

# COMMISSION ON THE ECONOMIC STATUS OF WOMEN

Room 85, State Office Building, St. Paul, MN 55155  
Newsletter #233

(651) 296-8590 or 1-800-657-3949  
January 1999

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## Poverty in the U.S.

This issue reviews poverty in the United States based on data from the U.S. Census Bureau Current Population Report: *Poverty in the United States, 1997*.

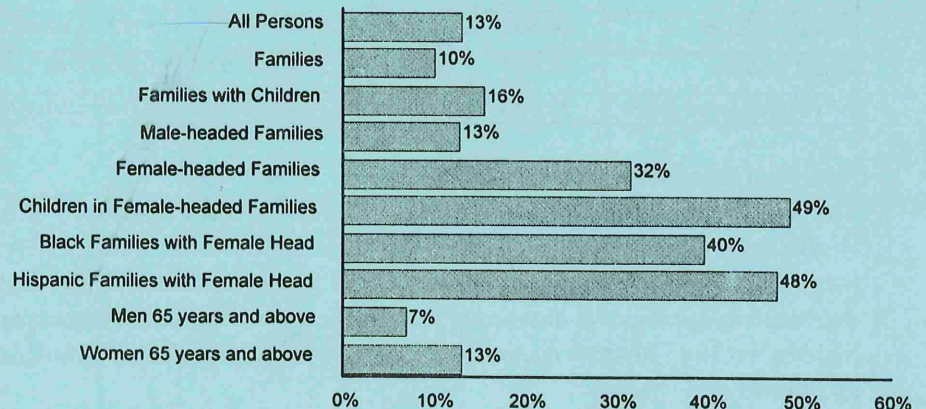
### **Contents**

Definition of Poverty	2
Poverty Thresholds in 1997	2
Longitudinal Data of Persons and Families	3
Persons in Poverty by Age, Gender, and Race	4
Families in Poverty	5
Children in Poverty	5

## Announcements

- Detailed tables of Minnesota data from the 1990 Census are now available on our website.
- Our website address has changed to the following:  
[www.commissions.leg.state.mn.us/lcesw](http://www.commissions.leg.state.mn.us/lcesw)

## **Poverty Rates Among Selected Groups U.S. 1997**





## Definition of Poverty

### Poverty Thresholds

The poverty thresholds reflect the official definition of poverty for statistical use of federal data. They are available annually from the Census Bureau. Poverty thresholds are based on family size, age of householder and presence of children. *The information in this newsletter is based on the thresholds in the table below.*

The original poverty thresholds were developed by the U.S. Department of Agriculture from a 1955 Household Food Consumption Survey. The survey determined that families of three or more spent approximately one-third of their after-tax income on food for the least costly nutritionally adequate food plan, called the economy food plan. Poverty thresholds were set at three times the cost of the economy food plan for families of three or more persons. Adjustments were made for two-person families and one-person units to reflect larger fixed expenses of these smaller units.

Since then there have been several revisions to the definition. Annual adjustments were originally made using price changes of the items in the food plan. They are now made based on inflation, using the annual average Consumer Price Index (CPI).

Studies continue to examine whether the definition needs revision to reflect changes in the economy and society. Need and consumption patterns have changed. For example, the average family today spends closer to one-sixth of its income on food. The current definition counts money income before taxes and excludes capital gains and noncash benefits.

**Poverty Thresholds in 1997, By Size of Family  
and Number of Related Children Under 18 years (Dollars)**

Size of family unit	Weighted average thresholds	Related children under 18 years								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or more
<b>One Person</b>	8,183									
Under 65 years	8,350	8,350								
65 years and over	7,698	7,698								
<b>Two people</b>	10,473									
Householder under 65	10,805	10,748	11,063							
Householder 65 yrs.+	9,712	9,701	11,021							
<b>Three people</b>	12,802	12,554	12,919	12,931						
<b>Four people</b>	16,400	16,555	16,825	16,276	16,333					
<b>Five people</b>	19,380	19,964	20,255	19,634	19,154	18,861				
<b>Six people</b>	21,886	22,962	23,053	22,578	22,123	21,446	21,045			
<b>Seven people</b>	24,802	26,421	26,586	26,017	25,621	24,882	24,021	23,076		
<b>Eight people</b>	27,593	29,550	29,811	29,274	28,804	28,137	27,290	26,409	26,185	
<b>Nine people or more</b>	32,566	35,546	35,719	35,244	34,845	34,190	33,289	32,474	32,272	31,029

### Poverty Guidelines

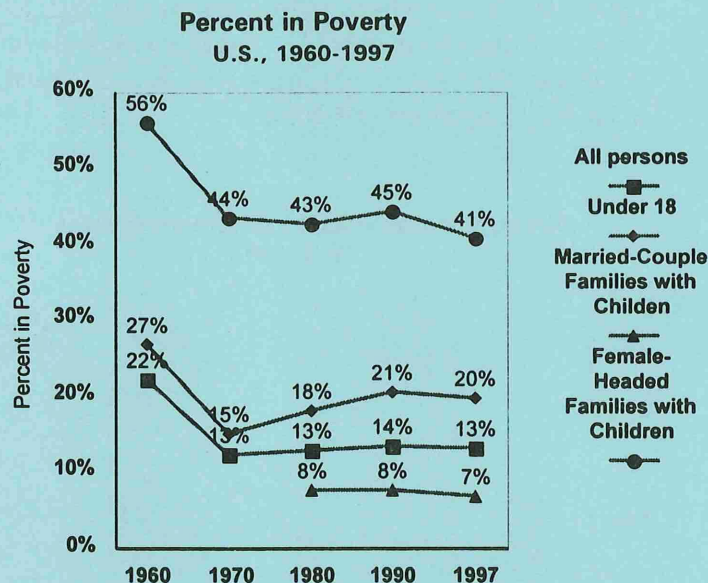
The poverty guidelines are simplifications of the poverty thresholds issued annually by the U.S. Department of Health and Human Services. They are used in determining financial eligibility for programs such as Head Start, Food Stamps and the National School Lunch and School Breakfast Programs. These guidelines are also used to determine eligibility for numerous state programs such as the Minnesota Family Investment Program and MinnesotaCare. Poverty guidelines vary by family size and geography, with Alaska and Hawaii having their own guidelines.



## Longitudinal Data of Persons and Families - U.S. and Minnesota

### United States

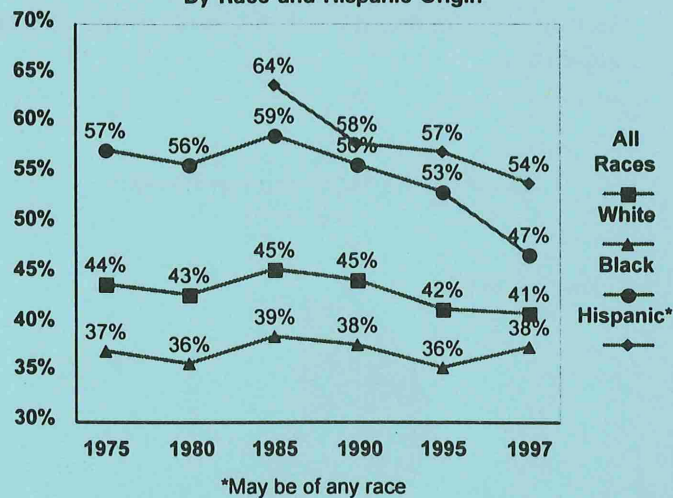
The overall percentage of persons living in poverty in the U.S. has been relatively stable since 1970. The poverty rate of all persons dropped from 22 percent in 1960 to 13 percent in 1970, the rate reported in 1997 as well. The poverty rate for children also decreased significantly between 1960 and 1970, but has increased from 15 percent in 1970 to 20 percent in 1997. The percent of married-couple families with children in poverty has been stable since 1980. Data are not available before 1980. The poverty rate for female-headed families with children declined by 4 percentage points in the 1990's, reaching 41 percent in 1997, the lowest rate in nearly 40 years.



As shown in the chart at the top of the next column, the poverty rates of female-headed families with children peaked in 1985. However, disparities in poverty rates by race and Hispanic origin are apparent. Black and Hispanic female-headed families with children have consistently had higher rates of poverty than white female-headed families with children. For Black female-headed families, the gap has ranged from 9 to 20 percentage points in the last 20 years. However, their poverty rate declined from 59 percent in 1985 to 47 percent in 1997, showing a greater decline than any other group.

Female-headed families with children of Hispanic origin, who may be of any race, had a poverty rate of 54 percent in 1997, 10 percentage points lower than in 1985. Data are not available for other racial groups, nor for Hispanic origin prior to 1985.

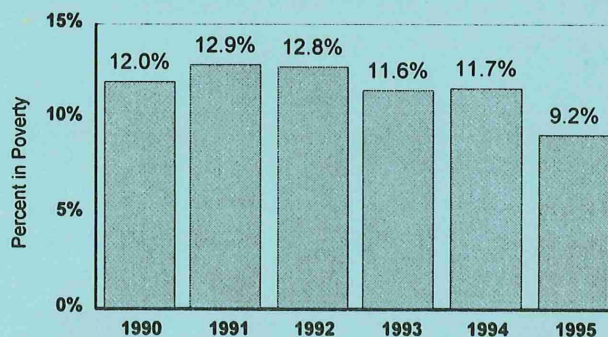
### Female-Headed Families with Children in Poverty U.S. 1975-1997 By Race and Hispanic Origin



### Minnesota

The poverty rate of persons in Minnesota declined by nearly 3 percentage points in the first half of the 1990's. Just over nine percent of people in Minnesota were in poverty in 1995. During 1996 and 1997, the average poverty rate was about 10 percent.

### Poverty in Minnesota 1990-1995

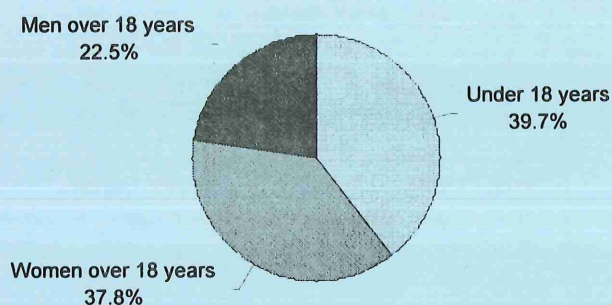




## Persons in Poverty by Age, Gender and Race

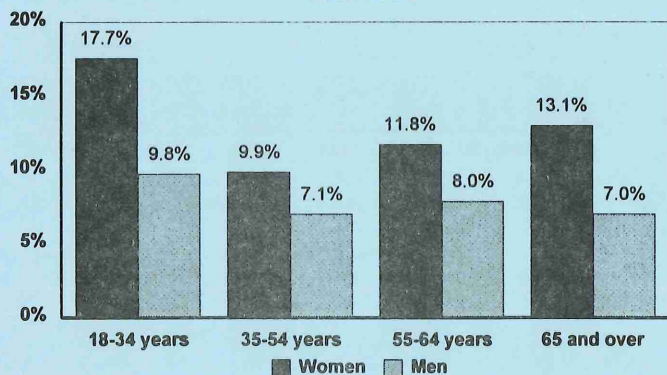
In 1997, nearly 40 percent of persons in poverty were children. Women over 18 years represent 38 percent of all persons in poverty and 63 percent of adults in poverty. Men represent 22 percent of all persons in poverty and 37 percent of adults in poverty. Women and children represent over two-thirds of the poverty population.

**Distribution of Persons in Poverty  
U.S. 1997**

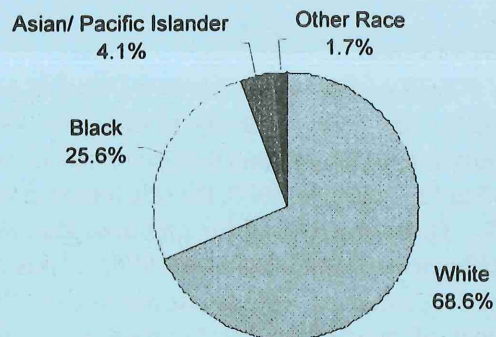


Women have a higher rate of poverty than men in all groups. The disparity is greatest in the 18 to 34 year age group, where 18 percent of women and 9 percent of men are poor. The gap decreases to less than 3 percentage points in the 35 to 54 year age group, but then increases for each age group thereafter. Thirteen percent of women age 65 and over are poor compared to 7 percent of men in that age group.

**Poverty within Age and Gender Groups  
U.S. 1997**

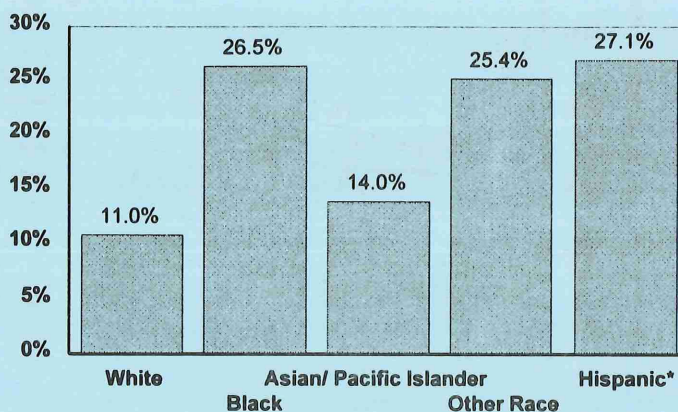


**Distribution of Persons in Poverty by Race  
U.S. 1997**



White people represent 67 percent of the population in poverty and 82 percent of the entire population. The distribution of Black persons in poverty exceeds their representation in the population as a whole: they represent 26 percent of people in poverty and 13 percent of the total population. The representation of Asian/Pacific Islanders in both the poor population and in the total population is 4 percent.

**Poverty Within Racial and Ethnic Groups  
U.S. 1997**



\*People of Hispanic origin may be of any race

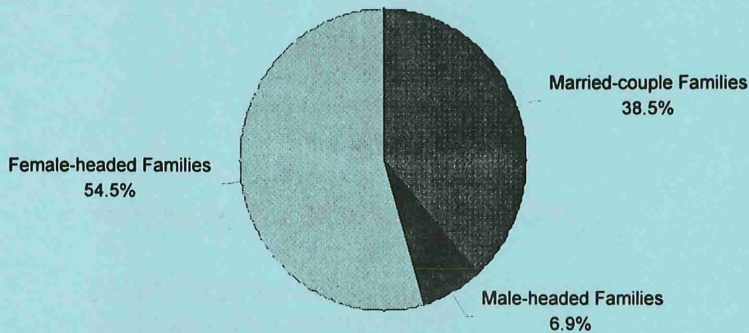
Within racial and ethnic groups, poverty rates are lowest for White people and highest for people of Hispanic origin. Twenty-seven percent of people of Hispanic origin were in poverty in 1997. Nearly twenty-seven percent of Black people were in poverty in 1997 as well.



## Families in Poverty

In 1997, 7.3 million families had incomes below poverty, representing 10 percent of all families. Of these families, 39 percent were married-couple families, 55 percent were female-headed families, and 7 percent were male-headed families.

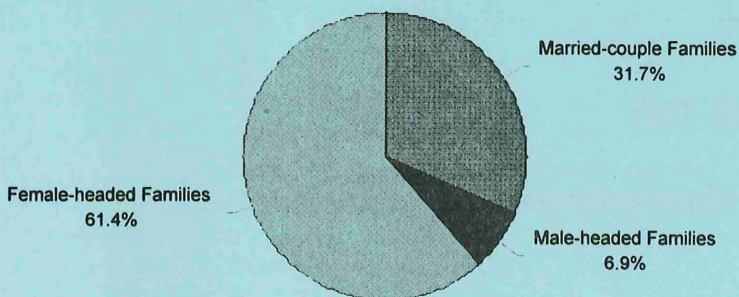
**Distribution of Families in Poverty  
U.S. 1997**



In 1997, 5.9 million families with children had incomes below poverty, representing 16 percent of all families with children. Female-headed families with children are over-represented in the poverty population. They account for 55 percent of families in poverty.

61 percent of families with children in poverty. Married-couple families represent 32 percent and male-headed families represent 7 percent of families with children in poverty.

**Distribution of Families with Children in Poverty  
U.S. 1997**

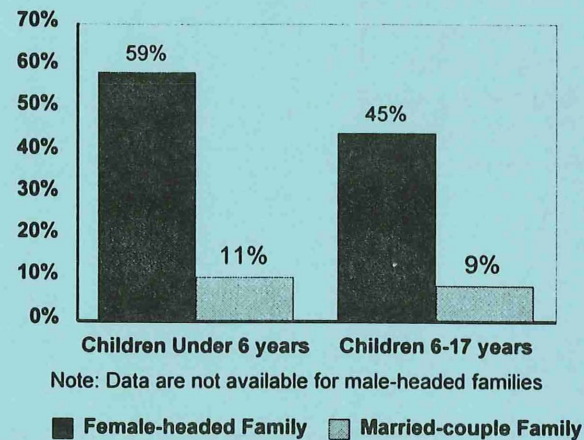


## Children in Poverty

In 1997, 14.1 million children were in poverty, or one in five children in the United States. For the past two decades, children have comprised about 40 percent of the poor population. This significantly exceeds their current representation of 26 percent of the total population.

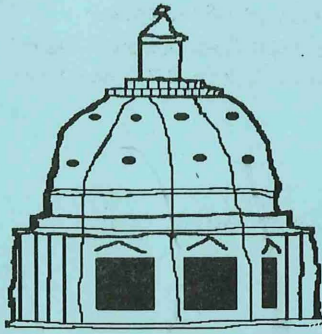
The percent of children in poverty declined between 1960 and 1970, from 27 percent to 15 percent. It rose between 1970 and 1980 to 18 percent. Since 1980, the child poverty rate has fluctuated between 18 and 22 percent.

**Percent of Children in Poverty  
U.S., 1997**



As shown in the chart above, 59 percent of children under 6 years old in a female-headed families live in poverty. This differs significantly from children under six in married-couple families, of whom 11 percent are in poverty. The disparity is also true for children between 6 and 17 years old. Forty-five percent of children 6 to 17 years old in female-headed families are in poverty compared to 9 percent in married-couple families. Data are not available for male-headed families.





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## Women's Enrollment in MN Post-Secondary Schools

This issue highlights information compiled from data collected by the Minnesota Higher Education Services Office (HESO) and the University of Minnesota Office of the Registrar.

### **Contents**

Women's Enrollment by Type of Institution	2
Enrollment by Racial/Ethnic Origin and Gender	3
Women's Major Areas of Study	4
University of Minnesota	4

## Announcements

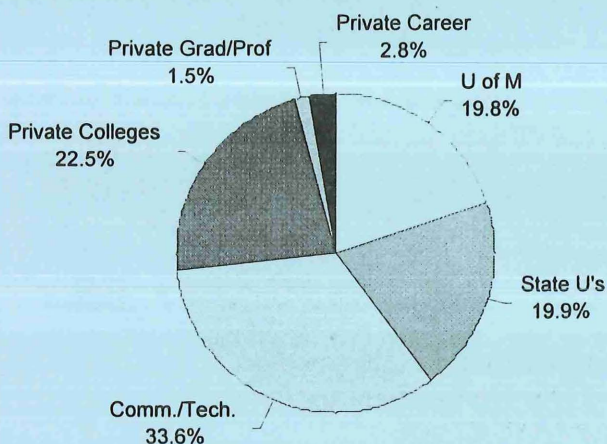
- We are pleased to welcome our new members to the Commission: Senator Leo Foley, Representative Julie Storm, and Representative Tim Wilkin.
- An electronic version of this newsletter may be found on the Commission's website, as well as copies of our last two newsletters: Poverty in the U.S. and Women in Elected Office.
- Roberta Gibbons has left the Commission to become Assistant Director of the University of Minnesota Program Against Sexual Violence.



## WOMEN'S ENROLLMENT BY TYPE OF INSTITUTION

In 1997, 154,247 women were enrolled in a Minnesota post-secondary institution. They represented 56 percent of all enrollees. Thirty-four percent of enrolled women attended a community and/or technical college. The second most common type of institution attended by women was a private college (23%), followed by the University of Minnesota and State Universities at 20 percent each.

**Women's Enrollment by Type of Institution  
Fall 1997**



### Community and Technical Colleges

Women continue to represent a majority of enrollees in Minnesota community and technical colleges, comprising 54 percent in 1997. Representation of women ranged from 38 percent at Vermillion Community College to 68 percent at Rainy River Community College.

