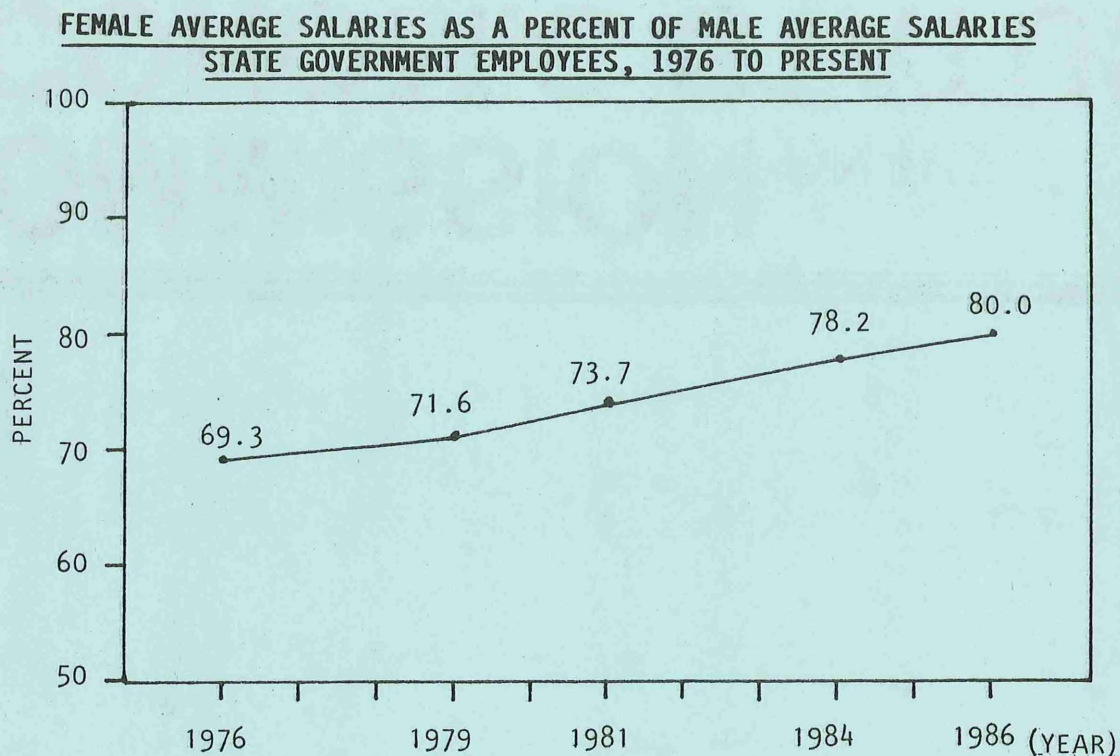
##### Professionals

1983	(2,044)	33.12%	
1984	(2,244)	34.51%	
1985	(2,395)	35.64%	

Despite these improvements the vast majority of women in state employment still hold traditional female jobs. Women represent a majority in only 4 of the 16 bargaining units, Office/Clerical, Health Care Non-Professional, Health Care Professional and Commissioner's Plan. Over half of female state workers are in just 2 bargaining units, Office/Clerical and Health Care Non-Professional.



Because of the concentration of women in these generally low-paid jobs, overall salary disparities between male and female employees persist. The chart below shows the ratio of female to male average salaries from 1976 to January 1986 for all state employees.



The earnings gap also holds true when comparing average salaries by agency. The mean earnings for women was less than that for men in every state agency. The table below illustrates these disparities. This table include the four departments that have 100 or more employees with highest percentage of female employees, and the four departments with the lowest percentage of female employees. While earnings disparities exist in each department, the percentage of the earnings gap decreased in each department.

**AVERAGE HOURLY WAGES BY SEX AND STATE AGENCY, JANUARY 1979 AND 1985**

Department	Total Employees	% Female	Female	Male	Ratio Female/Male	
			Hourly Mean	Hourly Mean	Salaries	
					1985	1979
Agriculture	452	27.7%	\$9.88	\$12.35	80.0%	76.8%
Corrections	1,926	25.6%	\$10.72	\$12.68	84.5%	79.2%
Military Affairs	401	19.2%	\$7.71	\$8.81	87.5%	77.1%
Natural Resources	1,944	21.5%	\$9.98	\$12.24	81.5%	69.3%
Community Colleges*	877	68.3%	\$9.29	\$10.04	92.5%	81.3%
Employee Relations	105	73.3%	\$12.34	\$16.34	75.5%	73.3%
Education	664	64.2%	\$11.29	\$15.53	72.7%	61.7%
Human Services	7,348	64.4%	\$9.99	\$11.58	86.3%	81.3%

\*Does not include faculty.



# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

85 State Office Building, St. Paul, Minnesota 55155

(612)296-8590

NEWSLETTER #105

AUGUST 1986

## IN THIS ISSUE

WOMEN-OWNED BUSINESSES, with information on women-owned businesses in Minnesota and the U.S. Data are from the 1982 Economic Censuses, Women-Owned Businesses, U.S. Department of Commerce, Bureau of the Census.

## ANNOUNCEMENTS

### PUBLICATIONS

MINORITY WOMEN IN MINNESOTA, a demographic profile of minority women in the state is now available from the Commission office. It can be ordered by writing or calling the Commission office. There is no charge for the publication.

### PUBLIC HEARINGS

The Commission will hold an open hearing in Albert Lea, MN this September. A location and date will be available from the Commission office later this month.

All meetings and hearing 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 or 1-800-652-9747 (non-metro, toll free line).



# WOMEN-OWNED BUSINESSES

Beauty shops, direct sales, restaurants and cafes, real estate -- these account for a large proportion of the business owned by women in the United States. This issue of the newsletter is a report on women owned businesses in Minnesota and the United States. Based on an April 1986 report of the Bureau of the Census, WOMEN-OWNED BUSINESSES, information covers sole proprietorships, partnerships and small corporations.<sup>1</sup>

\* \* \* \* \*

The growth in the number of women-owned businesses is a significant social and economic change that began in the 1970's and has continued into the 1980's. The number of women-owned businesses in the United States in 1982 totaled 2.9 million, almost one-fourth of all small businesses. In 1977, there were approximately 700,000 women-owned businesses, about 7 percent of all small businesses.

In Minnesota in 1982, there were 63,098 women owned business in MN. Over one-third of these businesses were located in Hennepin and Ramsey counties and over half of women-owned businesses were in the 7 county Twin Cities metropolitan area. In 1977, there were 11,713 women-owned firms in Minnesota.

As would be expected, as the number of women-owned businesses has grown there has been a corresponding increase in the number of self-employed women. From 1980 to 1984 the number of self-employed women in non-agricultural industries increased from 2.1 million to 2.6 million, a 22 percent gain. Despite this self-employed women constituted only 6 percent of all employed women in 1984, compared with 11 percent of employed men.

## SMALL BUSINESSES BY FORM OF OWNERSHIP, U.S. 1982

### ALL FIRMS

corporations 5%

partnerships

12%

sole proprietorships 83%

12,059,950 Firms

### WOMEN-OWNED FIRMS

corporations 3%

partnerships  
5%

sole proprietorships 92%

2,884,450 Firms

<sup>1</sup>Corporations in this report are Subchapter S corporations with 25 or fewer shareholders, in 1977 this category included corporations with 10 or fewer shareholders.



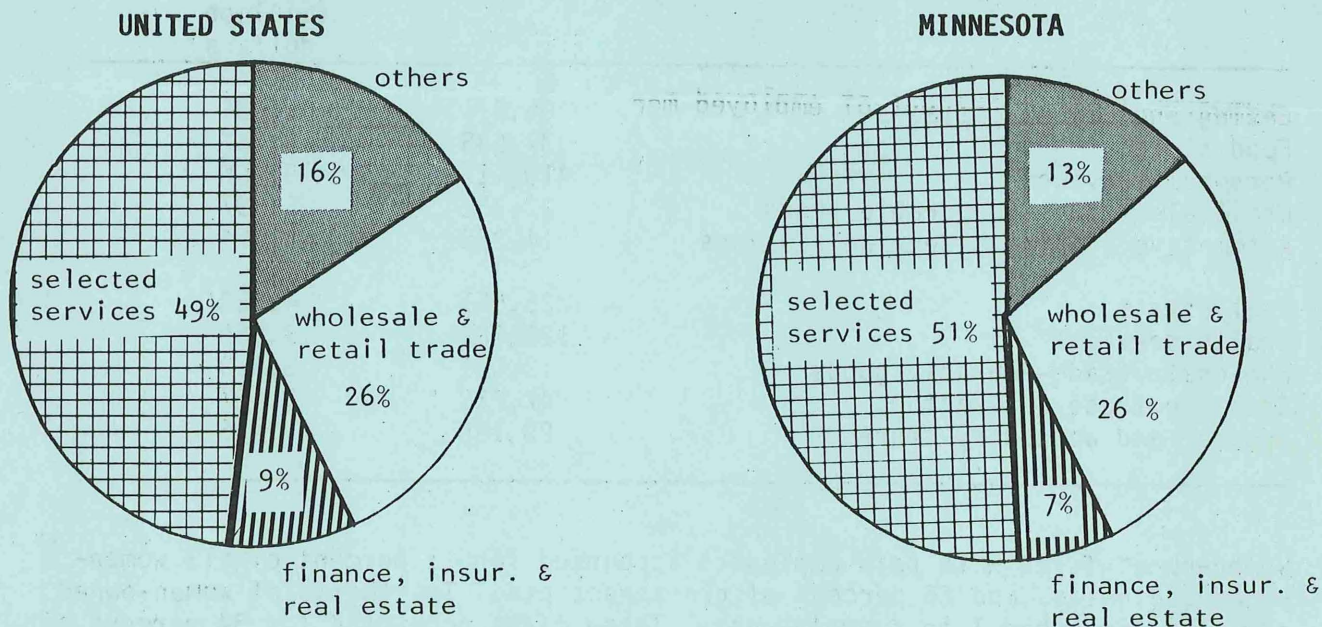
## Women-Owned Businesses (continued)

Women who own business are more likely than others to be sole proprietors. About 92 percent of women-owned firms, 2.7 million, were individual proprietorships, compared with 84 percent for small businesses as a whole. Partnerships totaled 5 percent of women owned business and corporations accounted for 3 percent. Twenty-six percent of all sole proprietorships are owned by women as are 16 percent of all small corporations and 10 percent of all partnerships.

