Legislative Commission on the Economic Status of Women

Newsletter #158
85 State Office Building, St. Paul, MN 55155

January 1991
(612) 296-8590 or 1-800-652-9747

IN THIS ISSUE
This newsletter summarizes the 1991 legislative agenda endorsed by the Commission. The full report, which has more complete background information, is available by calling the Commission.

COMMISSION ON THE ECONOMIC STATUS OF WOMEN
Since 1976, the Commission has been mandated to study the economic security of homemakers, women in the labor force, opportunities for educational and vocational training, employment opportunities, contributions of women to the economy, access of women to benefits and services provided in Minnesota and barriers to full participation of women in the economy.

The Commission staff complement is 2.1 employees and an additional .65 employee salary is covered by a vocational education contract.

Goals of legislation
1. Provide continued funding for the Commission on the Economic Status of Women.

2. Include a staff complement of 2.75 in the Commission's budget and use the vocational education contract to cover other Commission costs associated with producing the vocational reports.

BATTERED WOMEN'S PROGRAMS
Minnesota funds a network of battered women's shelters and advocacy programs. These services provide a safe place for women and their children while they try to avoid further violence. About 57 programs for battered women receive $3.2 million in state funding.

The Department of Corrections estimates 63,000 domestic assaults occur annually. Approximately 3,980 women and 5,398 children received shelter services in the last fiscal year, while 59,744 women and 5,398 children received advocacy services. Many families requested shelter but were unable to be served because the shelters were full.

Goal of legislation
1. Continue state funding for battered women's shelters and advocacy services.

SEXUAL ASSAULT PROGRAMS
Forty programs for sexual assault victims receive state funding. Services to victims include crisis intervention, medical and legal information, support groups, training for professionals, coordination with other services and community education.

Current state funding is $696,000 for sexual assault programs and $214,000 for general crime victims programs. Not all areas of the state are being served with this level of funding.

Goal of legislation
1. Continue funding programs for victims of sexual assault and expand programs to all areas of the state.

DISPLACED HOMEMAKER PROGRAMS
An estimated 207,000 full-time homemakers live in Minnesota. Each year, many of these homemakers lose their jobs as homemakers because of the death or disability of their spouse or because of divorce.

Twelve programs for displaced homemakers operate with state funding in Minnesota. Four counties currently have no program serving their area. Services include career exploration, counseling, testing, support, referral and placement. In fiscal year 1990, about 2,214 participants were served by these programs.

Goal of legislation
1. Provide funding for displaced homemaker programs throughout the state.

CHILD CARE *

* In 1989 the Legislature appropriated $50,000 to the Commission to conduct a study of "a coordinated child care system" for Minnesota. The Commission convened a task force to undertake this study and the recommendations below are a summary of its report. For a full report, call the Commission.

Basic sliding fee program

The state's basic sliding fee program, which subsidizes child care costs for low- and moderate-income families, is currently serving an estimated 20 percent of the eligible families. More than 4,000 families are on waiting lists for this help. The fund is currently $17.5 million for the biennium. AFDC recipients are not eligible for these subsidies unless they are enrolled in the STRIDE program, the jobs and training program which seeks to move AFDC recipients into self-sufficiency. Providing child care subsidies to all eligible families would cost approximately $77.4 million in additional funding per year.

Current legislation allows for families earning up to 90 percent of the state's median income to be eligible, but because of limited funding, the program only accepts those with incomes up to 75 percent of the median income.

Dependent Care Tax Credit

Low- to moderate-income families can deduct part of their child care expenses on their income taxes using the Dependent Care Tax Credit. Families who choose to have one parent stay at home with a newborn cannot deduct any costs on their state income taxes. This credit should be available to parents at home during the first months of their child's life.

Licensed family child care providers frequently care for their own children while taking care of other children. This limits the number of children they can have in the program. Family child care providers should be allowed to take the Dependent Care Tax Credit for their own children to make up for this loss.

Child care incentive grants

To ensure well-trained child care providers, the state should help pay for training programs that can: improve their professional skills; help both centers and family child care providers achieve accreditation or certification; and improve worker wages. These can improve turnover rates and child care quality.

Licensing

The Department of Human Services oversees the enforcement of child care licensing rules. Currently, there are not enough licensers and new programs must wait to be approved. To improve the availability of licensed care and to ensure the quality of existing programs, licensing efforts should be made more efficient and funding should be increased.

Coordination of child care services

Seven state agencies have a share in setting policy relating to child care. This results in duplicate programs, inefficient expenditure of funds or conflicting policies, which ultimately affect the services families receive. Coordination among state agencies through the creation of a state council can help families find and afford quality programs. The existing Resource and Referral agencies can also help coordinate services at the local level.

Raising revenues

Fully funding the basic sliding fee program, improving the coordination of child care services and expanding service development grants and resource and referral grants will require a large state expenditure. The income tax is the fairest method of raising increased revenues for these purposes.

Goals of legislation

1. Fully fund the basic sliding fee program so that all eligible families can be served.

2. Maintain the existing level of spending for child care sliding fee program and expand funding in the second year of the biennium.

3. Ensure that all AFDC recipients have access to child care sliding fee program regardless of whether or not they are in STRIDE.

4. Increase the median family income at which families receive help from the sliding fee program from 75 percent to 80 percent in the second year of the biennium.

5. Revise the formula for allocating sliding fee funds to each county to more accurately reflect individual county expenditures and provide more flexibility in spending.

6. Ensure that providers do not lose revenue when the state's sliding fee reimbursement rates are changed.

7. Extend the Dependent Care Tax Credit to families with an infant under 16 months old and to family child care providers who also care for their own children.

8. Create a provider training scholarship program for family child care providers and child care center staff to improve their skills and professionalism and ap-

propriate adequate funding.

9. Expand the existing Service Development Grant Program to create help child care centers and family child care providers obtain accreditation and certification and to improve pay for child care workers.

10. Expand funding for licensing efforts within the Department of Human Services.

11. Create an Early Childhood Care and Education Council, a semi-independent state agency, to oversee and coordinate child care programs at the state level.

12. Require the existing Resource and Referral programs to create voluntary community-based councils to advocate for child care at the local level.

13. Increase income taxes progressively to permit funding of the child care system needs.

CHILD SUPPORT

The standard of living of most divorced men improves after divorce, while it declines for most divorced women and their children. In Minnesota, women received custody in more than three-quarters of the divorces involving children.

Child support was ordered in 76 percent of these divorces and the median child support award was $195.50 monthly. In 32 percent of the cases the court deviated downward from the state's guidelines in awarding support. Almost half of custodial mothers received an average of $25.75 less a week than was ordered.

In 1989, the Supreme Court Task Force on Gender Fairness in the Courts found that the child support guidelines were too low to adequately support children.

In addition, the Task Force found that the guidelines are used by the court as a maximum amount rather than the minimum to be awarded. When the legislature reexamines the child support guidelines, as required by federal law, child support levels should reduce the disparity after divorce between the standard of living of custodial parents and their children and non-custodial parents.

Enforcement

In 1987, 59 percent of U.S. women with custody were awarded child support. Of these women, only 51 percent received the full amount awarded, 25 percent received less than they were due and 24 percent received no child support payments. Of the women without child support awards, 64 percent wanted support but were unable to obtain it because of an inability to locate the father, establish paternity or inability of the father to pay.

Some states deny or revoke professional, business and trade licenses of persons owing child support arrearages. People who have or are seeking state contracts to provide goods or services may also be required to show either that no child support is owed or that they are attempting to pay all support owed.

Cost-of-living adjustments

Minnesota law allows a biennial cost of living adjustment in child support awards and requires every order to provide for this increase. For child support being collected by county support and collection offices, the county initiates this adjustment. Custodial parents not using the county for collection must apply to the court themselves to get this increase. Some language in the statute makes this process unnecessarily complicated and should be amended to make the process as easy as possible.

Arrearages

When the state collects child support on behalf of an individual who had been receiving AFDC, the state may be collecting current support as well as past due support (arrearages). The state is entitled to keep any payments for the arrearage that accrued while the custodial parent was on AFDC. If the arrearage accrued after the custodial parent was off AFDC, she is entitled to the money. When a payment made is more than the current support owed, the additional amount is credited to the arrearage owed. The state has the option of paying this excess support (for arrearages) to the custodial parent first or to itself first. Minnesota allows county child support offices to make this determination. These arrearages should be distributed to the families first.

Income tax intercept

Custodial parents can petition the court to intercept income tax refunds of non-custodial parents if child support is overdue. If the individual is a former AFDC recipient and the county has already filed a claim for the refund, the county receives its payment first. Families should receive their payment first.

Information about obligors

Custodial parents whose child support is being collected by the county and who are trying to decide if they can leave AFDC cannot obtain information about the whereabouts, employment and income of the non-custodial parent from that office. These custodial parents need to know if it is likely they will continue to receive child support when moving off AFDC. If collection services will no longer be available from the child support enforcement office and if the custodial parent needs this information in order to enforce a child support order, this information should be provided to her.

Goals of legislation

1. Revise the Minnesota child support guidelines to improve the adequacy of income available to custodial parents and their children.

2. Improve enforcement procedures to enhance the ability to collect court-ordered child support in an efficient manner.

3. Provide an exception to the Data Practices Act to allow the child support enforcement agency to provide information about the obligor to a non-AFDC recipient who needs the information to enforce a child support obligation when collection services are not available from the county.

4. Require arrearages collected for child support owed after a custodial parent leaves AFDC to be paid to the family first.

5. Change the order of priority for interception of income tax refunds to place claims for child support by non-AFDC recipients ahead of claims for child support by the county.

6. Prohibit issuance or renewal of professional, business and trade licenses or participation in state contracts of persons owing child support arrearages unless they are making a good faith effort to pay the support owed.

AFDC

Aid to Families with Dependent Children (AFDC) provides financial assistance to needy dependent children and their caretakers. Eighty-six percent of the caretakers in Minnesota are women. Of all female-headed families with children in Minnesota, 32 percent are in poverty.

Grant levels

Each state sets an AFDC standard of need based on its determination of the minimum monthly cash amount a family needs to obtain shelter, food, clothing, utilities and other necessities. A 1990 study by the Department of Human services determined that the income needed to support a family of one adult and two children was $10,585, while the AFDC grant level for this family was $6,384 annually ($532 a month). This amount does not include food stamps.

Minnesota AFDC payment levels have fallen further and further below the rate of inflation. There have been no increases since July 1, 1986. In 1976 AFDC and food stamps combined totalled over 99 percent of a poverty-level income. By 1986 the combination was 80 percent of a poverty-level income. Even if the AFDC grant had kept pace with inflation, the family would still receive an income lower than the official poverty level.

Housing subsidies

A study in 1989 by the Legislative Auditor showed that families receiving AFDC who also receive a housing subsidy are less disadvantaged than those families who must pay their own high housing costs. Housing subsidies are in short supply and waiting lists are often as long as two years. At the time of the Auditor's study only 38 percent of AFDC families lived in subsidized housing.

STRIDE

Minnesota's work and training efforts for AFDC recipients is known as the STRIDE program. The 1990 legislature limited eligibility for STRIDE to certain categories of recipients. Most AFDC recipients must wait four years to enroll in STRIDE. The result is that AFDC recipients who participate in work or training but are not enrolled in STRIDE are not eligible for any child care subsidies (which are guaranteed within STRIDE) to help them become self-sufficient and this may force them to remain on AFDC longer.

Goals of legislation

1. Increase AFDC grants.

2. Provide a supplemental benefit to AFDC families who are unable to obtain a housing subsidy and who must pay more than 50 percent of their income for housing.

3. Expand STRIDE eligibility so that more AFDC recipients can leave AFDC and receive subsidized child care.

DOMESTIC VIOLENCE

Minnesota has some of the nation's most progressive domestic abuse laws and strongest networks of advocates for enforcement of those laws. Nevertheless, domestic abuse victims often do not receive the support services and enforcement, either civil or criminal, is sometimes lacking. Where advocacy and domestic abuse intervention projects exist, the services to battered women and the prosecution of domestic assault cases proceeds far more satisfactorily.

The domestic violence statutes provide both civil and criminal avenues into the judicial process. Victims of domestic abuse can obtain an Order for Protection (OFP) in civil action.

A variety of criminal statutes may be used to prosecute perpetrators of domestic abuse, but only a prosecutor may decide whether to pursue a case in criminal court. Often the prosecutor does not have enough information regarding prior violations of OFPs. Collection of additional information would aid the prosecution.

State statutes governing the administration of services to battered women are not consistent with current practices and operation of programs. These statutes should be clarified and updated.

Goals of legislation

1. Increase state funding for the hiring and training of domestic abuse advocates to make domestic abuse advocacy services available in every county.

2. Establish a policy for creation of a statewide computerized data base on domestic violence, available to law enforcement, prosecutors, courts and probation officers which insures that victims of abuse are protected.

3. Amend and update statutes governing the administration of services to battered women.

ECONOMIC DEVELOPMENT

Self-employment is a relatively new and important opportunity for women to gain access to the mainstream economy. In 1987 there were 88,137 businesses run by women, 32 percent of all businesses in Minnesota. Unfortunately, data on women-owned businesses is not collected in any regular manner. Other states have developed a data base to track the development of women-owned businesses.

It is virtually impossible to monitor the effect of the economic development funds, currently granted by the Department of Trade and Economic Development. These grants help expand or start-up businesses, but grantees are not required to collect or report data regarding the gender or salaries of the employees in new jobs. Other recipients of state funds or state contracts are required to comply with state affirmative action requirements in order to receive these funds.

Goal of legislation

1. Develop a state data base with information about women-owned businesses.

2. Require recipients of state economic development grant or loan funds to report hiring and salary data by gender and race.

FAMILY PLANNING

Since 1978 the Minnesota Legislature has funded Family Planning Special Projects to provide family planning services grants through the Department of Health. During the current biennium slightly more than $2.2 million in grants were awarded to 40 agencies, serving 50 of the state's 87 counties.

Goals of legislation

1. Continue family planning services and expand them to the counties that are currently unserved.

CAREGIVER SUPPORT SERVICES

A caregiver provides daily care that enables a person to remain at home despite illness or disability. This frequently avoids or postpones institutionalization. Family members usually provide most personal care of elderly persons. Eighty percent of care for the disabled elderly comes from family members - mainly from their wives and daughters.

A Minnesota study of caregivers found that training and support services are their greatest needs. Limited caregiver support services exist in Minnesota, but there is not a coordinated system of support services.

Goal of legislation

1. Provide funding to develop a system of services to support caregivers.

(Continued on back page)

Legislative
Commission on the
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of Women

Newsletter #159 **February 1991**
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IN THIS ISSUE

LABOR FORCE PROJECTIONS including information from "Minnesota Employment 1990," a report of the Minnesota Department of Jobs and Training, and from the U.S. Department of Labor, Bureau of Labor Statistics.

ANNOUNCEMENTS

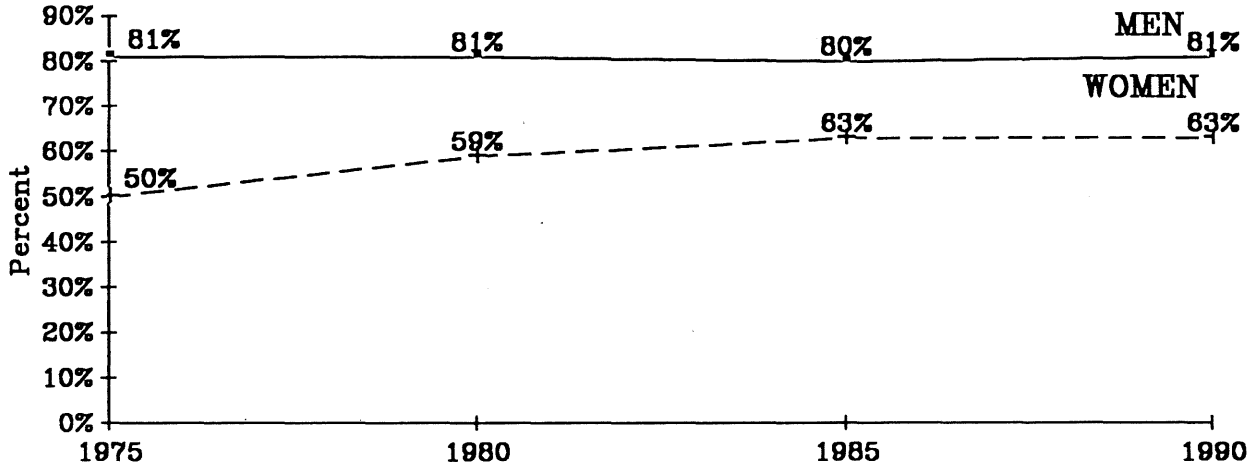
The report of the Commission's Child Care Task Force was mailed Feb. 19 to those who have already ordered it. To order a copy of this 60-page report please call the Commission office.

The Commission has updated its brochure "Parental Leave and the Legal Rights of Pregnant Employees." Call the Commission office to order.

WOMEN IN MINNESOTA'S LABOR FORCE

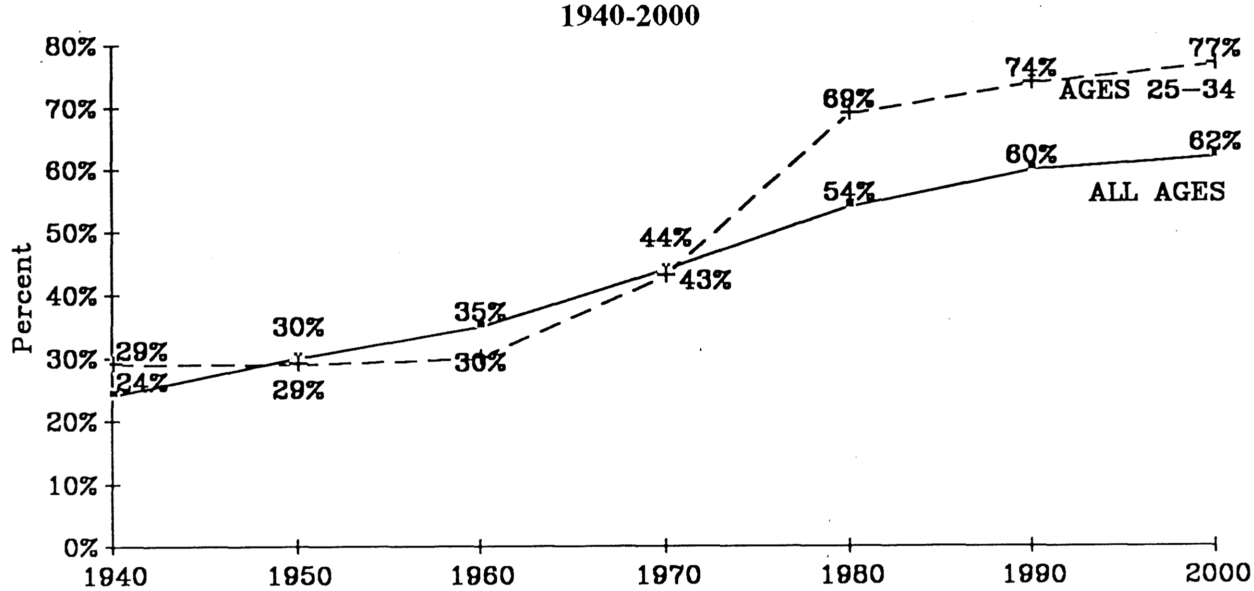
Minnesota's Department of Jobs and Training estimates that 63 percent of all working-age women (16 to 64) in Minnesota were in the labor force in 1990. Their participation soared from 50 percent in 1975 to 63 percent in 1990. Participation of men from 1975 to 1988 essentially remained unchanged at 81 percent. Increases in the participation rates of women in the labor force have begun to level off.

Minnesota Labor Force by Sex
1975-1990



Most of the increase in women's participation was due to the dramatic rise in the participation of women ages 25 to 34. Between 1970 and 1980 alone, their participation rose from 43 percent to 69 percent. In the past this age group of women has had lower participation rates than the average for all women, largely because this was the usual child-bearing years and young women were out of the paid workforce while raising young families. Today the average for this age group is greater than for all other age groups of working women. This group of women is likely also to remain in the workforce as they grow older, unlike women in the past, and this will ultimately increase the average participation rates for older women.

Women in Minnesota's Labor Force
1940-2000

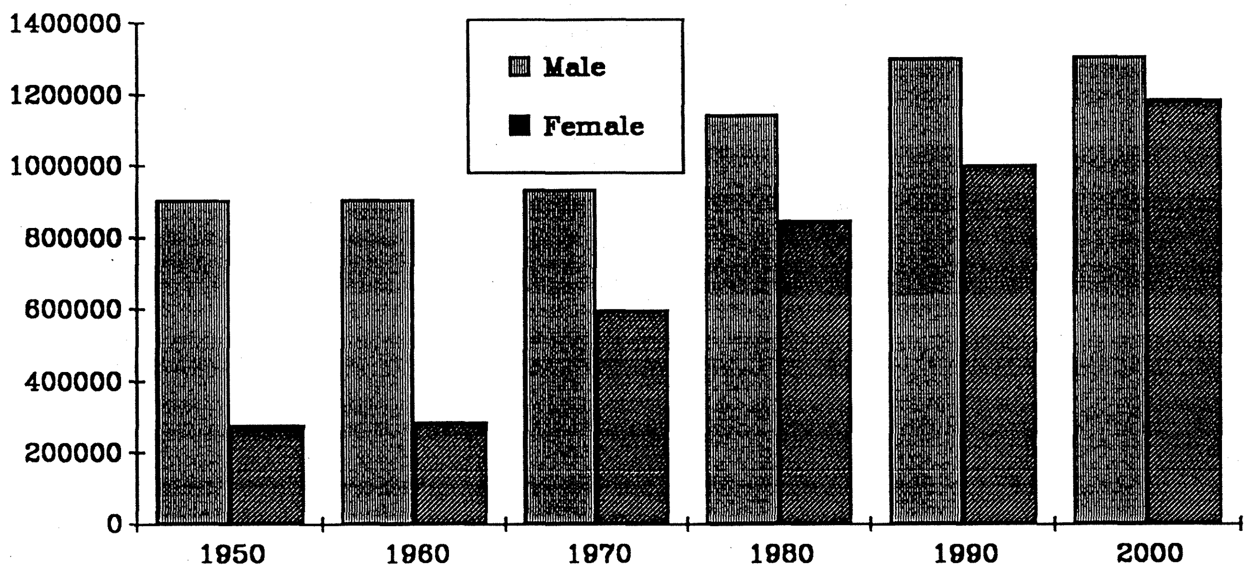


Commission on the Economic Status of Women, Newsletter #159, February 1991

LABOR FORCE PROJECTIONS--MINNESOTA

Growth rates of the total Minnesota labor force rose sharply from 1940 to 1980, but have reversed in the last decade. A slowing growth rate between 1980 and 2000 will leave the labor force growing barely faster than between 1940 and 1950, when the relatively few people born during the Great Depression were filtering into the job market. The growth rate predicted between now and 2000 will be less than 1 percent, which is about one-third of the rate during the decade of the 1960s. In 1990, 44 percent of all persons in the Minnesota labor force were women. By the year 2000, the gap between total number of women and men in the labor force will nearly disappear.