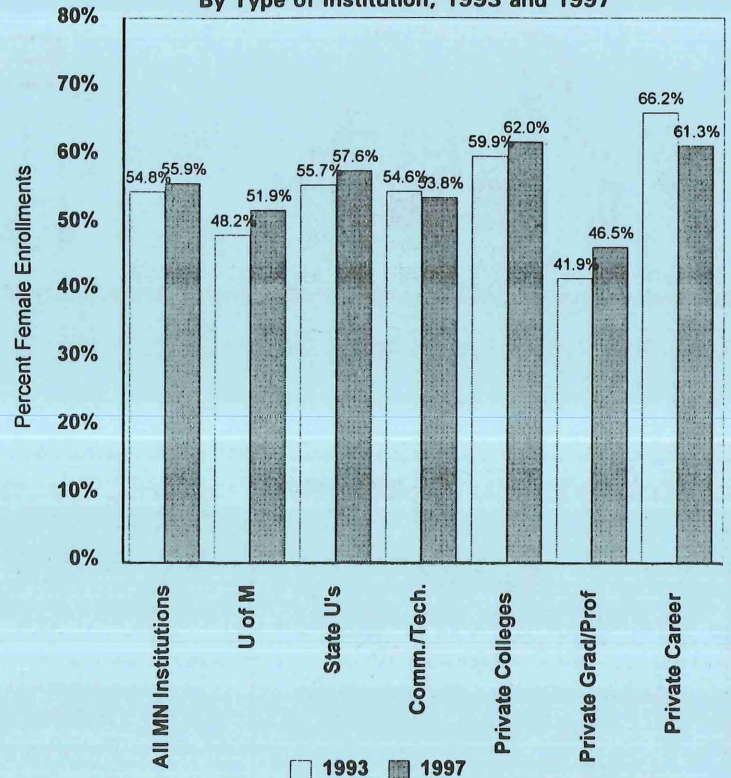
### Private Colleges

Women's representation in Minnesota private colleges increased from 60 percent in 1993 to 62 percent in 1997. Women's representation at each individual private college ranges from 4 percent to just under 100 percent, though at most colleges women represent between 44 and 75 percent of enrollees. Colleges at the extremes were originally single-sex colleges.

### State Universities

Women's representation in state universities increased from 56 percent in 1993 to 58 percent in 1997. They represent a majority of students in each state university, including 76 percent at the Winona-Rochester Center.

**Women's Enrollment  
in Minnesota Post-Secondary Schools  
By Type of Institution, 1993 and 1997**



### Private Career Schools

In 1997, women were the majority of students (61%) enrolled in over 30 private career schools in Minnesota. These schools offer training in specific occupations such as cosmetology, nursing, or technology.

### Private Graduate and Professional Schools

Private graduate and professional schools are the only type of institution in which women did not represent a majority (47%) of enrollments in 1997, even though their representation increased by five percentage points between 1993 and 1997. Women's representation ranges from 28 percent at Northwestern College of Chiropractic to 70 percent at Mayo School of Health Science.

### University of Minnesota

Detailed information about women's enrollment at the University of Minnesota may be found on pages 4 and 5.



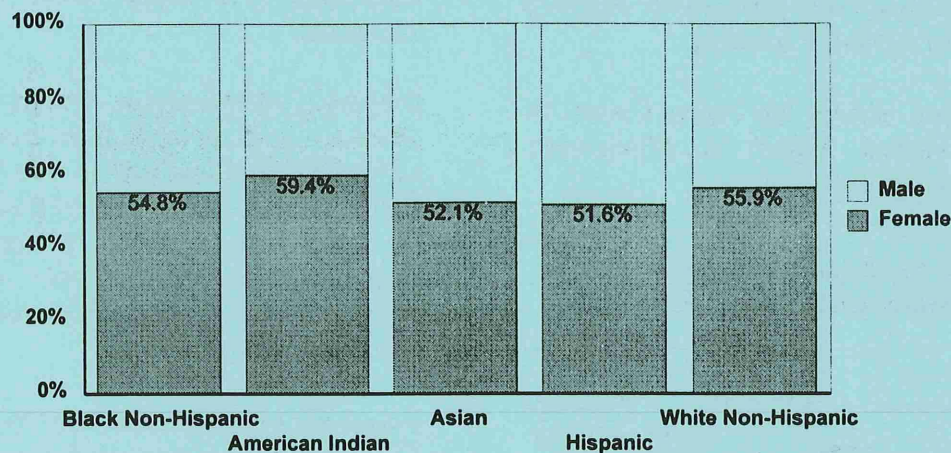
## ENROLLMENT BY RACIAL/ETHNIC ORIGIN AND GENDER

Women were a majority of 1997 post-secondary enrollees in each racial or ethnic origin group. Their representation is highest among American Indian enrollees, comprising nearly 60 percent. Parity in enrollment between men and women is greatest among Asian and Pacific Islanders and people of Hispanic origin.

### Asian and Pacific Islander Women

In 1997, 4,626 Asian and Pacific Islander women were enrolled in a post-secondary school. They accounted for 3.4 percent of all female enrollments. The greatest proportion attended the University of Minnesota (38.5%), followed by community and technical colleges (25.9%) and private colleges and universities (20.6%).

Enrollment by Racial/Ethnic Origin and Gender, 1997



### Black Non-Hispanic Women

In 1997, 4,158 Black non-Hispanic women were enrolled in a post-secondary school. They comprised 3 percent of all female enrollments. The greatest proportion attended community and technical colleges (41.7%), followed by the University of Minnesota (23.2%), and private colleges and universities (15.3%).

### American Indian or Alaskan Native Women

In 1997, 1,645 American Indian or Alaskan Native women were enrolled in a post-secondary school. They accounted for 1.2% of all female enrollments. The greatest proportion attended community and technical colleges (45.8%), followed by the University of Minnesota (20.5%) and state universities (15.7%).

### Women of Hispanic Origin

In 1997, 1,881 Hispanic women were enrolled in a post-secondary school. They comprised 1.4 percent of all female enrollments. The greatest proportion attended community and technical colleges (35.5%), followed by the University of Minnesota (25.9%) and private colleges and universities (20.5%).

### White Non-Hispanic Women

In 1997, 124,160 White non-Hispanic women were enrolled in a post-secondary school. They accounted for 91 percent of all female enrollments. The greatest proportion attended community and technical colleges (34.5%), followed by private colleges and universities (21.7%), state universities (20.3%) and the University of Minnesota (19.6%).



## WOMEN'S MAJOR AREAS OF STUDY

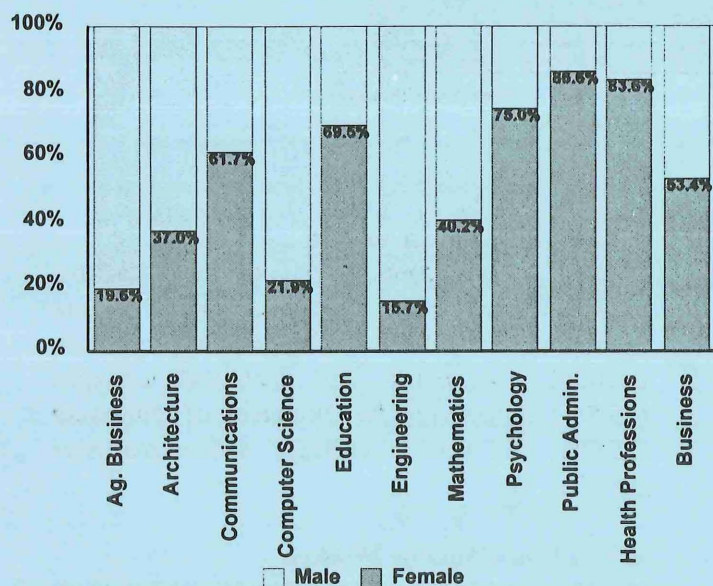
The Higher Education Services Office classifies student enrollment by most recently declared major, program of study, or department affiliation.

### Undergraduate Level

Undergraduate majors in which women have the highest representation include home economics (91.0%), public administration (86.6%), and health professions (83.6%). Their representation is lowest in mechanics (5.0%), construction trades (5.7%), transportation (14.7%) and engineering (15.7%). Majors in which the greatest parity can be observed include business and social sciences.

The chart below shows the representation of women in selected majors in Minnesota's undergraduate programs.

**Undergraduate Enrollment in Selected Majors**  
All Minnesota Institutions, 1997, by Gender



### Graduate Level

In graduate programs, women's representation was greatest in home economics (83%), psychology (73%), and public administration (72%). Their representation is lowest in engineering (17.3%), computer science (26.7%), and physical sciences (28.9%). In biological sciences and social sciences, men and women have equal representation (50% each).

## UNIVERSITY OF MINNESOTA

Twenty percent of women enrolled in a Minnesota post-secondary school attended the University of Minnesota in 1997. At the University, women comprised 52 percent of the student body in 1997, an increase of almost 4 percentage points since 1993.

### University of Minnesota - Crookston

Four percent of women enrolled at the University of Minnesota in 1997 attended the Crookston campus, where they represented 56 percent of the student population. This is an increase of 4.5 percentage points since 1991 when women represented 51.5 percent of all enrollments at Crookston.

### University of Minnesota - Duluth

Thirteen percent of women enrolled at the University of Minnesota in 1997 attended the Duluth campus, where they represented 50 percent of all students. This is an increase of 2.5 percentage points since 1991 when women represented 47.5 percent of all enrolled students at Duluth.

### University of Minnesota - Morris

Four percent of women enrolled at the University of Minnesota in 1997 attended the Morris Campus. They comprised 58 percent of all student enrollments in 1997, an increase of over 2 percentage points since 1991 when they accounted for 55 percent of enrollments.

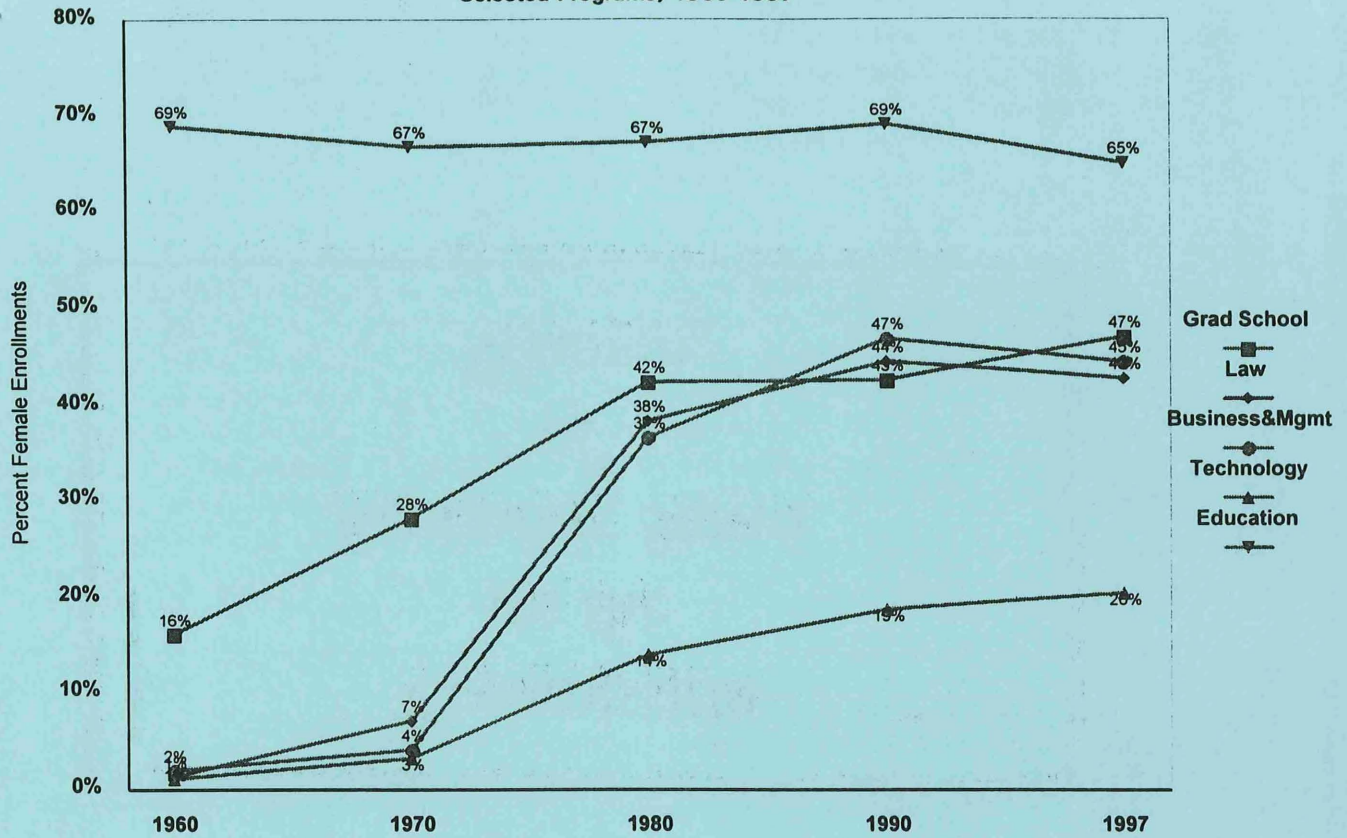
### Twin Cities Campus

In 1997, 79.1 percent of University of Minnesota women were enrolled on the Twin Cities campus. Women represented 52 percent of the all students enrolled on the Twin Cities campus. This is an increase of about 5 percentage points since 1991 when they represented 47 percent of all students.

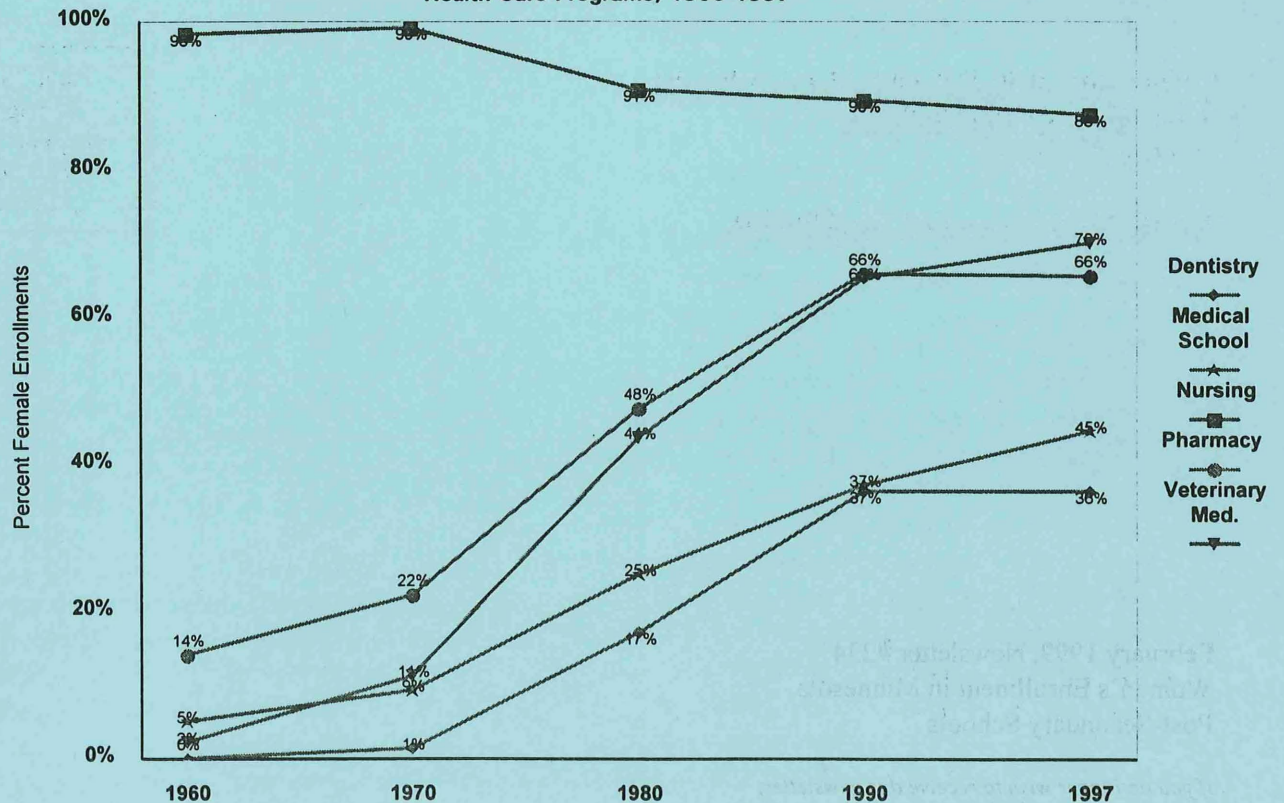
The graphs on the following page show women's enrollment in selected programs from 1960 to 1997. Women's enrollment in programs such as business and management, law, dentistry, and pharmacy has increased dramatically since 1960. Other programs, such as education and nursing, maintain a high percentage of female enrollments.



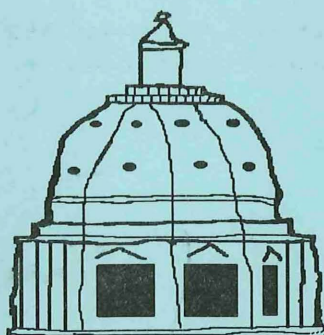
**Enrollment of Women on the Twin Cities Campus  
Selected Programs, 1960-1997**



**Enrollment of Women on the Twin Cities Campus  
Health Care Programs, 1960-1997**







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## Fertility and Birth Rates in the U.S. and MN

This issue provides an overview of fertility and birth rates among U.S. and Minnesota women based on data from the National Center for Health Statistics (*Births and Deaths: Preliminary Data for 1997 and Report of Final Natality Statistics, 1996*), the U.S. Bureau of the Census (*Fertility of American Women: June 1995*), and the Minnesota Department of Health (*1997 Minnesota Health Statistics*).

### United States

	<b>Page</b>
Fertility Rates of U.S. Women, 1960-1997	2
Fertility Rates by Race and Ethnic Origin, 1997	2
Fertility Rates by Education Level, 1995	2
Birth Rates of U.S. Women by Age, 1997	3
U.S. Teen Birth Rates, 1970-1997	3
Birth Rates by Marital Status, 1995	4
Birth Rates by Family Income, 1995	4
Labor Force Participation of New Mothers, 1980-1995	4

### Minnesota

Fertility Rates of MN Women, 1960-1997	5
Pregnancy Rates of MN Women by Age, 1980 & 1997	5

### Definitions

**Fertility Rates:** Number of births to all women per 1,000 women of child bearing age, typically 15-44 years.

**Birth Rates:** Number of births to a specified group per 1,000 women in that group. In other contexts, defined as number of births per 1,000 total population.

**Pregnancy Rates:** Total number of live births, fetal deaths and induced abortions per 1,000 women ages 15-44.

## Announcements

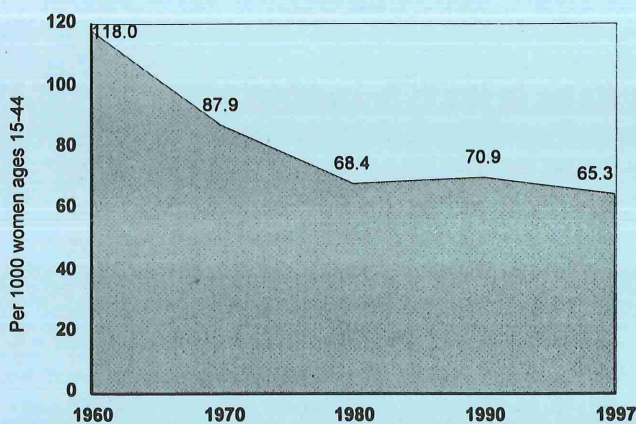
The Commission will not publish a newsletter in April. Our next issue will highlight legislation passed in the 1999 legislative session.



## Fertility Rates of U.S. Women, 1960-1997

Fertility rates are a measure of the number of births to all women per 1,000 women of child bearing age. Child bearing age is usually considered to be ages 15 to 44. Fertility rates for U.S. women reached one of their lowest points in 36 years in 1996 and 1997, with 65.3 births per 1,000 women of child bearing age in both those years. This represents a 45 percent decline since 1960, though fertility rates have had only minor fluctuations since 1980.