Wholesale trade, retail trade and services account for 63 percent of all small business and three-fourths of women-owned businesses. Almost half of women owned businesses are in the service sector. Over 1 in 10 small businesses in the U.S. are construction firms, while about 1 in 50 women owned firms are in the construction industry.

In Minnesota, over half of women-owned businesses provide some type service and an additional 29 percent are in wholesale or retail trade. The types of businesses women own in Minnesota have changed somewhat since 1977. In 1977 service businesses accounted for only 44 percent of women's firms and wholesale and retail trade represented 35 percent of women-owned businesses in the state.

WOMEN-OWNED FIRMS BY TYPE OF BUSINESS, 1982



While women owned business are 24 percent of all small businesses, their firms account for ten percent of all gross receipts. Sole proprietorships, which represent 92 percent of women owned firms, generate only half of gross receipts for these firms. In contrast, only 3 percent of women owned businesses are corporations yet their receipts are 30 percent of all receipts for women owned businesses.



## Women-Owned Businesses (continued)

Firms with gross receipts of \$1 million or more accounted for 28 percent of the total gross receipts of women-owned firms but only .3 percent of the total number of firms. Fifty-one percent of these firms had gross receipts of less than \$5,000.

For both women-owned and other businesses, wholesale and retail trade account for a disproportionately large share of small business receipts. Twenty-six percent of women-owned firms are in trade, yet their gross receipts are 46 percent of all receipts for women-owned firm. By contrast, service industries have low receipts in relation to the number of businesses. Service firms are 49 percent of all women-owned businesses but gross receipts from these firms are only 27 percent of the total receipts for women-owned firms. This pattern is similar for women-owned firms in Minnesota.

There were 10 specific industry groups which accounted for the largest dollar volume of receipts for women-owned firms. They are listed in the table below:

**TEN LARGEST MAJOR INDUSTRY GROUPS IN  
RECEIPTS OF WOMEN-OWNED FIRMS: 1982**

INDUSTRY GROUP	# OF FIRMS	RECEIPTS (million dollars)
Eating and drinking places	66,811	6,684
Food stores	37,635	6,047
Personal services	419,113	5,500
Wholesale trade--nondurable goods	22,231	5,297
Automotive dealers & service stations	14,353	4,754
Real estate	225,551	4,733
Health services	128,389	3,989
Wholesale trade--durable goods	12,021	3,893
Specific trade contractors	47,219	2,497
Apparel and accessory stores	29,130	2,446

Women-owned firms with paid employees accounted for 11 percent of all women-owned businesses and 66 percent of gross receipts. Two-thirds of women-owned employer firms had 1 to 4 employees. These firms accounted for 34 percent of gross receipts of firms with employees.

There were 668 women-owned firms with 100 or more employees (.2 percent of the total number of employer firms) which accounted for \$5.7 billion in gross receipts (9 percent of gross receipts for firms with employees).



# THANK YOU RSVP VOLUNTEERS

The Commission on the Economic Status of Women wants to take this opportunity to say **THANK YOU** to the volunteers from the Greater St. Paul Retired Senior Volunteer Program (RSVP).

Nationally, RSVP is celebrating its fifteenth birthday. The Greater St. Paul RSVP office is in its fourteenth year. There are over 1,000 Retired Senior Volunteers in the St. Paul area who contribute thousands of hours to over 100 community agencies.

We would like to take this opportunity to thank the following RSVP volunteers who have unselfishly taken time from their own busy schedules to work at the Commission office. These volunteers collate and staple the Commission newsletter. Without their help we would not have the resources to distribute a monthly newsletter. The Commission would like to thank:

Edna Durham

Irene Foot

Clara Horning

Cecelia Jaspers

Bernice Johnson

Together these volunteers contribute several hundred hours of their time to the Commission each year. They come to the Commission office each month and many of them have been coming here month after month for many years.

Thanks again to the RSVP volunteers who have helped the Commission and the community through their service.



# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

85 State Office Building, St. Paul, Minnesota 55155

(612) 296-8590

NEWSLETTER #106

SEPTEMBER 1986

## IN THIS ISSUE

FARM WOMEN IN THE UNITED STATES, 1984, with data on age, marital status and labor force participation of farm women in the United States. This newsletter is based on data from the U.S. Bureau of the Census and the U.S. Department of Agriculture reports, FARM POPULATION OF THE UNITED STATES 1984 & 1985.

## ANNOUNCEMENTS

### PUBLICATIONS

MINORITY WOMEN IN MINNESOTA, a demographic profile of minority women in the state is now available from the Commission office. It can be ordered by writing or calling the Commission office. There is no charge for the publication.

### PUBLIC HEARINGS

Tuesday, September 23, 1986, 11:00 AM, Albert Lea, MN. The hearing will be held in the Freeborn County Auditorium. When hearings are held outside the Twin Cities area, participants are welcome to address any topic related to the economic status of women.

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 or 1-800-652-9747 (non-metro, toll free line).



The census defines rural areas as open countryside, cities, towns and villages with less than 2,500 inhabitants, that are not in the suburbs of large cities. The farm population is defined as persons living on farms in rural areas. A farm is a place which had sales of agricultural products amounting to \$1,000 or more during the year.

\* \* \* \* \*

## FARM POPULATION

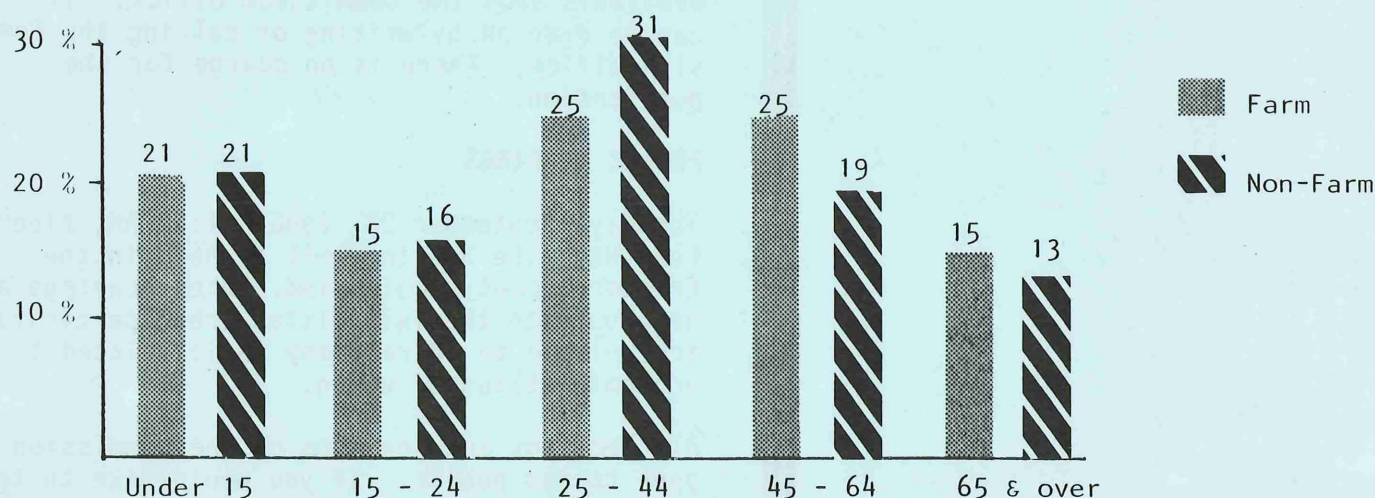
About one out of every 45 persons, or 2.2 percent of the nation's total population lived on farms in 1985. In 1920 when the farm population was first identified as a separate group, 30.2 percent of the Nation's residents lived on farms. This proportion has steadily fallen since that time, in 1950 15.3 percent of the population lived on farms, by 1970 the proportion had fallen to 4.8 percent. The midwest\* has the largest number of farm residents in the U.S., accounting for 49 percent of all persons living on farms in the U.S. Minnesota has the second largest farm population in the United States, with approximately 9 percent of Minnesotans living on farms.

The ratio of males to females is considerably higher in the farm population than in the non-farm population. In 1985, there were 108 males per 100 females living on farms, compared with just 93 males per 100 females in the non-farm population.