Number of Men and Women in Minnesota Labor Force 1950-2000



THE U.S. LABOR FORCE

Although the majority of workers in the U.S. labor force will continue to be men, the number of women in the labor force is expected to grow more than the number of men. The growth rate for women to the year 2000 is projected at 1.7 percent compared with .9 percent for men. The overall U.S. labor force is estimated to grow 1.2 percent annually, down from the 1976-88 growth rate of 2 percent.

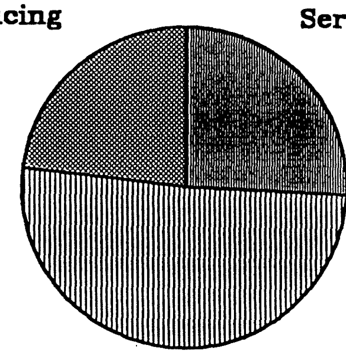
From 1989 through the year 2000 two out of three new entrants to the U.S. labor force will be women. This group will bring a dramatic rise in the number of minority women entering the labor force. New entrants to the labor force will be 13 percent Hispanic women (an 85 percent increase), 10 percent Black women (a 33 percent increase), 6 percent Asian, American Indian & Alaskan Native Women, 34 percent white women and 37 percent men.

In the U.S., 42 percent of women workers are currently in jobs that pay below poverty-level wages, compared to only 27 percent of men. (Note: 1990 poverty level income for a family of 4 was $12,700 annually.) In addition, two of every three minimum wage earners are female. Women workers employed full-time, year-round, earn 65 cents for each dollar earned by men.

OCCUPATIONAL FORECAST

Nearly 90 percent of jobs created between now and the year 2000 will be in the service sector, an occupational group which has been predominately female. Minnesota's workplace is closely tied to the service sector. More than three-quarters of all jobs are either in the service industry or the service-producing industry, while the remaining one-quarter are in goods producing industries.

Where Minnesota Jobs Are, 1990



Nationally, three major occupational groups are projected to continue to grow more rapidly than the average during the 1988-2000 period. They are: executive, administrative and managerial occupations; professional specialty occupations; and technicians and related support occupations. These three groups require the highest levels of educational attainment and will encompass 28 percent of total employment opportunities.

Listed below are the nine major occupational categories and the prospective U.S. growth rates to the year 2000. Also shown is the percent of the jobs in these categories held by females and the average weekly earnings of women in 1988. The area of largest growth, professional specialty occupations, is also the area providing the highest average earnings for women in 1988.

Occupations Growth Rates, Percent Female and Weekly Earnings, U.S. 1988

OCCUPATION	Growth Rate 1988-2000	Percent Female 1988	Median Weekly Earnings-Female 1988
Exec., Admin. & Mang. Occupations	22	37.9	$465
Professional Specialty	24	50.1	$485
Technicians & related support	35	48.6	$384
Marketing & Salesclerical	20	48	$264
Admin. Support including	12	80.8	$305
Service	23	60.6	$208
Farming, forestry, fishing	-4.8	15.8	$201
Precision production, craft & repair	10	8.5	$302
Operators, fabricators, laborers	1	25.8	$238

Commission on the Economic Status of Women, Newsletter #159, February 1991

MINNESOTA'S OCCUPATIONAL OUTLOOK

Many of the occupations listed as fast-growing in Minnesota have been among the female-dominated and lowest-paying jobs.

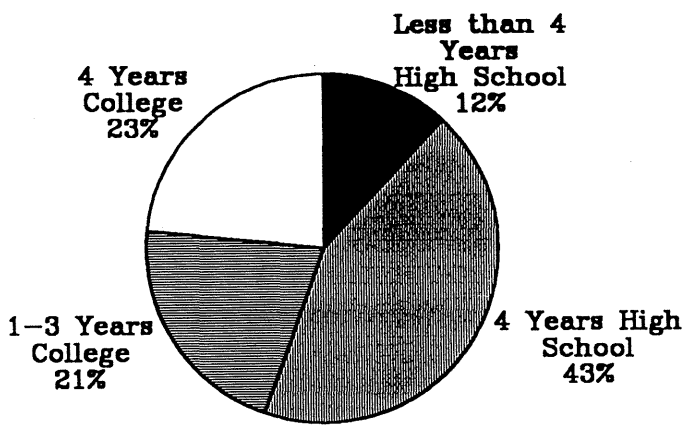
Fastest Growing Occupations (Expanding may not be large share of total job market)	Growth Rate 1988-2000
Para-legals	75%
Medical assistants	70%
Home health aides	68%
Medical secretaries	58%
Travel agents	54%
Social welfare service aides	52%
Human services workers	45%

Largest Job Growth (Creating the most new jobs)	Percent Change 1988-2000
Computer Systems analysts	53%
Registed Nurses	39%
Waiters & waitresses	31%
Nursing aides, orderlies, attendents	32%
Receptionists & information clerks	40%
Licensed practicial nurses	37%
Guards	32%

EDUCATION AND SKILL LEVELS

For the first time in history, a majority of all new U.S. jobs available between 1988 and 2000 will require education or training beyond high school. The majority (45 percent) of all women in the U.S. labor force are high school graduates, while 23 percent have completed 4 years or more of college. By the year 2000, people with less than a high school education will be able to fill only 14 percent of all jobs.

Educational Attainment of Women in the Labor Force, 1988.



The four of seven fast-growing occupations in Minnesota over the next decade are rated as needing the highest levels of training and skill. They are computer systems analysts, engineers, lawyers and accountants and auditors.

Fast-Growing Minnesota Occupations & Skill Level

Fast-growing Occupation Group	Projected Growth Rate 1986-1993	Training & Skills Level
Computer Systems Analysts	36%	High
Computer Programmers	33%	Medium-High
Electrical & Electronic Engineers	28%	High
Lawyers	20%	High
Retail Salespersons	19%	Low
Accountants and Auditors	19%	High

Legislative Commission on the Economic Status of Women

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IN THIS ISSUE

Parental and family leave: There is no federal law governing parental, family or medical leave. A proposed Family & Medical Leave Act providing 12 weeks of unpaid time off to care for a newborn child or sick family member was first introduced in Congress in 1985 and was passed by Congress in fall of 1990. The legislation was vetoed by President Bush but continues to be debated in Congress.

In 1987, Minnesota became the first state in the union to adopt a parental leave law. Many states have since adopted leave legislation and as of January 1990, nearly 30 states had some form of parental, family, medical or maternity leave and many more states are considering it. The leave laws vary in what types of leaves are covered, employee eligibility and length of leave and the size and categories of businesses required to comply.

ANNOUNCEMENTS

New members have been appointed to the Commission. Representatives Alice Hausman (St. Paul) and Becky Lourey (Kerrick) will replace Howard Orenstein and Gloria Segal. Senators Janet Johnson, Terry Johnston and Judy Traub replace Gary DeCramer, Jim Ramstad and Ember Reichgott.

TYPES OF LEAVE

Family Leave	For employees of both sexes to care for family members such as a newborn child, a newly adopted child, a foster child or a seriously ill child, spouse, or parent
Parental Leave	For employees of both sexes to care for their newborn or adopted child
Medical Leave	For an employee's own serious health condition of any kind including disability by pregnancy, childbirth, or a related medical condition
Maternity Leave	For women employees to recover from pregnancy and childbirth

MINNESOTA'S PARENTAL LEAVE LAW

Minnesota law requires an employer to provide up to six weeks of unpaid parental leave to a mother or father upon the birth or adoption of a child. The law covers all government employees and private employers with 21 or more employees in at least one site. Employees must work an average of 20 hours or more per week and have been on the job for at least one year.

The length of leave (six weeks or less) and the time when it is taken is determined by the employee. The employer may adopt reasonable policies governing timing of requests for unpaid leave. The leave must begin within six weeks of the birth or adoption except if the child must remain in the hospital longer than the mother, in which case leave must begin within six weeks of when the child leaves the hospital.

The employer must continue to make any insurance coverage for the employee and dependents available to an employee while on parental leave. The employee may be required to pay for the insurance coverage. If an employer provides paid parental or disability leave of less than six weeks, the employee may still take the remainder of weeks unpaid. The six weeks is not reduced by any accrued sick leave the employee uses during the leave.

Upon returning from the six-week leave, the employee must be given the same position or comparable position, with comparable duties, hours and pay. An employer may provide benefits beyond those that the law provides. The law does not affect employee rights to other benefits.

An employee, by agreement with the employer, may return to work part-time during the leave period without forfeiting the right to return to employment at the end of the leave period. The employee is also entitled to any adjustments made in the pay scale while he or she was on leave. If the employer has a lay-off during the leave and the employee would have been laid off if he or she had not taken leave, the employee is not entitled to reinstatement, but does retain any layoff and recall rights he or she had prior to taking leave.

Employees retain all benefits accrued before the leave. Accrual of benefits or seniority during leave is not affected. An employer must not retaliate against an employee for requesting or taking a leave of absence. An employee may bring a civil lawsuit against an employer in the case of a violation.

Family leave

Minnesota law allows an employee to use his or her own sick leave benefits to care for a sick child. Employees may use up to the amount of time that the employee has accrued under the employer's sick leave policies. The child must be under 18 years of age or 20 years of age if still attending secondary school. This applies to employers with 21 or more employees at one site. The employee is allowed to return to his or her same job. Every employer in the state must allow employees up to 16 hours during any school year to attend their children's school conferences or classroom activities. The leave can be unpaid but employees can use paid vacation time if they choose.

THE EFFECT OF LEAVE LEGISLATION

In 1990, the Families and Work Institute of Bank Street College conducted a study to determine the impact on parents and on employers of recently enacted parental/family leave legislation in four selected states. Included in the study were Oregon, Minnesota, Wisconsin and Rhode Island. In Minnesota, 588 employers and about 1,000 new parents responded to the survey. The results of this survey were presented to a Congressional committee in February 1991.

In the Bank Street College study, employers were asked how they would describe their experiences in implementing new parental leave laws in their companies and whether or not the new law resulted in higher administrative costs for their companies.

Comparison of 4 states in Bank Street College Study

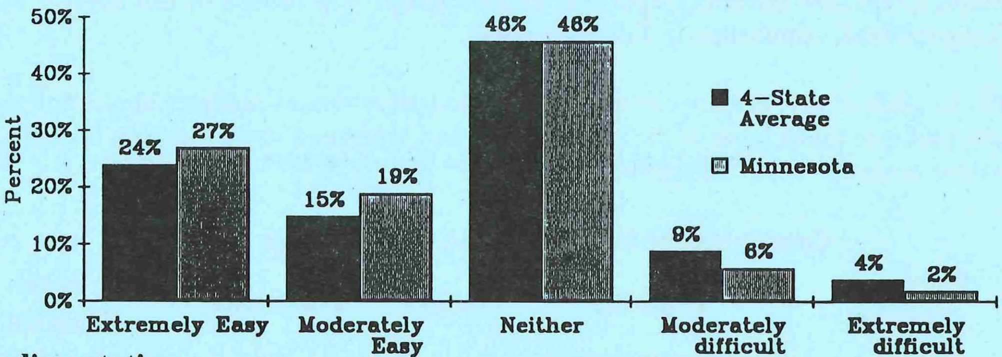
STATE	Employers Covered	Eligibility	Weeks	Provisions	Health Insurance	Job Guarantee
MINNESOTA	More than 21 employees	Both parents; employed 1 year; 20 hrs week minimum	6	Birth or adoption	Maintained; employee must pay premium	Former or comparable
WISCONSIN	More than 50 employees	Both parents; employed 1 year; 1000 hours minimum	6	Family leave; birth or adoption	Maintained	Former or comparable
			2	Care for sick child, parent or spouse		
			2	Medical leave		
OREGON	More than 25 employees	Both parents; employed 90 days;	12	Birth or adoption	Maintained	Former or comparable
RHODE ISLAND	More than 50 employees	Both parents; employed 1 year; 30 hours minimum	13	Birth , adoption or serious illness	Maintained; employee pays premiums but refunded upon return	Former or comparable

Results from employers in each of the four states indicate that the majority of the respondents are experiencing neither serious increases in costs as a result of the statutes enacted in their states nor difficulty in administering and implementing the legislation. Two characteristics that vary among the different states in parental/family leave laws are length of leaves and the types of employers required to comply.

Employers were more likely to say implementation was difficult when job vacancies in general were hard to fill. Employers were more likely to report that the statute was easy to implement when the number of people their organization employed in the state was large.

Often it was the smaller employers who had had no experience implementing a leave policy who were fearful and concerned about the new laws. When employers, large or small, had actively implemented the leave by providing a leave for at least one of their employees, they were much more likely to say that it was easy to implement. Overall, only 4 percent found it extremely difficult to implement.

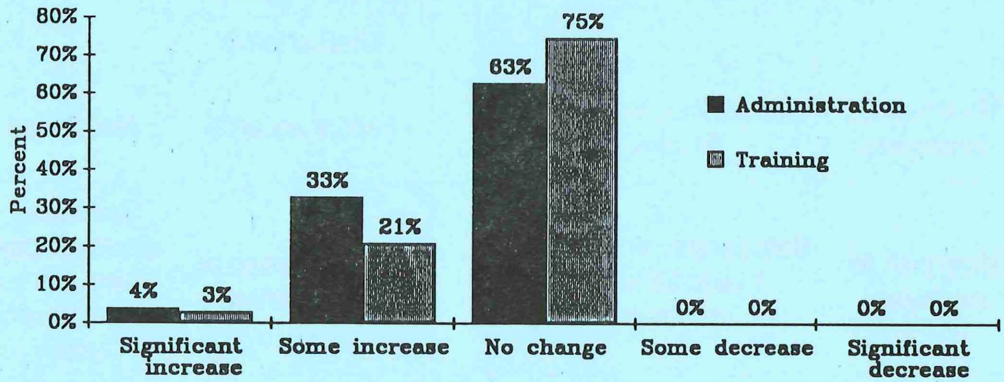
Dfficulty of implementing new leave laws



Costs of Implimentation

Only 37 percent of the covered employers reported an increase in paperwork and administrative costs as a result of leave legislation. One in four employers reported an increase in spending for training in replacing an employee on leave. Three employers in 10 (29 percent) reported escalation of the costs of covering health benefits. In Minnesota, 74 percent of employers reported no change in their training and their administrative costs.

Costs of implementing new leave legislation



Effect on parents

Responses to the survey showed almost no changes in the length of leave for mothers of newborn children before and after the laws were passed. Women took approximately 12 weeks off after childbirth before the new laws were passed as well as after. This finding is similar to other studies of child-bearing women.

Sixty to 80 percent of the mothers responding reported the same lengths of leaves before enactment and after. However, the laws did seem to effect the number of fathers and adoptive parents who took leaves as a result of the laws. There was a significant increase in the proportion of husbands or partners who took leave from work around the time that the biological mother gave birth. Between the pre-statute and post-statute periods, this proportion increased from 68 percent to 73 percent. The average length of their time off was about six days both before and after the leave law was enacted. These partners, however, were most likely to use their organization's provisions for paid time off (such as vacation time), rather than parental leave.

Three-quarters of mothers surveyed reported returning to work with their original employers after the leave period, both before and after enactment of the laws. Those most likely to return included those who had no childbirth complications, who had help with child care, high job involvement (working long

OTHER STATES

According to a survey conducted by the Women's Economic Justice Center, 26 states (including Puerto Rico) have laws or regulations that guarantee state or private employees their jobs if they must be out of work temporarily for family or personal medical reasons. Many states do not include family or parental leave. States that have six weeks of family, parental and/or medical leave or less are Minnesota, Wisconsin and Kentucky(adoption only). States with more than six weeks leave and the provisions of those leaves are described below.

State	Number of weeks and type of leave	Type of Employers Covered
Connecticut	12 weeks in 2 years for family and medical leave combined; to be phased in stages to 16 weeks by 1993	Employers with 250 or more employees; to be phased in stages to 75 by 1993
Maine	8 weeks in two years for family and medical leave combined	Employers with 25 or more employees
Massachusetts	8 weeks for female employee for birth or adoption of a child under age three	Employers with 6 or more employees
New Jersey	12 weeks over a 24-month period for birth, adoption or the serious illness of a child, parent or spouse	Employers of 100 or more 1st year after enactment; 75 for 2nd and 3rd year; and 50 or more thereafter--enacted 1990
Oregon	12 weeks per child for birth or adoption (under age 6)	Employers with 25 or more employees
Rhode Island	13 weeks within a two year period for birth, adoption, or the serious illness of a child	Private employers with 50 or more employees
Vermont	2 weeks for parental and pregnancy disability leave for women	Employers with 10 or more employees
Washington	12 weeks within 24 months for birth, adoption, or terminal illness of child	Employers with 100 or more employees
Wisconsin	8 weeks in 12 months for any combination of parental or family leave	Employers with 50 or more employees

Legislative Commission on the Economic Status of Women

Newsletter #161 **April 1991**

85 State Office Building, St. Paul, MN 55155 (612) 296-8590 or 1-800-652-9747

IN THIS ISSUE

Facts about U.S. Women, including data compiled from the most recent reports available from "Employment and Earnings," U.S. Department of Labor, "Fertility of American Women," U.S. Census Bureau and numerous other Census Bureau Current Population Reports. Data are from 1987 to 1990, with some statistical areas having more recent data available than others. Data from the 1990 U.S. census are not yet available. The Commission will publish data on Minnesota women after the national census data is available some time in 1992.

ANNOUNCEMENTS

The Commission is trying to update its newsletter mailing list. Those with zip codes beginning with 550 or 551 should call or write as soon as possible to stay on the list. Those not responding will be taken off the list. Other zip codes will be asked to call in the near future. Thank you for your cooperation.

MARITAL STATUS

Today more women are likely to be single, widowed or divorced than they were 20 years ago.

- In 1988, 60 percent of women ages 16 and older were married, 19 percent were single (never married), 12 percent were widowed and 9 percent were divorced.

- In 1970, 65 percent of women were married, 25 percent single, 3 percent widowed and 7 percent divorced in 1970.

Women and men are marrying at later ages than they have in the recent past.

- The median age for women at first marriage in 1989 was 23.8, compared to 20.8 in 1970. For men the average age was 26.2 in 1989, compared to 22.5 in 1970.

- 63 percent of women ages 20 to 24 were single (never married) in 1989, compared to 33 percent in 1970.

- For women ages 25 to 29, 29 percent were single in 1989, compared to only 11 percent in 1970.

DIVORCE

The divorce rate has leveled off in recent years after two decades of growth.

- In 1988, there were 4.8 divorced persons for every 1,000 people, compared with 5.2 in 1980 and 3.5 in 1970.

The number of divorced women has more than doubled in the past two decades.

- The ratio of divorced women to married women rose from 60 per 1,000 in 1970 to 156 per 1,000 in 1988.

BIRTH RATES

Birth rates for women have remained relatively unchanged over the past 20-year period.

- There were 69.7 births for every 1,000 women ages 18 to 44 (the prime child-bearing years) in 1988. This rate has fluctuated only slightly since 1975. In 1960, the birth rate was 118 per 1,000 women.

- In surveying women's intentions for bearing children, those ages 18 to 34 said they would have 2.1 children, compared with 2.5 children in 1980 and 3.7 in the late 1950s.

Women are having children later in life.

- Women ages 30 to 34 had a birth rate of 81.6 births per 1,000 women in 1988. In 1976 the birth rate for women in this age group was 56.4 per 1,000 women.

- Women ages 35 to 39 had birth rates of 33.8 per 1,000 women in 1988, compared to 22.6 per 1,000 in 1976.

- Birth rates among women over age 40 remains low. Only 2 percent of all births in 1988 were to women over age 40.

Mothers of newborns are more likely to remain in the labor force.

- 51 percent of mothers of newborn children were in the labor force in 1988, compared to 38 percent in 1980 and 31 percent in 1976.

A greater proportion of births are to women who are not married.

- 25 percent of births in 1988 were to unmarried women, compared to 11 percent in 1970.

- 22 percent of women ages 18 to 44 who gave birth in 1988 were not married.

Births to unmarried women are decreasing among teenagers and increasing among older age groups.

- 13 percent of births in 1988 were to teenage mothers, compared to 16 percent in 1980.

- In 1988, 58 percent of unmarried women giving birth were ages 18 to 24; 22 percent were ages 25 to 29 and 20 percent were ages 30 to 44.

- Of births to unmarried women, 31.4 percent were to those ages 15 to 19 in 1987, compared to 47.8 percent in 1970.

- 9 percent of births to unmarried women in 1987 were to women ages 30 to 34, compared to 5 percent in 1970.

AGE AND LIFE EXPECTANCY

Women continue to live longer than men.

- Women born in 1988 can expect to live 78.3 years, compared to men who will live 71.4 years.

- In 1970, women could expect to live 74.7 years and men 67.1 years. It is expected that by the year 2010, women's life expectancy will be 81.3 years and men's will be 74.4 years.

- 14.3 percent of females are age 65 and older, while 10.3 percent of males are in this age group.

- Women are 51 percent of the population, but they are 54 percent of the population ages 65 to 69 and 72 percent of the population ages 85 and older.

HOUSEHOLDS

The proportion of married couple households has declined and single-parent and single-person households have increased.

- Married-couple households constituted 56 percent of households in 1990. In 1970, married-couple households were 71 percent of all households.

- In 1990, 12 percent of households were maintained by women, nearly double the 1970 percentage.

- 17 percent of all households are non-family households headed by women.

- One-quarter of households in 1990 consisted of one person living alone. Two-thirds of these single-person households are women.

FAMILIES

Fewer families are likely to be married-couple families.

- 79 percent of family households in 1990 are married-couple families. In 1970, married-couple families were 87 percent of all families.

- Female-headed families today comprise 17 percent of all families, compared with 11 percent in 1970.

- Male-headed families are 4 percent of all families, compared with 2 percent in 1970.

Fewer households contain children.

- In 1990, only about one-third of households included children. In 1970, 45 percent of households included children.

More families are headed by only one parent.

- In 1990, 28 percent of families with children were one-parent families, compared with 12 percent in 1970.

- In 1989, 73 percent of children under 18 lived with both parents, compared with 85 percent in 1980.

- 22 percent of children live only with their mother. Three percent of children live with their father and 2.5 percent live with neither parent.