### Fertility Rates of U.S. Women, 1960 - 1997

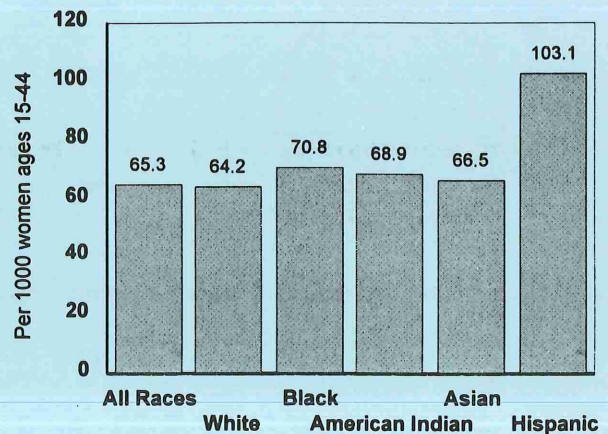


## Fertility Rates by Race and Ethnic Origin, 1997

The fertility rates within each racial and ethnic group have declined since 1990. In 1997, Black American women had the highest fertility rate among racial groups, with 70.8 births per 1,000 Black women ages 15-44. American Indian and Asian women followed with fertility rates of 68.9 and 66.5, respectively.

In 1997, the fertility rate for Hispanic women, who may be of any race, reached its lowest reported level since 1989, the earliest year for which national fertility rates can be computed for this population. Nevertheless, their fertility rate (103.1) was 58 percent higher than the fertility rate for all races (65.3).

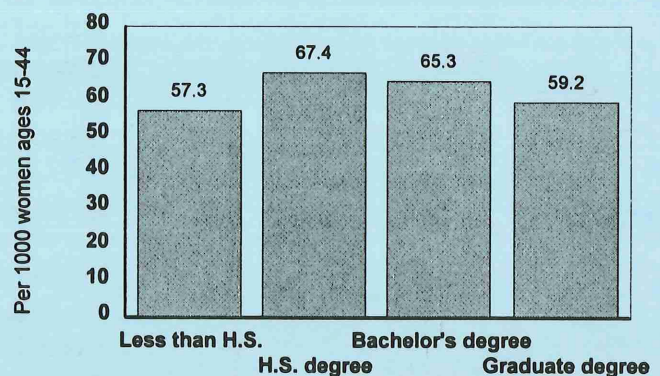
## Fertility Rates of U.S. Women, 1997 By Race and Hispanic Origin



## Fertility Rates by Education Level, 1995

In 1995, fertility rates were highest for women with a high school degree and lowest for women who had achieved a level of schooling less than high school. There were 67.4 births per 1,000 women ages 15-44 with a high school degree, followed by women with a bachelor's degree (65.3), women with a graduate degree (59.2) and women with less than a high school degree (57.3).

## Fertility Rates of U.S. Women, 1995 By Years of School Completed

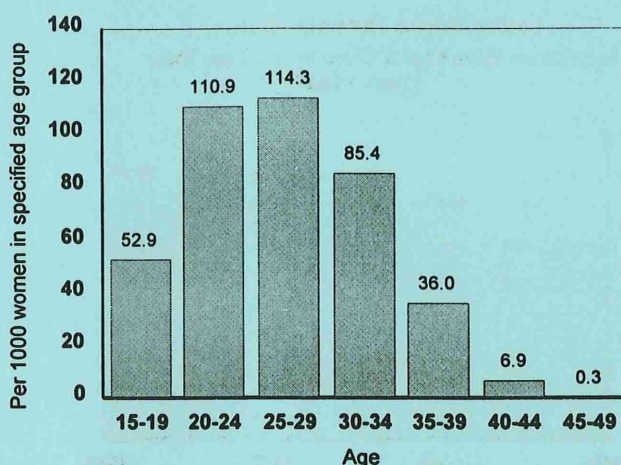




## Birth Rates of U.S. Women by Age, 1997

Women ages 25-29 have the highest birth rate of all age groups. In 1996, there were 114.3 births to women ages 25-29 per 1,000 women in that age group. This is a change from 1980 when women between the ages of 20 and 24 had the highest birth rate (115.1). In 1997, women between the ages of 20 and 24 had the highest birth rate at 110.9, followed by women ages 30 to 34 (85.4).

Birth Rates of U.S. Women by Age, 1997

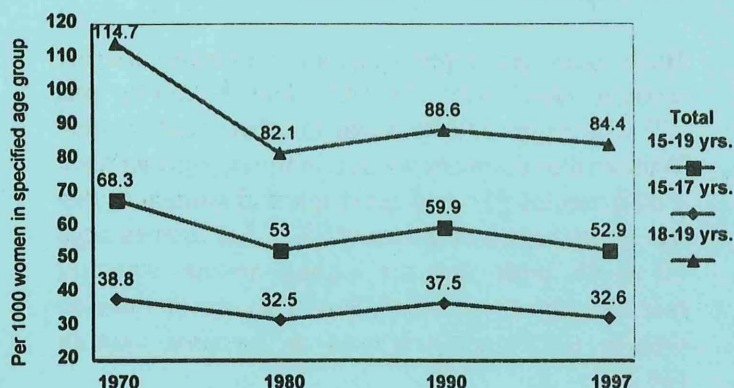


## U.S. Teen Birth Rates, 1970 - 1997

Between 1970 and 1997, the birth rates for women ages 15-19 declined by nearly 23 percent from 68.3 to 52.9 births per 1,000 women in that age group. Birth rates for these teens declined significantly between 1970 and 1980, increased slightly between 1980 and 1990, then declined again during the 1990's.

There are differences in birth rates between the younger (15-17 year old) and older (18-19 year old) teens. Birth rates were significantly lower for 15-17 year olds compared to 18-19 year olds for the years 1970 to 1997. In 1997, the birth rate for 15-17 year olds was 32.6 per 1,000 women in this age group, compared to 84.4 per 1,000 women in the 18-19 year old age group.

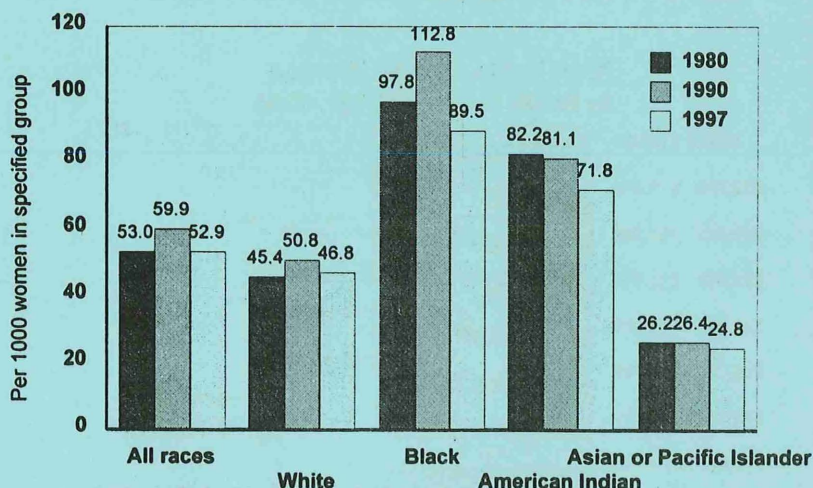
Birth Rates of U.S. Women, Ages 15-19  
1970-1997



Teen birth rates vary by race, with young Black women having the highest rates and Asian or Pacific Islander teens having the lowest rates among 15-19 year olds.

- The birth rate for Black 15-19 year olds reached a low of 89.5 births per 1,000 in 1997. This is significantly lower than the birth rate in 1990 of 112.8 births per 1,000.
- The birth rate for American Indian 15-19 year olds has declined since 1980, reaching 71.8 births per 1,000 in 1997.
- The birth rate for White 15-19 year old women was 46.8 in 1997, down from 50.8 in 1990 but slightly higher than the birth rate in 1980 (45.4).
- The birth rate for Asian or Pacific Islander 15-19 year old women reached a low of 24.8 in 1997, down from 26.4 in 1990.

Birth Rates of U.S. Women Ages 15-19, by Race  
1980-1997

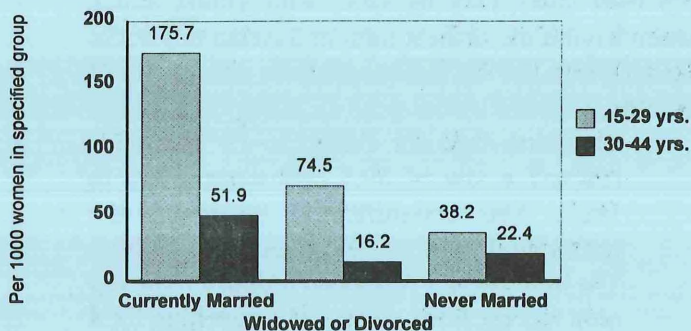




## Birth Rates by Marital Status, 1995

Birth rates are highest among currently married women, ages 15-29. In 1995, their birth rate was 175.7 births per 1,000 married 15-29 year old women. Widowed or divorced women in this age group have a birth rate of 74.5 and never married women in this age group have a birth rate of 38.2. For women ages 30 to 44, birth rates are highest among currently married women (51.9), followed by never married women (22.4) and widowed or divorced women (16.2).

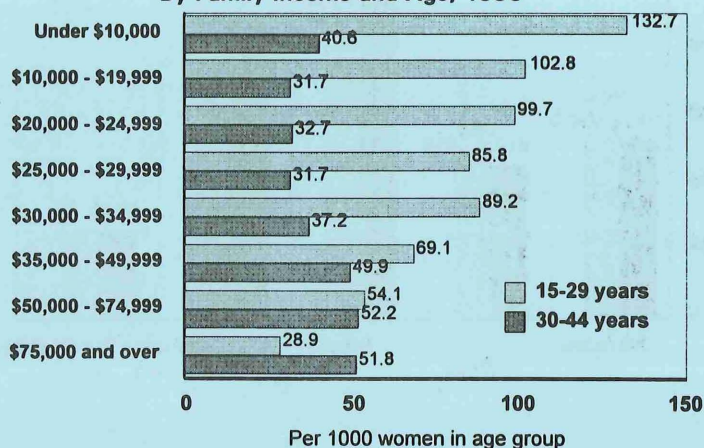
**Birth Rates of U.S. Women, 1995**  
By Marital Status and Age



## Birth Rates by Family Income, 1995

For 15-29 year olds, birth rates decline as family income increases. For women in families with incomes below \$10,000, the birth rate for 15-29 year olds was 132.7 births per 1,000 in 1997. The lowest birth rate for this age group is in the \$75,000 and over income level (28.9). For women ages 30-44, the birth rate is highest among women in families with incomes between \$50,000 and \$74,999 (52.2).

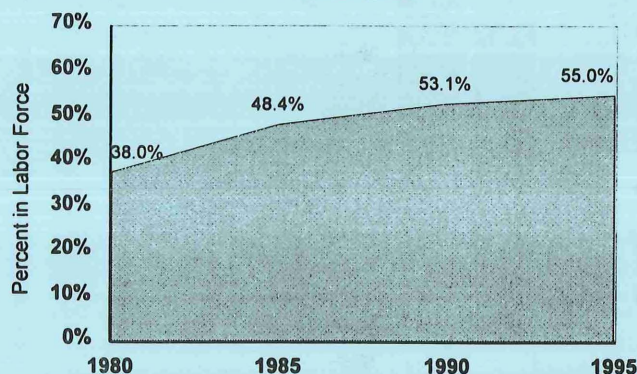
**Birth Rates of U.S. Women**  
By Family Income and Age, 1995



## Labor Force Participation of New Mothers, 1980-1995

The percentage of women participating in the labor force following the birth of a child has increased steadily since 1980. In 1980, 38 percent of women ages 18-44 who had a child in the last year were in the paid labor force. By 1985, that percentage had grown to 48 percent and by 1990 to 53 percent. In 1995, 55 percent of women ages 15-44 who had given birth in the past year were in the paid labor force.

**Labor Force Participation**  
of Women Who Had a Child in the Last Year  
1980-1995\*



\*Note: 1980-1990 percentages based on women ages 18-44; 1995 percentages based on women ages 15-44.

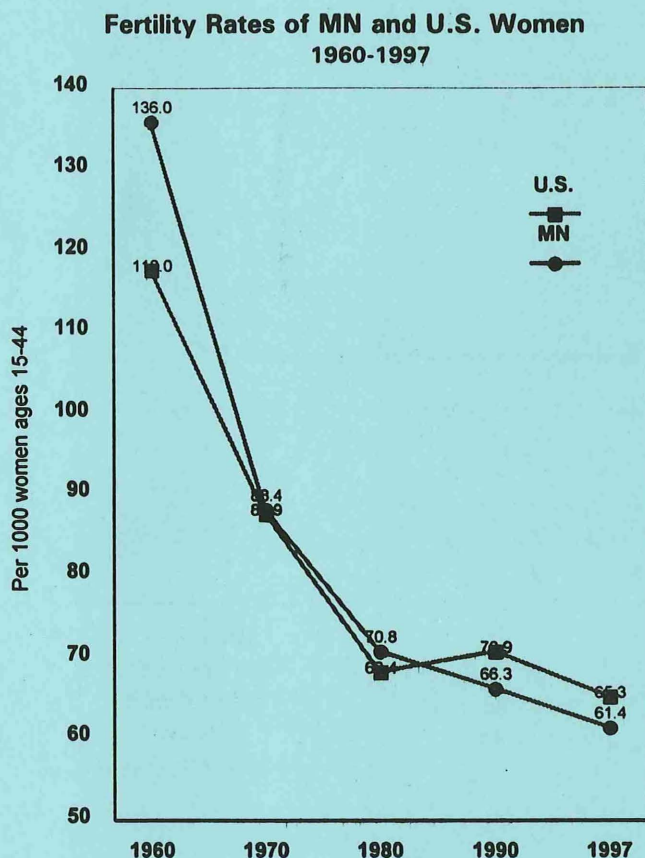
Labor force participation varies when examined by the following characteristics:

- **Age:** Women ages 30-44 who have had a child in the last year had the highest labor force participation of any other age group in 1995 (61%). Women ages 15-19 had the lowest labor force participation at 43 percent.
- **Race:** White women who had a child in the last year had the highest participation rate in 1995 at 56 percent, followed by Asian or Pacific Islander (55%) and Black women (52%).
- **Educational Attainment:** Labor force participation among women who have had a child in the last year is highest among women with an associate degree (70%), followed by women with a bachelor's degree and above (68%). Participation is lowest among women with less than a high school degree (33%).



## Fertility Rates of Minnesota Women, 1960-1997

National and Minnesota fertility rates declined dramatically between 1960 and 1980, and continued to decline during the 1990's. In 1960, the fertility rate for Minnesota women was 136 births per 1,000 women ages 15-44. By 1980, it had dropped to 70.8. Similarly, the national fertility rate decreased from 118.0 in 1960 to 68.4 in 1980.

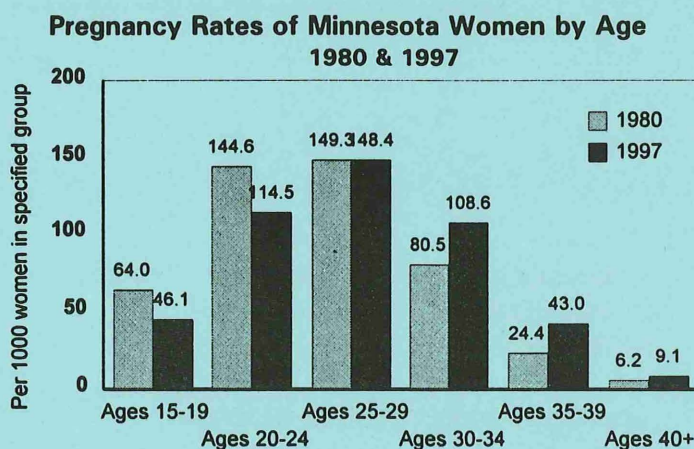


Since 1987, the fertility rate of Minnesota women has been consistently lower than the national fertility rate. In 1997, Minnesota's fertility rate was 61.4 births per 1,000 women ages 15-44, compared to a national fertility rate of 65.3. Minnesota's lowest fertility rate since 1940 was reported in 1996 at 59.7 births per 1,000 women ages 15-44. The lowest national fertility rate was recorded in 1976 (65.0).

## Pregnancy Rates of Minnesota Women by Age, 1980 & 1997

In 1997, the pregnancy rate for Minnesota women was 74.1 per 1,000 women ages 15-44. This is an increase over the 1996 rate (72.1), but lower than the pregnancy rate in 1990 (81.6). Pregnancy rates measure the total number of live births, fetal deaths and induced abortions per 1,000 women ages 15-44.

Pregnancy rates for women in the age groups under 30 have declined since 1980. Women in the age group 25-29 continue to have the highest pregnancy rate of all age groups, though it declined slightly from 149.3 to 148.4 between 1980 and 1997. Women in the 20-24 year age group had the most significant drop in pregnancy rate, from 144.6 in 1980 to 114.5 births per 1,000 women ages 20-24 in 1997. The pregnancy rate for 15-19 year olds dropped from 64.0 to 46.1 births for the same period.



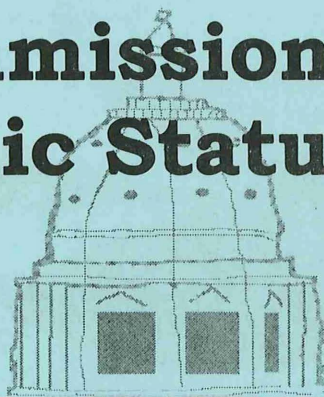
Pregnancy rates for women in age groups over 30 years have increased since 1980. For women ages 30-34, the pregnancy rate increased from 80.5 to 108.6 births per 1,000 women between 1980 and 1997. The pregnancy rate for women ages 35-39 increased from 24.4 births in 1980 to 43.0 births in 1997. While pregnancy rates for women over age 40 remain low, they did increase by nearly 3 births per 1,000 women between 1980 and 1997.



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# Commission on the Economic Status of Women

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Newsletter #236



651-296-8590  
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May 1999

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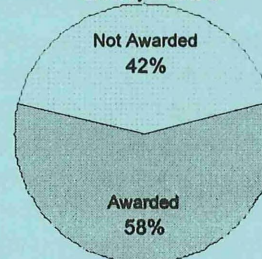
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## Child Support in the U.S., 1995

This issue highlights child support awards and payments. Data are based on a report issued March 1999 by the U.S. Census Bureau.

**Child Support Awards to Custodial Parents  
U.S., 1995**



## **Contents**

### **Page**

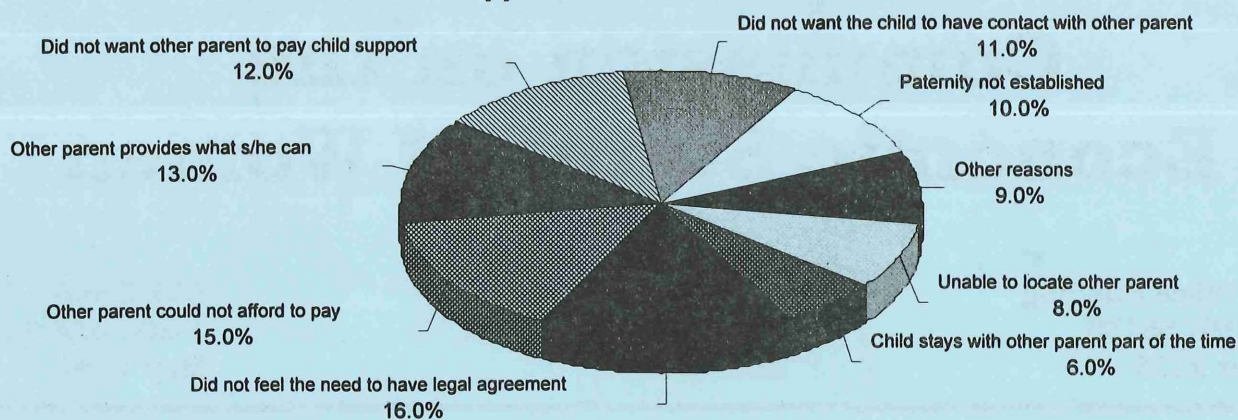
- 2 Child Support Awards to Custodial Parents and Custodial Mothers
- 2 Child Support Payments to Custodial Parents to Custodial Mothers
- 3 Child Support Payments to Custodial Mothers by Marital Status by Race/Hispanic Origin by Educational Attainment
- 4 Average Annual Child Support Payments to Custodial Mothers by Marital Status by Race/Hispanic Origin by Educational Attainment
- 5 Provision of Health Insurance in Child Support Awards
- 5 Child Support as a Percentage of Total Income of Custodial Mothers

## Announcements

- ☐ The June newsletter will summarize legislation affecting women passed in the 1999 Minnesota legislative session.
- ☐ An electronic version of this newsletter will be available on the Commission's website.