## AGE

Farm women are older than their male counterparts and non-farm women. The median age of farm women, 37.4 years in 1985 was higher than the median age of farm men, 35.7 and significantly higher than the median age of 32.4 for non-farm women. There are proportionately fewer farm women than non-farm women between the ages of 20 and 40 and a greater proportion of farm women between the ages of 45 and 74.

AGE DISTRIBUTION OF FARM AND NON-FARM WOMEN, U.S. 1985




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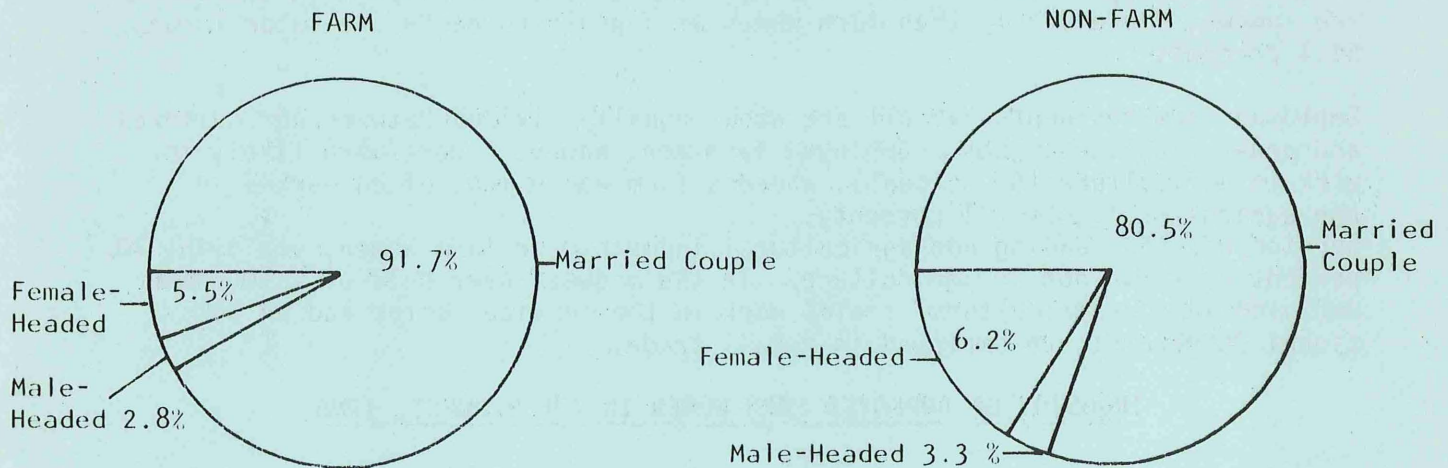
\* Midwest includes: North Dakota, South Dakota, Nebraska, Kansas, Missouri, Iowa, Minnesota, Wisconsin, Illinois, Indiana, Ohio and Michigan.



## MARITAL STATUS AND LIVING ARRANGEMENTS

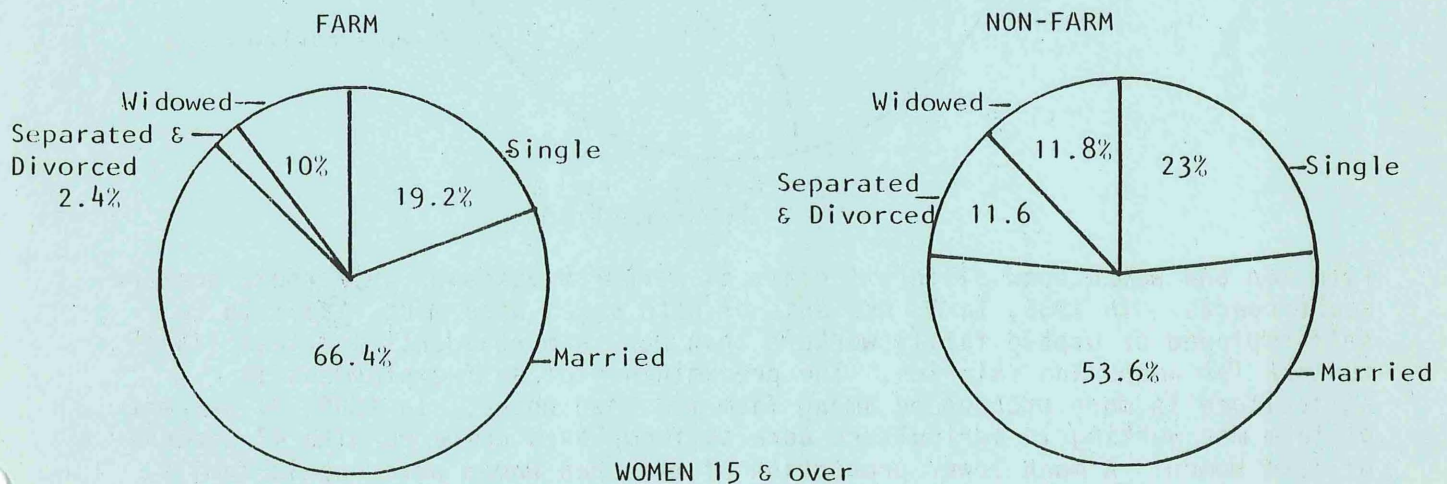
A higher porportion of farm women than non-farm women are married. In 1984, 68 percent of farm women 15 years and older were married and living with a spouse, compared with 54 percent of the non-farm women. Comparatively more farm than non-farm women were married at all ages. Farm women are less likely than their non-farm counterparts to be divorced, 2 percent compared to 8 percent; or married and living apart 1 percent compared to 4 percent.

### MARITAL STATUS OF FARM AND NON-FARM WOMEN, U.S. 1984



Farm households are more likely than non-farm households to be family households and farm families are more likely than non-farm families to be married-couple families. In March 1984, 86 percent of farm households were family households compared to 72 percent of non-farm households. Only 8 percent of farm families were maintained by only one householder, compared with 19 percent of non-farm families. The proportion of families maintained by a man, with no wife present was about the same in the farm and non-farm population. The proportion of female-headed families in farm population was one-third of that for non-farm families, 5.5 percent compared with 16.2 percent.

### FARM AND NON-FARM FAMILIES BY TYPE, U.S. 1984





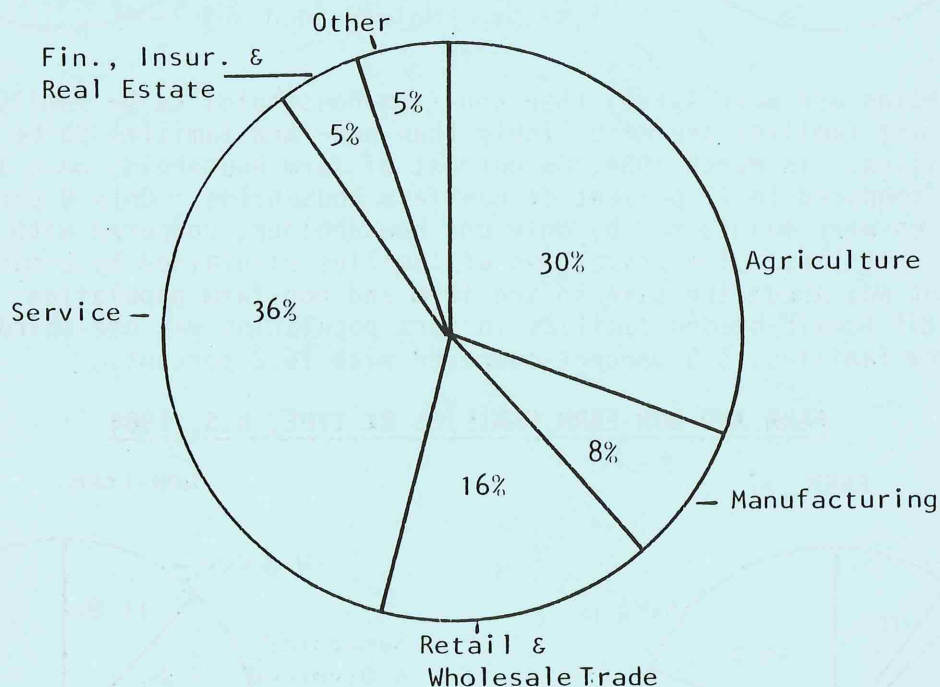
## LABOR FORCE PARTICIPATION AND EMPLOYMENT

Overall, 53.8 percent of women were in the labor force in 1985. Farm women were less likely than their non-farm counterparts to be in the labor force with 50.9 percent of farm women and 53.9 percent of non-farm women in the labor force. Farm women, however, have doubled their labor force participation since 1960, while the proportion of non-farm women in the labor force has increased by slightly less than 1 1/2 times. Labor force participation patterns by age follow similar patterns for farm and non-farm women. Farm women in the midwest are somewhat more likely than farm women as a whole to be in the labor force, 51.4 percent.

Employed farm residents overall are about equally divided between agricultural and non-agricultural jobs. Employed farm men, however, were more likely to work in agriculture (61 percent), whereas farm women most often worked in non-agricultural jobs (71 percent).

Service was the leading non-agricultural industry for farm women, employing 46 percent of those not in agriculture. In the midwest over half of farm women employed in non-agricultural fields work in the service sector and an additional 20 percent are employed in retail trade.