LABOR FORCE PARTICIPATION

Labor force participation among women has grown dramatically, especially among certain age groups and those with children.

- Of women age 16 and over, 57 percent were employed in 1990, compared to 41 percent in 1970.

- The age group of women with the highest labor force participation rate is ages 40 to 44, with 78 percent of these women working. In contrast, 76 percent of men in this age group are in the labor force.

Most married women are working.

- Of all married women, 58 percent were employed in 1990. For those married women whose husbands are employed, 69 percent are working; 70 percent of those with unemployed husbands are working.

- 57 percent of married women with children were in the labor force in 1988, compared to only 30 percent in 1970.

- 73 percent of married women with children ages 6 to 17 were in the labor force in 1988, compared to only 49 percent in 1970.

Most women in the labor force are working full-time, regardless of their marital status.

- Only 31 percent of working women worked part-time in 1990.

- Of married women, 37 percent worked part-time in 1990. Only 23 percent worked part-time if they were widowed, divorced or separated. 47 percent of all single women worked part-time.

Women continue to remain concentrated in the clerical field.

- The largest share (44 percent) of employed women are working in the technical, sales and administrative support occupations, with 27 percent of this group working as clerical support personnel.

INCOME AND EARNINGS

Women earn 66 cents for every dollar earned by men.

- Median annual earnings for full-time, year-round workers in 1988 were $17,606 for women, compared to $26,656 for men.

- Women's annual income in 1988 was $18,545 compared to $27,342 for men.

There continues to be an income gap between men and women, regardless of their educational levels.

- The median income of full-time, year-round women workers with 4 years of college was $23,506 in 1988, while men with four years of college earned $36,665 annually.

Married-couple families have the highest incomes of all types of families.

- The median income for married-couple families in which both spouses worked in 1988 was $42,709, compared with $27,200 for families in which only the husband was working.

- The median income for divorced women was $13,601 in 1987, compared with $18,072 for divorced men.

POVERTY

Women are more likely than men to be poor; children are the most likely to be poor.

- 77 percent of the 32.5 million Americans living in poverty in 1987 were women and children.

- 13.5 percent of all persons lived in poverty in 1987, but for those in female-headed households with children 34 percent were poor.

- 6 percent of married-couple families and 13 percent of male-headed families are living in poverty.

- The poverty rate for all children in 1987 was 20 percent, compared to 15 percent for 1970.

The presence of children in a family, especially very young children, increases the likelihood of a family living in poverty.

- Children in families had a poverty rate of 10.9 percent in 1990, but for children in female-headed families, 54.7 percent were poor.

- Two-thirds of female-headed families with children under age 6 were in poverty.

Older women are more likely to be poor than their male counterparts.

- The poverty rate for women ages 65 and older living in families in 1987 was 12.6 for women, compared to 6.1 for men in the same age group. For those living in non-family situations, 25 percent of the women and 19 percent of the men were in poverty.

- Because women are more likely to be poor and women live longer than men, there are two and a half times more poor older women than poor older men.

Legislative Commission on the Economic Status of Women

Newsletter #162 **May 1991**
85 State Office Building, St. Paul, MN 55155 (612) 296-8590 or 1-800-652-9747

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Chris Halvorson, Asst. Director
Cheryl Hoium, Asst. Director

IN THIS ISSUE

Women's Educational Levels and Incomes, including 1987 information from "Educational Background and Economic Status," a report of the U.S. Dept. of Commerce and 1990 data from the Minnesota Higher Education Coordinating Board fall enrollments report and the University of Minnesota registrar's office.

NEXT MONTH

The newsletter will feature a summary of legislation supported by the Commission and passed in the 1991 legislative session.

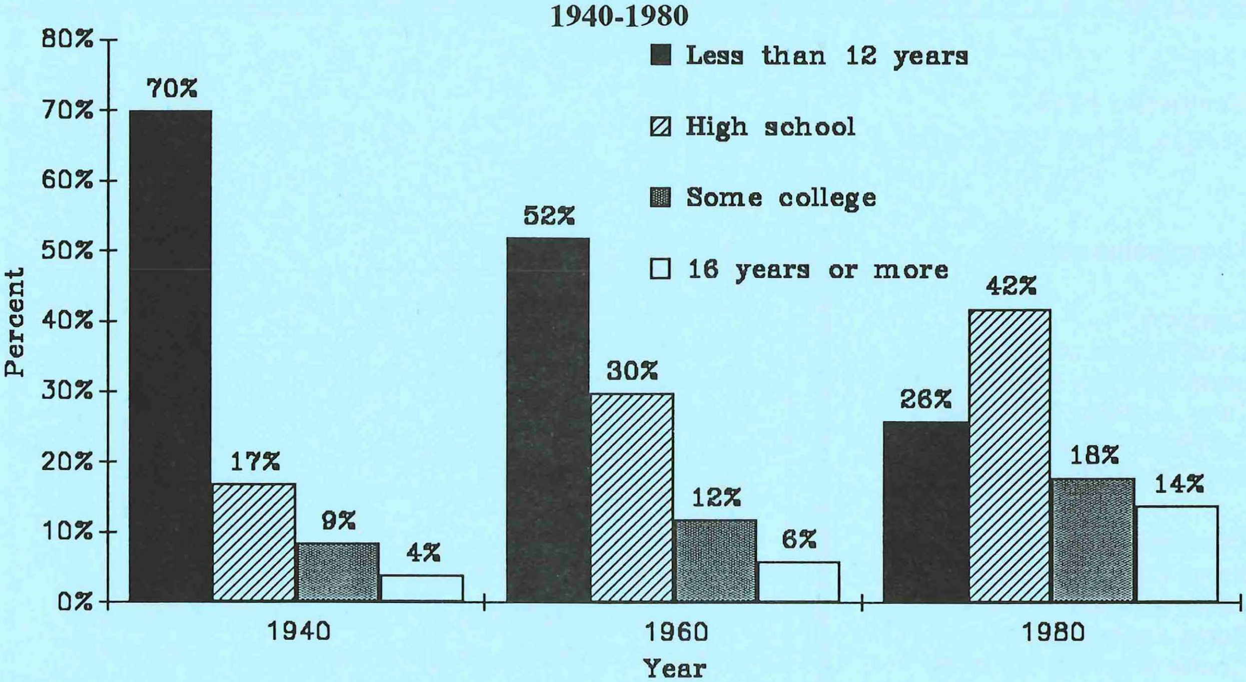
INTERIM HEARINGS

This summer and fall the Commission will hold hearings around the state to gather information to be used to prepare for the 1992 legislative session. The Commission is especially interested in visiting communities where it has not held hearings in the past. The Commission wants to hear about all issues of concern to women and specifically how state government can affect these issues. If interested in exploring the possibility of a hearing in your community, please call the Commission office.

HISTORY OF WOMEN'S EDUCATION IN MINNESOTA

The number of women obtaining a post-secondary education has been increasing steadily over the last several decades. In 1960, only 6 percent of Minnesota women over age 25 had a college degree, compared to 1980 when 14 percent of women had a college degree. The chart below shows the distribution of Minnesota women by educational level since 1940.

Educational Levels of MN Women
1940-1980

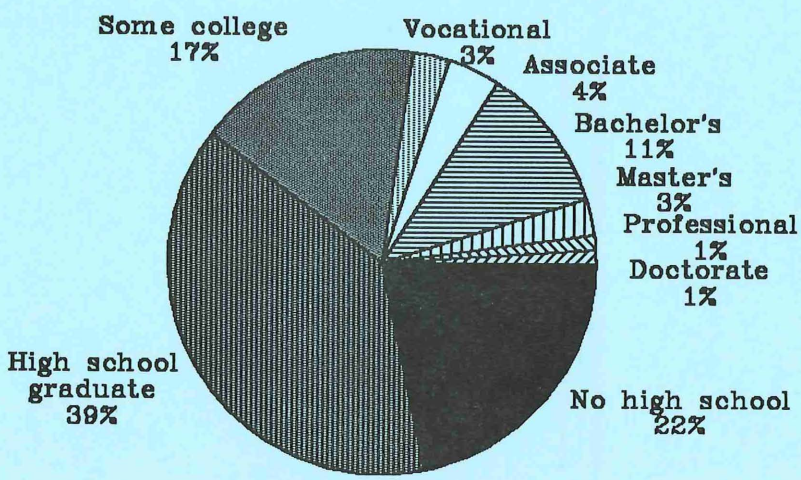


EDUCATIONAL ATTAINMENT IN U.S.

Fifty-four percent of the U.S. adult population have at least a high school degree and may have attended some post-secondary program but received no degree. Another 23 percent have no high school degree. While the percentage of the population with higher degree levels has increased, the percentage of those without a high school degree has declined.

Women are only slightly less likely than men to have a degree beyond high school. One-quarter of men and 22 percent of women had degrees beyond high school in 1987. The chart below shows the educational levels of U.S. women in 1987.

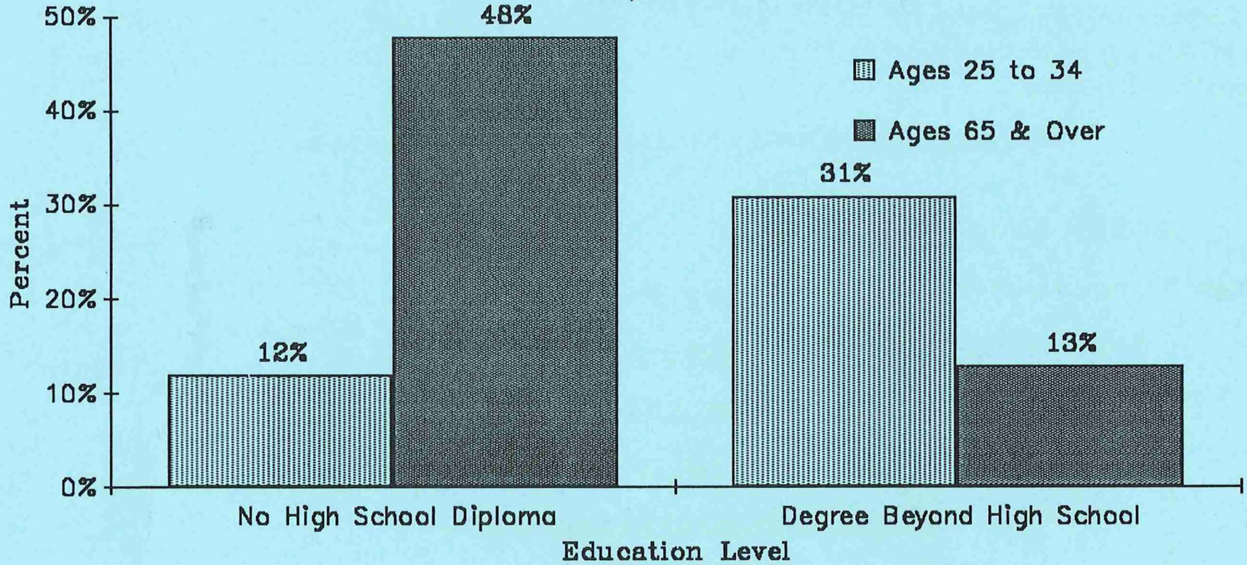
Degrees Held
U.S. Women, 1987



EDUCATIONAL ATTAINMENT BY AGE--U.S

The proportion of adults earning degrees above high school has changed dramatically. In 1987, while only 13 percent of those age 65 and older had advanced degrees, 31 percent of those ages 25 to 34 had advanced degrees. Similarly, almost half (48 percent) of those over age 65 have not completed high school, while only 12 percent of persons ages 25 to 34 had not completed high school.

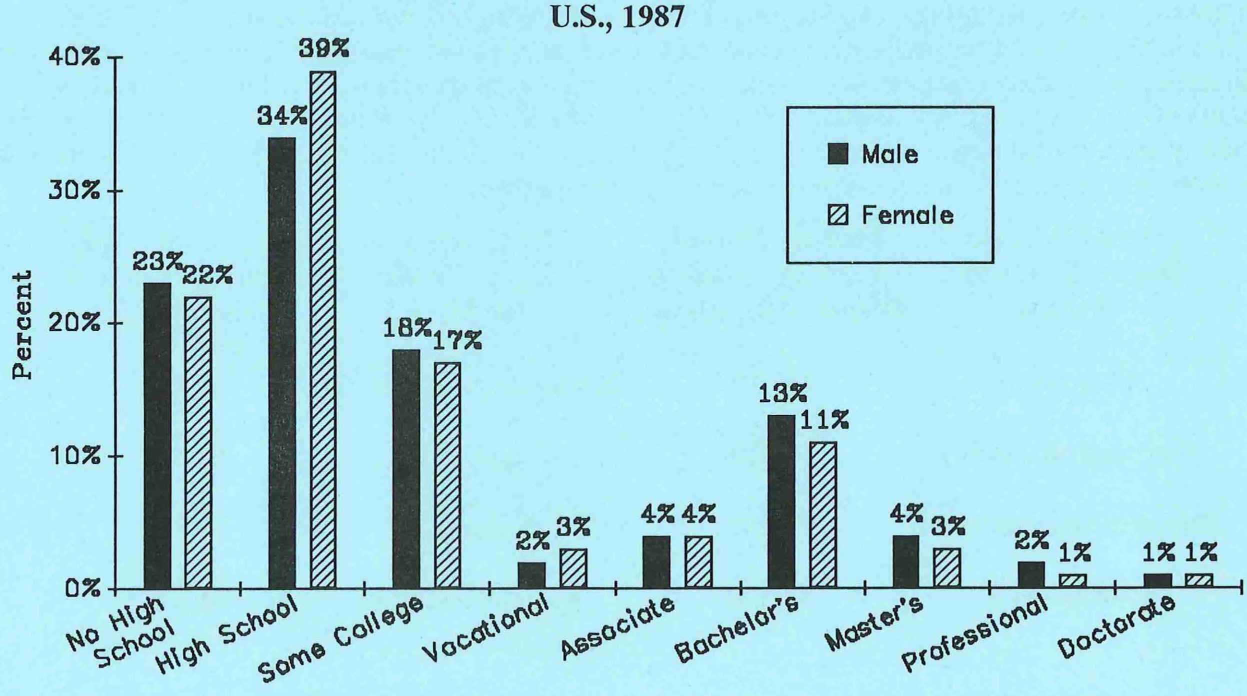
Educational Levels by Age
U.S., 1987



EDUCATIONAL ATTAINMENT BY SEX--U.S.

A high school degree is the most common degree held by both men and women. In 1987, U.S. women were only slightly more likely than men to have high school as their highest educational level and slightly less likely to have completed a four-year degree. Women and men earned doctorate degrees in the same proportion. The chart below shows the distribution of women and men by type of degree in 1987.

Distribution of Men and Women
U.S., 1987

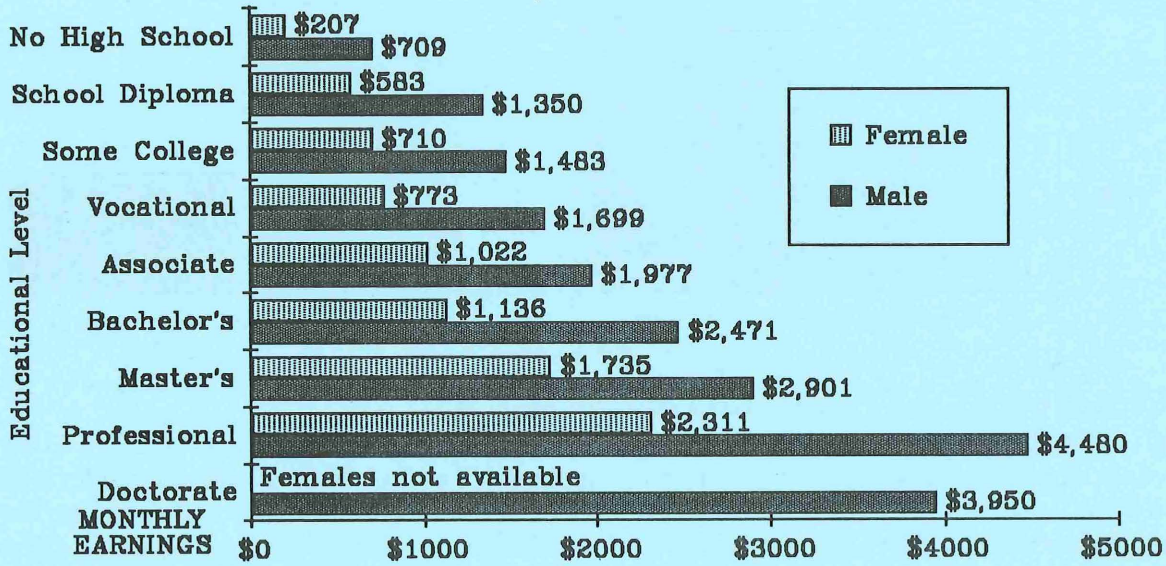


INCOMES BY EDUCATIONAL LEVEL

With higher educational degrees comes an assumption of higher incomes and earnings. In 1987, the average monthly income for persons with a bachelor's degree was $2,109. For those with doctorate degrees, average monthly earnings were $4,118, compared with $1,135 for high school.

Average earnings are higher for men than for women at every degree level. In 1987, average monthly earnings for all males was $1,810, compared with $883 monthly for all females. The gap between men's and women's earnings by type of degree is largest among high school dropouts. Women who have not earned a high school diploma earn only 29 percent of the the average earnings for men without a diploma. Among master's degree recipients, however, the earnings gap between men and women is narrowed to 60 percent.

Earnings Gaps Between Men and Women, by Degree Levels
U.S., 1987



INCOMES BY FIELDS

Men are more likely to enroll in degree programs for fields with relatively high earnings, such as engineering, the second most common degree field for men. Fifteen percent of men earned degrees in engineering, while only one percent of women earned engineering degrees. The largest share (19 percent) of all college degrees awarded in the U.S. in 1987 were in the field of business. Twenty-three percent of men earned degrees in business/management, while 22 percent of women earned degrees in education and 14 percent earned a degree in business/management.

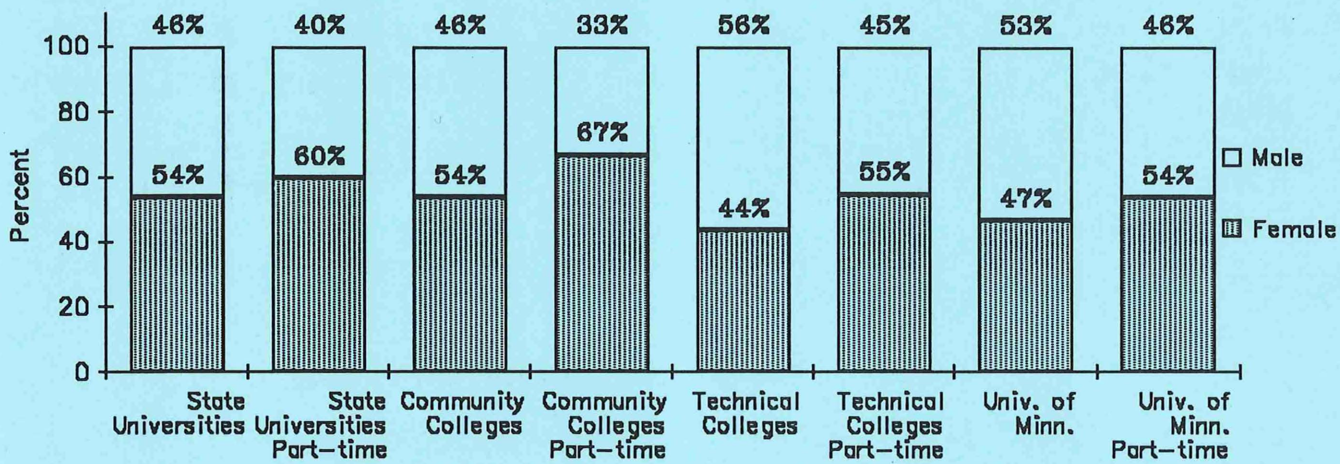
Most Common Degree Fields for Women	Median Monthly Earnings (Male& Female-All Degrees)	Most Common Degree Fields for Men	Median Monthly Earnings (Male & Female-All Degrees)
Education	**$1,375**	**Business/management**	**$2,195**
Nursing/pharmacy	**$1,323**	**Engineering**	**$2,677**
Business/management	**$2,195**	**Education**	**$1,375**
Liberal Arts	**$1,320**	**Voc.-tech studies**	**$1,373**

WOMEN'S PARTICIPATION IN HIGHER EDUCATION--MINNESOTA

In Minnesota, women now outnumber men on most college campuses. Part-time enrollments in post-secondary programs have increased dramatically in the last decade and women are by far the majority of part-time students. In the fall of 1989, women were 52 percent of full-time enrollments and 62 percent of part-time enrollments at all post-secondary, undergraduate programs at public, private and professional schools in Minnesota. Women were 56 percent of all private college and university students in the state.

The chart below indicates 1990 enrollments for full- and part-time students at each of the public post-secondary systems in Minnesota. Men were the majority only within the technical college system and the University of Minnesota. Within the community college system, women outnumbered men enrolled part-time by 2 to 1.

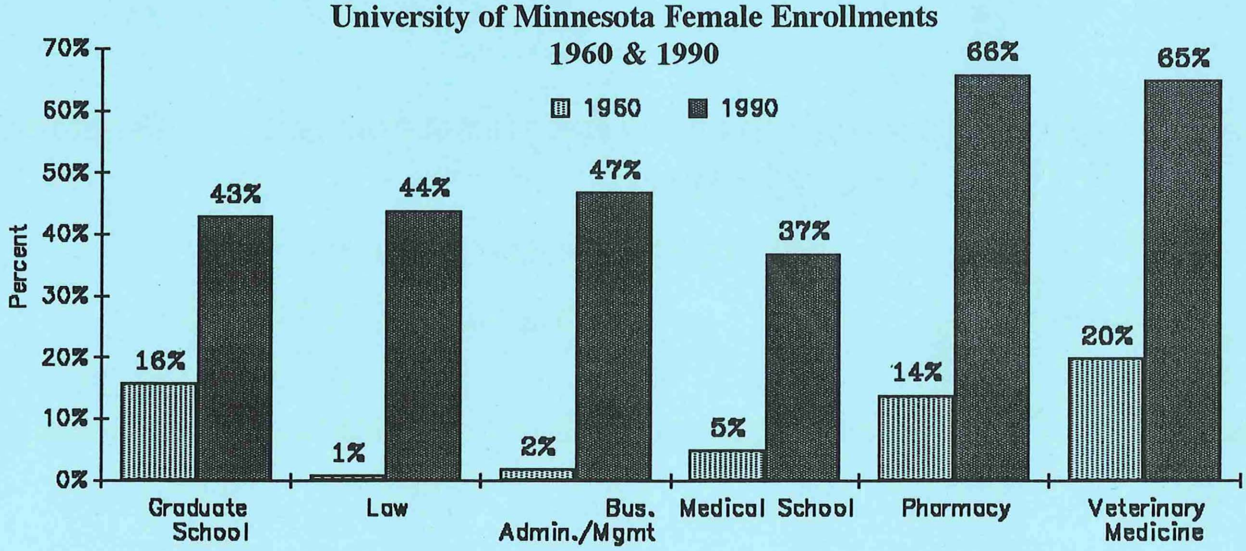
Male & Female Enrollments--Public Post-Secondary System in MN
Fall 1990



UNIVERSITY OF MINNESOTA

In 1960, women were 29 percent of students enrolled at the various schools and colleges of the University of Minnesota Twin Cities campus. In 1990, they were 48 percent. Women moved into the professional fields of medicine, business and law during that same 30-year period and became the majority of students in several fields. In 1960, women were 2 percent of the veterinary medicine students, compared to 65 percent of those students in 1990. The chart below compares the 1960 and 1990 enrollments in selected professional fields.