## Reasons Child Support was Not Awarded, U.S., 1995



### Child Support Awards to Custodial Parents

In 1995, 85 percent of custodial parents were mothers. Nearly three fifths (58%) of custodial parents were awarded child support. There were a variety of reasons child support was not awarded. The most common reason reported was that the parents did not feel the need to have a legal agreement. Other commonly cited reasons were that the other parent could not afford to pay, or that the other parent provides what s/he can.

### Child Support Payments to Custodial Parents

In 1995, 39 percent of custodial parents awarded child support received full payment. The remaining 61 percent of parents awarded child support received partial payment or did not receive any payment.

About \$17.8 billion of the \$28.3 billion owed in 1995 was actually paid - \$10.5 billion less than the amount due.

With increased educational attainment there is a significant increase in the likelihood of receiving full child support payments by custodial parents above the poverty line. However, if custodial parents are below the poverty line, educational attainment is only significant for those receiving full child support payments if they have a bachelor's degree or more.

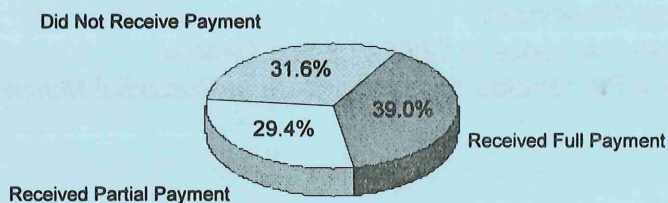
For example, 25 percent of custodial parents with less than a high school diploma and no GED received full payment. Conversely, 63 percent of custodial parents with a bachelor's degree or more received full payment.

### Child Support Payments to Custodial Mothers

Approximately 40 percent of custodial mothers received full payment of child support, 30 percent received partial child support payment and the remaining 30 percent did not receive any child support payment in 1995.

However, custodial mothers in poverty are less likely to receive full payment. In 1995, only 25 percent of custodial mothers in poverty received full child support payments, 37 percent received partial child support payment and 38 percent did not receive any child support payment in 1995.

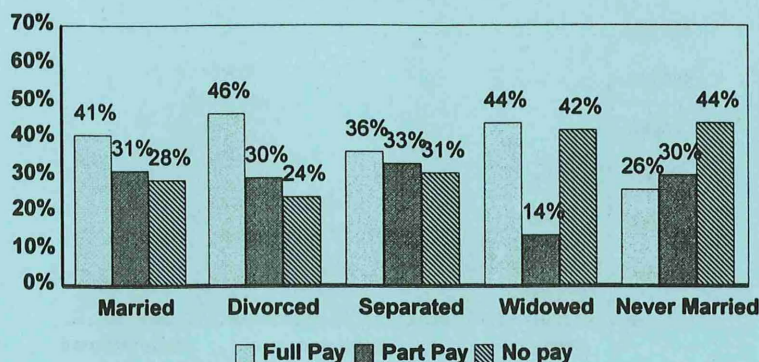
### Receipt of Child Support Payments Custodial Parents, U.S., 1995



There is additional information on the impact of child support payments on the income of custodial mothers in poverty on page 5.



### Receipt of Child Support by Marital Status Custodial Mothers, U.S., 1995

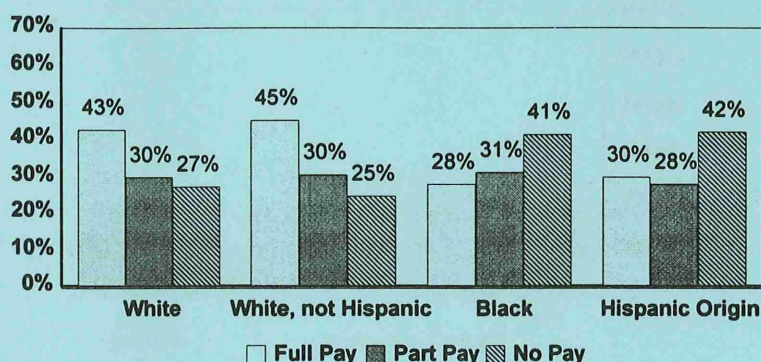


### Receipt of Child Support by Marital Status

In 1995, divorced custodial mothers were most likely to receive a full child support payment, with 46 percent receiving a full payment. Separated women were most likely to receive partial payment (33%) and never married women most likely to receive no payment (44%).

Divorced custodial mothers in poverty were also most likely to receive a full child support payment, with 29 percent receiving a full payment. Separated custodial mothers in poverty were most likely to receive partial payment (43%) and widowed mothers in poverty were most likely to receive no child support payments (49%).

### Receipt of Child Support by Race/Hispanic Origin Custodial Mothers, U.S., 1995

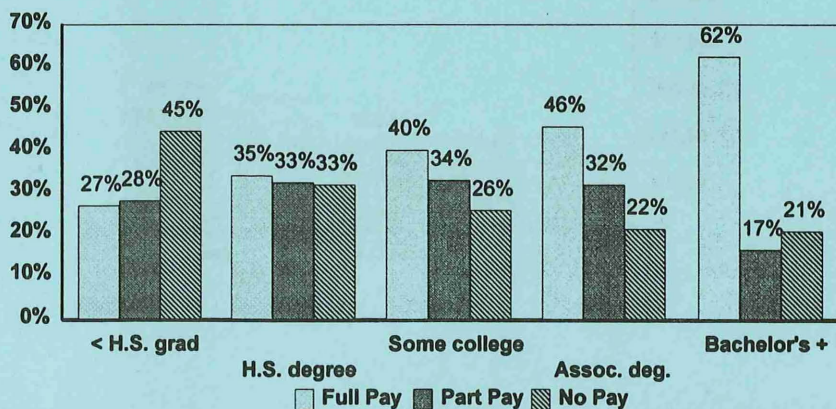


Widowed custodial mothers above the poverty line generally received either the full child support payment or no payment. However, for widowed custodial mothers below the poverty line, only fourteen percent received the full child support payment.

### Receipt of Child Support by Race/Hispanic Origin

White custodial mothers were more likely than other racial/ethnic groups to receive full child support, with 45 percent of White, not Hispanic, custodial mothers receiving full payment. Conversely, Black custodial mothers and mothers of Hispanic origin were less likely to receive any payment, with 41 percent of Black mothers and 42 percent of mothers of Hispanic origin receiving no payment.

### Receipt of Child Support by Educational Attainment Custodial Mothers, U.S., 1995



### Receipt of Child Support by Educational Attainment

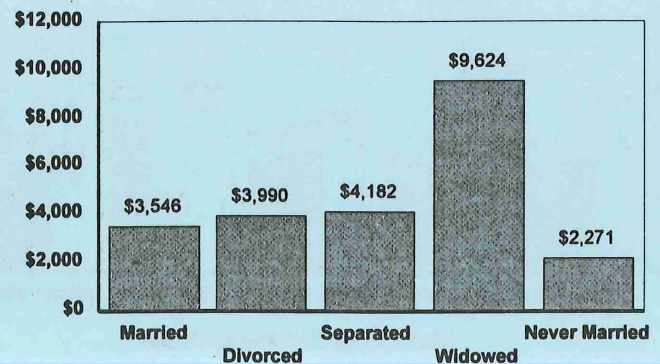
As their educational attainment increases, there is an increase in the percent of custodial mothers who receive the full child support payment. Custodial mothers with a bachelor's degree or more receive the highest percentage of full child support payments (62%) and the lowest percentage of partial payments (17%) or no payments (21%).



### Average Annual Child Support Payments by Marital Status

Widowed custodial mothers received much higher average child support payments than any other marital status group in 1995, at \$9,624. There was a substantial decrease in the amount of child support payments (of \$5,442) to the next highest group receiving child support, which were separated custodial mothers, at \$4,182. This was followed by divorced and married custodial mothers, who received \$3,990 and \$3,546 in 1995. Custodial mothers who never married had the lowest average child support payments, \$2,271, in 1995.

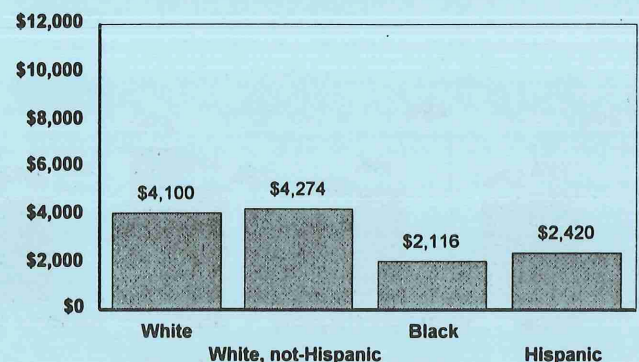
**Average Annual Payments by Marital Status  
Custodial Mothers, U.S., 1995**



### Average Annual Child Support Payments by Race/Hispanic Origin

The highest average payment received in 1995 was by custodial mothers who were of White, non-Hispanic origin at \$4,274. Slightly below this average were White custodial mothers at \$4,100 in 1995. Hispanic custodial mothers received annual payments which averaged \$2,420 in 1995. Black custodial mothers received the lowest average payments in 1995 at \$2,116.

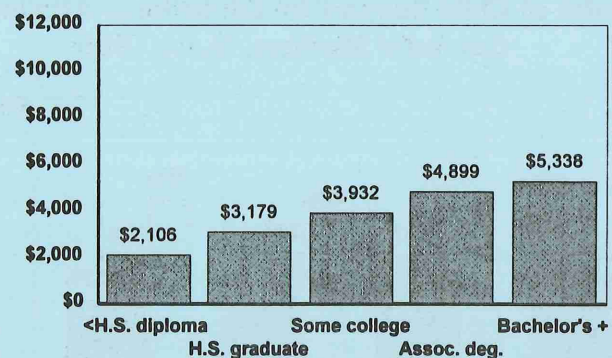
**Average Annual Payments by Race/Hispanic Origin  
Custodial Mothers, U.S., 1995**



### Average Annual Child Support Payments by Educational Attainment

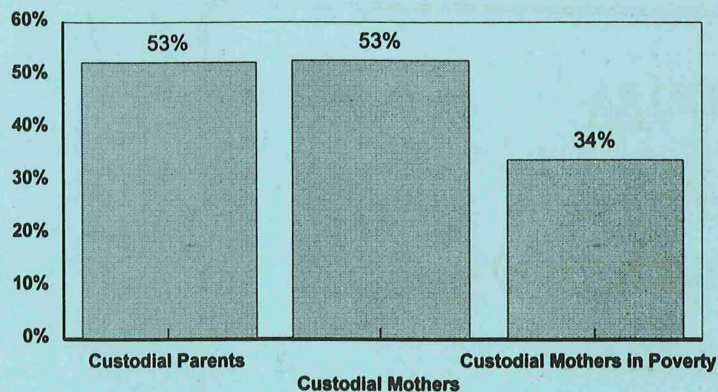
In 1995, as custodial mothers educational attainment increased they received higher average child support payments. The highest average payment was received by custodial mothers with at least a bachelor's degree, payments average, \$5,338. Conversely, custodial mothers with less than a high school diploma received the lowest child support average payment of \$2,106 in 1995.

**Average Annual Payment by Educational Attainment  
Custodial Mothers, U.S., 1995**

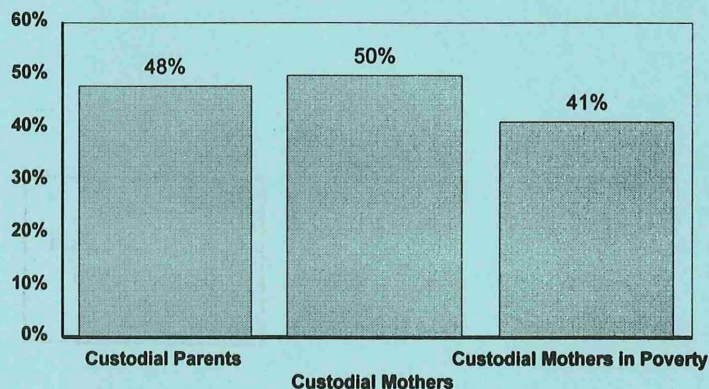




### Health Insurance Included in Child Support Awards U.S., 1995



### Health Insurance Provided When Ordered U.S., 1995



### Provision of Health Insurance in Child Support Awards

In 1995, 53 percent of child support awards included the provision of health insurance. The rate was the same for custodial mothers. However, only 34 percent of child support awards to custodial mothers in poverty included health insurance.

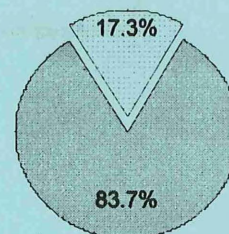
Only half or less of health insurance that was ordered was provided. Custodial mothers in poverty had the lowest receipt of health insurance.

### Child Support as a Percentage of Total Income of Custodial Mothers

Child support payments were a significant portion of custodial mothers' income in 1995. Child support payments were approximately 17 percent of custodial mothers' total income. For custodial mothers below the poverty line, child support payments were approximately 37 percent of their total income.

### Total Income Custodial Mothers Receiving Payments, 1995

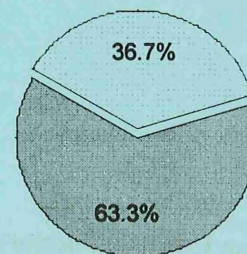
Child Support Income



Non-Child Support Income

### Total Income Custodial Mothers Below the Poverty Line Receiving Payments, 1995

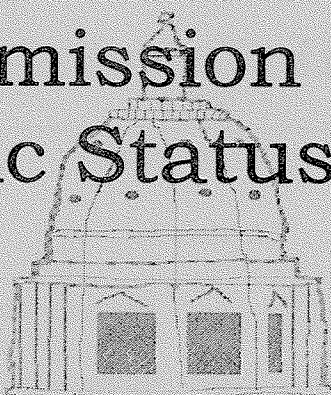
Child Support Income



Non-Child Support Income



# Commission on the Economic Status of Women



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Newsletter #237

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## Minnesota Legislative Session 1999

This issue highlights and summarizes legislative changes of interest to the Commission. You may contact the Commission office for further information on legislative issues.

### Contents

Economic Development .....	2
Family and Early Childhood Development .....	4
Health and Human Services .....	7
Higher Education .....	9
Judiciary Finance .....	10
K-12 Education .....	11
Midwifery .....	11
State Government .....	11

### Announcements

- If you would be interested in proposing a hearing topic, or you would like us to hold a hearing in your community during the interim session, please notify the Commission.
- Recently added to our website are our 1994 Pay Equity report and the May newsletter on child support in the U.S., 1995.



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# Economic Development

Chapter 223

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## Appropriations

### (Article 1)

#### **Department of Trade and Economic Development**

A \$1 million one-time appropriation from the workforce development fund for the Pathways program (an employment training program for public assistance recipients), and \$3 million from the TANF block grant over the biennium. Provides that the legislature intends general fund base funding for the Pathways program to be \$1.5 million per year in the 2002-2003 biennium.

#### **Technical Assistance**

\$440,000 over the biennium for microenterprise technical assistance. This is a one-time appropriation.

#### **Women Venture**

\$265,000 grant for each year of the biennium to Women Venture. Women Venture is directed to implement a program to encourage and assist women to enter nontraditional careers, including outreach, training, job placement, and retention services. The legislation states that this program should be "accessible to low-income working mothers, including MFIP participants."

#### **Pathways Program**

*Listed under Article 2*

Grants-in-aid will be available to assist people transitioning from welfare to work through the Pathways program. These grants can be given to educational and nonprofit training institutions for education and training programs to assist recipients in transition.

## **Department of Economic Security**

#### **Welfare-to-Work**

\$500,000 in FY2000 for welfare-to-work extended employment services for public assistance recipients with severe impairment to employment, a one-time appropriation.

#### **Job Training**

\$775,000 each year for job training from the workforce development fund.

#### **Matching Welfare-to-Work Funds**

\$5,000,000 one-time appropriation to serve as matching dollars for the U.S. Department of Labor Welfare-to-Work funds.

#### **Displaced Homemaker Program**

\$2,049,000 for FY2000 and \$2,054,000 for FY 2001 the displaced homemaker programs. Of this appropriation, \$227,000 is a one-time appropriation from the workforce development fund. The commissioner is instructed to report back to the legislature on a plan for instituting a sliding fee scale in this program. Each year, \$100,000 of the funds shall be used as one-time grants to St. Paul District 5 Planning Council for a community work empowerment support group demonstration project. The support groups will serve individuals who are in the process of obtaining jobs, including those in welfare-to-work programs. Describes the purposes of the empowerment groups.



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# Economic Development, Cont'd

Chapter 223

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## Minnesota Housing Finance Agency

### Family Homeless Prevention and Assistance Program

\$3,250,000 will be allotted the first year and \$3,250,000 the second year to the family homeless prevention and assistance program and will be available until June 30, 2001. \$1,875,000 the first year and the entire sum of the second year is from the state's federal TANF block grant, to reimburse the housing development fund for assistance given to families receiving TANF assistance under the MFIP program.

### TANF Block Grant for the Housing Development Fund

\$2,125,000 will be appropriated each year from the TANF block grant to reimburse the housing development fund for rent subsidies provided to families receiving assistance from the MFIP program.

## Department of Military Affairs

### Camp Ripley

Appropriates \$100,000 to use the Camp Ripley facilities and staff for community empowerment support groups providing "soft

skills" job training for people making the transition from welfare to work and others. "Soft skills" include job skills such as punctuality and following directions.



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# Family and Early Childhood Development

Chapter 205

## Children and Family Support

### (Article 1)

#### **Eligibility**

Directs the Commissioner of Children Families and Learning to develop a universal application form for child care assistance which explains eligibility requirements and penalties for wrongfully obtaining child care assistance.

#### **Waiting List**

Requires the county to perform a preliminary determination of eligibility at the time a family requests child care assistance. Requires the family to provide the information. Waiting lists must be reviewed and updated every six months.

#### **At Home Infant Care**

Clarifies provisions of this program and allows a family on the program to retain their place on the waiting list when they return to the basic sliding fee program. Requires the commissioner to develop and distribute consumer information about the program.

#### **Wrongfully Obtaining Assistance**

Adds penalties for wrongfully obtaining child care assistance, for the receipt of payments to which an individual is not entitled as a provider of subsidized child care, or for a false claim for child care assistance. A family with a family member found to be guilty of wrongfully obtaining child care assistance will be disqualified from child care assistance programs.

#### **Office of Drug Policy and Violence Prevention**

This office and its programs are transferred to the Department of Public Safety.

#### **School Age Child Care**

Allows a community group, not for profit or for profit, to use available school facilities for a school age child care program if the school board does not offer one.

Requires that a school age child care program include access to available school facilities under rules which the school district may establish and which may require evidence of adequate insurance and a demonstration of the adequacy and training of staff.

#### **Provider Bonus**

Eliminates a 10% bonus which had been paid to child care providers who were accredited.

#### **Child Care Improvement Grants**

Allows child care improvement grants to be used to provide business planning assistance for child care providers.

#### **Pretax Child Care Accounts, Assistance for Employers**

The Commissioners of the Department of Children, Families and Learning and Revenue may provide technical assistance, workshops for employers or employees about pretax accounts and promotional materials or assistance to encourage employers to participate in establishing pretax child care accounts for employees.



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# Family and Early Childhood Development, Cont'd

Chapter 205

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## Parent Fees & Schedule

Reinstates the law that treats all families the same with respect to how the amount of the copayment is determined. Eliminates language that prohibited decreasing the amount of copayment if family size increased after the initial eligibility determination. In addition, the parent fee schedule is increased for families with income above 100% of the federal poverty guidelines.

## Persons Seeking Employment

Clarifies that employed persons working 20 hours a week and full time students working at least 10 hours a week are eligible for child care assistance for employment. Also clarifies that work study programs are counted as employment.