### INDUSTRY OF EMPLOYED FARM WOMEN IN THE MIDWEST, 1985

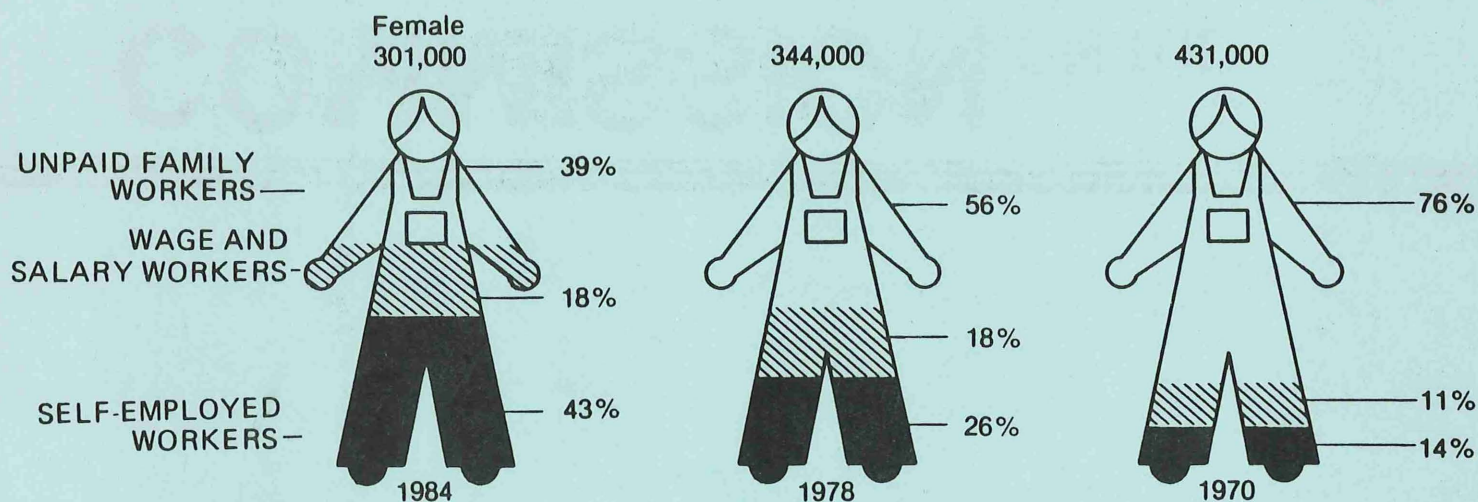


Farm men and women show different class of worker breakdowns than their nonfarm counterparts. In 1985, farm residents of both sexes were more likely to be self-employed or unpaid family workers than non-farm residents and less likely to work for wages and salaries. The predominance of self-employment in agriculture is more pronounced among farm men than women. In 1985, 71 percent of farm men working in agriculture were self-employed compared with 47 percent of farm women. A much lower proportion of men than women were unpaid family workers, and similar proportions of both sexes worked in wage and salary jobs.



Since 1970, the proportion of farm women self-employed in agriculture tripled, the proportion in wage and salary jobs also increased and the proportion of unpaid family workers declined sharply. There remains, however, about as large a proportion of farm women working in agriculture in an unpaid status (39 percent) as there is self-employed.

### CLASS OF WORKER OF FARM RESIDENTS EMPLOYED IN AGRICULTURE, 1970 - 1984



Employed farm women are much more likely than their non-farm counterparts to be self-employed or to be an unpaid family worker. Overall 19 percent of farm women compared to 6 percent of non-farm women are self-employed. Less than 1 percent of non-farm women are unpaid family workers compared with 10 percent of farm women.

### CLASS OF WORKER OF EMPLOYED FARM AND NON-FARM WOMEN, U.S. 1985





# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

85 State Office Building, St. Paul, Minnesota 55155

(612)296-8590

NEWSLETTER #107

OCTOBER 1986

## IN THIS ISSUE

MATERNITY AND PARENTING LEAVE IN THE U.S AND OTHER COUNTRIES, with data on working mothers; the legal rights of pregnant employees in the U.S. and other countries; and information about the maternity and parenting leave practices of employers in the U.S. and Minnesota.

## ANNOUNCEMENTS

### PUBLICATIONS

WELFARE IN MINNESOTA, Facts about Minnesota's Public Assistance Programs, a 10 page handout is now available from the Commission office. It can be ordered by writing or calling the Commission office. There is no charge for the publication.

### PUBLIC HEARINGS

The Commission is planning to hold several meetings and hearings later this year at the State Capitol. A hearing on parenting leave is tentatively scheduled for late November and two meetings to begin work on the Commissions 1987 legislative program will be held in December. Dates and times will be announced in future newsletter issues.

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



# PARENTING LEAVE

The Commission receives many phone calls for information on women's legal and economic rights. The legal rights of pregnant employees is a topic we are frequently asked about. This issue of the newsletter will be an in depth look at rights of pregnant employees.

**Myth** A pregnant woman in the United States is guaranteed 6 weeks of leave from her job at the birth of her child.

**Reality** There is no guarantee in U.S. or Minnesota law for any maternity or parenting leave or job security.

No law requires an employer to provide sick leave, vacation, disability or personal leave, or health insurance to any employees. The law only states that employers who do provide such benefits to their employees may not discriminate on the basis of pregnancy.

Two laws, Title VII of the Civil Rights Act of 1964, a federal law that applies generally to employers of 15 or more and the Minnesota Human Rights Act, a state law that applies to almost all employers do provide some protection to pregnant employees. 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.

Neither law, however, specifies any benefit 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 disabilities.

Cathy / By Cathy Guisewite



## THE CHANGING AMERICAN FAMILY - MOTHERS IN THE LABOR FORCE

Since the mid 1960's there have been many rapid changes affecting the family and labor force patterns of women. Women no longer leave the workforce to bear and raise children and return to work after their children have left home. Women's worklife expectancy is fast approaching men's, and women who bear children leave the workforce only temporarily.



- \* Less than 10 percent of the population live in a "classic family" headed by a male breadwinner.
- \* More than half of children today under 13 live in families where both parents are employed outside the home or the only parent is employed.
- \* Over 60 percent of American mothers are in the labor force and mothers of young children are the fastest growing segment of the labor force.
- \* Eighty percent of women in the labor force are of child-bearing age and approximately 90 percent of these women will become pregnant during their careers.

#### **MOTHERS IN THE WORKFORCE, U.S., MARCH 1985**

Employment status of mothers with children living at home,  
by age of the youngest child.

(in thousands)	Total Civilian Population	Number in the Labor Force	Percent in the Labor Force
<b>Total Women</b>	<b>93,455</b>	<b>50,891</b>	<b>54.5%</b>
<b>All Mothers with Children under 18</b>	<b>32,295</b>	<b>20,041</b>	<b>62.1</b>
<b>Mothers with Children 6 to 17 years old</b>	<b>16,929</b>	<b>11,826</b>	<b>69.9</b>
14 to 17 years old	5,556	3,880	69.8
6 to 13 years old	11,373	7,946	69.9
<b>Younger than 6</b>	<b>15,366</b>	<b>8,215</b>	<b>53.5</b>
3 to 5 years old	6,072	3,613	59.5
Younger than 3	9,294	4,601	49.5

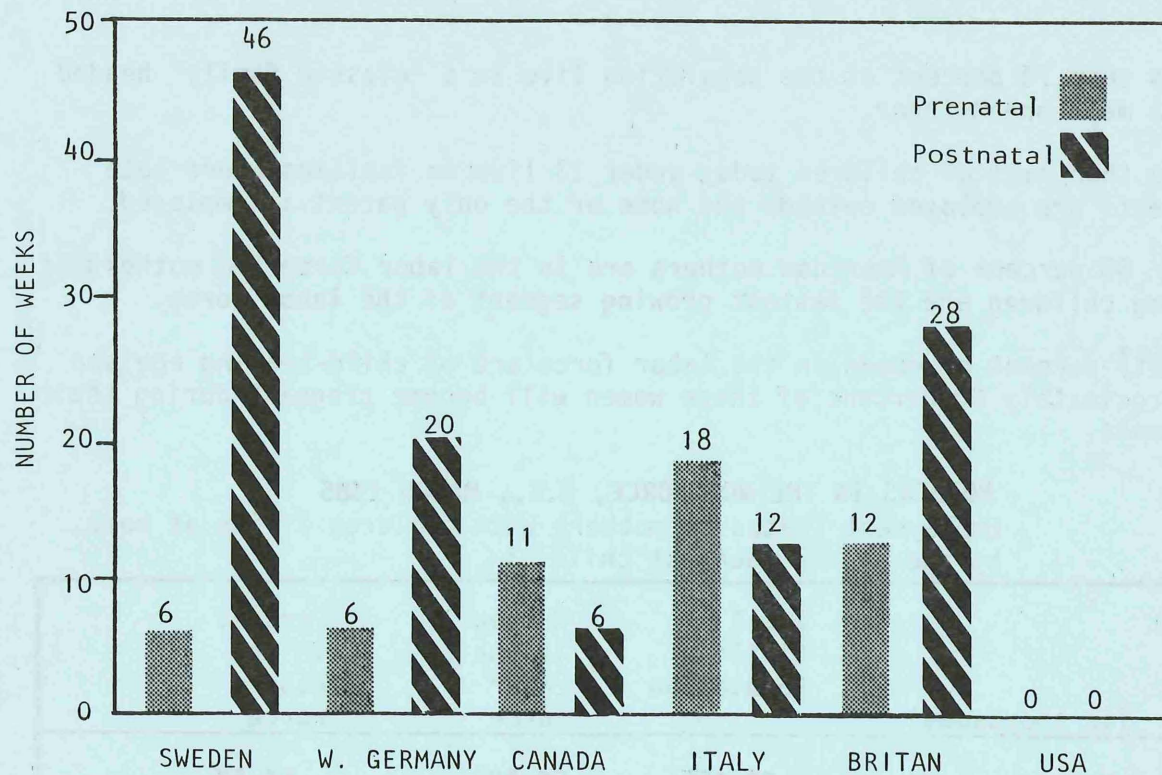
Source: Bureau of Labor Statistics

#### **MATERNITY AND PARENTING LEAVES IN OTHER COUNTRIES**

The U.S. is the only industrialized country in the world that does not provide some form of guaranteed maternity leave. More than 100 countries provide mothers with a paid maternity leave and job protection. Canada includes maternity benefits in its unemployment coverage with up to 15 weeks of leave paid at 60 percent of salary. An additional 22 weeks of unpaid leave are available. Norway and Sweden have the most extensive benefits. In Norway 22 weeks of leave are paid at full salary, a father can take up to 72 days of the leave. Sweden provides 38 weeks of leave paid at 90 percent of salary for either parent.