University of Minnesota Female Enrollments
1960 & 1990



Legislative Commission on the Economic Status of Women

Newsletter #163 **June 1991**
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IN THIS ISSUE

Legislative Summary for the 1991 legislative session which ended May 20. Featured is all legislation relating to the Commission's agenda for this session, as well as other legislation of interest to women. Legislation that was not passed and that which was passed but vetoed by the governor is also included.

COMMISSION OFFICERS

Representative Katy Olson was elected chair of the Commission and Senator Janet Johnson was elected vice chair at a May 29 meeting of the Commission.

INTERIM HEARINGS

This fall the Commission will hold hearings around the state to gather information to be used to prepare for the 1992 legislative session. The Commission is especially interested in visiting communities where it has not held hearings in the past. The Commission wants to hear about all issues of concern to women and specifically how state government can affect these issues. If interested in exploring the possibility of a hearing in your community, please call the Commission office.

Commission Agenda Legislation Passed

WOMEN'S PROGRAMS

Commission on the Economic Status of Women
(CHAP. 345) Funding for the Commission was continued.

Battered Women
(CHAP. 292) The biennial appropriation for battered women's shelters and advocacy services remained the same.

Sexual Assault Programs
(CHAP. 292) The biennial appropriation for sexual assault services remained the same.

Displaced Homemaker Programs
(CHAP. 292) Requires the Department of Jobs and Training to maintain the same level of funding to any displaced homemaker program which would lose funding under a new funding formula. Increased allocations could be made on the basis of a new formula. The biennial appropriation of $2.7 million was not increased. Also expands the definition of "additional dislocated worker" to include displaced homemakers so that they may be eligible to receive services from the dislocated worker program.

CHILD CARE

(CHAP. 292) Appropriates $60,000 for an independent state council, the Early Childhood Care and Education Council, which will review and coordinate state agency policies regarding early childhood care and education programs. Appropriates $120,000 of federal child care funds for the operation of the council. The governor will appoint 19 members plus 4 ex officio legislative members to the council. Requires the Department of Human Services (DHS) to work with the new council in determining how to spend federal child care funds.

Creates a $100,000 grant program to assist child care centers and family providers in obtaining accreditation and/or certification and to achieve improved pay for child care workers.

Child Care Subsidy Programs
Requires DHS to develop a plan for getting federal child care reimbursements for AFDC caretakers who are not eligible for STRIDE but are participating in education, training or job search. When the plan is approved by the federal agency, DHS will make a proposal to the legislature for funding administrative costs. The state's share of funds will then be transferred from the state's Basic Sliding Fee child care subsidy program.

Gives second priority for Basic Sliding Fee child care assistance to former AFDC recipients who have completed their one year of transition assistance for child care. (First priority is applicants without a high school degree.)

Changes the way child care funding is allocated to the counties to better ensure that all funds are spent.

Ensures that child care providers will not lose funding when the state moves to the federal reimbursement rate for families participating in the Basic Sliding Fee or AFDC child care programs.

Resource and Referral Agencies
Requires state-funded child care resource and referral agencies to establish new or collaborate with existing community-based committees to advocate for child care needs in the community.

Tax Credit for Family Child Care Providers
(CHAP. 291) Gives family child care providers a tax credit if they are caring for their own children under age 6 at home. If they are income eligible, providers can take the maximum credit allowable for a child under 16 months. For children older than 16 months, the credit is based on what the provider charges for other children in the program. The credit is available to families earning less than $27,000 annually.

Child Care for Post-Secondary Students
(CHAP. 356) Provides $300,000 for a grant program to create innovative ways of providing child care for post-secondary students. Grants of $25,000 can be awarded to the schools, a school organization or to any private, non-profit organization.

Appropriates an additional $1 million for the biennium to the post-secondary child care fund which provides subsidies to low-income students who have child care expenses.

DIVORCE

(CHAP. 266) Provides that each spouse has a fiduciary duty (responsibility) for any profit or loss from the use of marital assets or a transaction that occurs without the consent of the other spouse while a divorce is pending. Allows a court to order compensation to the other spouse if marital property is transferred, concealed or disposed of while the divorce is pending.

Changes the month to file maintenance and child support cost-of-living adjustment petitions from May to any month if payments are not being made to county child support offices.

(CHAP. 271) Requires a marriage dissolution summons to contain a notice that prohibits either spouse from harassing the other or from discontinuing insurance coverage and from disposing of any assets except for necessities or to generate income.

Allows a divorce to become final without a final court hearing if the couple has no minor children and have agreed in writing to the terms of the divorce. Attorneys would not be needed. For couples with minor children, the final hearing may be waived only if they were represented by attorneys and they have signed a written agreement. A final hearing may still be scheduled by the court if it appears the agreement will not be in the best interests of the children or in the interest of justice.

Creates a pilot project for a streamlined procedure for divorces in marriages where there has been no domestic abuse, no minor children, no real estate, pension or retirement plan, no unpaid debts over $5,000 and total marital assets do not exceed $10,000, including an automobile. The marriage must have lasted less than 5 years. This streamlined process, called the summary dissolution process, will be evaluated by the state court administrator, who will make a report to the legislature by Oct. 1, 1995. The project will end June 30, 1996 unless the legislature authorizes its extension.

Appropriates $30,000 to develop an educational video for the courts to use with all clients going through a divorce proceeding.

CHILD SUPPORT

Child Support Awards
(CHAP. 292) Requires that the child support guidelines be used in all cases when establishing or modifying child support. If there is no deviation from the guidelines, the court must indicate the amount of income used to determine the child support amount and any other factors affecting determination of support. If the guidelines are not followed, the court must give the reasons for the deviation, the specific criteria used to determine support and explain how the deviation is in the best interests of the child. The court is also required to review any stipulations made between the two parties.

Requires the parties in a child support proceeding to provide the court with documentation of their income in a timely manner. The court is allowed to base child support on the estimated earning ability of the non-custodial parent if the court finds that the non-custodial parent is voluntarily unemployed or under-employed. It is not considered voluntary unemployment or under-employment if the parent is making a bona fide career change.

Allows for a modification of a child support order if applying the guidelines would result in a monthly payment that is 20 percent and at least $50 per month higher or lower than the current payment.

Child Support Enforcement
Allows a person receiving child support or the county child support office to petition a court to suspend an occupational license of the person paying child support if payments are past due. The court may then order the licensing board to conduct a hearing on the suspension. If a licensing board receives an order from the court, it can only determine whether the past due amounts have been paid and whether suspension or probation is appropriate. If the suspension would create extreme hardship, the licensing board may order probation instead, but only for two years. During probation, the license can be suspended if monthly proof of payment is not provided to the board.

Prevents child support obligors who are more than 30 days past due in paying child support that is being collected by the county enforcement office from being eligible for a higher education grant from the state of Minnesota.

AFDC

Family Investment Plan
(CHAP. 292) Continues the Family Investment Plan (FIP), a welfare reform initiative within the Department of Human Services. DHS will continue to seek federal approval for the plan. Counties will be

selected to test the new program, which will combine AFDC, Food Stamps and General Assistance programs into one cash grant for participating families. Participating families are required to pursue employment and training. Families who do will receive higher benefits and be allowed to keep a greater share of their earnings without losing benefits when they become employed. Field trials of FIP cannot begin until authorized by the legislature in the next biennium.

Rent Assistance for Family Stabilization
(CHAP. 292) Appropriates $3 million for rental assistance to families who are receiving public assistance, have a caretaker parent participating in a self-sufficiency program and have at least one minor child. The program will be a demonstration project in counties with high housing costs. The family will pay 30 percent of its gross income for rent. The rental assistance would be no more than $200 and would be received for up to 36 months.

DOMESTIC VIOLENCE

Battered Women's Advisory Council
(CHAP. 272) Continues the Battered Women's Advisory Council with 12 members serving no more than two 2-year terms. No more than six members may represent community or government organizations that provide battered women's services. Membership must represent both metropolitan and non-metropolitan areas. The council's duties include advising the Commissioner of Corrections on planning, development, data collection, funding and evaluation of programs and services, and rules governing the awarding of grants.

Orders for Protection
A person seeking an order for protection (OFP) is not required to pay a filing fee or the cost of serving the order. The court can require the offender to pay the costs.

Increases the penalty for a second violation of an OFP within two years to a gross misdemeanor and requires the court to state its reasons when jail time is not imposed. Increases the period of probation for a domestic assault from one to two years. If a person arrested for a domestic assault is released, the court can issue an OFP at the request of the prosecutor, the victim or on its own. The OFP is in force until the offender is convicted or aquitted or until charges are dismissed.

ECONOMIC DEVELOPMENT

(CHAP. 354) Appropriates $400,000 for the biennium to WomenVenture (formerly Chart/WEDCO), a non-profit corporation providing assistance and loans to low-income women interested in starting businesses.

(House Advisory 38) The House Committee on Economic Development will monitor hiring and contracting practices by businesses benefitting from state assistance.

FAMILY PLANNING

(CHAP. 292) Allocates $3.9 million for family planning grants to fund the statewide family planning hotline and special projects. The special project grants are to be distributed to eight regions in the state according to a needs-based formula. This represents an increase of $1.9 million over the current funding level.

CAREGIVER SUPPORT SERVICES

(CHAP. 292) Allocates $1.2 million to establish a statewide resource center for caregiver support and respite care and to fund up to 36 projects to expand the respite care network in the state and to support caregivers.

WIC (WOMEN, INFANT, CHILDREN) PROGRAM

(CHAP. 292) Allocates $1.45 million to the WIC program. This is an increase of $700,000 over the previous funding level.

OTHER LEGISLATION PASSED

Minnesota Working Family Credit
(CHAP. 291) Creates a refundable credit for working families with children and an income of less than $21,134 annually.

Female Juvenile Offenders
(CHAP. 135) Provides that juvenile females charged with status offenses be offered programming equivalent to male juvenile offenders.

Commission on Children, Youth & Their Families
(CHAP. 265) Creates a Legislative Commission on Children, Youth and Their Families. The Commission's priority task is to determine the feasibility of creating a state agency for children and their families and to determine how to improve legislative consideration of children's issues (see vetos on this page).

Learning Readiness
(CHAP. 265) Creates a "learning readiness" program for 4-year-olds, providing school districts with state aid to develop a plan and operate a program targeted to children who are developmentally disadvantaged or experiencing risk factors that may impede their learning readiness. The program must include: coordination of social services; collaboration with community-based agencies; a development and learning component; health referral services; a nutrition component; and parental involvement. Districts may contract with community-based agencies for providing any of the program components (see vetos on this page).

School-age Child Care
(CHAP. 265) Requires school districts operating a school-age child care program to adopt standards for the program by Oct. 1, 1991 if the program had been in operation before July 1, 1990. All other programs must adopt standards one year after beginning operation.

Child Care Licensing
(CHAP. 143) Requires ongoing training in cultural dynamics for group family and family child care providers to continue being licensed.

LEGISLATION NOT PASSED

Health and Wellness
(S.F. 322) Would have provided grants to schools to develop K-12 health and wellness programs.

Gender Balanced Boards
(S.F. 768) Would have required the membership of a multi-member state agency (such as an executive branch council, board or commission) to be gender balanced by July 1, 1991.

VETOED BY GOVERNOR

HEALTH CARE ACCESS

(CHAP. 335) Would have established a program to begin to provide access to health insurance for all Minnesotans. The plan was to begin Oct. 1, 1992 and be phased in over the next five years.

The state would have subsidized health care for Minnesotans with incomes less than 275 percent of the poverty level and who had been without health insurance for a least four months. Coverage would have included outpatient and childbirth services, with an option to purchase inpatient coverage. Inpatient care would have been included by 1997. Uninsured Minnesotans not eligible for the subsidized health care would have been able to purchase coverage through the state plan. The premium would depend on the family's incomed.

The legislation also provided for reforms of the health care and health insurance systems. Included were provisions that prohibited denial of coverage based on age, gender and marital status and that phased out gender- and age-based insurance rates.

Commission on Children, Youth and Their Families
(CHAP. 265) An appropriation of $20,000 for this new Commission was vetoed by the governor.

Learning Readiness
(CHAP. 265) A $28 million appropriation for this new program was cut to $8 million by the governor's veto.

Women's Athletics
(CHAP. 345) Appropriated $51,000 to the state's Amatuer Sports Commission for a full-time women's sports director.

(CHAP. 356) Appropriated $19.6 million to the University of Minnesota for a variety of special programs, including improving the programs available to women and to ensure that campuses are in compliance with Title IX of the Civil Rights Act. Also included a provision that the women's athletic programs be funded by an already established formula allowance or a minimum of $65,000 per campus, per year.

Legislative
Commission on the
Economic Status
of Women

Commission on the Economic
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NEWSLETTER #163
June 1991

Legislative Summary: 1991

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Legislative Commission on the Economic Status of Women

Newsletter #164 **July 1991**

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Cheryl Hoium, Asst. Director

IN THIS ISSUE

WOMEN-OWNED BUSINESSES in the U.S. and Minnesota, with data from the 1987 Economic Censuses of the U.S. Bureau of the Census. The data are the most recent available regarding women-owned firms and are compared with 1982 from the same source.

DATA BRIEF: WOMEN IN GOVERNMENT EMPLOYMENT

Government is the nation's fourth largest industry and nearly 1 out of 5 working women are government employees, compared to 1 out of 7 men. Women are 41 percent of federal, 50 percent of state and 58 percent of local government employees.

Women's employment in government grew 25 percent between 1980 and 1990, compared to only 1 percent for men. In the U.S. women are 53 percent of the government workforce, compared to 44 percent for state and local government in Minnesota.

Women in local government, which includes school districts, comprise more than one-third of all government employees. Of local government employees, 52 percent are employed in elementary and secondary education. The high concentrations of women in public education account for women's large share of local government employment.

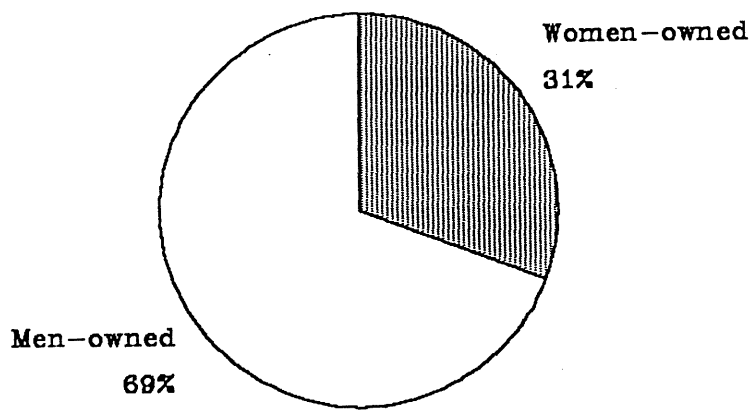
These data are from "Women in Public Service" a publication of the Center for Women in Government, State University of New York.

WOMEN-OWNED BUSINESSES

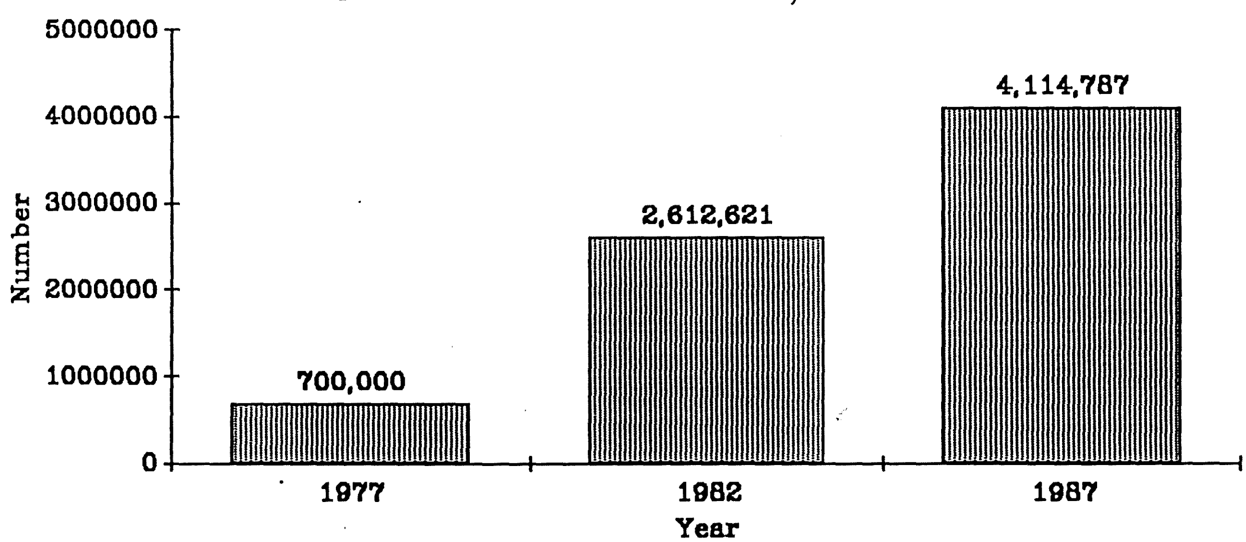
In 1987, women-owned firms accounted for 30 percent of U.S. firms. In 1977, they represented only 7 percent of all firms in the U.S. In the five-year period between 1982 and 1987, women-owned firms increased 58 percent, from 2.6 million nationwide to 4.1 million. In 1977, there were 700,000 women-owned businesses.

The largest number of women-owned firms are in California. Texas and New York rank second and third in the total number of women-owned firms. However, in terms of the percentage of firms which are women-owned, Washington D.C. and Hawaii have the highest rate with 38 and 35 percent respectively. Arkansas and Mississippi have the lowest women-owned business rate, both with 26 percent.

Women-owned Firms as Percentage of U.S. Firms, 1987



Number of Women-owned Firms, 1977-1987



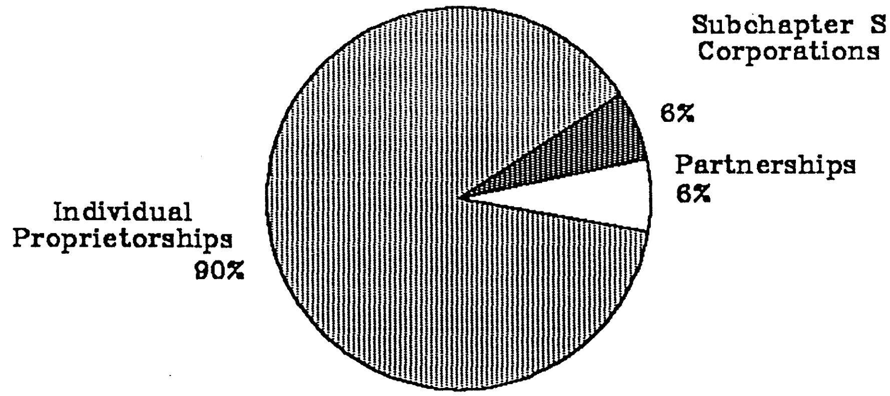
TYPES OF FIRMS

Individual proprietorships are the most common type of firm and are defined as an unincorporated business owned by an individual. This includes self-employed individuals. Subchapter S Corporations are the second largest type of firm. This is an IRS designation for any legally incorporated business under state law that has 35 or fewer shareholders. Finally, a partnership is an unincorporated business owned by two or more persons with a financial interest in the business.

Of the 4.1 million women-owned firms in the U.S., 3.7 million were individual proprietorships, 236,483 were Subchapter S corporations and 155,760 were partnerships.

Ninety percent of the women-owned businesses in the country in 1987 were classified as individual proprietorships and these types of businesses are growing at a faster rate for women than for businesses overall. From 1982 to 1987, the rate of increase for individual proprietorships was 28 percent, but for women-owned individual proprietorships it was 56 percent.

Women-owned Businesses by Classification, U.S. 1987



INDUSTRY TYPES

The majority of women-owned firms were concentrated in the service industries, accounting for 55 percent of all women-owned firms. However, service industry firms accounted for only 22 percent of receipts for women-owned firms. Retail trade accounted for 19 percent of all women-owned firms, but 31 percent of the receipts. Women own 83 percent of the social service firms and 61 percent of educational service firms.

RECEIPTS*

Although women-owned firms accounted for 30 percent of all U.S. businesses in 1987, they represented only 14 percent of gross business receipts. Two-fifths of women-owned businesses in the U.S. have annual receipts of less than $5,000. Only 3 percent of women-owned businesses earn more than $250,000 in annual receipts, compared to 7 percent for other firms. While individual proprietorships are the most common women-owned business, they account for only 29 percent of receipts. Two-fifths of receipts are from Subchapter S Corporations and the remaining 11 percent are from partnerships. The chart below shows the top 10 women-owned industries by receipts.

Type of Industry	Number of Women-owned Firms	Receipts in Millions
Wholesale trade/nondurable goods	**39,514**	**$ 24,008**
Miscellaneous retail	**546,353**	**$ 21,189**
Auto dealers and service stations	**20,942**	**$ 20,224**
Business services	**690,494**	**$ 18,936**
Wholesale trade/durable goods	**42,999**	**$ 18,797**
Food stores	**48,469**	**$ 14,428**
Eating and drinking places	**90,848**	**$ 14,167**
Real estate	**335,429**	**$ 12,641**
Personal Services	**561,695**	**$10,289**
Health services	**235,318**	**$ 9,618**

EMPLOYEES

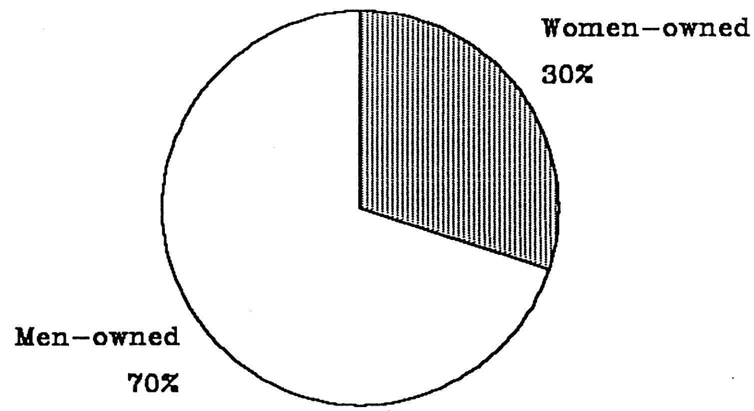
Three and a half million of the 4.1 million women-owned firms in the U.S. have no paid employees. Of those that have employees, the largest share have 1 to 4 paid employees. Women own 34 percent of firms with no paid employees and only 14 percent of firms with 100 employees or more.