## Appropriations

Money is appropriated from the general fund for:

- Learning Readiness
- Early Childhood Family Education
- Health and Developmental screening
- Way to Grow
- Head Start, including money for full year programming with priority given to existing programs and additional money to expand full year programming for children 0 to 3.
- Basic Sliding Fee Child Care
- MFIP Child Care
- Child care development

Money is appropriated from federal TANF funds to:

- Basic Sliding Fee Child Care
- Transition Year Child Care
- Child care development, including funds for improvements to child care facilities, business planning and development of licensed child care, and for assistance to establish pretax child care accounts.

## Prevention and Intervention

(Article 3)

### After School Enrichment Programs

Establishes a competitive statewide after school enrichment grant program intended to increase the number of children participating in adult supervised programs in non school hours, support academic achievement, reduce juvenile

crime, increase school attendance, increase youth activity in community service, increase skills in technology, the arts, sports and other activities and increase the academic achievement of adolescent parents.



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# Family and Early Childhood Development, Cont'd

Chapter 205

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## Appropriations

### Appropriations

Money is appropriated from the general fund for:

- Violence prevention education grants

- After school enrichment grants
- Family visitation centers
- Adolescent parenting grants
- Male responsibility and fathering grants.

## Self-Sufficiency and Life Long Learning

### Family Assets for Independence

Changes eligibility for the program to individuals at 185% of the federal poverty level with assets of \$15,000 or less. Changes the match required from state and nonstate funds from \$2.00 for every \$1.00 to \$1.50 for every \$1.00 of funds withdrawn from the account.

### Appropriations

Appropriates money from the general fund for:

- Minnesota Economic Opportunity Grants
- Transitional housing
- Adult Basic Education
- Food shelf program
- Family Assets for Independence.

## Resource and Referral Programs

### (Article 5)

### Child Care Resource and Referral

Provides for the distribution of funds for the operation of child care resource and referral

programs, sets out the factors for distribution of funds as well as the responsibilities of child care resource and referral programs.



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## Appropriations

### (Article 1)

#### Funds Affecting Women

Appropriates money from the general fund for:

- Increasing by six the number of living at home block nurse programs (\$240,000)
- Increasing wages of workers in a variety of home and community based health care services
- Increased funding for employment and training efforts

Appropriates TANF funds as follows:

- \$260,000 each year for Parents Fair Share to assist unemployed noncustodial parents with job search and parenting skills

- \$140,000 each year for the New Chance program to provide comprehensive services to young parents in Hennepin County who have dropped out of school and are receiving public assistance
- \$12,960,000 to increase employment and training services grants for MFIP; of this amount \$750,000 goes to the Job Skills Partnership board for a health care and human services worker training and retention program
- \$1,000,000 for creating and expanding adult supervised supportive living for adolescent parents with priority for MFIP participants

## Assistance Programs

### (Article 6)

#### MFIP Exit Level

Requires the commissioner to adjust the exit level in state fiscal years 2000 and 2001 to ensure that participants do not lose eligibility for MFIP until their income reaches 120 percent of the federal poverty guidelines. In state fiscal years 2002 and thereafter the earned income disregard percentage will remain at the level reached in October 2000.

#### Right to Discontinue Cash Assistance

Allows an MFIP participant who is not in vendor payment status to discontinue receipt of cash assistance and to retain months of eligibility for child care assistance and for medical assistance, provided they have not exceeded the 60 month time limit.

#### Recommendations to 60-Month Limit

Requires the commissioner to make recommendations regarding MFIP families that reach the 60 month time limit and are still receiving MFIP cash assistance.

#### Job Search; Job Search Support Plan

Allows a job search support plan to specify that a participant attend adult basic education or English as a second language as part of the required hours of job search.

Allows the job counselor to require a professional chemical use assessment if there is a reasonable belief that a participant's ability to obtain or retain suitable employment is impaired by a medical condition.

Requires a job training provider to make available information on business and higher education partnerships in the Minnesota job skills partnership, community and technical colleges adult basic education and vocational rehabilitation program services.



## Child Support

### (Article 7)

#### Judgement; Order

Allows a court in a parentage action to order a party to pay reasonable expenses of a woman's pregnancy including her lost wages due to medical necessity.

#### License Suspension

Allows the court to suspend or bar receipt of a recreational license when an obligor is 6 months in arrears in a child support or maintenance payment, is not in compliance with a written payment agreement or has failed to comply with a subpoena in a paternity or child support proceeding.

Recreation license includes all licenses, permits and stamps issued centrally by the Commissioner of the Department of Natural Resources. If the obligor provides proof of compliance to the court the license or licenses will no longer be suspended.

#### Child Support Judgment by Operation of Law

A court may order interest on a child support debt to stop accruing if the court finds the obligor is unable to pay support because of a significant physical or mental disability or is a recipient of SSI, OASDI, other disability benefits or public assistance based on need.

#### Child Support Arrearage Forgiveness Report

Requires the commissioner to study the feasibility of forgiving child support arrears in a fair and consistent manner and to develop a child support arrearage forgiveness policy. Also requires the commissioner to explore the possibility of direct payment of child support to the custodial parent and to report to the legislature by December 1, 1999.

## Child Protection

### (Article 8)

#### Definitions

Adds a definition which provides that there is "medical neglect" when the parent or other person responsible for the child: (1) engages in violent behavior that could result in serious physical, mental or injury to the child; (2) engages in repeated domestic assault that would constitute a violation of

the criminal domestic assault statute; (3) intentionally inflicts or attempts to inflict bodily harm against a family or household member within sight or sound of the child; or (4) subjects the child to ongoing domestic violence by the abuser in the home environment that is likely to have a detrimental effect on the well-being of the child.



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# Health and Human Services, Cont'd

Chapter 245

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## Other Provisions

### (Article 10)

#### **Program Established**

Establishes a health care worker training and retention program to alleviate worker shortages in health care and human services industries and to

increase opportunities for direct care employees to qualify for advanced employment in the health care or human services fields through experience, training and education.

---

# Higher Education

Chapter 214

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## Child Care

### (Article 1)

#### **Study of Child Care Allocations**

Requires the Higher Education Services Office (HESO) to collect information from higher

education institutions on the use of child care and work study allocations.

## Child Care Study

### (Article 2)

#### **Child Care Study of Minnesota Family Investment Program (MFIP) Participants**

Requires the Commissioners of Human Services and Children, Families and Learning to: (1) review child care program requirements for Minnesota Family Investment Program Participants attending school part time without child care eligibility; (2) implement any needed adjustments to program requirements; and (3) report on adjustments implemented and make recommendations for needed changes in the law to better service participants.

#### **Child Care Grant Increase Allowance for Infants**

Allows for an increase of up to ten percent of the maximum child care grant (\$2,000) for infant care to compensate for the higher costs of caring for infants.





### Appropriations

#### (Article 1)

##### **Funds Affecting Women**

Appropriates funds from the general fund for:

- Civil legal services for low income families, farm families and low income clients in family law matters
- Community crime prevention grants to organizations that focus on intervention and prevention of teenage prostitution
- Center for Crime Victims Services
- Administration of battered women's shelter per diem payments
- A battered women's shelter in Bloomington and an American Indian battered women's shelter in Duluth
- Family Violence Coordinating Council in the 4<sup>th</sup> Judicial District for a domestic fatality review team (\$143,000)
- Residential program for women leaving prostitution (\$600,000)
- Programming for adult female offenders (\$50,000)

### **Crime Prevention and Law Enforcement Grants**

#### (Article 2)

##### **Domestic Fatality Review Team Pilot Project**

Establishes a pilot project to review domestic violence deaths that have occurred in the 4<sup>th</sup> Judicial District in order to develop recommendations for policies and protocols for community prevention and intervention initiatives to reduce and eliminate the incidence of domestic violence and resulting fatalities.

##### **Office of Drug Policy and Violence Prevention**

Transfers the office of drug policy and violence prevention from the Department of Children, Families and Learning to the Department of Public Safety.



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# K-12 Education



Chapter 241

---

## Health Care Coverage

(Article 3)

### Health and Child Care Coverage for Youthworks Program Participants

Allows for health and child care coverage of dependents of Youthworks program participants if other coverage is not available.

### Vetoed

- Appropriated \$300,000 for adolescent parenting grants. (Funding provided in the Family and Early Childhood bill.)

---

# Midwifery



Chapter 162

### Midwifery

Defines the scope and practice of traditional midwifery. Defines traditional midwifery as the assessment and care of a woman and newborn during pregnancy, labor, birth and the postpartum period outside a hospital. Defines practice standards. Establishes licensure requirements,

defines responsibilities of the board on medical practices and continuing education requirements. Establishes an advisory council on licensed traditional midwifery to advise the board regarding standards and enforcement of the law and other issues related to complaints and disciplinary actions.

---

# State Government



Chapter 242

---

## Commission on the Economic Status of Women

### Appropriation

Appropriates \$230,000 each year of the biennium for the commission.



Commission  
on the  
Economic Status  
of  
Women

Commission on the Economic Status of Women  
85 State Office Building  
St. Paul, MN 55155

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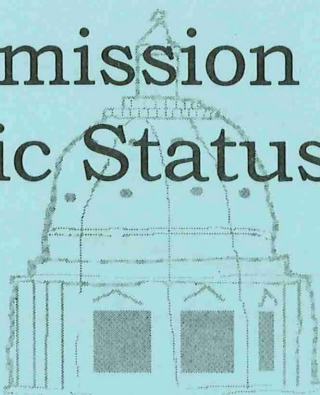
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Minnesota Legislative Session 1999

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# Commission on the Economic Status of Women



85 State Office Building  
St. Paul, MN 55155  
Newsletter #238

651-296-8590  
1-800-657-3949  
July 1999

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## Age 65 and over in Minnesota and the U.S.

U.S. data are from the U.S. Census Bureau, the National Institute of Health Statistics, and the Social Security Administration. Minnesota data are from the Census, Minnesota Planning and the Department of Human Services.

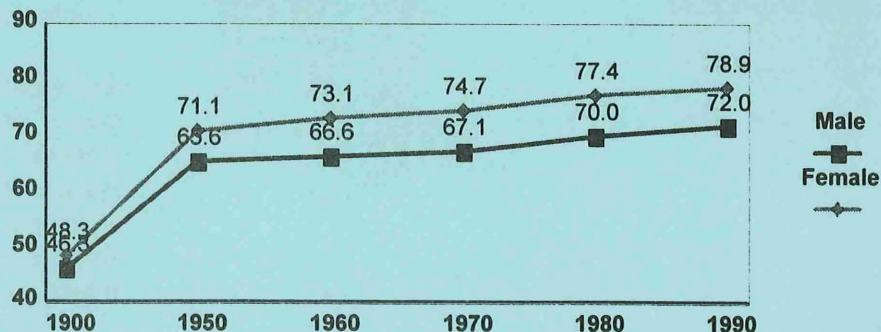
### Contents

Life Expectancy .....	2
Projected Population .....	2
Education .....	3
Marital Status .....	3
Income & Poverty .....	3
U.S. Nursing Homes .....	4
Prior Residency	
Age at Admission	
Minnesota Nursing Facilities .....	4
Sources of Payment for Nursing Homes .....	5
Primary Payment, U.S	
Primary Payment, MN	

### Announcements

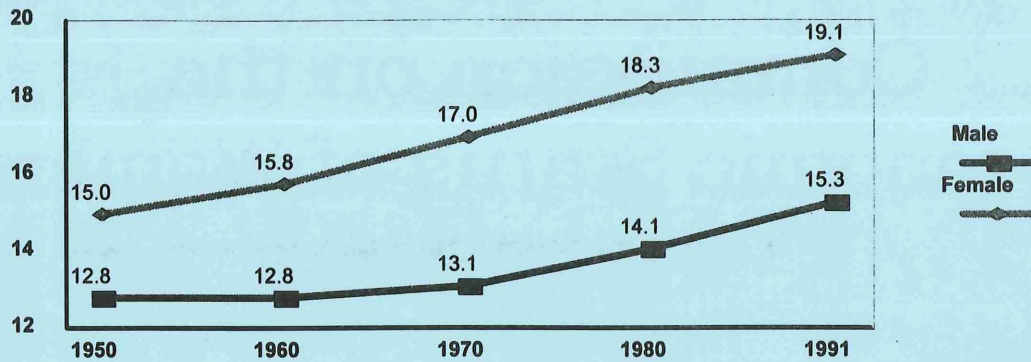
- If you would be interested in proposing a hearing topic, or you would like us to hold a hearing in your community during the interim, please notify the Commission.
- We are pleased to welcome Michelle Adamiak to the LCESW staff as a communications/policy specialist.

## Life Expectancy at Birth, U.S. 1990 - 1990





### Life Expectancy at 65 All races, U.S., 1993



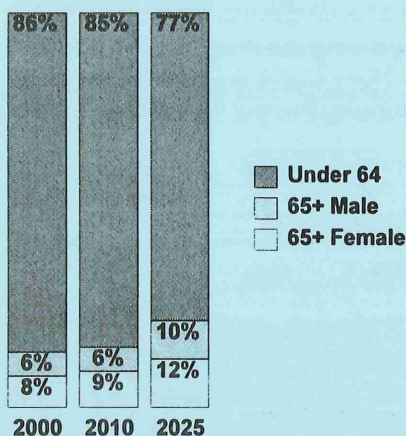
### LIFE EXPECTANCY

In 1991, life expectancy at birth in the U.S. reached a record high average of 75.5 years. Women have had a higher life expectancy than men throughout this century. The gap between males and females increased steadily until the last 20 years when it was narrowed slightly. Females born in 1991 had a life expectancy of 78.9 years, compared to 72.0 years for men. At age 65 in 1991, women could expect an average of 19.1 remaining years, while men had 15.3 years remaining. Under similar conditions, 80 percent of newborns born in 1991 are expected to survive to age 65.

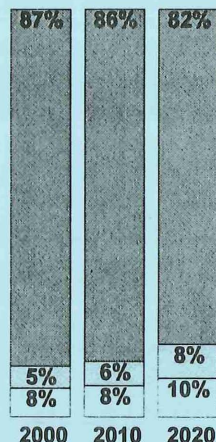
In 1991, White men's life expectancy was 15.4 years at the age of 65. At age 65, Black men had 13.4 average years remaining. White women were the group most likely to live the longest at age 85, with an average of 6.5 years remaining, Black women followed closely behind with an average 6.3 years remaining after the age of 85. As Black men and women are living longer the gap between life expectancies for Black and Whites are closing, as they have been throughout the century.

### PROJECTED POPULATION

#### Projected Pop, U.S. 1998 estimates



#### Projected Pop, MN 1993 estimates



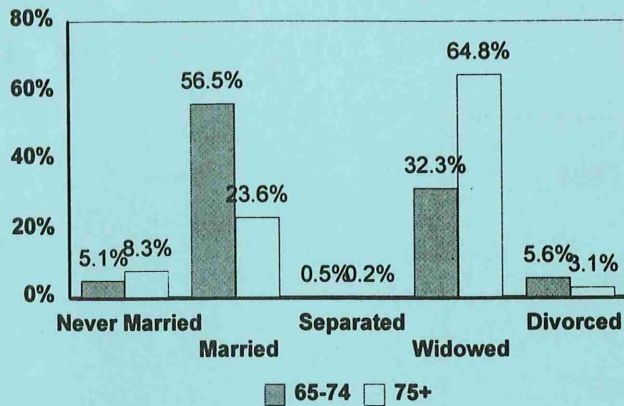
While persons age 65 to 74 were 13 percent of the U.S. population in 1997, they will be over a fifth of the population (22%) in 2025. The growth of the oldest population will be dramatic as the "baby boomers" age.

In Minnesota the projected population of persons 65 and over is expected to reach 13 percent in the year 2000, one percent lower than the national projected population. People over 65 years of age are expected to comprise 18 percent of Minnesota's population in the year 2020, which will be an increase of 5 percentage points over 20 years.

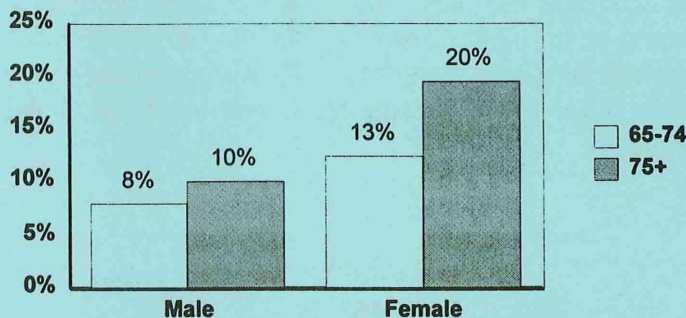
Increased birth rates from 1946 to 1964 (the "baby boom" generation) and improvements in life-sustaining medical technology are the reasons for this future growth of the elderly population. Also, infant and maternal deaths have substantially decreased during this century, along with reductions in early deaths from infectious and parasitic diseases.



**Marital Status, MN  
of Females 65+, 1990**



**Poverty Status by Age  
U.S., 1992**



#### EDUCATION

- Minnesota men age 65 or over were more likely than women age 65 or over to have less than a ninth grade education.
- Women and men age 65 and over in Minnesota were almost equally likely to have a 9th-12th grade education.
- Minnesota women were more likely to earn a high school diploma (31%) than men (24%).
- More Minnesota women age 65 and over went to college (17%) than men (14%).
- Men and women over the age of 65 in Minnesota were equally likely to earn a bachelor's degree.
- Men age 65 or over from Minnesota were more likely than women to attend a graduate or professional school (5%).

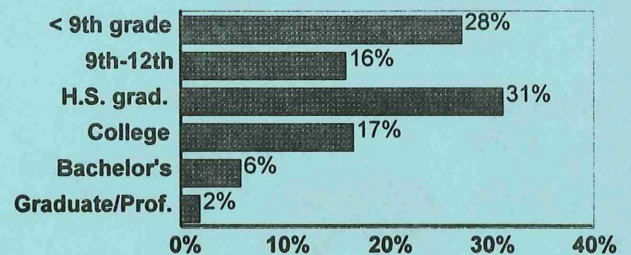
#### MARRIAGE

- Most women age 65 and higher were either married or widowed.

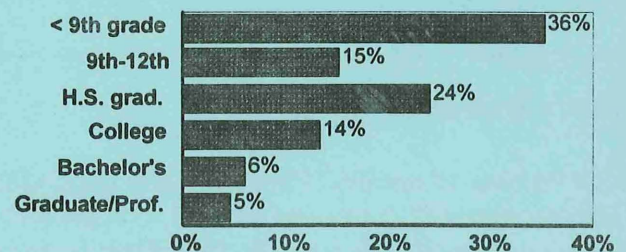
#### INCOME AND POVERTY

- Being older and being a woman greatly increases a person's chance of living in poverty.
- Without Social Security benefits, poverty rates among U.S. elderly women would increase from 13 percent to 52 percent.
- Currently 93 percent of the elderly receive Social Security benefits, compared to less than one percent in 1940.
- A U.S. woman 75 or over is twice as likely as a U.S. man the same age to live in poverty. Only 3.4 percent of women 75 or over have an income of \$35,000 or more, compared to 6.4 percent of men at the same age.
- Nearly 87 percent of U.S. women age 65 or more have an income lower than \$19,999.
- The median income of U.S. White women age 65 years and over is \$8,579, the median income for Black women is \$6,220 and the median income of Women of Hispanic origin is \$5,968.
- The median income of U.S. White men age 65 years and over is \$15,276, the median income for Black men is \$8,031 and the median income for men of Hispanic origin is \$9,253.

**Education Attainment of Women 65+  
Minnesota, 1990**



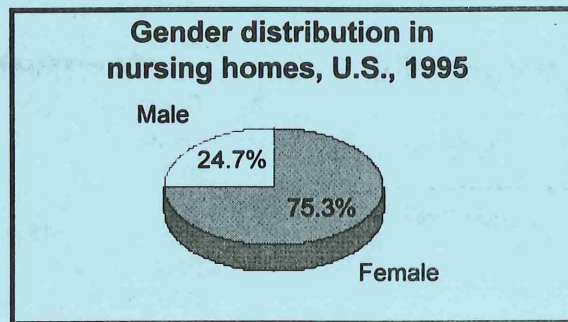
**Educational Attainment of Men 65+  
Minnesota, 1990**





## U.S. NURSING HOMES

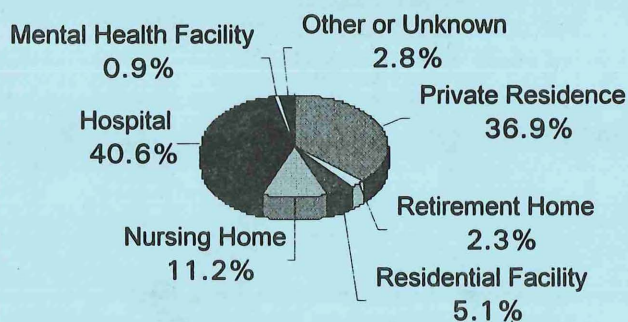
Women comprise three quarters of the nursing home population. The average length of stay in a nursing home is 887 days for women and 689 days for men.