## LENGTH OF MATERNITY LEAVES



\*At least a portion of all leaves are paid.

### MATERNITY AND PARENTING LEAVE IN THE UNITED STATES

While no federal law requires employers to provide maternity or disability benefits several states and some employers provide maternity or parenting leaves. Fives states in the U.S. -- California, Hawaii, New Jersey, New York and Rhode Island -- require disability benefits for childbirth. These benefits vary from \$145 in New York to \$224 in California. Four states -- California, Connecticut, Massachusetts and Montana -- have laws that offer a specific job protection to female employees that have babies. (California's law is currently being challenged and the case was recently heard before the U.S. Supreme Court.)

A 1984 Columbia University study found that 60 percent of working women had no paid maternity leave. It is difficult to know exactly what employers, particularly smaller employers provide for maternity and parenting leave. Both Columbia University and Catalyst have done survey studies of corporate benefits. A comparison of the studies found that larger companies tend to be more generous with benefits than smaller ones. For example the Columbia study, which surveyed companies of varying sizes (although all had annual sales over \$500,000) found that half of the companies provided short term disability coverage. In contrast, the Catalyst study, which surveyed only Fortune 1500 companies, found that 95 percent of the respondents provided disability coverage.

It should be noted that the policies of the large corporations (those surveyed by Catalyst) do not represent what is likely to be the norm for parental leaves in the U.S.

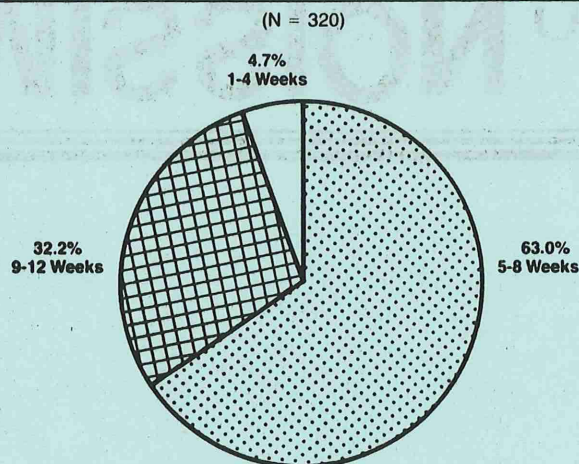


The Catalyst study found that few companies offered paid leave for new parents other than paid disability leave granted to women for childbirth. Of the ninety-five percent of the companies surveyed that offered paid disability leave, 39 percent offered fully paid disability. For those who offered partial pay the percent of pay varied by length of service.

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**AVERAGE LENGTH OF DISABILITY LEAVE  
TAKEN BY WOMEN AS REPORTED BY COMPANIES**

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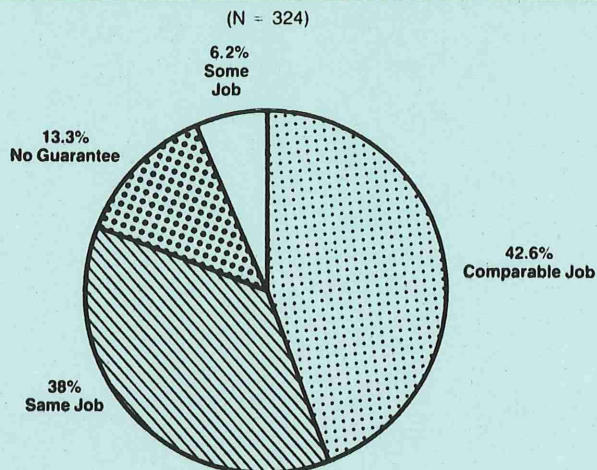
Aside from the period based strictly on medical disability, most companies offer paid leave only through the use of accrued vacation time. A few companies offer paid leave in addition to disability and vacation. The length of paid time granted at these companies varied from 1 to 8 weeks.

Unpaid leave for women was the second most common element of parental leave policies found in the Catalyst survey. Over half of the respondents give female employees some unpaid leave and over one-third give males some leave time. (This data includes only companies that offer job reinstatement.) For women, unpaid leave is usually taken after the disability period, and for men, after the birth of the child.

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**CONDITIONS OF REINSTATEMENT AFTER DISABILITY LEAVE**

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# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

85 State Office Building, St. Paul, Minnesota 55155

(612)296-8590

NEWSLETTER #108

NOVEMBER 1986

## IN THIS ISSUE

MONEY INCOME AND POVERTY STATUS OF FAMILIES AND PERSONS IN THE UNITED STATES, 1985, with information on income of females and males by age, occupation educational attainment and marital status; family income; and poverty rates for persons and families. Data for this newsletter are from "Money Income and Poverty Status of Families and Persons in the United States" 1980 and 1985 published by the Bureau of the Census.

## ANNOUNCEMENTS

### PUBLICATIONS

WELFARE IN MINNESOTA, Facts about Minnesota's Public Assistance Programs, a 10 page handout is now available from the Commission office. It can be ordered by writing or calling the Commission office. There is no charge for the publication.

### PUBLIC HEARINGS

The Commission is planning to hold several meetings and hearings later this year at the State Capitol. The hearing on parenting leave tentatively scheduled for late November has been postponed. It will be rescheduled in early January 1987. The two meetings to begin work on the Commission's 1987 legislative program are tentatively scheduled for December 10 and December 17. For confirmation of dates and times contact the Commission office.

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



## INCOME & EARNINGS

Individual income includes total money income received in a calendar year by persons 15 years and over. Total income is the sum amounts reported separately for income from: wages and salaries; farm and non-farm self-employment; interest, dividends and net rentals; Social Security; public assistance; and all other sources. Figures represent the amount of income received before deductions.

Family income is total money income received in a calendar year by all family members 15 years old and over. The lowest income group includes families with no income. Median income figures are based on all families.

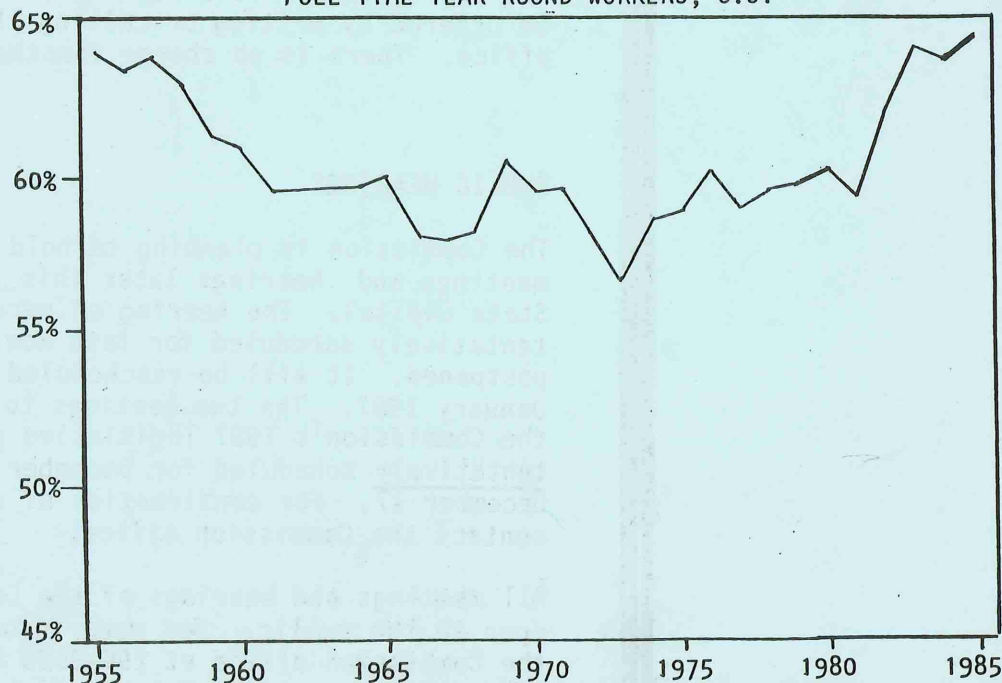
All income and earnings data in this newsletter are for workers employed full-time year-round, unless otherwise noted.