*** Receipts are defined as the gross value of all products sold, services rendered or other receipts from customers, less returns and allowances.**

WOMEN-OWNED FIRMS IN MINNESOTA

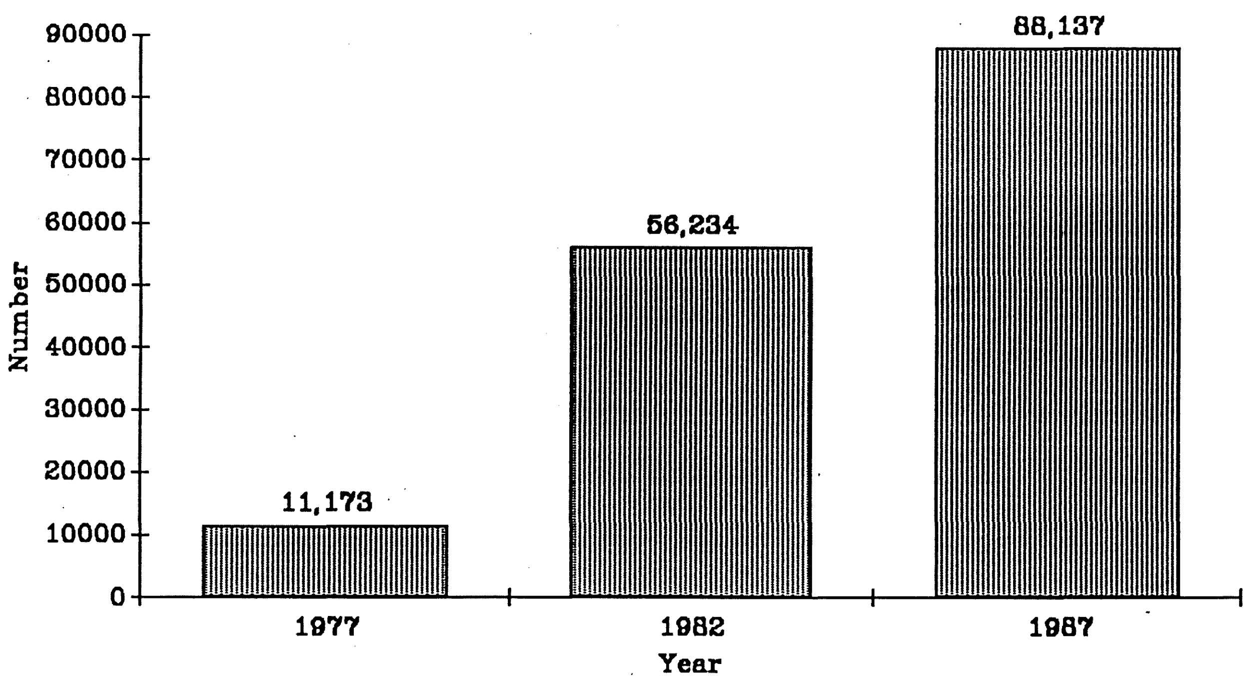
Women owned 88,137 of the 280,249 firms in Minnesota in 1987. The majority of women-owned firms in the state, 52,427 or 59 percent, are located in the Minneapolis-St. Paul metropolitan area. Other areas with high numbers of women-owned businesses include the smaller metropolitan communities of Duluth, St. Cloud, Fargo-Moorhead and Rochester. Of the 87 counties in Minnesota, all but four had at least 100 women-owned firms. The four counties with fewer than 100 were Lake of the Woods, Mahnomen, Red Lake and Traverse.

Women-owned Firms as Percentage of Minnesota Firms, 1987



The receipts from Minnesota's women-owned businesses totaled $4.9 billion in 1987. While the number of women-owned firms increased by 64 percent from 1982 to 1987, their receipts of this firm increased by only 37 percent. In 1982 there were 56,234 firms with $1.8 billion in receipts. In 1977, there were 11,713 women-owned firms in Minnesota. Information on receipts in 1977 are unavailable.

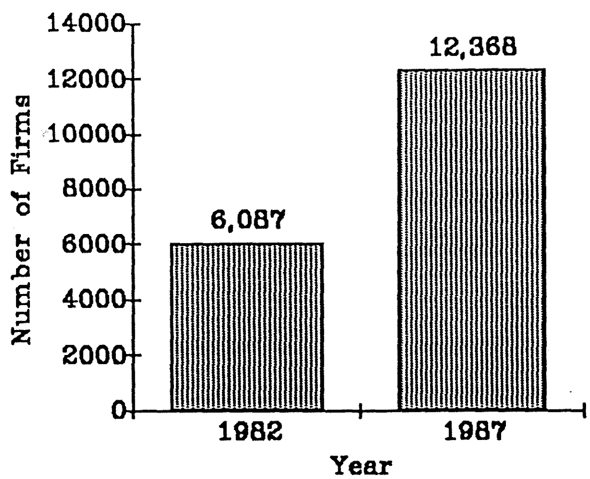
Women-owned Firms, MN 1977 - 1987



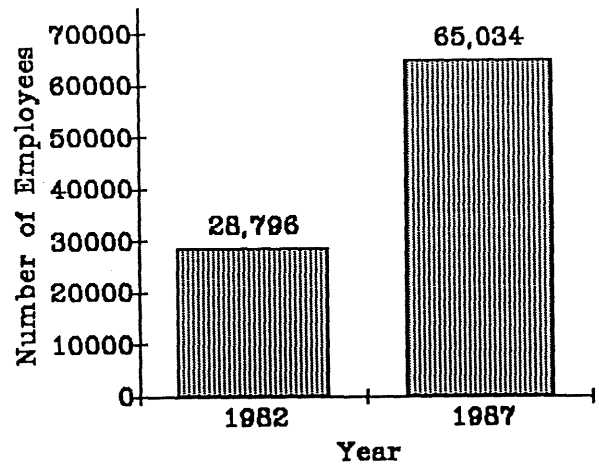
EMPLOYEES

Twice as many of Minnesota's women-owned firms had paid employees in 1987 compared to 1982. In 1987, 12,368 women-owned firms had paid employees, compared to 6,087 in 1982, representing a 103 percent increase. In 1987, employees of these women-owned firms totaled 65,034, compared with 28,796 in 1982 a 126 percent increase.

Minnesota Women-owned Firms With Employees, 1982-87



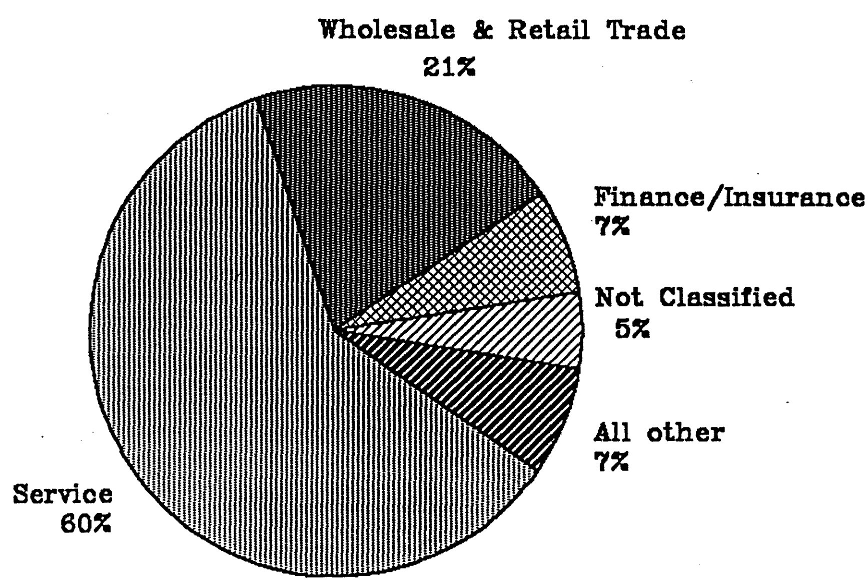
Employees of Women-owned Firms, 1982-87



INDUSTRIES

Three-fifths of women-owned firms in Minnesota are in the service industry. The second largest industry-group is retail and wholesale trade, accounting for 21 percent of all women-owned firms. In 1977, the percentage of businesses in the wholesale and retail trade area was 35 percent and service businesses accounted for 44 percent. The chart below shows the breakdown of Minnesota's women-owned firms by industry type

Women-owned Firms by Industry, MN 1987



Legislative Commission on the Economic Status of Women

Newsletter #165 **August 1991**
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IN THIS ISSUE

This newsletter examines the estimated costs of raising children in single-parent and married-couple families. The data are based on a 1987 survey by the U.S. Department of Agriculture examining expenditures on children in married-couple families. Data presented here are based on that survey, updated to reflect 1990 consumer prices.

Included in this survey are single-parent families with one or more children, but no other persons in the household. However, final data analysis was for only single-parent families with two children because this is the average size of a single-parent family. Those with one child or more than two children would show different expenses per child because of the higher cost of purchasing for only one child and the economy of scale that results with more children (it costs less to buy more).

The expenditures of each family were based on the expenses of the youngest child. Therefore, if a household contained one child age 6 and one child age 12, the survey considered the expenses of the 6-year-old as the average cost per child for that family.

After household and child-related expenditures were totaled they were divided among the three household members to determine the expenses per child. However, child-related expenditures were allocated only among the two children in the family.

None of the expense figures included in this survey include any costs of college for children, although it may be that the families include a child with college expenses.
Included in the data are only the direct costs of raising children. Indirect costs such as the effect of raising children on the current or future earnings of the parents are not calculated.

EXPENSES OF RAISING A CHILD

This survey included six major budget areas to determine a family's expenses for each child. These budget areas are detailed in the table below.

TYPE OF EXPENSE	EXPLANATION OF EXPENSES
Housing	Family's mortgage, rent, utilities, furnishings, equipment, insurance
Food	Family's food bought at all types of stores, dining out, school meals
Transportation	Family's net outlay for new or used car, gas, maintenance, repairs, insurance, public transportation
Clothing	Children's clothing and clothing services such as laundry, drycleaning, alterations or repairs
Health Care	All out-of-pocket expenditures on medical, dental, drugs, supplies and insurance premiums
Education, Child Care & Misc. Other	Tuition, fees, books, supplies, personal care products, entertainment, reading

CHILD EXPENSES BY HOUSEHOLD TYPE

Child-rearing expenses for a family increase with the age of the child and family income. Expenses on a child are slightly higher for single-parent households than married-couple households in the same income groups. This reflects the fact that expenses are shared by fewer members of the household. (Total household expenses are divided among all members; child-related expenses are divided among only the children.) Total expenses on one child in a single-parent family averaged 5 percent higher than for one child in a married-couple family.

Child-related expenses are calculated for two different types of single-parent families--low income and high income. For the purposes of this survey "low income" single-parent families had a 1990 annual income of less than $29,900 and "high income" families had incomes of $29,900 or more. The vast majority of single-parent families, 85 percent, fell into the low income category. Only 33 percent of the married-couple families studied fell into this low income group. Even within that low income group, single-parent families were more likely to fall at the low end of the income range, while married-couple families were more likely to be in the high end.

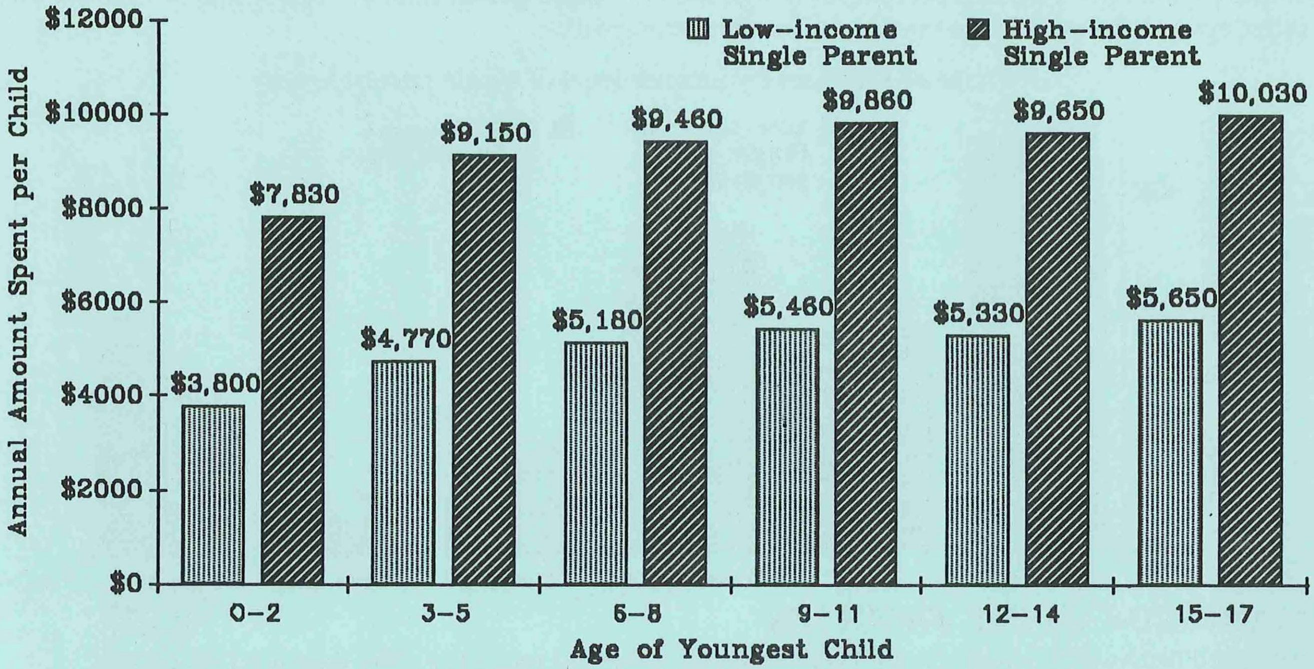
Ninety-one percent of the single-parent families in the survey were headed by females. Expenses per child did not vary between male-headed single-parent families and female-headed single-parent families, so those distinctions are not made in the data below.

SINGLE-PARENT FAMILY EXPENSES

Child-rearing expenses per child ranged from $3,800 to $5,650 annually for a single-parent family in the lower income group to $7,830 to $10,300 per child for families in the higher income group. The differences between these two income groups vary depending upon the kind of expense and age of the child.

For both income groups, expenses increase for older children except in the budget areas of education, child care and other miscellaneous expenditures. These expenses were greatest among children 3 to 5 years old, regardless of family income. Most of these expenses are assumed to be for child care.

Total expenses for one child by youngest child



TYPES OF EXPENSES IN SINGLE-PARENT FAMILIES

Housing, transportation and food are usually the three largest shares of a family's expenditures on a child. However, higher income single-parent households spend a larger percentage on education, child care and miscellaneous expenses than on food, while the opposite is true for low income single-parent families. These expenses do not estimate what the other parent (if any) may also spend on the child, even though that parent may have expenses related to the child.

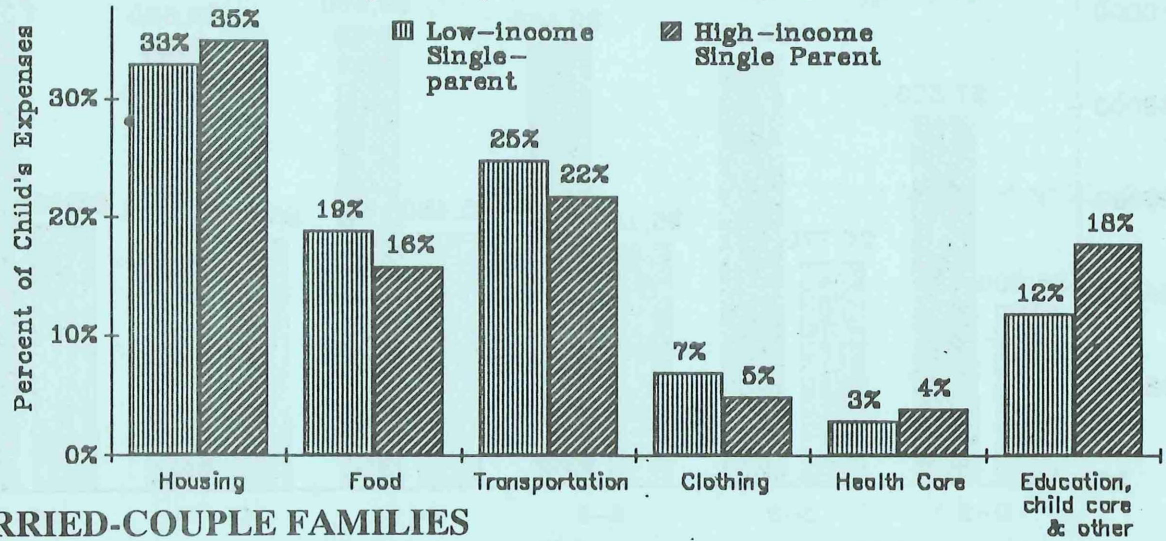
A family's housing and transportation costs distributed among all family members vary little according to the age of the children, while clothing, food and education, child care and miscellaneous costs vary significantly.

Clothing for a child age 11 or under accounts for only 5 to 6 percent of the child's total expenses in low income and 3 to 4 percent in high income single-parent families. Clothing for a child age 12 to 17, however, accounts for 11 percent of total expenses in low income and 18 percent in higher income single-parent families.

Food expenses also account for a much larger share of total expenses for the older age group. Food for those age 12 to 17 can be 22 percent of a low income single-parent family's total expenses, while it ranges from 16 to 19 percent for those age 11 and under. In high income families, the range is 13 to 17 percent for younger children and 18 percent for those age 12 to 17.

Education, child care and other costs are 17 percent of the total expenses of a 3-5 year old in low income single-parent family and 22 percent for a high income single-parent family. This is higher than for all other age groups and is presumed to be for child care costs.

Share of expenses by income level of single parent family



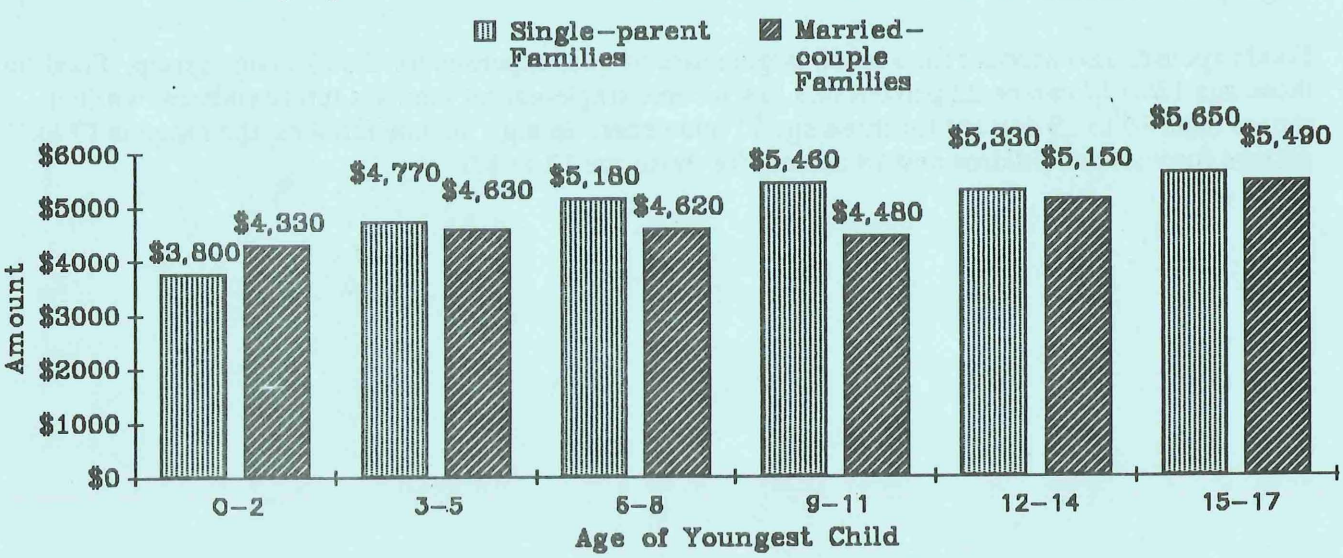
MARRIED-COUPLE FAMILIES

As stated previously, single-parent families spend 5 percent more per child than married-couple families, mainly because household costs are spread among fewer people. This difference varies, however, among the different types of child-related expenses.

Married-couple families spend 2 percent more on housing than single-parent families. Lower income single-parent families spend less than lower income married-couple families on clothing, health care, education, child care and other expenses per child. Food expenditures amounted to similar proportions for both single-parent families and married-couple families.

Single-parent and married-couple families also differ in expenses among age groups of children. A single-parent family with two children spent 11 percent less on the older child than on the younger child. However, married-couple families spent 3 percent more on the older child than the younger child. The chart below shows the expenses-per-child by the age of the youngest child among low income families. Expense comparisons between high income married-couple families and single-parent families could not be made because so few single-parent families are in the high income group.

Single-parent and married-couple families expenses by age of child



NUMBER OF CHILDREN

The realities of the economy of scale are apparent in spending per child when there is only one child in the family, compared with two or more. For example, a single-parent with only one child spent 37 percent more on that child than the per child expenses in a two-child single-parent family. If there were three children of more, they spent 26 percent less per child. Married-couple families, however, spend differently. A married-couple with only one child spends only 21 percent more for that child than if they had two children. In married-couple families with three or more children, they spend 22 percent less per child than the only child amount.

HISTORY OF FAMILY SPENDING

The U.S. Department of Labor has studied the ways family's spend their money for since 1901. Its long-term study of family spending reveals dramatic shifts in family expenses during the twentieth century. These data, however, are not differentiated by the type of family or number of children. In 1901 the average family size was 5.3 in 1901, compared to 2.9 in 1986-87 and this accounts for much of the change in family spending over those years.