### PRIOR RESIDENCY

Prior to entering a nursing home the vast majority of people resided at the hospital or in a private residence. Women and men had virtually the same representation in each living residence category. The only difference between men and women's prior residence was that 0.9 percent of women resided in a mental health facility before moving to a nursing home.

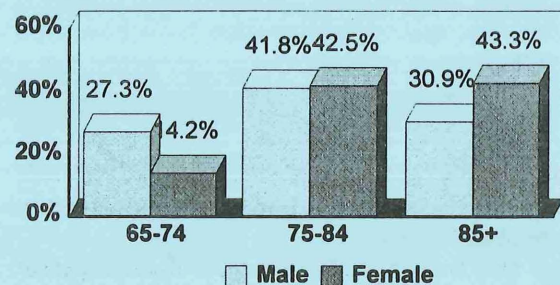
#### Residency before entering Nursing Home Females, U.S., 1995



### AGE AT ADMISSION

On average men were more likely to enter a nursing home at an earlier age than women, 27 percent of men entered a nursing home between the ages 65-74 compared with 14 percent of women of the same ages.

#### Percent distribution of Age at Admission, U.S., 1995



Rates between men and women were almost equal between the ages 75-84. Over 85 percent of women entering a nursing home do so after 75 years of age.

## MINNESOTA NURSING FACILITIES

The total number of people in Minnesota in nursing facilities is 66,454. Minnesota had 88.7 licensed beds per 1,000 persons age 65 and over in 1994, compared to the U.S. average of 53 licensed nursing home beds per 1,000 persons age 65 and over. In 1994 Minnesota had 444 nursing homes and 83 boarding care homes. Data not available by sex.



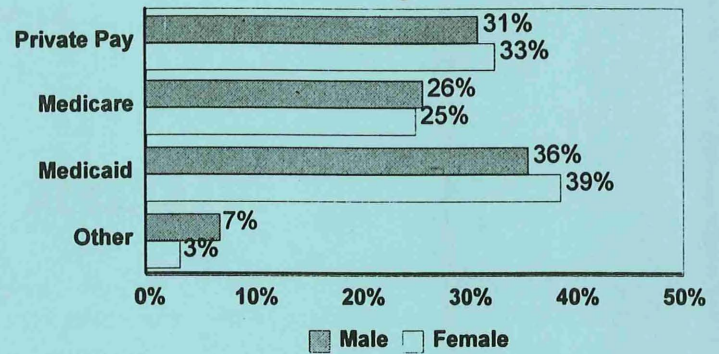
## SOURCE OF PAYMENT FOR NURSING HOMES

### PRIMARY PAYMENT, U.S.

The primary source of payment for people in nursing homes at the time of admission in the U.S. is Medicaid, used by 39 percent of women and 36 percent of men. Private pay, (which includes their own income, family support, and Social Security benefits), is the second major primary source of payment for both men (31%) and women (33%). Women and men almost equally rely on Medicare as a form of payment. The primary source of payment shifts from Medicare to Medicaid after admission because Medicare will only pay for nursing home care in limited circumstances.

Other sources of payment comprise the smallest portion of payment for persons in nursing homes. Men receive over twice the amount of other support as women. Other support includes Supplemental Security Income, religious organizations, foundations, agencies, Veterans Administration contract, pensions, other compensation and unknown sources.

**Primary Source of Payment  
at admission  
for persons in nursing homes, U.S., 1995**

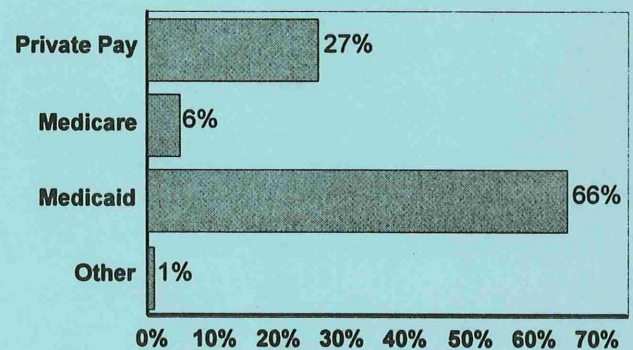


### PRIMARY PAYMENT, MN

Minnesota data are available for overall annual payments for nursing home stays. Medicaid payments accounted for two thirds (66%) of the payments for persons in nursing homes in Minnesota in 1994. Only 6 percent of Minnesota's nursing home population relied on Medicare as their primary source of payment. In Minnesota, Medicaid and Medicare accounted for 72 percent of primary payments for nursing homes compared to 64 percent of primary payments at time of admission in U.S. nursing homes.

The percentage of people who are primarily private pay residents in nursing homes was slightly lower in Minnesota than in the U.S. Other sources as the primary source of payment accounted for only 1 percent. Data are not available by sex for Minnesota.

**Primary Source of Payment  
for persons in nursing homes, MN, 1994**

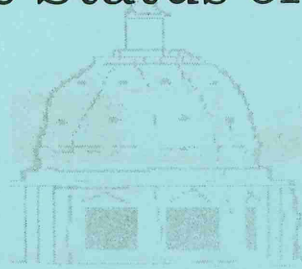




# Commission on the Economic Status of Women

85 State Office Building  
St. Paul, MN 55155  
Newsletter #239

651-296-8590  
1-800-657-3949  
August/September 1999



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## Women with Disabilities in the U. S.

U.S. Census Bureau data from:

Survey of Income and Program Participation (SIPP), 1994-95  
Current Population Survey (CPS), 1998

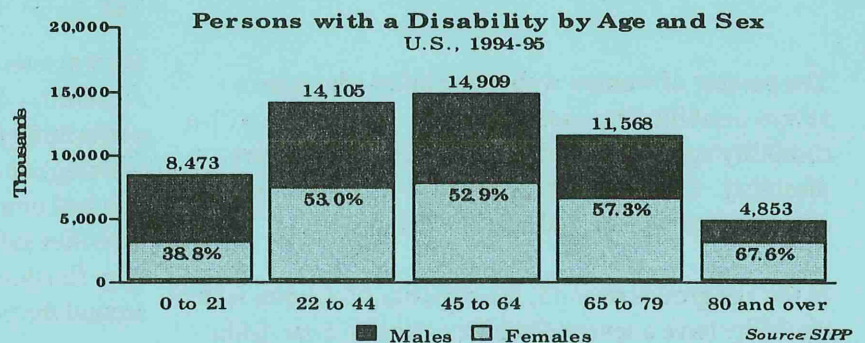
### Contents

Disability Status of Population by Age and Sex.....	2
Disability Status of Women by Age and Severity.....	2
Educational Attainment of Women by Work Disability Status.....	3
Educational Attainment of Women by Severity of Work Disability.....	3
Labor Force Participation by Age, Sex and Work Disability Status.....	4
Labor Force Status of Women by Work Disability Status.....	4
Unemployment Rate by Sex and Disability Status.....	5
Mean Yearly Earnings of Workers by Sex and Disability Status.....	5

### Announcements

The Commission has tentatively scheduled a public hearing in Anoka on the afternoon of October 21, 1999. Please contact the commission (651-296-8590) with any questions or for further information.

The Commission sadly notes the death of Senator Janet Johnson who was a member of the commission from 1991 to 1999 and was Chair of the Commission from 1993 to 1995.



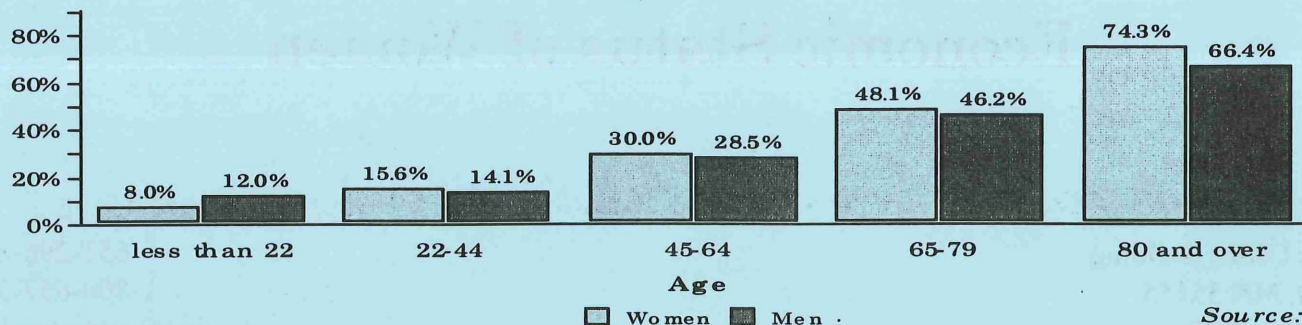
1 in 5 Americans have some kind of disability and 1 in 10 have a severe disability. According to 1994-95 U.S. Census data, approximately 54,000,000 persons reported some level of disability. This chart shows the number of persons with a disability in each age category and includes the percentage of women in each age group.



## DISABILITY STATUS OF POPULATION BY AGE AND SEX

### Percent of Population with a Disability by Age and Sex

U.S., 1994-95



The likelihood of having a disability increases with age. For those under 22, 1 in 10 (10.0%) have a disability. This increases to approximately 1 in 6 (14.8%) of persons 22-44 and to just under 1 in 3 (29.3%) of those ages 45-64. Almost 1 in 2 (47.3%) adults 65 to 79 years have a disability. For those over 80, the ratio rises to over 2 in 3 (71.5%).

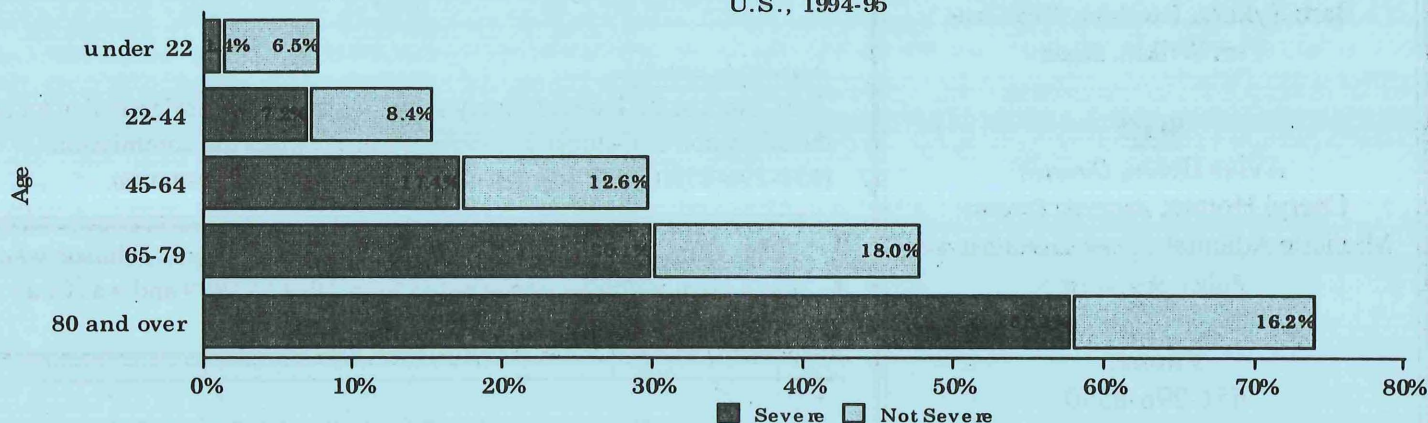
The percent of population with a disability is similar for males and females in each age group. However, the percentage of females with a disability is higher than the percentage of males with a disability for all age groups, except for the population under 22. The difference in the percentage between women and men increases for the older age groups and is greatest for those 80 and over.

With the population aging and the likelihood of having a disability increasing with age, the growth in the number of people with disabilities can be expected to increase in the coming decades.

## DISABILITY STATUS OF WOMEN BY AGE AND SEVERITY

### Percent of Women with a Disability by Age and Severity

U.S., 1994-95



The percent of women with a disability who have a severe disability increases with age. For women with a disability age 21 and under, 18 percent had a severe disability. For women ages 22 to 44 with a disability, 46 percent of women had a severe disability.

In the age groups over 45, the majority of women with a disability have a severe disability. Nearly three-fifths (58%) of women 45-64 and over three-fifths (63%) of women 65-79 have a severe disability. For women with a disability over 80 years of age, approximately four-fifths (78%) describe their disability as severe.

### DEFINITIONS

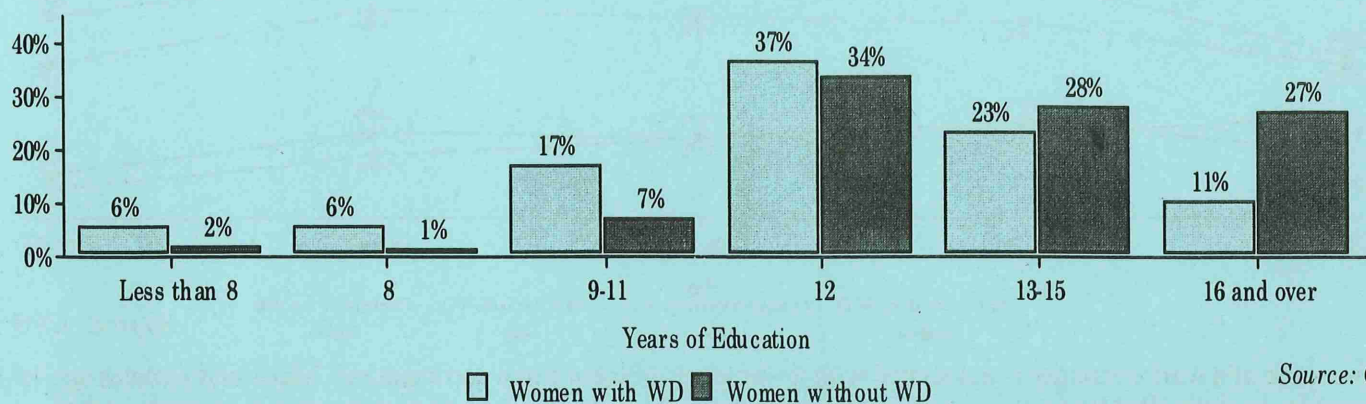
**Disability-** A condition in which a person has difficulty performing functional activities (e.g. seeing, hearing, talking, walking) or activities of daily living (e.g. getting in or out of a bed or a chair, bathing, using the toilet, eating) or other activities relating to everyday tasks or socially defined roles (e.g. finishing schoolwork, the ability to work at a job or around the house).

**Severe Disability-** A condition in which a person is unable to perform one or more activities, and/or needs an assisted device to get around and/or needs assistance from someone to perform basic activities. Source: U.S. Census Bureau (SIPP)



## EDUCATIONAL ATTAINMENT OF WOMEN BY WORK DISABILITY STATUS

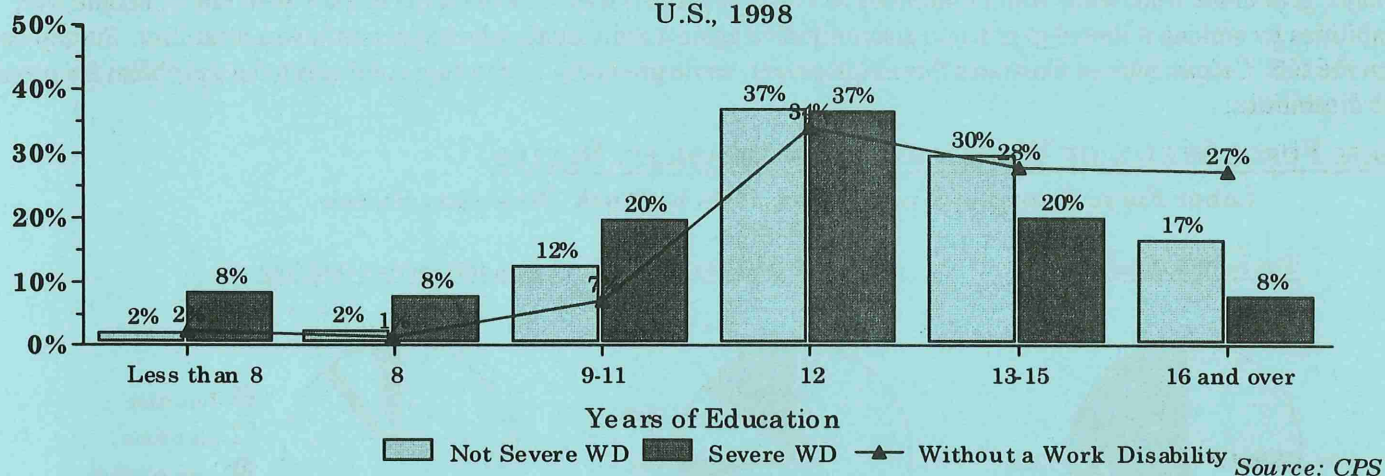
Educational Attainment of Women 25-64 years old by Work Disability Status  
U.S., 1998



Women age 25-64 with a work disability have lower educational attainment than those without a work disability. Twenty nine percent of women with a disability have less than a high school education. This compares to 10 percent of women without a work disability. Over one-half (55%) of women without a disability have some post-secondary education, while approximately one-third (34%) of women with a work disability have education beyond high school. There is little difference in the educational attainment of women and men who have a work disability.

## EDUCATIONAL ATTAINMENT OF WOMEN BY SEVERITY OF WORK DISABILITY

Educational Attainment of Women 25-64 years old by Disability Status  
U.S., 1998



Women age 25-64 with a severe disability are more likely to have less education than women whose work disability is not severe and women without a work disability. Almost three-fourths (73%) of women with a severe work disability have 12 years of education or less. This compares to just over one-half (53%) of women with a work disability that is not severe and 44 percent of women without a work disability.

Some post-secondary education is completed by 28 percent of women with a severe disability, 47 percent of women whose work disability is not severe and 55 percent of women without a work disability.

### DEFINITION

**Work Disability** - A condition that prevents a person from working or limits the kind or amount of work they can do.

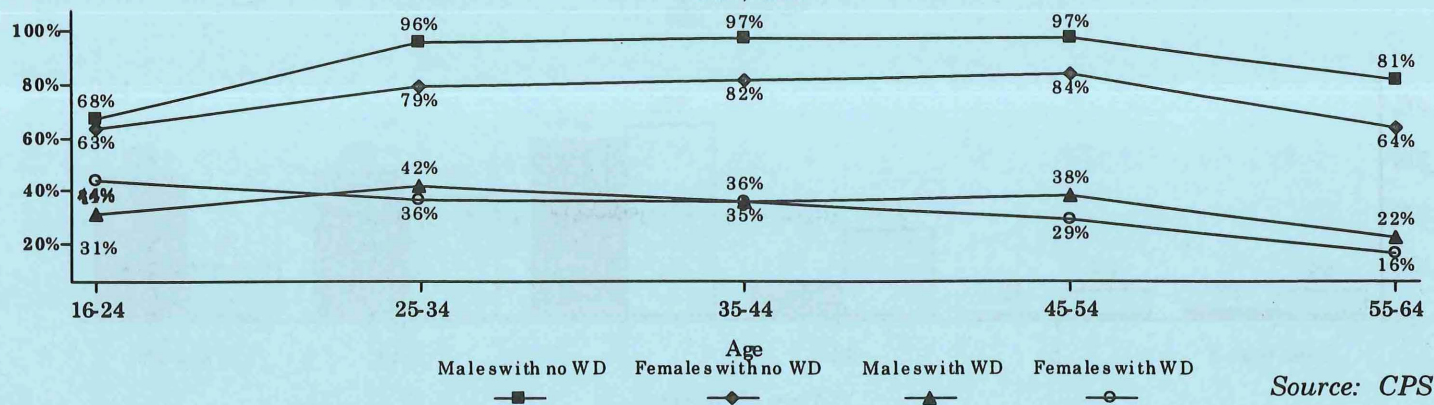
Source: U. S. Census Bureau (CPS)



## LABOR FORCE PARTICIPATION BY AGE, SEX AND WORK DISABILITY STATUS

### Percent of Persons in Labor Force by Disability Status, Age and Sex

U.S., 1998



The presence of a work disability is associated with lower levels of labor force participation. Males and females age 16-64 with a work disability had lower percent of persons in the labor force than males and females with no work disability. Women with a work disability had the lowest percentage of participation in the labor force, except for the population under age 25 in which males with a work disability had lower participation. Males with no work disability had the highest labor force participation in all age groups.