Income level is associated with source of income, household type, marital status, education and age. The most significant factor, however, is sex: women's incomes are consistently lower than men's income.

## EARNINGS GAP

Earnings are the most important source of income for both women and men. The basic ratio of women's to men's earnings has changed very little over time. Women who work full-time year-round earn, on average, less than two-thirds as much as their male counterparts. The ratio has fluctuated between 57 percent and 64 percent since 1955. The low came in 1973 when women's earnings were 56.6 percent of men's (a decrease from 63.9 percent in 1955). In 1985, for the first time in 30 years women's earnings are approaching 65 cents (64.5 percent) for every dollar earned by their male counterparts. This is an increase from 60 cents on the dollar in 1980. While this is an encouraging sign, it is too soon to know if this is an upward trend or just another fluctuation in the ratio.

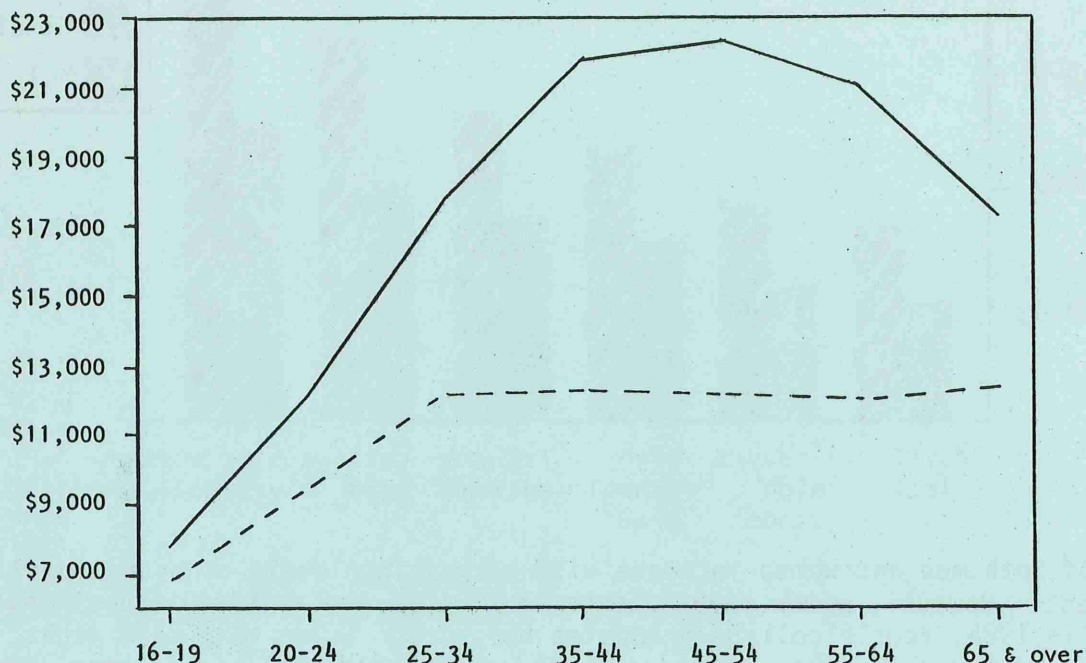
WOMEN'S EARNINGS AS A PERCENT OF MEN'S 1955-1985  
FULL-TIME YEAR-ROUND WORKERS, U.S.





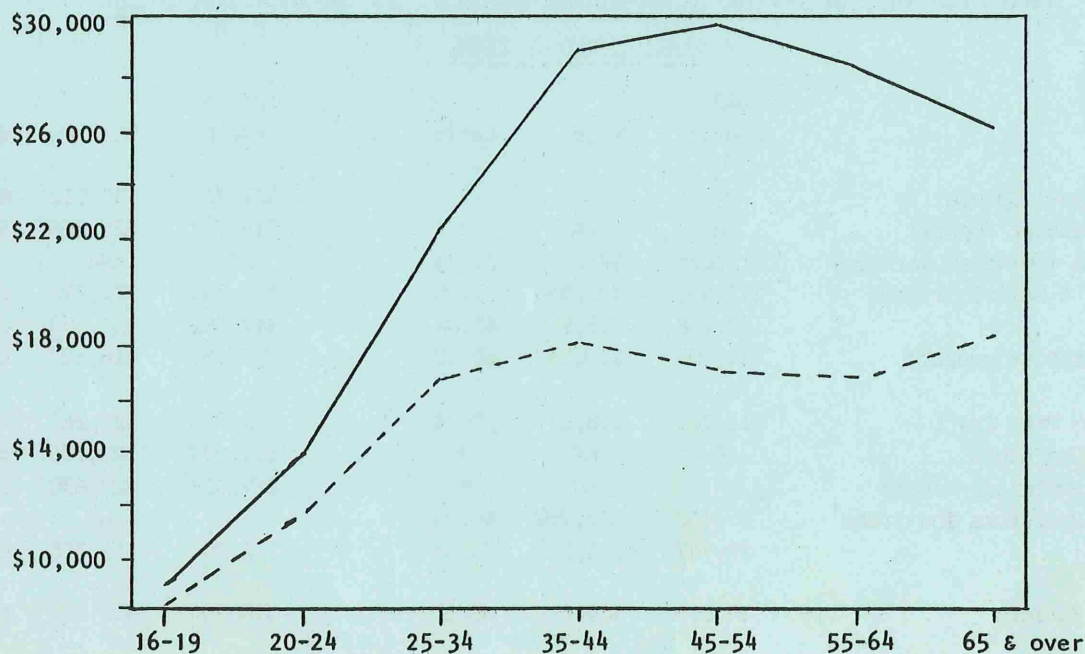
## INCOME BY AGE AND SEX

MEDIAN INCOME BY AGE AND SEX OF FULL-TIME YEAR-ROUND  
WORKERS, 1980



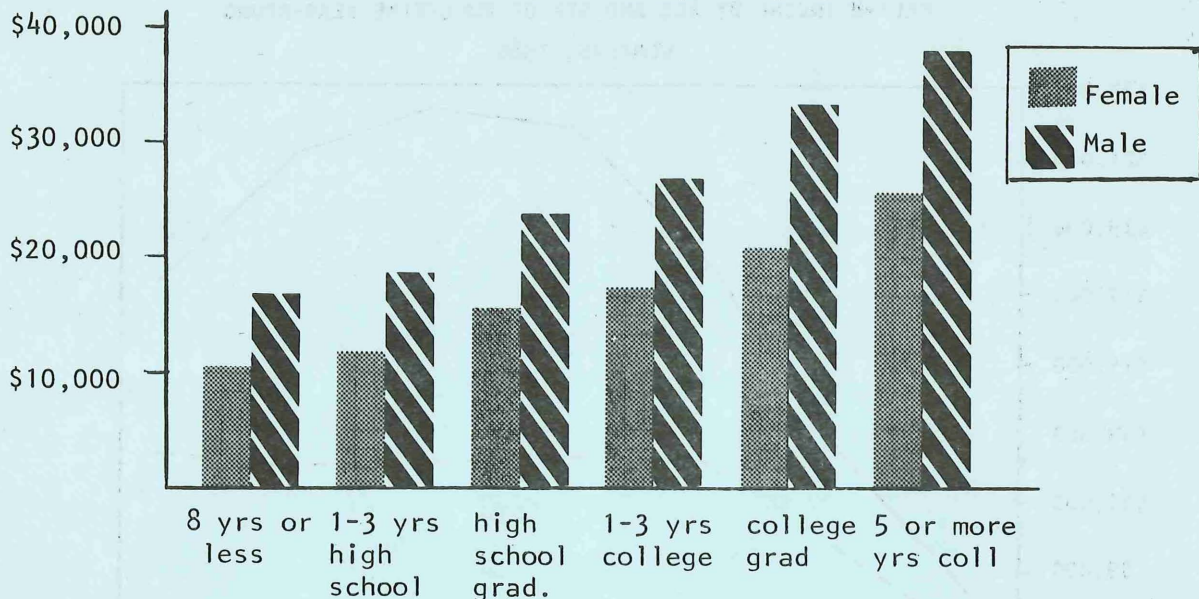
Another area where there has been some change between 1980 and 1985 is women's income by age. In 1980, women's income essentially peaked between the ages of 25 and 34. In 1985, for the first time, there is continued growth in women's income until women are between the ages of 35 and 44. Prior to 1985 women's income leveled off between the ages of 25 and 34. Again it is too soon to know if the continued growth in women's income is the beginning of a new trend or an aberration. Men's income, however, continues to grow until men are between the ages of 45 and 54. And women's income at its peak, \$18,032, is still thousands of dollars below men's income at its peak, \$29,880.

MEDIAN INCOME BY AGE AND SEX OF FULL-TIME YEAR-ROUND  
WORKERS, 1985





**MEDIAN INCOME BY EDUCATIONAL ATTAINMENT OF FULL-TIME-YEAR ROUND  
EMPLOYED PERSONS AGE 25 & ABOVE, U.S., 1985**



Income of both men and women increase with increasing levels of educational attainment. However, women have incomes lower than men at every educational level. In 1985, female college graduates had income lower than male high school graduates and women who had attended graduate school had incomes lower than men who have 1 to 3 years of college education. While these numbers look bleak, there has been some improvement in these ratios. In 1980 women college graduates had incomes lower than male high school dropouts.