In 1901 a household spent 43 percent of its income on food, compared to only 19 percent in 1986-87. This change came about largely as a result of smaller family size and overall greater purchasing power of families. Within that food budget now, however, is greater spending for food away from home. In 1901 this was 3 percent of the total food budget, while in 1986-87 it was 27 percent.

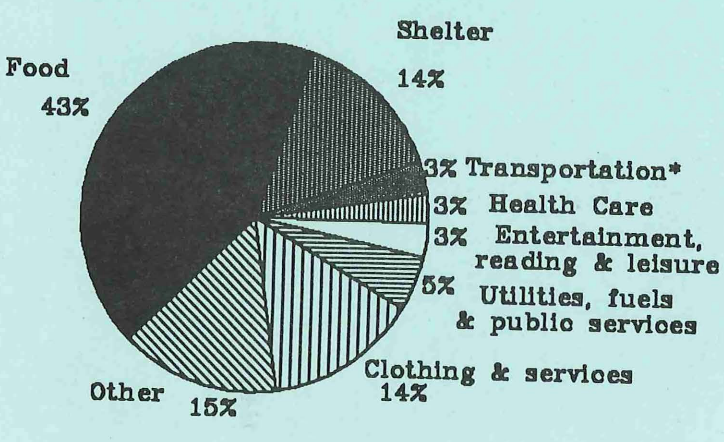
Home ownership was rare in 1901 with only 19 percent of families owning their own homes. By 1960 this had risen to 56 percent and has remained about at that level. Increased expenditures for shelter over that time are accounted for by larger and better homes.

Transportation costs were a very small share of a household's expenses in 1901, but this changed dramatically during the twentieth century with the advent of public transportation systems and car ownership. Transportation was only 3 percent of a family's expenses in 1917, but today accounts for more than one-quarter of a family's expenses.

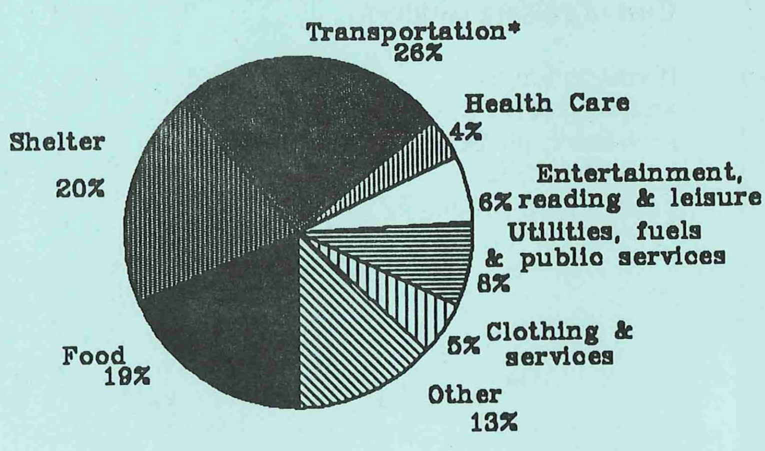
Out-of-pocket health care as a share of family spending peaked in the middle of the century, but declined again with the advent of employer-paid health insurance. In 1901, it was only 3 percent of a family's household budget, mainly because there were not many health care options.

Recreation costs have doubled this century, from 3 to 6 percent of a family's expenses. In 1917, however, 41 percent of that recreation budget was spent on reading, compared to just 10 percent in 1986-87.

Household spending 1901



Household spending 1986-87



**These costs are for the year 1917.*

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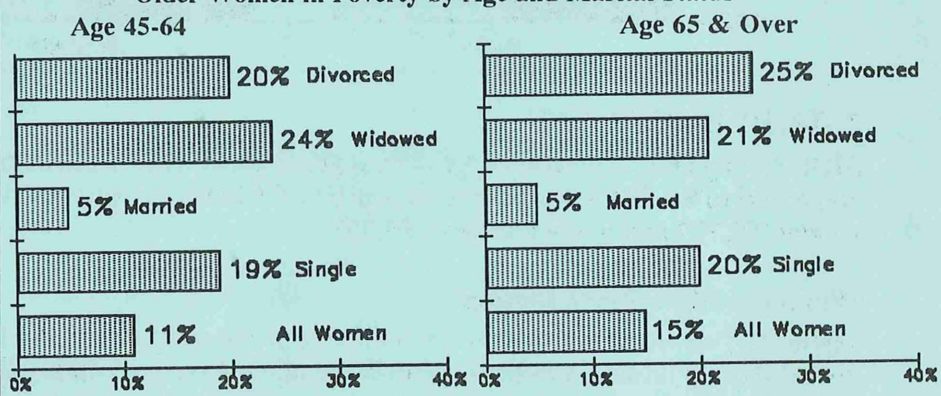
IN THIS ISSUE

Women and pensions, with information from the U.S. Bureau of the Census and "Heading for Hardship: Retirement Income for American Women in the Next Century," a publication of the national Older Women's League.

OLDER WOMEN IN POVERTY

Today 15 percent of U.S. women age 65 and older live in poverty, compared to 9 percent of men in this age group. Divorced and widowed women have the highest rates of poverty, with 20 and 24 percent of those under age 64 in poverty. One-quarter of women age 65 and over who are divorced are in poverty.

Older Women in Poverty by Age and Marital Status



PENSIONS AND WOMEN

Inadequate pension plans are one contributing factor to women's poverty. Only 1 in 5 elderly women are receiving retirement income from pensions, either from their own pension plan or their husband's. Pension plans pay higher benefits to those who have been full-time, long-term employees with high wages. Women's experiences in the workplace, however, are frequently the opposite of these. Women have problems participating in and ultimately benefiting from pension plans because of work interruptions, low wages, the type of work they do and other factors.

Changes have been made in some pension practices that discriminated against women, but the changes in law have been so recent that the effect for retired or older women dependent upon their husband's retirement plan will not be felt for many years.

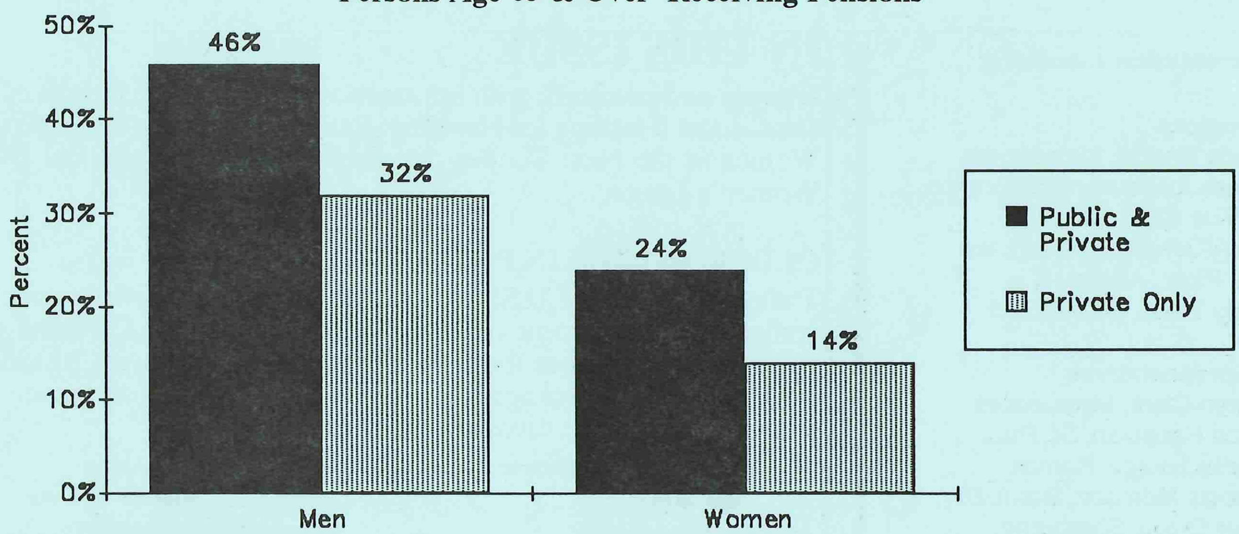
Women and Family Responsibilities

Women are 72 percent of caregivers of children and the elderly in our society. Women spend an average of 11.5 potential working years out of the labor force, usually to care for children or elderly parents, compared to 1.3 years for men. This jeopardizes their chances of becoming vested in pension plans. Since family responsibilities often interrupt a women's work time or place her in a part-time position, her chances of vesting are reduced. A Boston College study estimates that the average American woman gets $168 to $204 less per year in retirement income for each child she has raised.

PERSONS RECEIVING RETIREMENT BENEFITS

Of all persons over age 65, 46 percent of men and only 24 percent of women are reciving retirement income from a pension plan (both public and private). Similarly 32 percent of men and only 14 percent of women are receiving retirement income only from the private pension plan.

Persons Age 65 & Over Receiving Pensions



THE BENEFIT GAP

Men over age 65 receive average annual pensions of $7,907 under plans including private and public, compared to $4,723 for women over age 65. Of those receiving private pension plan income only, men recieve $5,727 and women recieve $3,352.

Women's Work Participation

Today 57 percent of women are participating in the work force, but they are still concentrated in the lowest paying jobs. Two-thirds of all working women work in retail trade and service jobs, which are more likely than other occupations to be part-time and low-paying jobs. Trade and service sector jobs are also less likely to offer retirement benefits or, if they do, the benefits paid by those plans are inadequate.

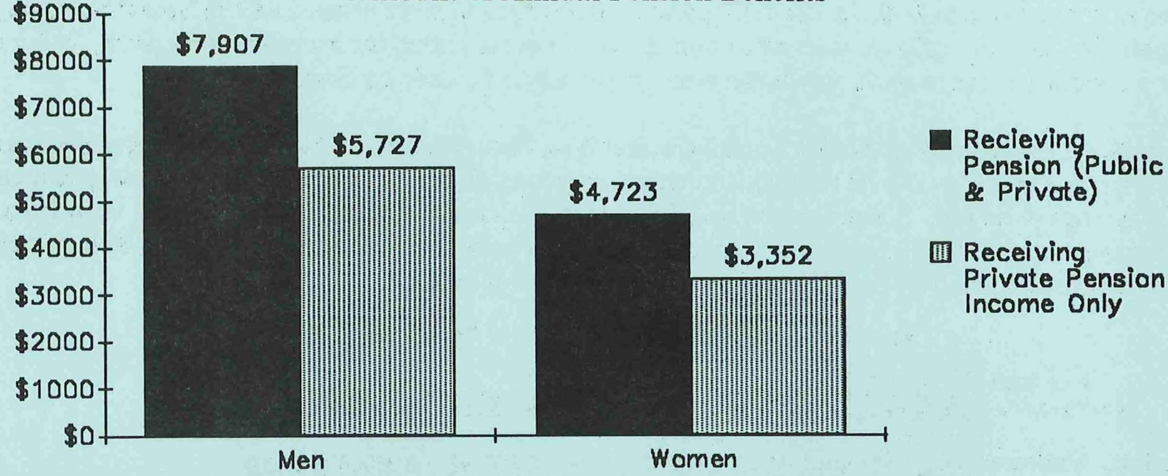
The federal Retirement Equity Act of 1984 requires that an employee must work at least 1000 hours per year, be age 21 and have worked at least one year in order to partitcipate in a pension plan at their place of employment.

Women's Wages

Since women are concentrated in low wage jobs, they make small contributions to pension plans if one is available (contributions are usually based on a percentage of wages). This means their accumulated contributions amount to a small monthly benefit upon retirement. Final pension benefits are usually based on the total years worked with the employer and the last rate of pay.

Since pension benefits are calculated on a worker's final earnings, women who leave the work force before usual retirement age will have their pensions based on wages that are out of date and have not been indexed for inflation.

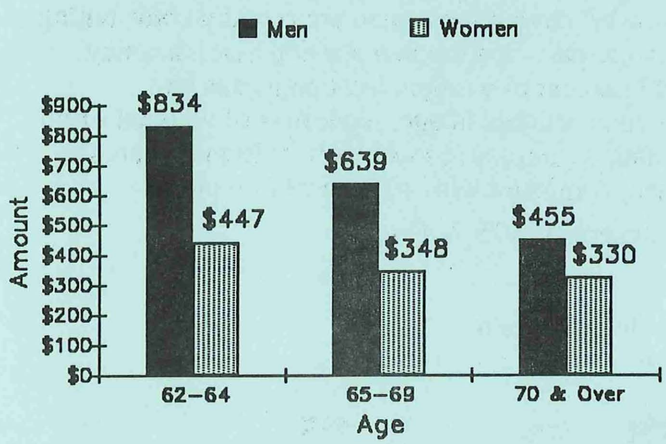
Amount of Annual Pension Benefits



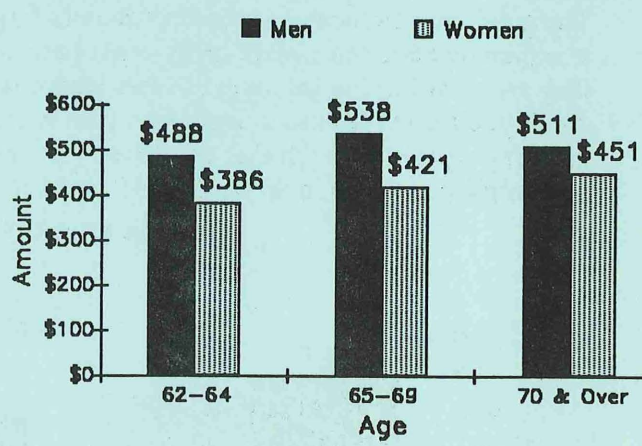
Social Security and Private Pensions
The disparity between men's and women's monthly retirement benefits is not as great among Social Security recipients as those receiving private pension benefits. The chart below shows that a private pension benefit is nearly twice as large for men as for women, but for Social Security benefits the difference is not as great. The gap in benefits is greater for those retiring before age 65. Also, men fare much better in early retirement than women. The gap closes considerably between men and women age 70 and over, where both private pension benefits and Social Security benefits are much more equal.

Monthly Pension Benefits--
Private/Public Plans & Social Security

Private and/or Public Plans



Social Security

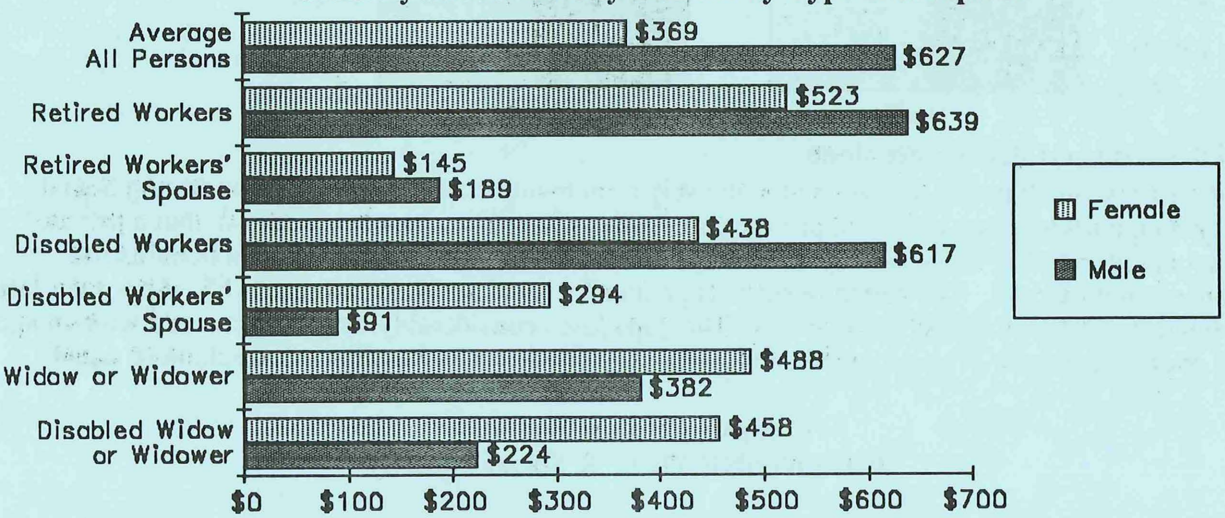


Social Security Recipients

The disparity among women's and men's lifetime earnings and their ultimate retirement income is clear when examining the average benefits paid under Social Security. Men have higher average monthly payments from Social Security than women, $627 vs. $458, except when the men are collecting from their spouse's record. For example, a widow recieves $523 monthly from social security, but a widower's benefit is only $382. A male spouse of a retired worker earns $189 in Social Security, compared to the wife of a worker who earns $294. In these cases, the men are most likely living on other pension income as well, while the women are relying solely on Social Security.

A significant problem with Social Security is that benefits are calculated on average earnings over 35 years. Any years spent out of the work force are averaged into this as zeros, which greatly reduces final Social Security benefit. Since women usually spend at least some years out of the paid workforce, this calculation method usually means a woman will always earn more by applying for one half of her husband's Social Security benefits rather than her own full benefit.

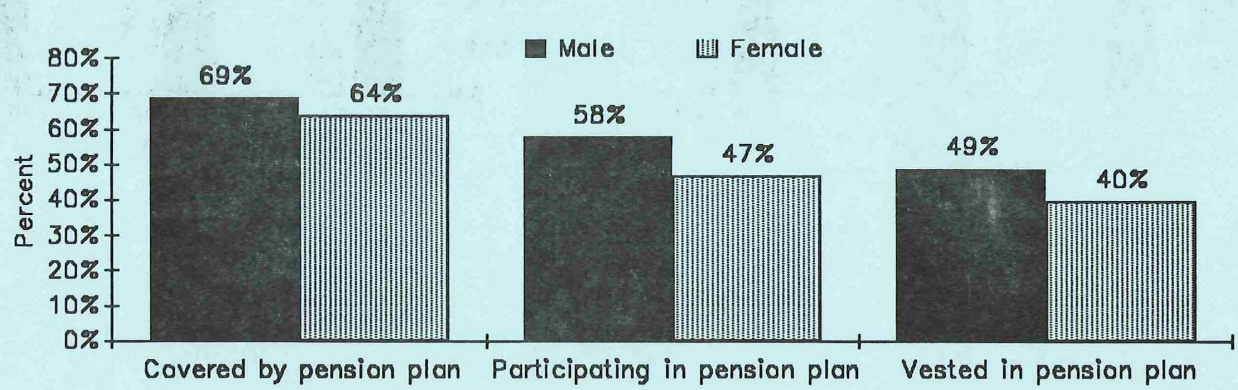
Monthly Social Security Benefits by Type of Recipient



COVERAGE AND PARTICIPATION IN PENSION PLANS

Of all workers, 69 percent of men are covered by a pension plan, compared to 64 percent of women. The gap between men and women becomes larger, however, among those who are actually contributing to a plan or vested in a plan. Fifty-eight percent of men are participating in a pension plan, meaning they are contributing but not yet vested, compared to 47 percent of women. Vesting means an employee's contribution to a pension plan will be paid upon retirement age, regardless of whether or not that employee stays with that employer. To vest in a plan, an employee must work at least 5 years for that employer. Of all male workers 49 percent are vested, compared with 40 percent of women.

Pension Status of All Workers Age 25 & Over



Pension Integration

Many women who have become vested in a pension plan may find at retirement that they will receive a smaller monthly benefit than they expected. This is a result of pension integration. Integration means that the pension plan is integrated with Social Security. The pension benefit is reduced by the amount that can be received from Social Security. Depending upon the woman's last wage and her total Social Security benefit, the pension benefit could be entirely eliminated by Social Security. A federal law change in 1986 prohibits reducing a pension benefit by more than 50 percent to integrate with Social Security so that the woman will be more likely to receive income from both. This change, however, applies only to pension benefits earned, not received, after 1988, so that this change will not help the retirees of the near future.

WOMEN DEPENDENT UPON SPOUSE'S PENSION

Women who are working or have been contributing to Social Security may not fare any better than married women who can choose to receive half of their husband's Social Security benefit rather than their own. Even though over the last 20 years women have entered and remained in the labor force longer than women in previous decades, 62 percent of all women still receive pension income's from their husband's account, rather than their own employment. This percentage has not changed since 1960 and is largely due to the fact that women's low wages have resulted no or low pension benefits. Rather than rely on income from their own work history, women opt for the higher benefits available under their husband's retirement plan. Working women cannot collect from both accounts.

A woman dependent on her husband's earnings may qualify for pension benefits under what is known as survivor's benefits. The Employee Retirement Income Security Act (ERISA), requires that pension plans offer survivor's benefits as an option. Survivor's benefits continue to pay the other spouse when the retired spouse, usually the husband, dies. Under a pension plan that includes a survivor's benefit, the retiree will receive lower monthly payments than he would in a plan without a survivor's benefit. After death, the survivor's benefit is some share of the retiree's benefit amount. ERISA requires that a plan pays at least one half of the retiree's benefit amount. The Retirement Equity Act of 1984 requires that both spouses give written consent to waiving survivor's benefits.

Divorce

Since most pension plans do not provide automatic benefits to divorced wives, the husband must agree to give her a share or the court must award her a share at the time of divorce as part of division of marital property. Pension benefits accumulated during a marriage may be treated very differently from state to state when couples divorce. In Minnesota, pension benfits are considered marital property and therefore must be divided equitably in any divorce settlement.

Legislative Commission on the Economic Status of Women

Newsletter #167 **October 1991**
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(612) 296-8590 or 1-800-652-9747

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Connie Morrison, Burnsville
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IN THIS ISSUE

Preliminary 1990 census data for Minnesota are now available in some general categories. More detailed data with more gender specific breakdowns will become available some time in 1992 and the Commission will then publish a complete analysis of that data by gender.

Data for the categories presented in this newsletter are also available for each county in Minnesota. For this information, contact your local library and ask if it has access to Minnesota *DataNet.* You may also call Richard Fong of *DataNet* at 296-6866.