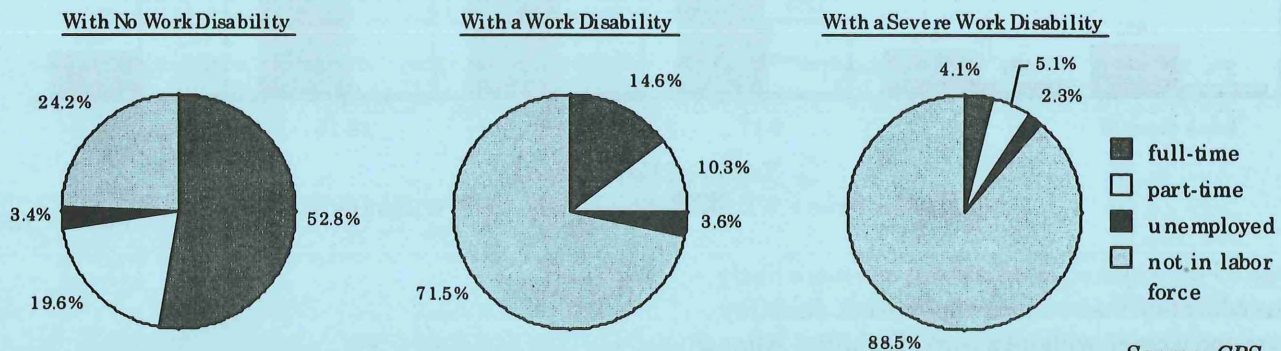
Work force participation also varied with age. Males and females with no work disability had similar patterns of participation in the labor force. In these groups the percent of persons in the labor force was lowest in ages 16-24, increased and stayed relatively stable from the ages of 25-54, then decreased after the age of 55. Females with a work disability had a slightly different pattern of participation in which the percent of persons in the labor force was highest for the age group 16-24 and decreased with age.

A major goal of the Americans with Disabilities Act of 1990 (ADA) was to increase the employment rate of people with disabilities by making it illegal to practice discrimination against individuals who happen to have a disability. Survey data from the U.S. Census Bureau illustrates that employment, while gradually increasing, continues to be a problem for people with disabilities.

## LABOR FORCE STATUS OF WOMEN BY WORK DISABILITY STATUS

### Labor Force Status of Women Ages 16-64 by Work Disability Status

U.S., 1998



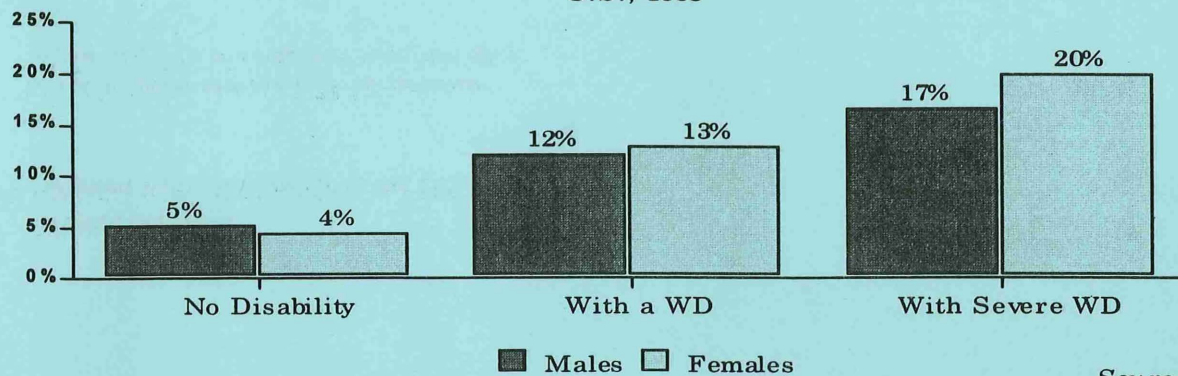
Women age 16-64 with a work disability were less likely to be in the labor force than women with no work disability. Approximately 9 in 10 (88.5%) women with a severe work disability were not in the labor force compared to nearly 3 in 4 (71.5%) women with a work disability and about 1 in 4 (24.2%) women without a work disability.

Women with a work disability have lower rates of full-time and part-time employment than those without a work disability. Over half (52.8%) of women with no work disability were employed full-time compared to 14.6 percent of women with a work disability and 4.1 percent of women with a severe work disability. Approximately 1 in 5 (19.6%) women without a work disability, 1 in 10 (10.3%) with a work disability and 1 in 20 (5.1%) with a severe work disability were employed part-time. The percent of women who were unemployed was similar for women with and without a work disability. However, unemployment rates varied between groups as illustrated in the next section.



## UNEMPLOYMENT RATE BY SEX AND WORK DISABILITY STATUS

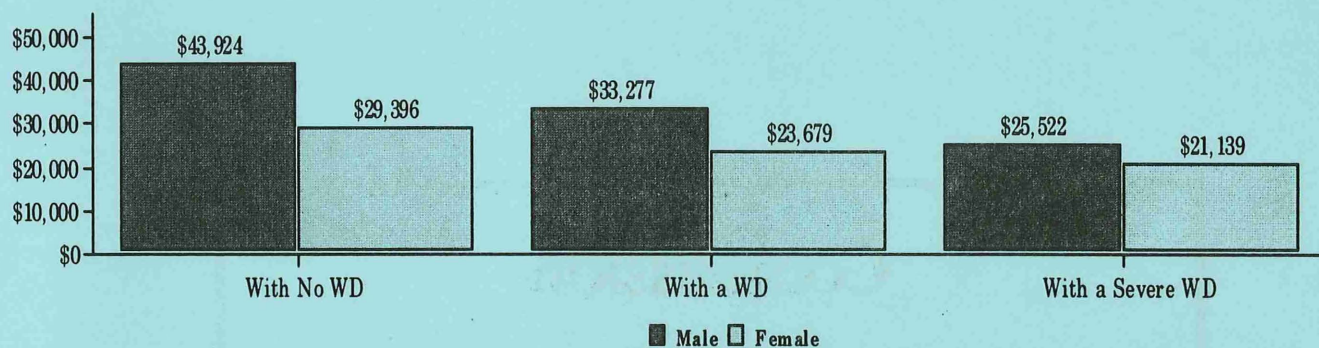
**Unemployment Rate for Persons Ages 16-64 by Sex and Disability Status**  
U.S., 1998



The unemployment rate varied by work disability status for women and men. The unemployment rates for men and women age 16-64 were very similar for those without a work disability and those with a work disability. Women with a severe work disability had higher unemployment rates than men in the same group. The unemployment rate for women was 4.4 percent for those with no work disability, 12.7 percent for those with a work disability and 19.9 percent for those with a severe work disability.

## MEAN\*\* YEARLY EARNINGS OF WORKERS BY SEX AND WORK DISABILITY STATUS

**Mean\*\* Earnings of Year-round Full-time Workers Ages 16 to 64 by Sex and Disability Status**  
U.S., 1998



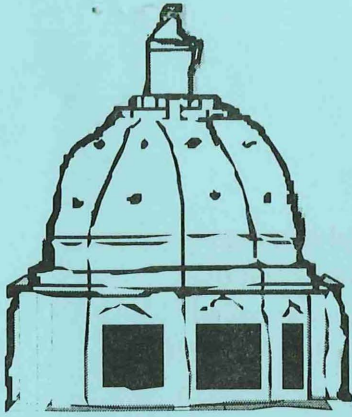
\*\*Note: These data are mean earnings rather than the usual median earnings which are most commonly used to report earnings data.

Source: CPS

The presence of a disability is associated with lower levels of mean earnings. (1998 earnings data related to disability status are only available by mean earnings rather than median earnings which are most commonly used to report earnings. Mean earnings are obtained by dividing total aggregate earnings of a group by the number of earners in a group.) For men age 16-64, the difference in mean yearly earnings of year-round full-time workers is \$18,402 or 42 percent between those with no disability and those with a severe disability. For women full-time year-round workers age 16-64, the difference in mean yearly earnings is \$8,257 or 28 percent between those with no disability and those with a severe disability.

For full-time year-round workers age 16-64, men have higher yearly mean earnings than women. For both men and women, mean yearly earnings are lower for those with a disability and are lowest for those with a severe disability. The gap in mean yearly earnings between women and men is 67 percent for those with no disability. For men and women with a work disability the gap is 71 percent. For those with a severe work disability, the gap narrows to 82 percent.





# Commission on the Economic Status of Women

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## The Earnings Gap

Data in this newsletter are from:

U.S. Bureau of the Census, Current Population Reports,  
"Money Income in the United States: 1998."

### Contents

Median Annual Earnings.....	2
Earnings Gap.....	2
Earnings Distribution.....	3
Earnings by Occupational Category.....	3
Earnings and Earnings Gap by Educational Attainment.....	4
Earnings by Race.....	5
Earnings by Age.....	5

### Definitions

**Median Earnings:** The amount which divides the earnings distribution into two equal groups, half having earnings above the median, half having incomes below the median.

**Full-time year-round workers:** Persons working 35 and more hours a week for at least 50 weeks in a year.

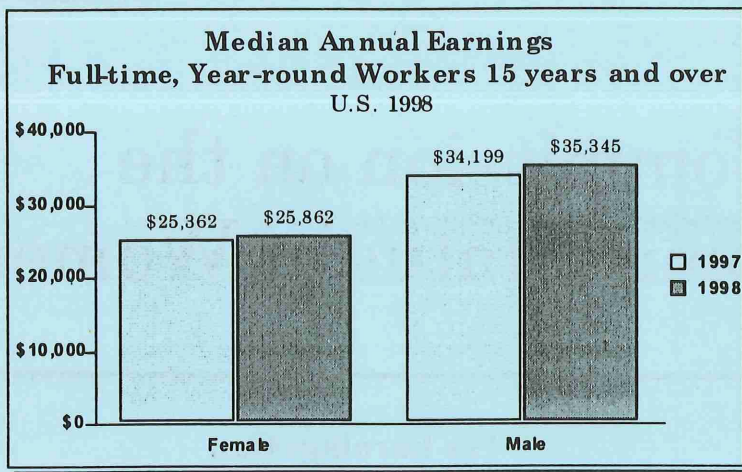
**Earnings Gap:** The ratio of female-to-male earnings.

*Note: Earnings gaps in this newsletter are calculated with annual median earnings rather than weekly or hourly earnings.*

*Annual median earnings of full-time, year-round workers are a better measure of changes over time because they are less affected by fluctuation in earnings of temporary, part-year or overtime workers.*



## Median Annual Earnings



The median annual earnings of women and men age 15 years and over working full-time, year-round increased between 1997 and 1998.

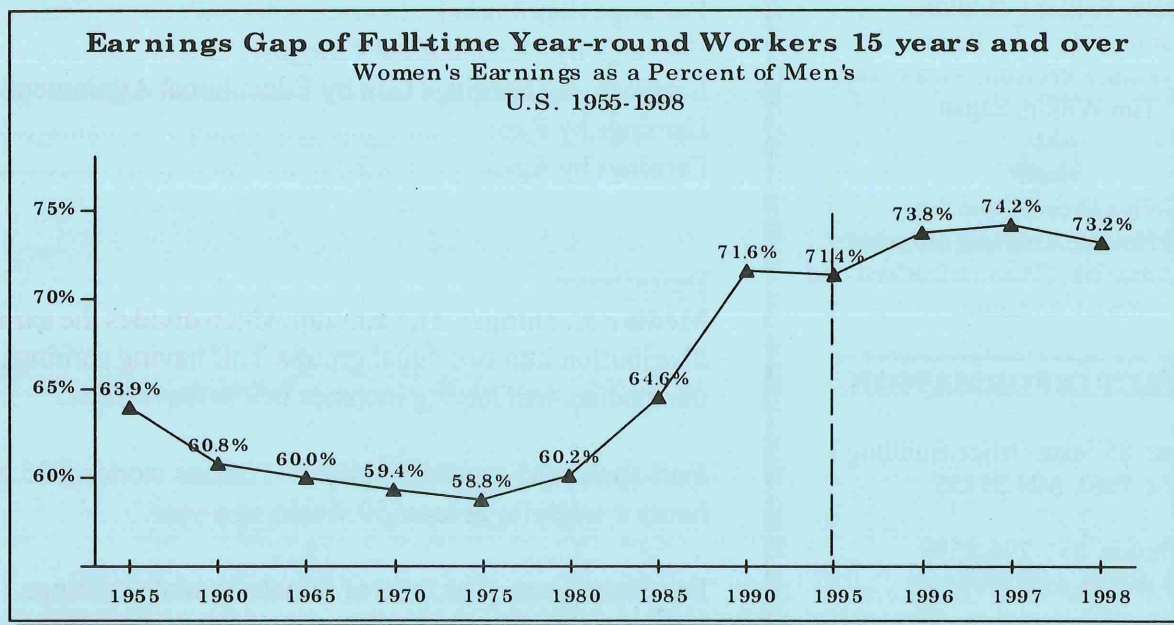
Women's earnings increased by 2.0 percent from \$25,362 to \$25,862.

Men's earnings increased by 3.4 percent from \$34,199 to \$35,345.

*Note: 1997 figures adjusted for inflation.*

For women, 1998 was the third straight year of increase in median annual earnings of full-time, year-round workers. For men, it was the second consecutive year of increase.

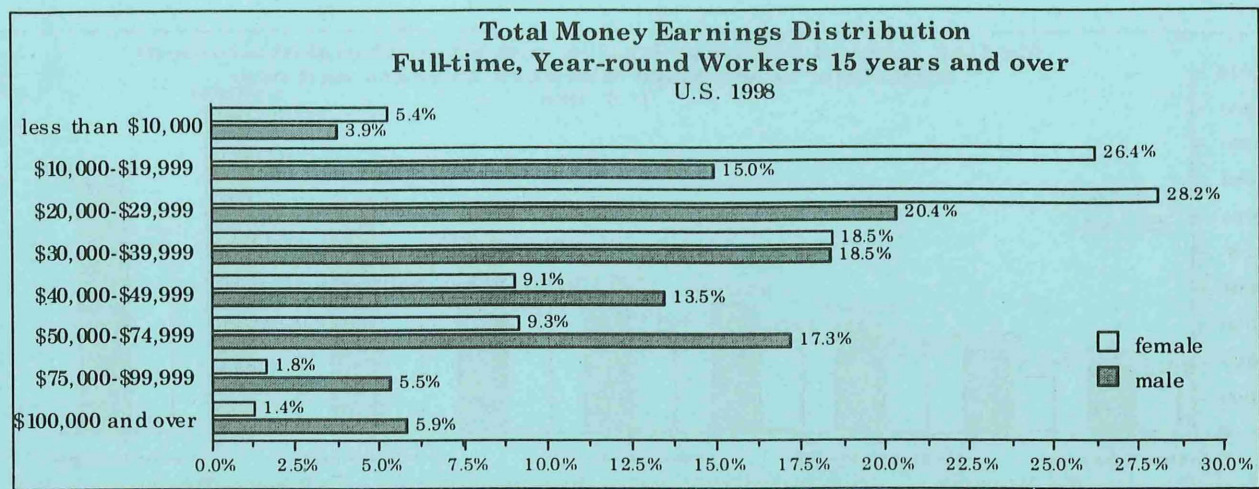
## Earnings Gap



The chart above shows the earnings gap of full-time year-round workers age 15 and over in five year increments from 1955 to 1995 and includes yearly information from 1996 to 1998. In 1998, the earnings gap was 73.2 percent. This gap represents a slightly larger gap than in both 1996 and 1997.



## Earnings Distribution



In 1998, nearly one-third (31.8%) of females age 15 and over who work full-time, year-round earned less than \$20,000 annually. This compared to roughly one-fifth (18.9%) of their male counterparts. Three in five (60.0%) females, and just under 2 in 5 (39.3%) males earned less than \$30,000 annually. Approximately 4 in 5 (78.5%) females and 3 in 5 (57.8%) males earned below \$40,000.

One in eight (12.5%) females, compared to nearly 3 in 10 (28.7%) males, earned incomes over \$50,000.

## Earnings by Occupational Category

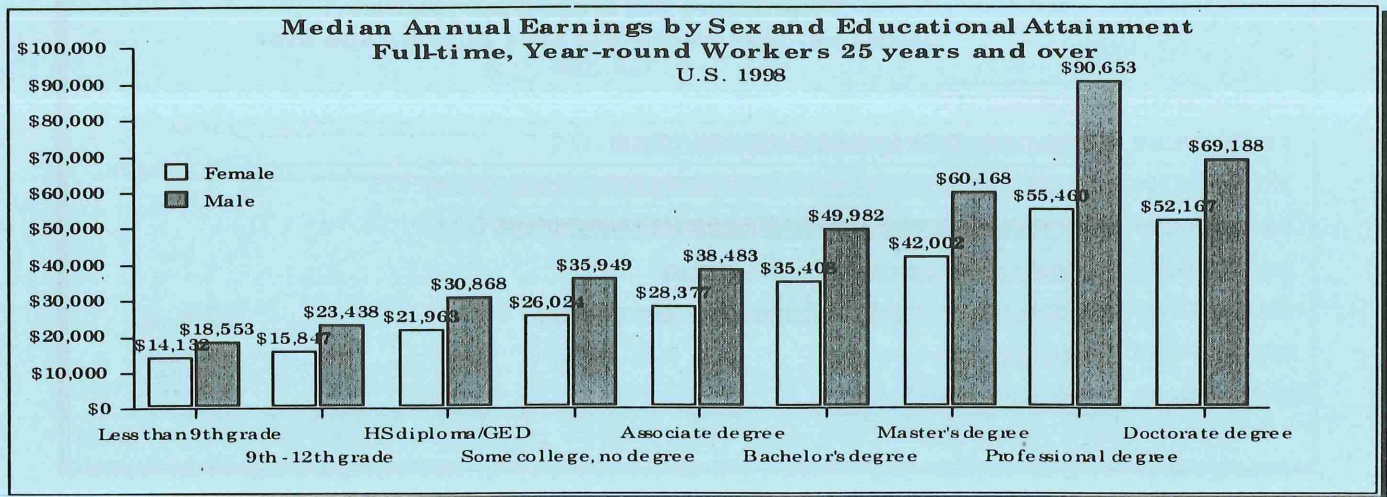
The table below shows earnings and earnings gaps of full-time, year-round workers age 15 and over for various occupational categories in the civilian labor force. In 1998, the most equitable female-to-male earnings ratio, 84.1 percent, was found in the farming, forestry and fishing industries. However, only 11.9 percent of this category was female, and less than 1 percent of the total female labor force was in this field. The category with the widest earnings gap was sales, in which the median earnings of women were 62.3 percent of men's.

In 1998, the two categories with the highest percentage of female full-time, year-round workers age 15 and over were administrative support (76.3%) and service workers (51.9%). In these categories, the earnings gaps were 76.5 percent and 69.5 percent respectively.