**EARNINGS BY OCCUPATION AND SEX**

Earnings for both women and men vary by occupation. For both, professional specialty occupations (which includes engineers, doctors, lawyers, social scientists) are the highest paying. Women's earnings in proportion to men's are highest in administrative support positions, where women earn 83.6 cents for every dollar earned by men.

**EARNINGS OF FULL-TIME YEAR-ROUND WORKERS BY OCCUPATION & SEX**  
**U.S. 1980 & 1985**

	1980			1985		
	Female	Male	Ratio	Female	Male	Ratio
Professional Speciality	NA	NA	*	\$21,781	\$32,812	66.4%
Tech & Related Support	NA	NA	*	\$18,177	\$26,266	69.2%
Prof Tech & Kindred Workers	\$15,285	\$23,062	66.3%	NA	NA	*
Managers & Administrators	\$12,936	\$23,558	54.9%	\$20,565	\$30,792	66.8%
Sales	\$9,748	\$19,910	49.0%	\$12,682	\$20,058	63.2%
Administrative support	\$10,997	\$18,247	60.3%	\$15,157	\$18,127	83.6%
Precision Prod Craft	\$11,701	\$18,671	62.7%	\$15,093	\$23,269	64.9%
Machine Operators	NA	NA	*	\$12,232	\$20,786	58.8%
Transp & Material Movers	NA	NA	*	\$12,618	\$20,630	61.2%
Machine Operators inc trans	\$9,440	\$15,702	60.1%	NA	NA	*
Laborers	\$9,747	\$12,757	76.4%	\$12,704	\$15,755	80.6%
Service Workers	\$7,853	\$13,064	60.1%	\$10,204	\$16,824	60.7%



## FAMILY INCOME

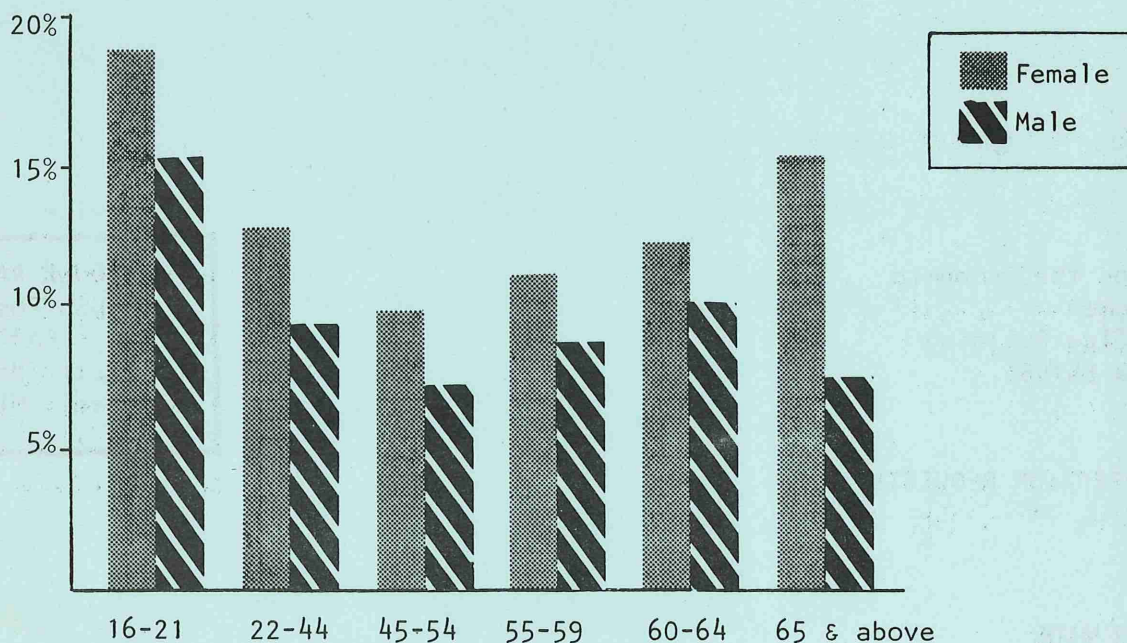
The median income of married-couple families was \$31,100 in 1985; if both the husband and wife were in the paid labor force the median income rose to \$36,430. In March 1986 about 80 percent of all families were married couples. In 54 percent of these families both spouses were in the paid labor force. Ten years earlier, 84 percent of all families were married couples and 44 percent had both spouses in the paid labor force.

The median family income for female-headed families in 1985 was \$13,660. For male-headed families the median income was \$22,622.

## POVERTY RATES FOR INDIVIDUALS AND FAMILIES

There were 33.1 million persons in poverty in the U.S. in 1985 accounting for 14 percent of the American population. Over three-fourths of these persons were women and children. Females are more likely than males to be in poverty for every age group. The difference in the poverty rate is greatest for older women and men. Sixteen percent of women over the age of 65 were in poverty in 1985 while 9 percent of their male counterparts were living in poverty. While the percentage of older women in poverty is quite high there has been significant improvement since 1980 when 19 percent of older women and 11 percent of older men were living in poverty.

POVERTY RATE BY AGE & SEX, U.S., 1985



The poverty level for a family of four in 1985 was \$10,989 and 11 percent of all families were living in poverty. Again the poverty rate was much higher for females. Over one-third of female-headed families lived in poverty while 13 percent of male-headed families and 7 percent of married-couple families were in poverty. About one in five children in families lived in poverty in 1985.

For person living in non-family households the poverty rate was much higher for women than men. Twenty-five percent of women compared with 17 percent of men living in non-family households were in poverty in 1985.



# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

85 State Office Building, St. Paul, Minnesota 55155

(612) 296-8590

NEWSLETTER #109

DECEMBER 1986

## IN THIS ISSUE

WOMEN IN THE MINNESOTA LEGISLATURE, 1923 - 1986.

## ANNOUNCEMENTS

The terms of the Commission's nine members: Representatives Kathleen Blatz, Harriet McPherson, Sidney Pauly and Pat Piper and Senators Linda Berglin, Marilyn Lantry, Eric Petty, Ember Reichgott and Donald Storm expire December 31, 1986. The staff would like to thank the members for their service during their terms on the Commission.

New members will be appointed to the Commission in early January.

### PUBLIC HEARINGS

When the new Commission is appointed it will hold a meeting(s) to complete work on the 1987 legislative agenda. A hearing on the issue of parental leave will also be scheduled as soon as the new members are appointed. For times and dates contact the Commission office in early January.

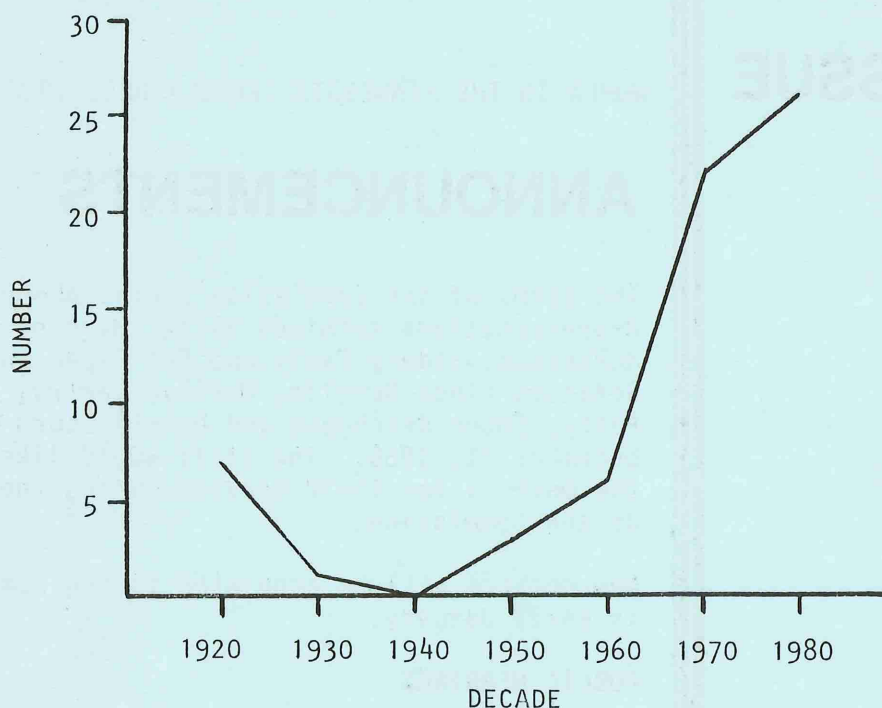
All meetings and hearings of the Commission are open to the public. For more information, call the Commission office at 296-8590 or 1-800-652-9747 (non-metro, toll free line).



Since 1922 when women first became eligible for election to the Minnesota legislature, a total of 65 women have served that institution. Fourteen women have served in the Minnesota Senate and 54 have served in the Minnesota House of Representatives. Three women Linda Berglin, Donna Peterson and Pat Piper (elected to the Senate this year) will have served in both the House and Senate.

The 65 legislators have been unevenly distributed over the intervening decades. Seven were elected in the 1920s. Five of these women continued to serve in the 1930s and two of them -- Mabeth Hurd Paige and Hannah J. Kempfer -- continued into the 1940s. One new female representative was elected in the 1930s, Bertha Lee Smith Hansen, and none were newly elected in the 1940's. In the 1950's women were again elected to the Minnesota legislature with three women serving during the decade. In the 1960's the number doubled to six women elected to the legislature, the most to serve in 30 years but still one short of the seven serving in the 1920s.