PUBLIC HEARINGS

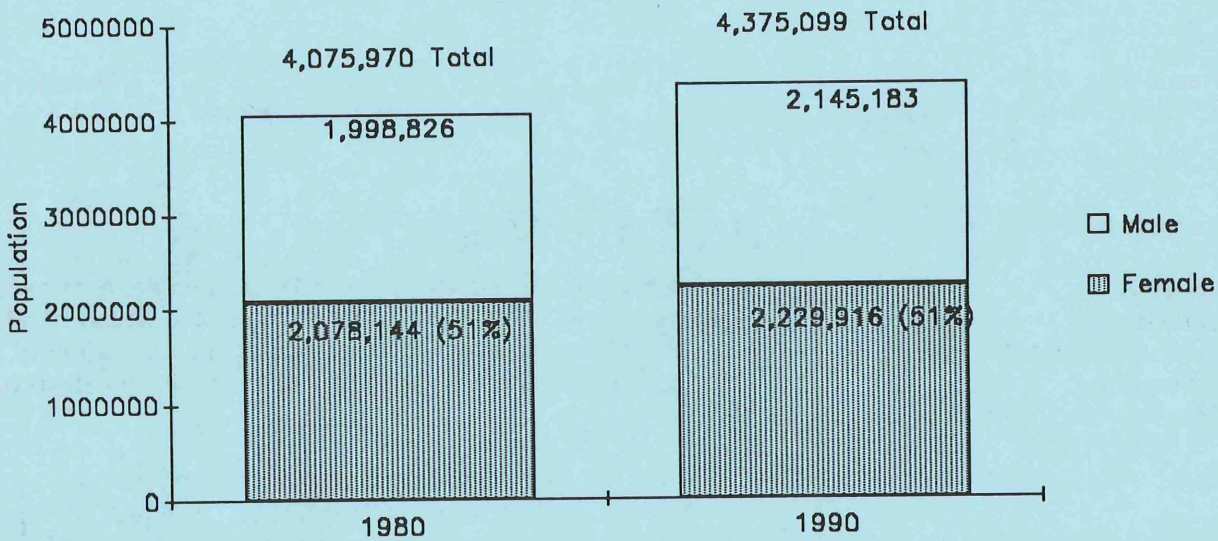
The Commission will hold a public hearing November 12, 7 p.m. at the Pine City Technical College. Commission members want to hear about any issues related to the economic status of women. To testify, call the Commission office or local coordinator Jane Leverenz at (612) 629-7421.

The Commission has already held hearings in Red Wing, Oct. 8, and Willmar, Oct. 2, and will consider the information gathered at these hearings when deciding on its 1992 legislative program.

POPULATION

The population of Minnesota remains fairly evenly divided, with females continuing to be 51 percent of the total. The overall population of Minnesota grew by 7 percent between 1980 and 1990 and the same is true for the number of females and males in the state. Fifty-two percent of the state's population lives in the 7-county metropolitan area and the remainder live in Greater Minnesota.

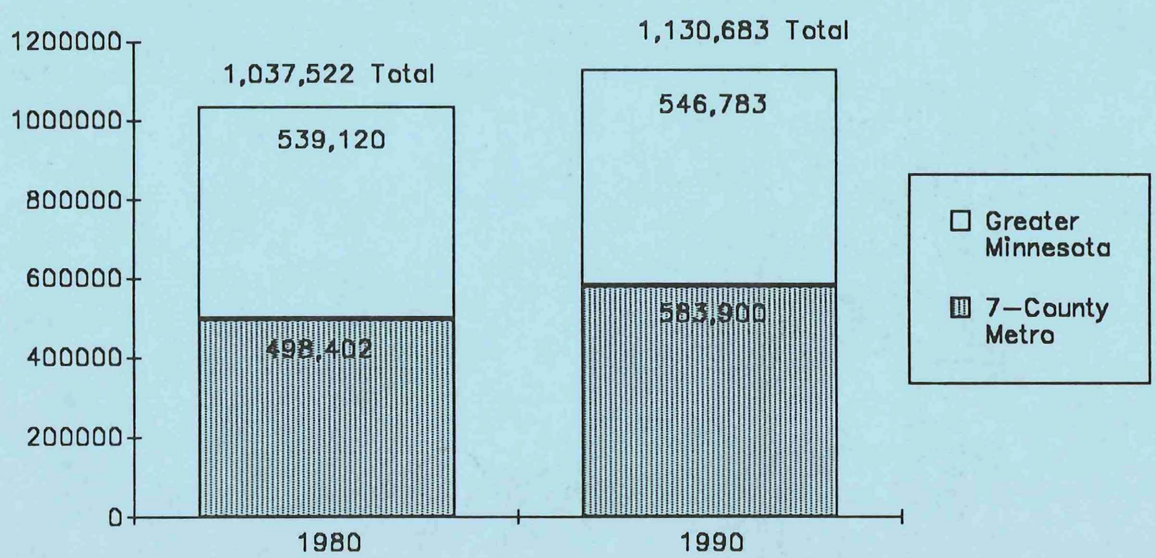
Population of Minnesota
1980 & 1990



FAMILIES AND FAMILY SIZE

Following national trends, average family size declined for Minnesotans between 1980 and 1990. In 1990 there were 1.1 million families in Minnesota, with an average of 3.1 persons per family. In 1980 the average size family was 3.3 persons, with just over 1 million families. There are now more families living in the 7-county metro area than in Greater Minnesota, a situation that was reversed in 1980. The chart below shows the change in the number of families by the 7-county metro area and Greater Minnesota between 1980 and 1990.

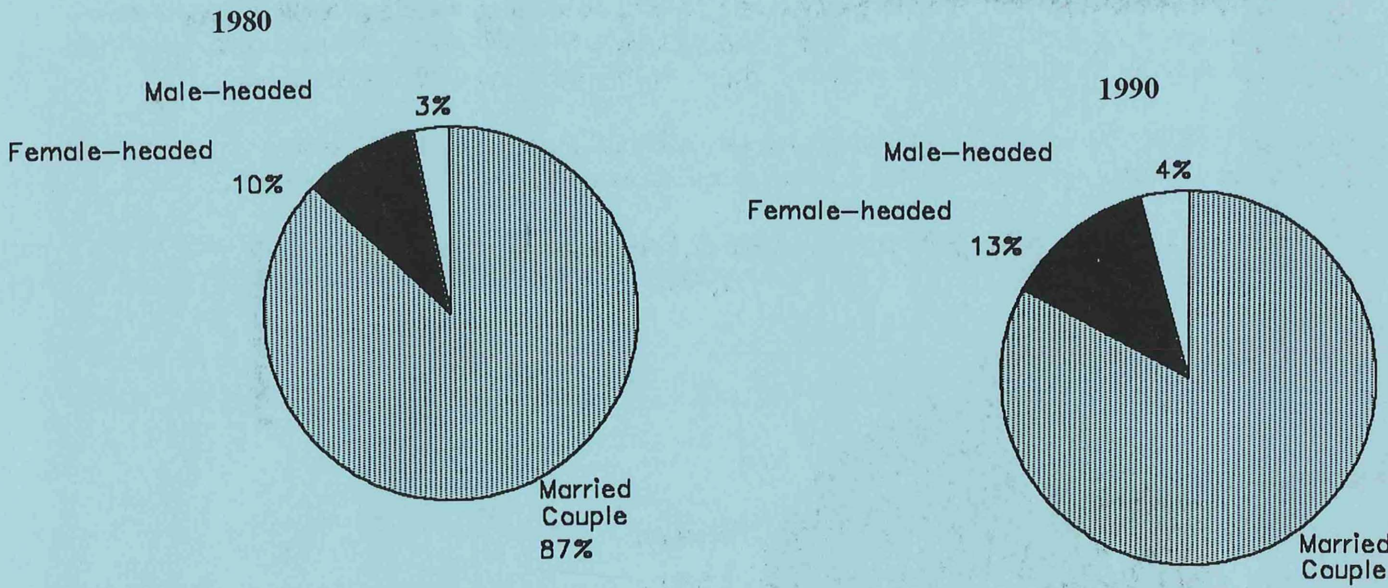
Growth in Families
1980 to 1990



FAMILIES

Of all families, married couple families remain the majority, although their proportion has declined over the past decade. Female-headed families are 13 percent of all families, up from 10 percent in 1980. Male-headed families rose from three to four percent of all families during that same decade.

Types of Families

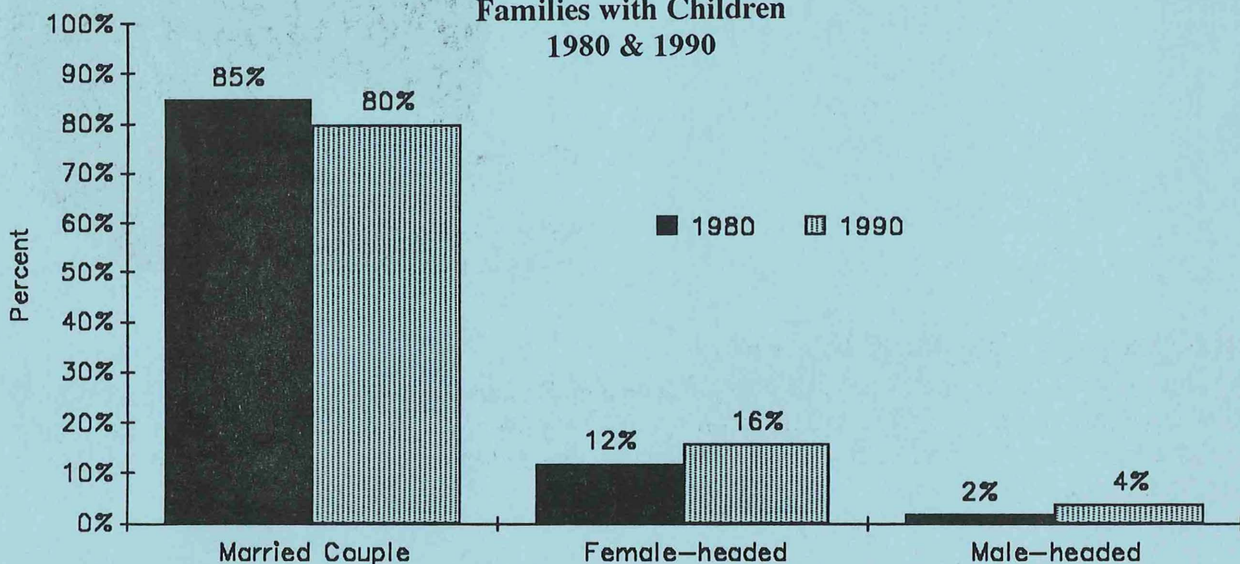


FAMILIES WITH CHILDREN

Families have undergone tremendous change nationally and in Minnesota over the last decade. Between 1980 and 1990 the percentage of families with children headed by single parents has increased. Female-headed families with children represented 12 percent of all families with children in 1980, but were 16 percent of families with children in 1990. In 1980, 85 percent of all families with children were married couple families, compared to 80 percent in 1990. The percentage of families with children headed by men has doubled in that 10-year period, from 2 to 4 percent of all families with children.

A greater proportion of families living in Greater Minnesota in 1990 were married couple families, and a greater of families in the 7-county metro area are single-parent famlies than in 1980. Sixty-one percent

Families with Children 1980 & 1990



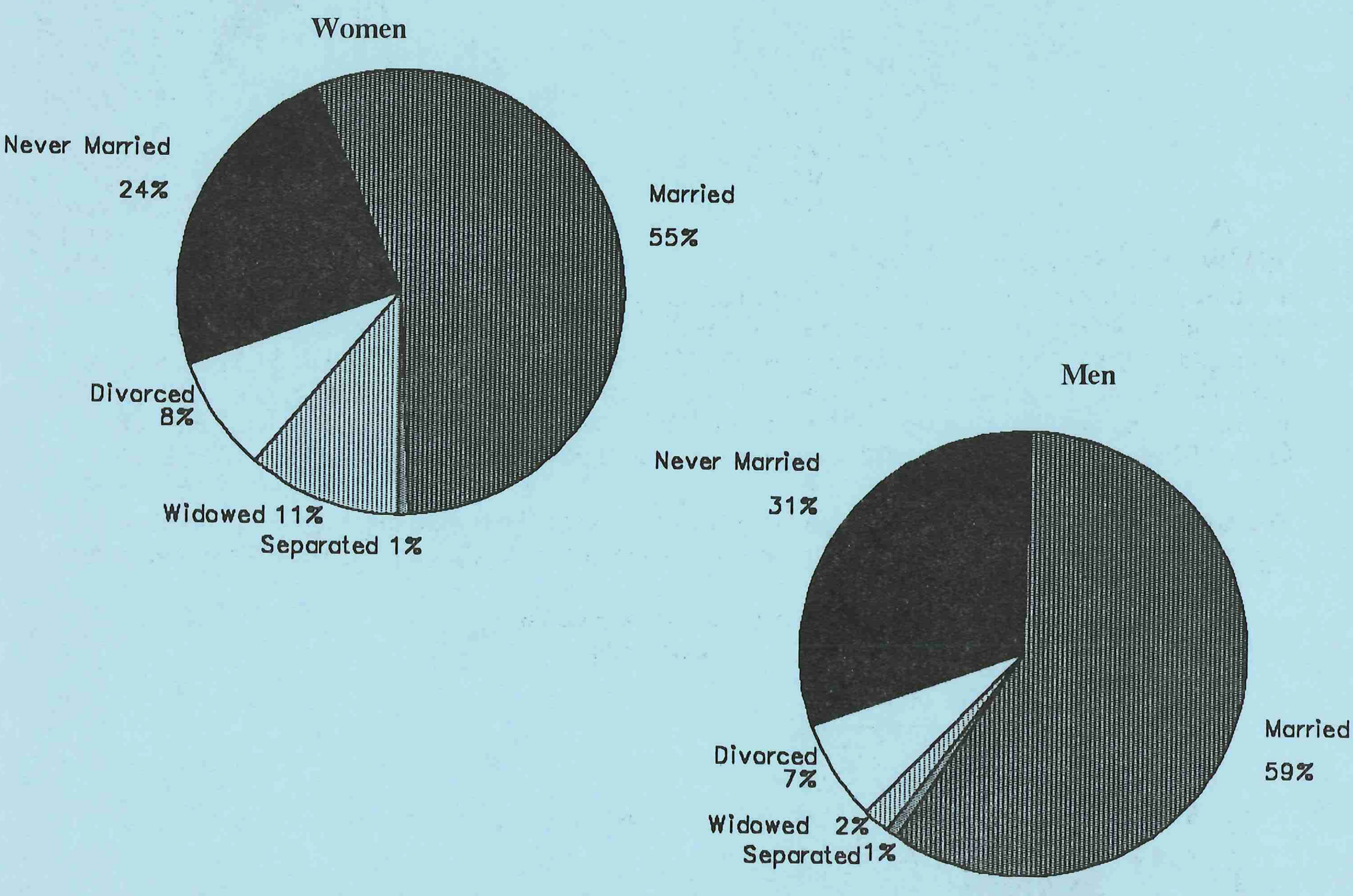
MARITAL STATUS

Minnesota women and men have only slightly different marital patterns and these patterns have changed only slightly since 1980. . The greatest difference is in the percentage of persons divorced. In 1980 6 percent of women were divorced, compared to 8 percent in 1990. In 1980, 4 percent of men were divorced, compared to 7 percent in 1990.

In 1990, a greater percentage of men than women were presently married. Fifty-nine percent of men and 55 percent of women were married. Thirty-one percent of the men and 24 percent of the women were single (never married). The largest difference occurs in widowhood, with only 2 percent of men being widowed, but 11 percent of the women. This reflect women's longer life expectancy.

The percentages of persons separated or divorced were roughly the same for men and women in 1990. The two charts below show the marital status of women and men ages 15 and up for 1990.

Marital Status of Males & Females Age 15 & Over
1990



MARITAL STATUS BY LOCATION

Population patterns clearly show that single (never married), separated and divorced men and women are more likely to live in the 7-county metro area, while widowed persons are much more likely to live in Greater Minnesota. Married people are nearly evenly divided between the metropolitan area and Greater Minnesota.

FEMALE-HEADED HOUSEHOLDS BY RACE

Of the female-headed households with children, 83 percent are white; 9 percent are black; 4 percent are American Indian, Eskimo or Aluetian; 2 percent are Asian Pacific Islanders; and 2 percent are of other races. Hispanics accounted for 2,000 of the female-headed families and they can be of any race. In 1980, 89 percent of female-headed households were white.

NON-FAMILY HOUSEHOLDS

Non-family households, made up of members not related by blood, have increased over the last decade. Non-family households headed by males were 42 percent of all non-family households in 1980 and were 44 percent in 1990. Non-family households headed by females were 58 percent of all non-family households in 1980 and were 56 percent of non-family households in 1990.

Eighty-percent of non-family households include those who are living alone. Of households consisting of one person, 60 percent were female households and 40 percent were male households. This has not changed since 1980.

Of persons age 65 and older living alone, women were 79 percent of the total in 1990 and in 1980.

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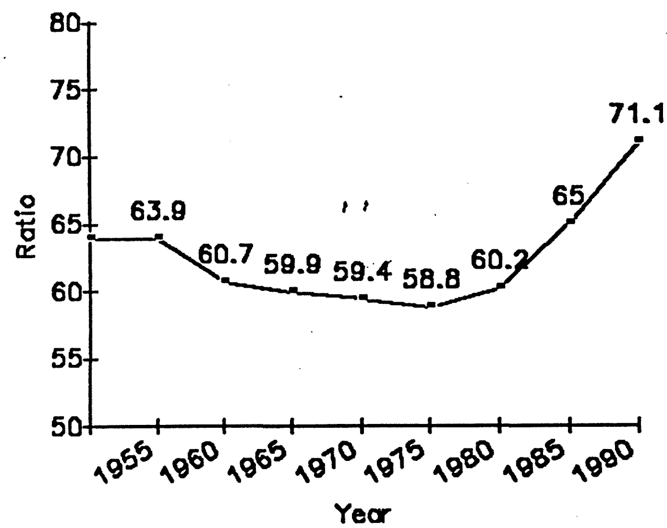
IN THIS ISSUE

The Wage Gap 1990 with information from the U.S. Census Bureau and the U.S. Department of Labor. The wage gap between men and women is currently 71 percent, or for every dollar earned by men, women earn on average 71 cents. This is the highest it has been since the 1950s. Average wages for women are increasing, but the closing of the wage gap does not reflect a major increase. It does reflect a decline in men's average wages over the last two decades.

The chart below shows the wage gap since 1955 for full-time, year-round workers in the U.S.

The Wage Gap, 1955-1990
Full-time, Year-round Workers



ANNOUNCEMENTS

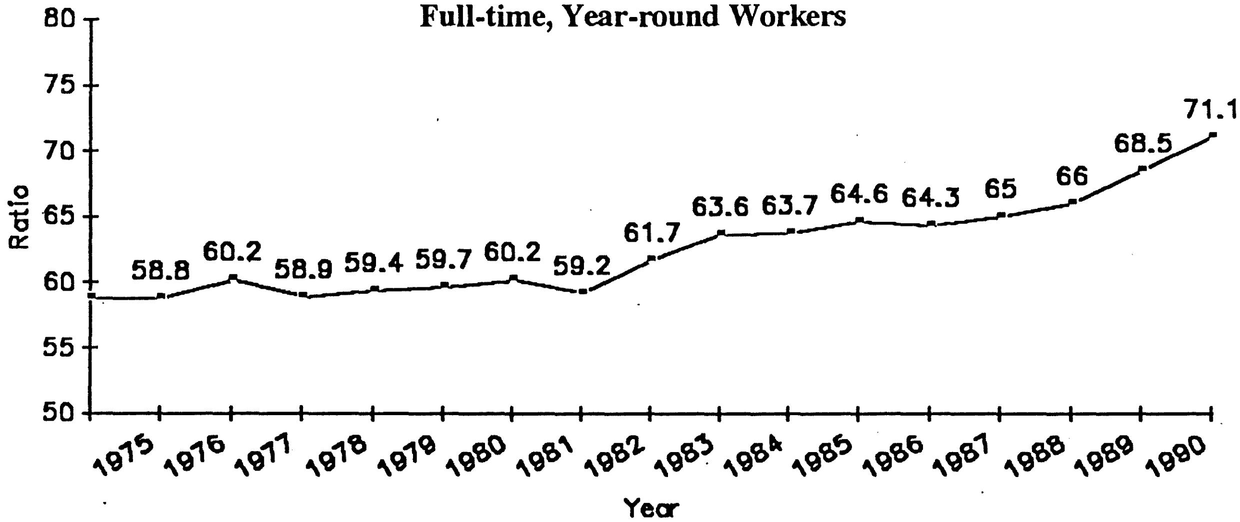
The Commission has completed its interim hearings and is now in the process of setting its 1992 legislative program. Hearings on general topics of concern to women were held in Willmar, Red Wing and Pine City. A hearing on violence against women was held in St. Paul.

THE WAGE GAP

For every dollar earned by full-time, year-round male workers, female workers earn an average of 71.1 cents. This earnings ratio, or the wage gap, is calculated based on the annual income of $27,866 for men, compared to $19,816 for women in 1990. The wage gap is usually calculated using average annual earnings, rather than weekly or hourly earnings. Annual earnings are a better measure of changes over time because they are not so affected by fluctuations in earnings of temporary, part-year or over-time workers.

The wage gap has closed slowly but steadily over the last five years. The most recent wage gap is the highest it has been since 1955. However, an examination of men's earnings reveals that the gap has closed not because women's wages have increased substantially, but because men's real earnings have decreased. Men's wages are examined further on page 2.

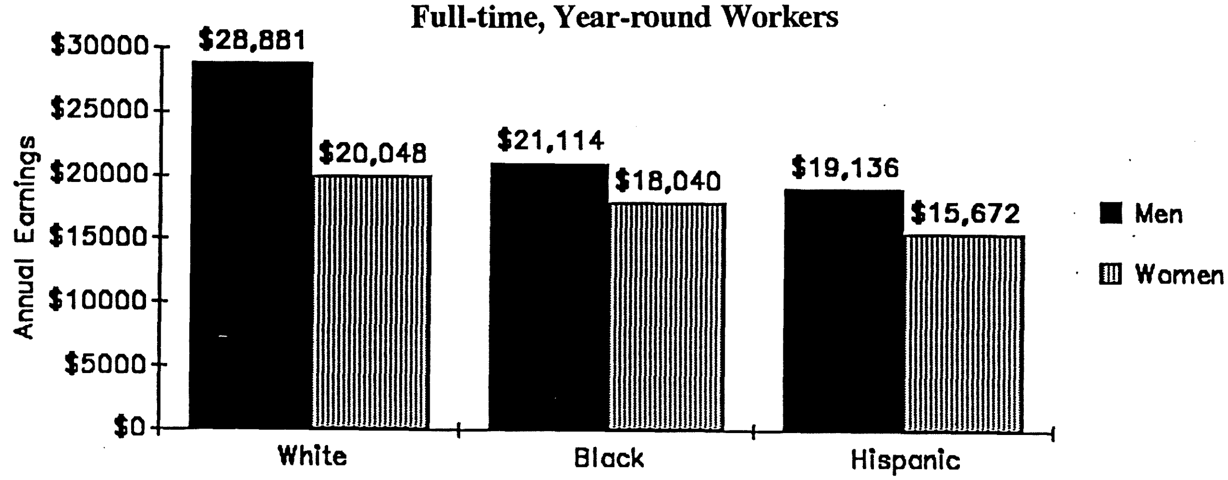
The Wage Gap, 1975-1990
Full-time, Year-round Workers



Race and ethnic differences

While the average earnings ratio for all male and female workers is 71 cents on the dollar, this gap varies for workers of different racial and ethnic groups. Blacks and Hispanics of both sexes earn less than white workers, but the gap between the sexes within these groups is smaller than the average between white workers. This is because the white male workers earn substantially more than their minority counterparts. The wage gap for male and female white workers is 69.4 percent, compared to 85.4 percent for Blacks and 81.9 percent for Hispanics. When compared to white men, the wage gap for black women is 62 percent and for Hispanic women is 54 percent.

Annual Earnings by Race, 1990
Full-time, Year-round Workers



WAGE GAP IMPROVEMENTS

The improvement in the female-male earnings ratio since 1979 can be attributed only partially to an increase in women's earnings. The gap narrowed from 59.7 percent in 1979 to 71.1 percent today. Men's earnings over this time period decreased substantially. Earnings for men have declined mainly because of declining employment in high-wage industries and their wages have not kept pace with inflation rates.

When average earnings over the last four years are examined for the effects of inflation, men's "real" or "constant dollar" earnings have actually declined by a total of $2,056. Real earnings of men's wages have been declining since 1979. Since 1987 women's annual earnings increased by a total of $362. Without men's declining earnings over this time period, the wage gap in 1990 would be 66 percent, rather than 71 percent.

The table below indicates the actual earnings by year and the wage gap for current and constant dollars for men and women. Constant dollars reflect the wages that should have been paid to keep up with the inflation rate for that same year.

YEAR	WOMEN'S ANNUAL EARNINGS CURRENT DOLLARS	MEN'S ANNUAL EARNINGS CURRENT DOLLARS	Current Dollars Ratio	Constant (real) Dollars Ratio
1979	$10,169	$17,045	59.7	59.7
1984	$14,780	$23,218	63.7	60.6
1985	$15,624	$24,195	64.6	61.9
1986	$16,232	$25,256	64.3	63.0
1987	$16,909	$26,008	65.0	63.4
1988	$17,606	$26,656	66.0	65.0
1989	$18,778	$27,430	68.5	66.1
1990	$19,819	$27,866	71.1	66.2

EXPLANATIONS FOR THE WAGE GAP

The wage gap can be explained mainly as a result of the structure of the labor market with women primarily in female-dominated, lower-paid occupations. Other factors, such as differences in experience and skill levels play only a small role. Taking time out from the workforce for having and raising children is not a large factor. Other unknown factors, including discrimination based on sex, also partially explain the gap.

Female-dominated occupations

Data have shown that the continued wage gap between men and women is very much attributable to the concentration of women in female-dominated, lower-paid occupations. The more women in a job, the lower the pay. A detailed study in 1987 showed that 17 percent of the wage gap between college-educated workers was attributable to the lower pay in female-dominated occupations. For high school graduates and high school dropouts, 30 percent of the wage gap was due to occupational segregation for women. The table below shows the percentage of women and the earnings ratio in selected occupations for average weekly earnings in 1990. Weekly earnings result in a smaller wage gap than annual earnings, but annual earnings are not available for these detailed occupations.

Average Weekly Earnings 1990				
Occupation	Percent Female	Men	Women	Wage Ratio
Registered Nurses	94.5	$616	$608	98.7
Bookkeepers, Accountants & Auditing Clerks	92.2	$391	$335	85.7
Nursing Aides, Orderlies & Attendents	90.8	$284	$248	87.3
Administrative Support	79.8	$440	$332	75.5
Social Workers	68.2	$483	$427	88.4
Computer Operators	65.7	$450	$348	77.3
Supervisors of Food Preparation & Service Occupations	59.5	$243	$206	84.8
Secondary Teachers	53.1	$610	$571	93.6
Accountants & Auditors	50.8	$644	$483	75
Computer Programmers	36	$691	$573	82.9
Janitors & Cleaners	32.8	$294	$248	84.4
Supervisors, Production Occupations	16.2	$586	$363	61.9
Lawyers	20.6	$1,1178	$875	74.3

Wage gap differences within occupational categories

The table below shows the average annual earnings in 1990 of women and men in the seven major occupational fields and the earnings ratio within those occupations. Women fare best in occupations of the armed forces, precision production, craft and repair and farming, forestry and fishing.

Full-time, year-round workers, U.S. 1990			
OCCUPATIONAL CATEGORY	Males	Females	Male/Female Wage Ratio
Managerial, professional specialty	$40,832	$27,282	66.8
Technical, sales & administrative support	$28,626	$18,735	65.4
Service	$18,550	$12,139	65.4
Farming, forestry & fishing	$14,452	$10,007	69.2
Precision production, craft & repair	$26,506	$18,739	70.7
Operators, fabricators & laborers	$21,988	$14,606	66.4
Armed Forces	$19,878	$20,961	100.05

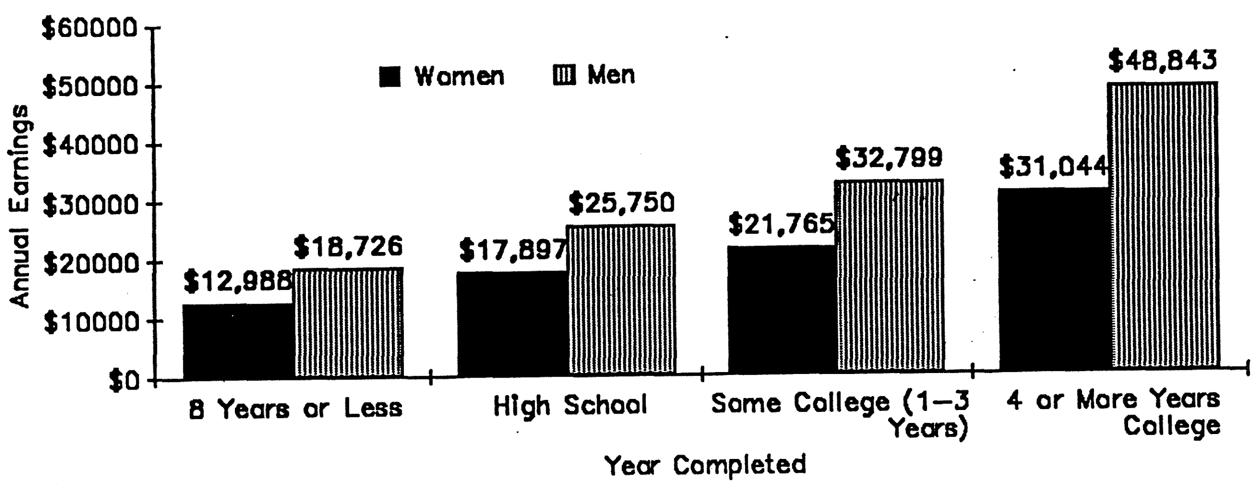
Work interruptions
Studies done in 1987 show that women's lower earnings cannot be explained by work interruptions such as taking time out for births or raising children. Women do have more of these types of interruptions than men, but their average earnings are virtually the same as those of workers without such interruptions. In 1987 the wage gap between all male and female workers was 69.5, compared to 70.5 for workers who had no interruptions. Nearly half (47 percent) of all women have such interruptions at least once during their paid working years, while only 13 percent of men have work interruptions.

Differences in skill and experience
Another explanation for the wage gap is women having fewer skills or less experience in the workplace. However, data show that the gap is wider between women and men with college degrees than it is for those with high school diplomas. The 1987 data showed that even among workers with some college education, 30 percent of the gap between men's and women's earnings can be attributed to the differences in their work experiences. For high school graduates, 23 percent of the gap was explained this way and for non-high school graduates, 27 percent of the gap was a result of women having less experience than men. It can be argued that since a gap exists regardless of educational levels, improving women's educational status and skill levels will not eliminate the gap.

The earnings gap varies from 69.3 for those who have only 8 years of school or less, to 63.5 for those with 4 or more years of college. The gap is largest for high school graduates, with male graduates earning $7,853 more annually than their female counterparts.

The chart below shows mean earnings of men and women by their educational level. Mean earnings are higher than the usual measure of median earnings. Median earnings are not available by educational level.

Annual Earnings by Educational Level, 1990



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IN THIS ISSUE

Child Support in the U.S., including information about the number of women awarded child support and the child support amounts actually received. Data are from the biennial report of the U.S. Bureau of the Census, "Child Support and Alimony: 1989." This report contains the most recent U.S. information available on child support awards. The report is based on surveys conducted every two years since 1978. The most recent survey included women ages 15 and over who have children. Previous reports only included women ages 18 and over. The women included in the survey have custody of their children and may not have been married to the children's father or may be divorced or separated from the children's father. The women may be currently married to someone who is not the children's father.

The number of U.S. women living with children whose father was not a member of the household has grown by 39 percent in the last decade, from 7 million to nearly 10 million. These female-headed families include 16 million children. The number of never-married women with children has more than doubled since 1978. Slightly more than one-quarter of all children born in 1990 were born to unmarried women.

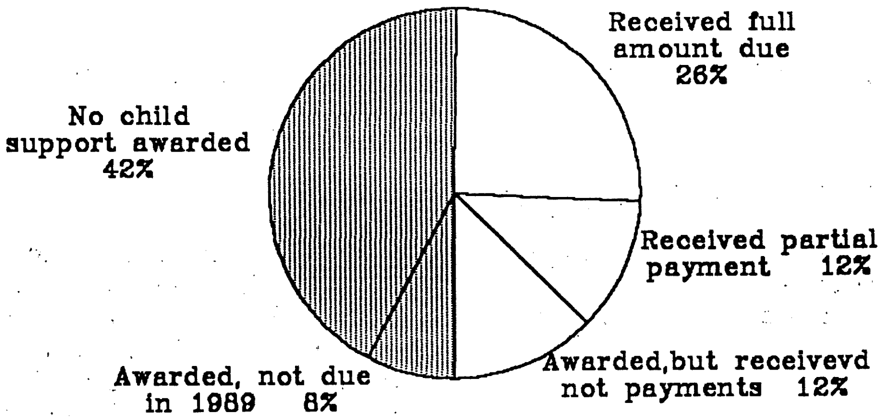
Two-fifths or 42 percent of women with children from absent fathers had no child support awarded. Among women living below the poverty level, 57 percent had no child support awarded for their children.

The average poverty rate for women with children of absent fathers is 32 percent. However, for women who do not have child support awarded it is 43 percent. Women with child support are much less likely to be in poverty. Twenty-four percent of women receiving child support are living in poverty. The average poverty rate for all families in the U.S. is 10 percent.

CHILD SUPPORT AWARDS

Of the 10 million women with children of absent fathers, 58 percent or about 5.7 million were awarded child support for their children. No men with custody of their children and awarded child support were included in this study because there are too few to be statistically reliable. The rate of awarding child support has not changed significantly since 1978 when 59 percent of women with children had child support awards. The percentage of women awarded child support peaked in 1985 with 61 percent.

Child Support in the U.S., 1989
Women Ages 15 & Older

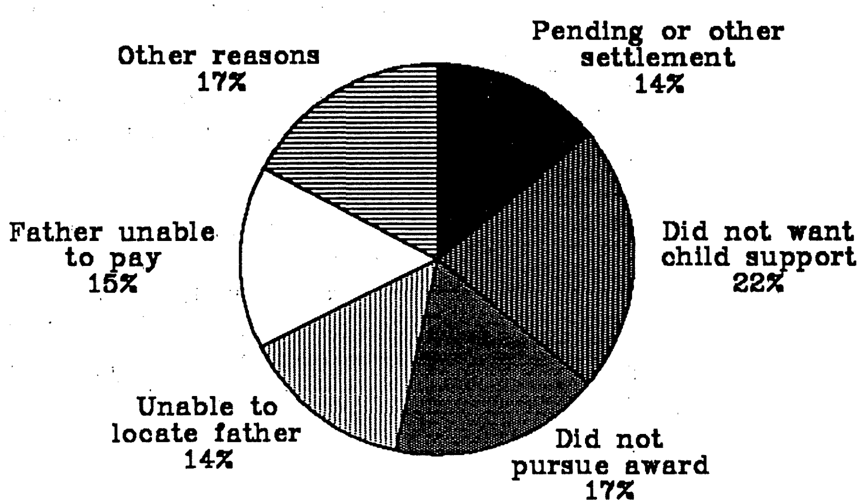


REASONS FOR NON-AWARD OF CHILD SUPPORT

The majority of women in the survey, 64 percent, report they wanted child support awarded but did not receive it. Another 22 percent did not want any child support and in the remaining 14 percent of cases, the settlement was pending or some other arrangement was made. Of the women who wanted but did not receive child support, the reasons reported included the father's inability to pay, the inability to locate the father or the custodial parent's inability to pursue getting the child support granted.

Women with family incomes below the poverty level were more likely to report that they wanted child support but were not awarded it than women with higher incomes. Among poor women, 72 percent said they wanted child support but did not receive it, compared to 58 percent of non-poor women. The chart below indicates the reasons for non-award of child support for all women.

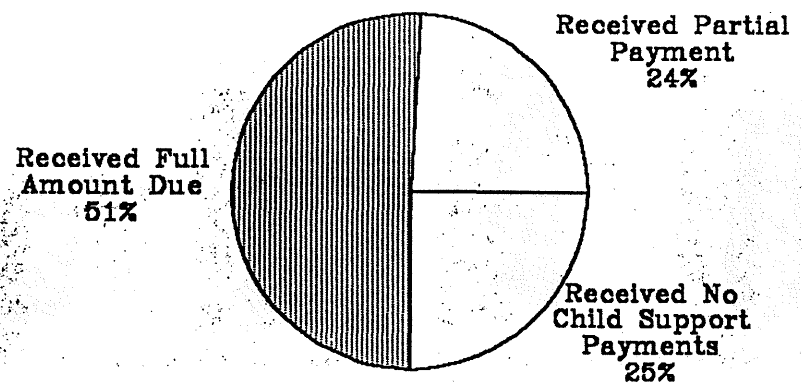
Reasons Child Support Was Not Awarded
4.2 Million Women



ACTUAL CHILD SUPPORT AMOUNTS RECEIVED

Of the 5.7 million women awarded child support, 5 million women were supposed to receive child support for their children in 1989. Of those due payments, half received the full amount, 24 percent received partial payments and 25 percent received no child support payments. These figures are not substantially different from the last survey in 1987 or from 1978 when the survey began. Among poor women, only 68 percent received any payment (either full or partial) of child support and 32 percent received none.

Child Support Received in the U.S., 1989
5 Million Women



CHILD SUPPORT AMOUNTS

The mean amount of child support received in 1989, excluding those who received no child support payments, was $2,995. Mean amounts are lower when those women receiving none of the awarded amount are included. When those payments are adjusted for inflation the actual amount due and received in child support in 1989 was less than that received by women in 1978. In 1978, mean child support due was $3,680 compared to $3,292 for 1989. In 1978, mean child support actually received was $2,370 in constant dollars, compared to $2,252 for 1989 including those women who received none of what they were due.

Women who have some kind of voluntary written agreement with the fathers of their children, rather than a court order for child support, have higher amounts due and receive a greater percentage of what is due than those under court order. However, only 29 percent of child support agreements are voluntary. Voluntary written agreements between the two parties may or may not be recognized by the courts as part of divorce or separation proceedings.

For women with court-ordered child support payments, the mean payment due was $3,249, but the amount received was only $1,980 or 61 percent of the total. Women with voluntary written agreements were due $3,526 for the year and the amount received was actually $2,929 or 83 percent of the amount due. The chart below shows the differences for voluntary and court-order child support agreements.

Mean Child Support Due, U.S. 1989

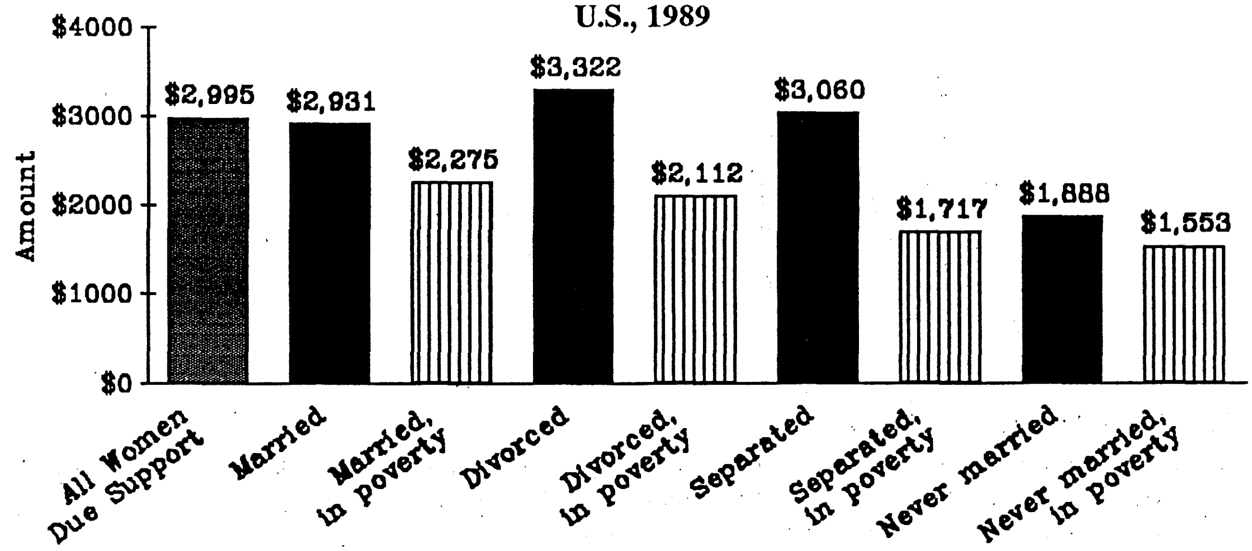
Type of Arrangement	Number (thousands)	Mean Child Support Received [1]	Mean Child Support Due [1]
All Payments	4,953	$2,252	$3,292
Court Ordered	3,304	$1,980	$3,249
Voluntary	1,430	$2,929	$3,526

[1] Mean amount based on all women due payments, whether or not payments were received.

CHILD SUPPORT AMOUNTS BY POVERTY AND MARITAL STATUS

The average amount of child support received varies considerably depending upon the current marital status of the mother. Divorced women receive the highest average child support payment and never- married women receive the lowest. The chart below indicates the mean amount received for custodial mothers. For families living below poverty, the average amount of child support received is $1,889 annually, compared to $2,995 for all women.

Mean Child Support Received
by Current Marital Status of Custodial Mothers
U.S., 1989

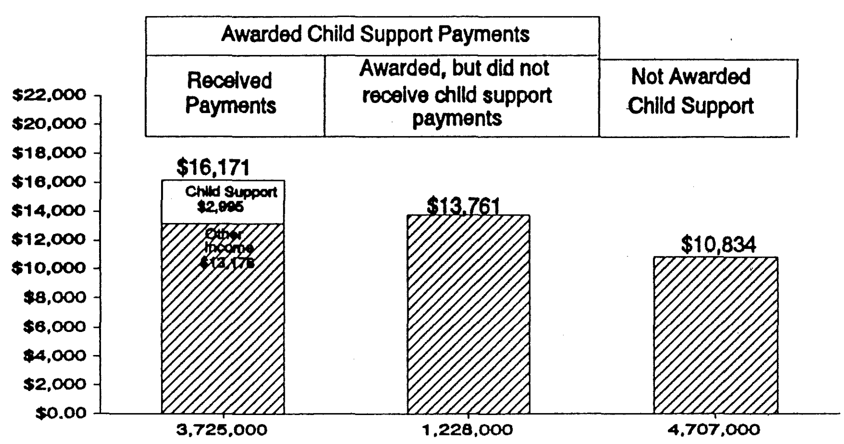


TOTAL MONEY INCOME OF FEMALE-HEADED FAMILIES

Child support amounted to 19 percent of the household's total income in non-poor families, but in families below the poverty level, it constituted 37 percent of their income.

Women who receive child support for their children tend to be better off financially than women who do not receive payments. On average the mean money income of women due payments but not receiving them ($13,761) was below that of women receiving payments ($16,171). The chart below shows the income of custodial mothers including those who did not receive the child support owed them and those who did not have child support awarded.

Mean Income of Women
with Children of Absent Fathers, U.S. 1989

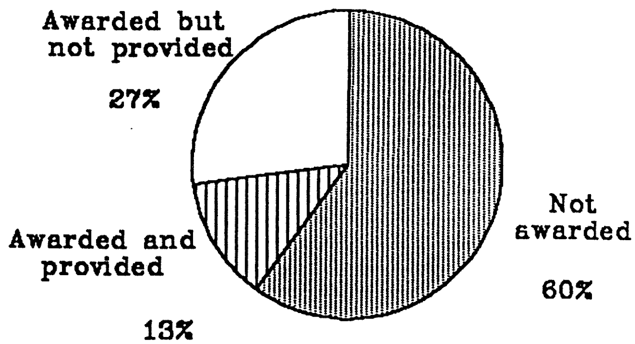


HEALTH CARE AWARDS

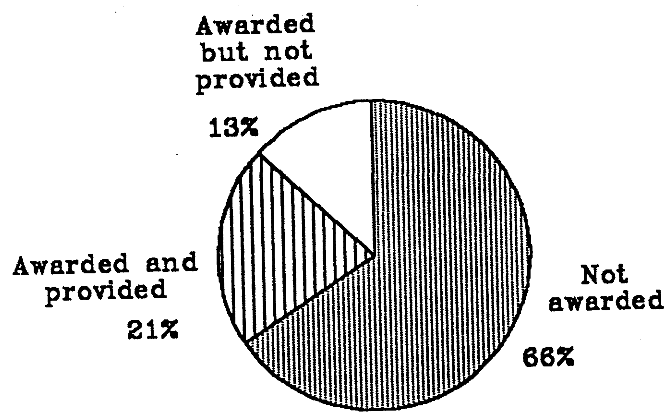
Of women awarded child support, 40 percent had health insurance benefits for their children included in the child support order. However, only 68 percent of fathers required to provide health insurance actually did so. Women with incomes below the poverty level were less likely to have health insurance included as part of the award, with only 34 percent receiving health insurance for the children. Also, never-married women were much less likely to have health insurance awarded for their children, with only 26 percent receiving insurance, compared to 38 percent of ever-married women. Among those non-custodial fathers not required by court order to provide health insurance, 7 percent did so anyway.

Health Insurance Awarded and Provided

All Women with Children



Women in Poverty



GOVERNMENT HELP IN OBTAINING AND ENFORCING CHILD SUPPORT AWARDS

Of the women with children from an absent father, 29 percent sought the help of a government agency in 1989 to either find the father, establish paternity, establish a support obligation, enforce the award or collect the award. The most common type of assistance requested was enforcing the award. Nearly one-third of those requesting assistance, however, received no help from the government agency. No explanation is given about why no help was received.

Reasons for Seeking Government Help with Child Support