#### FIRST TIME ELECTION OF WOMEN IN THE MINNESOTA LEGISLATURE BY DECADE



Twenty-two women were elected to serve in the legislature during the 1970s and 26 women have been elected to the legislature thus far in the 1980s. The 1987 legislative will have 31 women as members, 9 in the Senate and 22 in the House of Representatives, the most for any legislative session in Minnesota history. Women comprise 15.4 percent of the Minnesota legislature, 13.4 percent of the Senate and 16.4 percent of the House.

While women legislators have been unevenly distributed in time, from 1923 to 1977 they were concentrated both geographically and by political affiliation. Although the Minnesota legislature was non-partisan from 1913 until the 1975 session, all of the women except one, Hannah Kempfer, have associated themselves with a political party. From 1923 to 1977, 23 women legislators were affiliated with the Democratic Farmer Labor (DFL) party or its predecessor the Farmer Labor party, eight were Republicans. Since 1977 the party distribution has been more balanced with 19 DFL and 14 Independent Republicans.



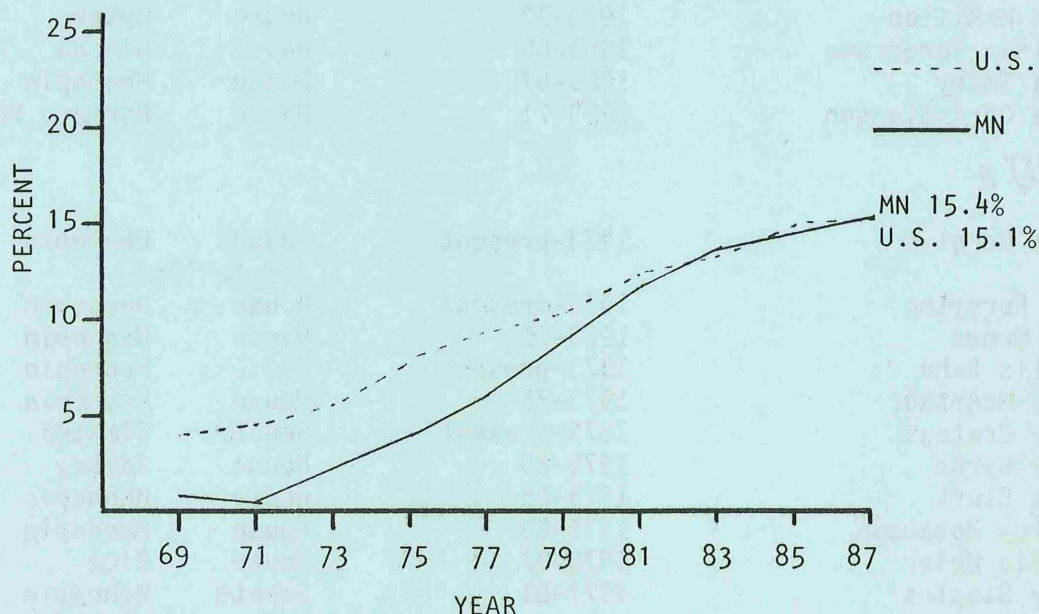
Up to 1955 virtually all the women legislators represented either Hennepin County or the northwestern quadrant of the state. Bertha Lee Smith Hansen was the only exception, representing Lincoln county in the southwestern part of the state. Beginning in 1955 eight women have been elected from the southeastern corner of the state. All of Hennepin County's women legislators lived in Minneapolis until the election of 1972. St. Paul elected its first woman representative, Peggu Byrne in 1974. Since that time four other women have represented parts of the city of St. Paul. The Duluth area first elected women to the legislature in 1977 with the election of Arlene Lehto and Mary Murphy.

Only three women of the 65 have been widows of male legislators. Laura Naplin was elected in 1927 when her husband, Oscar A., the incumbent senator, suffered a stroke on the opening day of session and a special election was called after his death. Donna Christianson ran for and won the unexpired House term of her husband, Marvin E., who died during the 1969 session. Anne Stokowski ran for and won election in 1979 to complete the senate term of her husband, Eugene who died during his term. Naplin went on to a career in the Minnesota Senate, while Christianson retired when the term expired. Stokowski ran for and won a two year term in 1980.

For the first 50 years that women served in the Minnesota legislature only one woman, Laura Emelia Johnson Naplin served in the Minnesota Senate. Naplin represented the northwest area of the state from 1927 until 1933. In 1975, Nancy Brataas, from Rochester became the second women to serve in the Minnesota Senate. Since Brataas' election 12 other women have been elected to the senate.

#### PERCENTAGE OF WOMEN IN STATE LEGISLATURES

##### U.S. AND MINNESOTA, 1969 TO 1987\*



\*Based on the number elected to serve in state legislatures in November 1986

(Commission on the Economic Status of Women, Newsletter #109, December 1986) 2



WOMEN IN THE MINNESOTA LEGISLATURE 1923 TO PRESENT - Unduplicated Count

<u>NAME</u>	<u>YEARS SERVED</u>	<u>HOUSE/ SENATE</u>	<u>COUNTIES</u>
<i>1920's</i>			
Myrtle Cain	1923-25	House	Hennepin
Hannah Johnson Kempfer	1923-29 & 1933-41	House	Otter Tail
Sue Metzger Dickey Hough	1923-25	House	Hennepin
Mabeth Hurd Paige	1923-43	House	Hennepin
Rosanna Catherine Stark Payne	1927-31	House	Itasca
Laura Emelia Johnson Naplin	1927-33	Senate	Pennington, Red Lake, Clearwater
Harriet Hildreth Weeks	1929-31	House	Becker
<i>1930's</i>			
Bertha Lee Smith Hansen	1931-33	House	Lincoln
<i>1950's</i>			
Cornelia (Coya) Knutson	1951-53	House	Pennington, Red Lake, Clearwater
Sara Lee Fletcher Luther	1951-61	House	Hennepin
Joyce Ireton Lund	1955-57	House	Wabasha
<i>1960's</i>			
Esther Fox Fieldman	1961-63	House	Hubbard
Constance Burchett	1963-65	House	Anoka
Helen McMillan	1963-73	House	Mower
Virginia Torgerson	1963-65	House	Winona
Alpha Smaby	1965-67	House	Hennepin
Donna Christianson	1969-71	House	Norman, Polk
<i>1970's</i>			
Linda Berglin	1973-present	House/ Senate (81)	Hennepin
Mary Forsythe	1973-present	House	Hennepin
Joan Growe	1973-75	House	Hennepin
Phyllis Kahn	1973-present	House	Hennepin
Ernee McArthur	1973-75	House	Hennepin
Nancy Brataas	1975-present	Senate	Olmsted
Peggy Byrne	1975-83	House	Ramsey
Janet Clark	1975-85	House	Hennepin
Shirley Hokanson	1975-83	House	Hennepin
Claudia Meier	1975-77	House	Rice
Emily Staples	1977-81	Senate	Hennepin



WOMEN IN THE MINNESOTA LEGISLATURE 1923 TO PRESENT - Unduplicated Count

<u>NAME</u>	<u>YEARS SERVED</u>	<u>HOUSE/ SENATE</u>	<u>COUNTIES</u>
<i>1970's (cont'd)</i>			
Arlene Lehto	1977-83	House	St. Louis
Mary Murphy	1977-present	House	St. Louis, Carleton
Linda Scheid	1977-present	House	Hennepin
Ann Wynia	1977-present	House	Ramsey
Dee Knaak	1979-81	Senate	Anoka, Ramsey
Kathleen Blatz	1979-present	House	Hennepin
Connie Levi	1979-1987	House	Washington
Dee Long	1979-present	House	Hennepin
Marni Luknic	1979-83	House	Le Seur, Rice
Lonna Minne	1979-present	House	St. Louis
Sally Olsen	1979-present	House	Hennepin
<i>1980's</i>			
Pat Kronebush	1981-87	Senate	Winona, Houston
Marilyn Lantry	1981-present	Senate	Ramsey
Anne Stokowski	1981-83	Senate	Anoka, Hennepin
Karen Clark	1981-present	House	Hennepin
Dorothy Hokr	1981-85	House	Hennepin
Donna Peterson	1981-present	House/ Senate(83)	Hennepin
Carolyn Rodriguez	1981-85	House	Dakota
Kathleen Vellenga	1981-present	House	Ramsey
Betty Adkins	1983-present	Senate	Hennepin
Phyllis McQuaid	1983-present	Senate	Hennepin
Gen Olson	1983-present	Senate	Hennepin
Ember Reichgott	1983-present	Senate	Hennepin
Sharon Coleman	1983-85	House	Anoka
Sidney Pauly	1983-present	House	Hennepin
Pat Piper	1983-present	House/ Senate(87)	Freeborn
Gloria Segal	1983-present	House	Hennepin
Carol Dyke	1985-87	House	Murray, Nobles, Cottonwood
Harriet McPherson	1985-present	House	Washington
Sandy Pappas	1985-present	House	Ramsey
Ann Rest	1985-present	House	Hennepin
Eileen Tompkins	1985-present	House	Dakota
Alice Johnson	1987-present	House	Anoka
Becky Kelso	1987-present	House	Scott
Connie Morrison	1987-present	House	Dakota
Katy Olson	1987-present	House	Jackson, Cottonwood
Jean Wagenius	1987-present	House	Hennepin