<b>Median Annual Earnings by Occupational Category</b> <b>Full-time, Year-round Civilian Workers 15 years and over</b> <b>U.S. 1998</b>					
Occupational Category	Annual Median Earnings: Female	Annual Median Earnings: Male	Women's earnings as % of Men's	% of occupation that is female	% of female labor force in this occupation
Executive, administrative, and managerial	\$34,755	\$51,351	67.7%	43.0%	18.4%
Professional specialists	\$36,261	\$51,654	70.2%	47.1%	17.9%
Technical and related support	\$27,846	\$40,546	68.7%	48.1%	4.2%
Sales	\$23,197	\$37,248	62.3%	39.5%	10.8%
Administrative Support	\$23,835	\$31,153	76.5%	76.3%	25.0%
Precision production, craft and repair	\$23,907	\$31,631	75.6%	7.7%	2.4%
Machine operators, assemblers and inspectors	\$19,015	\$27,890	68.2%	33.1%	5.0%
Transportation and materials moving	\$21,449	\$30,422	70.5%	6.8%	0.7%
Handlers, equipment cleaners, helpers & laborers	\$16,550	\$21,871	75.7%	17.1%	1.4%
Service workers	\$15,647	\$22,515	69.5%	51.9%	13.6%
Farming, forestry, and fishing	\$15,865	\$18,855	84.1%	11.9%	0.6%

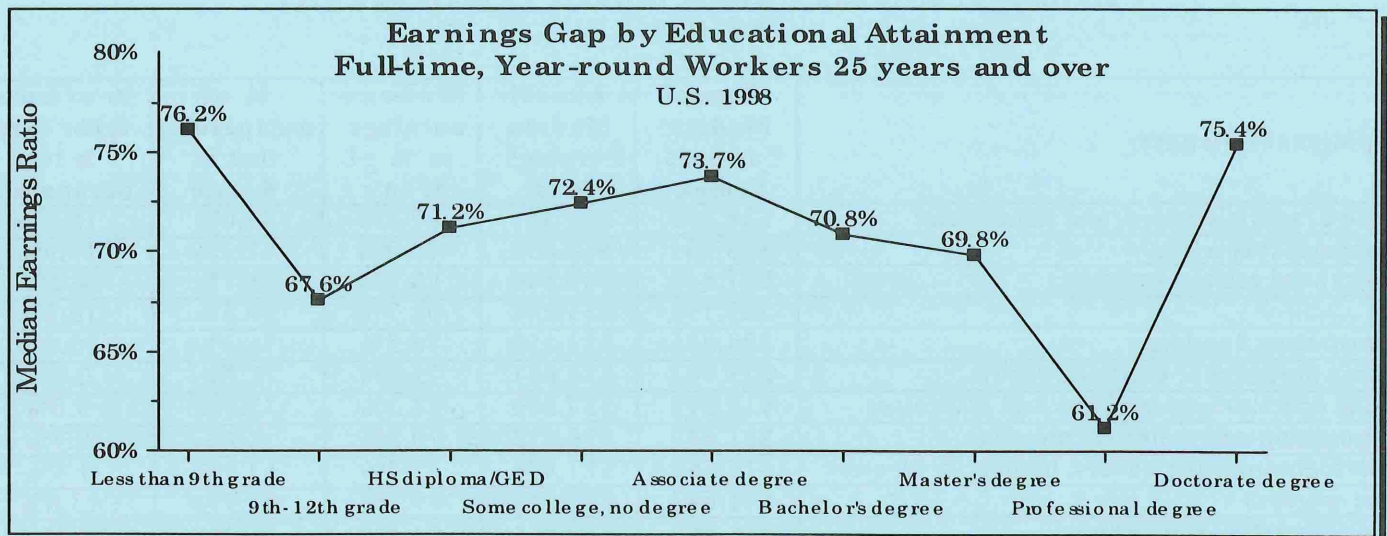


## Earnings and Earnings Gap by Educational Attainment



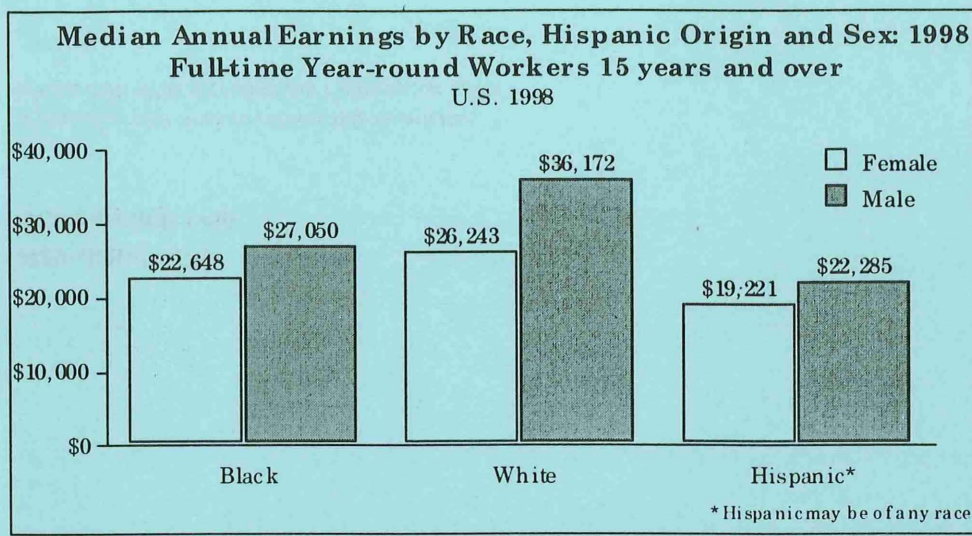
Earnings increase as education levels increase. The charts above and below show 1998 median annual earnings and earnings gaps of full-time, year-round workers age 25 and over by educational attainment.

- Median annual earnings of women with formal education attainment below 9th grade were \$14,132, compared to \$18,553 for men. The ratio of these earnings (76.2%) represents the smallest earnings gap of all levels of educational attainment.
- The median earnings of those with a high school diploma (or GED) were \$21,963 for women and \$30,868 for men, resulting in an earnings gap of 71.2 percent.
- Median earnings of women with a bachelor degree were \$35,408, compared with \$49,982 for men, which represents an earnings gap of 70.8 percent.
- Women with their doctorate degree earned 75.4 percent of the earnings of men (earnings were \$52,167 and \$69,188, respectively). Interestingly, it was at the doctorate degree level and the level of less than 9th grade educational attainment, that earnings of men and women were most equal.
- The earnings gap is largest between women and men who hold a professional degree, with women earning 61.2 percent of the median earnings of men. At this level of educational attainment, both men and women have the highest annual median earnings (\$55,460 for women and \$90,653 for men).





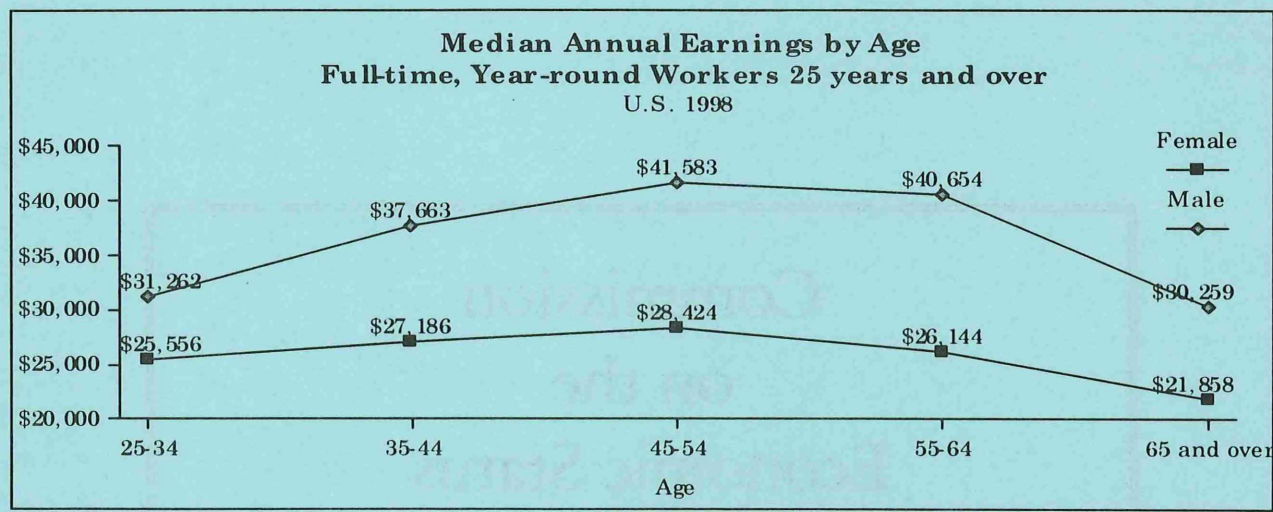
## Earnings by Race



1998 earnings of female full-time, year-round workers age 15 and over of Hispanic origin most closely approximated that of their male counterparts. The earnings of Hispanic women as a percent of Hispanic men's earnings were 86.3 percent. The earnings gap between Black women and men was 83.7 percent. These numbers compare to the earnings gap of 72.6 percent between White women and men.

The median annual earnings of White women were higher than the earnings of Hispanic and Black women. However, the lower earnings of Hispanic and Black males (compared to White males) results in a higher ratio of earnings for Black and Hispanic females. *Note: 1998 median annual earnings data were only available for full-time, year-round workers of Black, White, and Hispanic Origin. Hispanic may be of any race.*

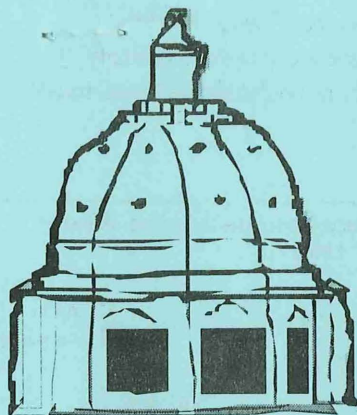
## Earnings by Age



In 1998, women's median annual earnings were lower than men's at all ages. For both women and men full-time, year-round workers age 25 and over, earnings were highest for the ages 45-54 and lowest for those 65 and over. In addition, women's median earnings varied less by age than men's. For women, the difference between the highest and lowest median earnings by age was \$6,566. This compared to a difference of \$11,324 for men.

The gap between women's and men's earnings (of full-time, year-round workers) is smallest at the youngest ages and greatest at the middle ages. In 1998, women age 25-34 earned 81.7 percent of their male counterparts. During the ages of 55 to 64 women earned 64.3 percent. For those 65 and over, the earnings gap narrowed and women's earnings were 72.2 percent of men's earnings.





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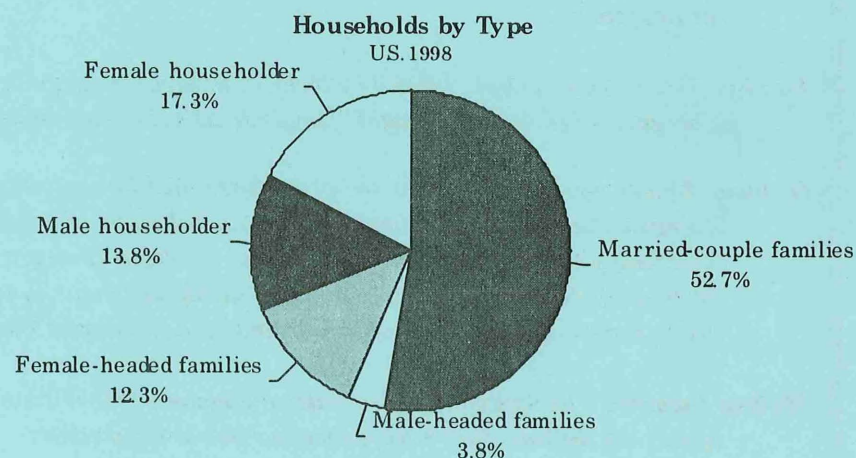
## U.S. Household and Family Income

Data in this newsletter are compiled from:

U.S. Bureau of the Census, Current Population Reports,  
“Money Income in the United States: 1998” and  
“Detailed Family Income” (1998).

### Contents

Households by Type.....	1
Nonfamily Households.....	2
Definitions.....	2
Families by Type.....	3
Median Income by Presence of Related Children.....	3
Income Distribution of Families	
Total Families.....	4
Families without Children.....	4
Families with Children.....	4
Families with All Children under 6 years.....	5
Families with All Children 6-17 years.....	5
Families with Some Children under 6 and Some 6-17 years....	5

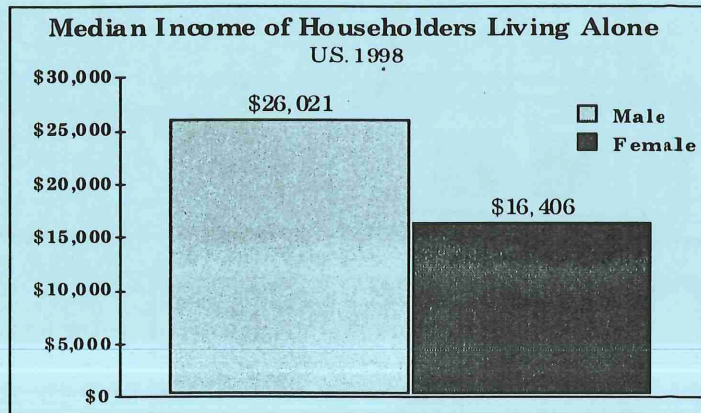
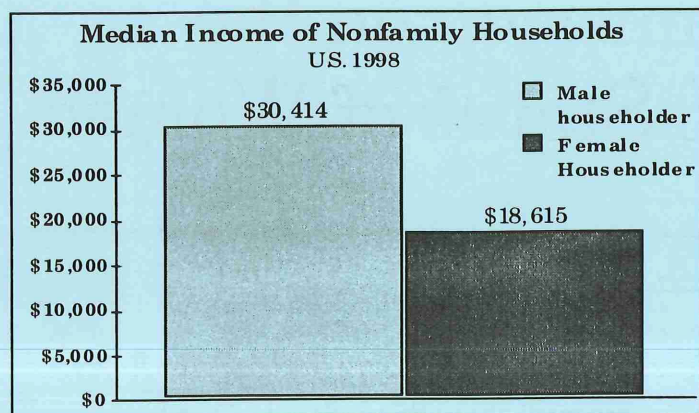


In 1998, there were 71.5 million family and 32.3 million nonfamily households which represents 68.9 and 31.1 percent of U.S. households.



## Nonfamily Households

Nonfamily households are composed of unrelated individuals living together or individuals living alone. In 1998, approximately 3 in 10 of all households were nonfamily households. Of these households there were approximately 26.6 million householders living alone which comprised over four-fifths (82.3%) of nonfamily households and one-fourth (25.6%) of all households.



- Nonfamily households experienced growth in median income between 1997 and 1998. Median income for those maintained by a woman rose 4.1 percent from \$17,887 to \$18,615. Median income of nonfamily households maintained by a man rose 8.5 percent from \$28,022 to \$30,414. *Note: 1997 figures adjusted for inflation*
- The median income of females living alone was \$16,406 which was less than two-thirds (63.0%) of the median income of males who live alone.
- The vast majority of nonfamily households are composed of persons living alone. Just under 9 in 10 (87.0%) female householders lived alone, compared to just over 3 in 4 (76.3%) male householders.

### Definitions

**Household:** All people (related or unrelated) who occupy a housing unit. Households are classified as family or nonfamily.

**Family:** Two or more people related by birth, marriage, or adoption who reside together. Families are categorized as married-couple, female-headed or male-headed.

**Income:** Money income received in the preceding calendar year including earnings; unemployment compensation; workers' compensation; social security; supplemental security income; public assistance (excluding the value of noncash benefits); veterans' payments; survivor benefits; disability benefits; pension or retirement income; interest, dividends; rents, royalties and estates and trusts; educational assistance; alimony; child support; financial assistance from outside of the household; and other income.

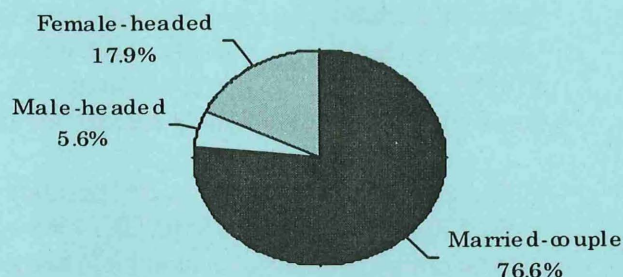
**Median Income:** The amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median.

**Family Income:** Income of all families, including those living in group quarters.

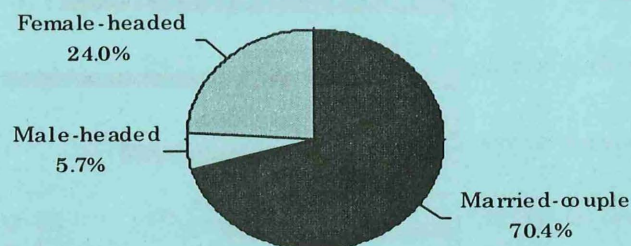


## Families by Type

**All Families by Type**  
U.S. 1998



**Families with Children by Type**  
U.S. 1998



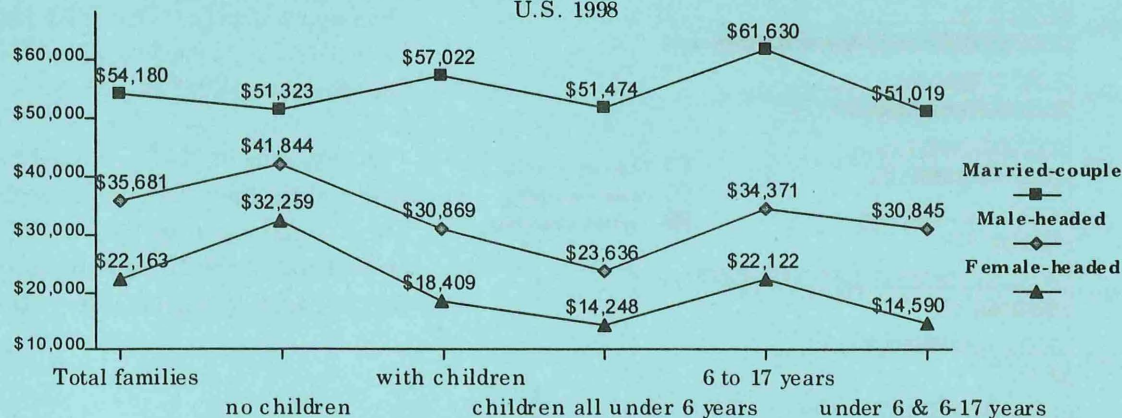
- Married-couple families are by far the most common type of families, constituting over three-fourths (76.6%) of all families and 7 in 10 (70.4%) families with related children under 18 years.
- Female-headed families comprised 17.9 percent of all families and one quarter (24.0%) of families with children.
- Male-headed families represented approximately 1 in 20 of all families and families with children (5.6% and 5.7%, respectively).

## Median Income of Families by Presence of Related Children

The chart below shows the distribution of U.S. families by median incomes in 1998, based on the presence and age of children. Charts on the following pages examine the income distributions in each category by family type in greater detail.

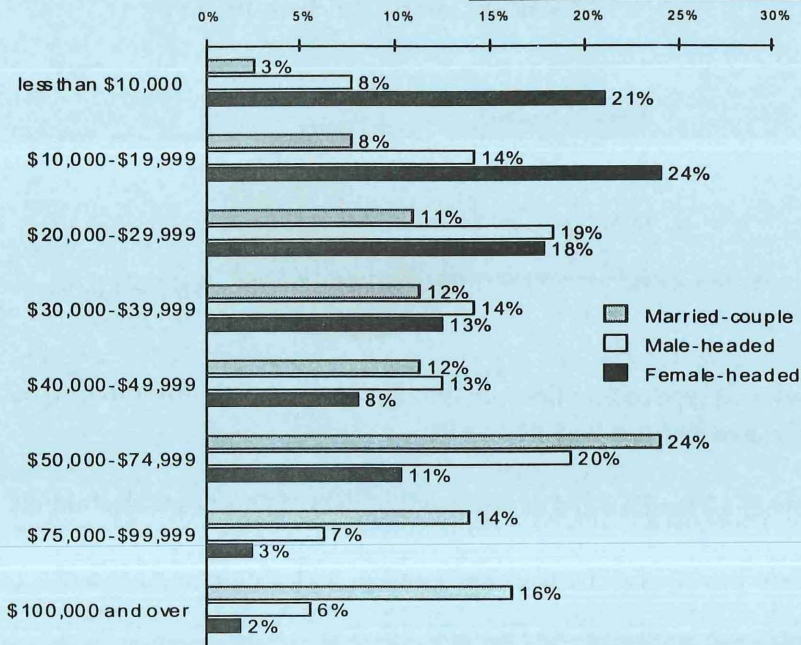
- Married-couple families had the highest median incomes of any family type in every category. Median income was highest at \$61,630 for married-couple families with all children 6-17 years.
- Female-headed families had the lowest median incomes of any family type in every category.
- Female-headed families with all children under 6 years had a median income of \$14,248. This was the lowest median income of any family type, and was just over one-fourth (27.7%) of the median income of married-couple families with all children of this age.
- Female-headed families with children had median incomes just under three-fifths (57.1%) of female-headed families with no children.
- Female-headed and male-headed families with no children had higher median incomes than their counterparts with children. However, this was not the case for married-couple families without children.

**Median Income of Families by Presence of Related Children Under 18 Years Old**  
U.S. 1998





### Income Distribution of Total Families



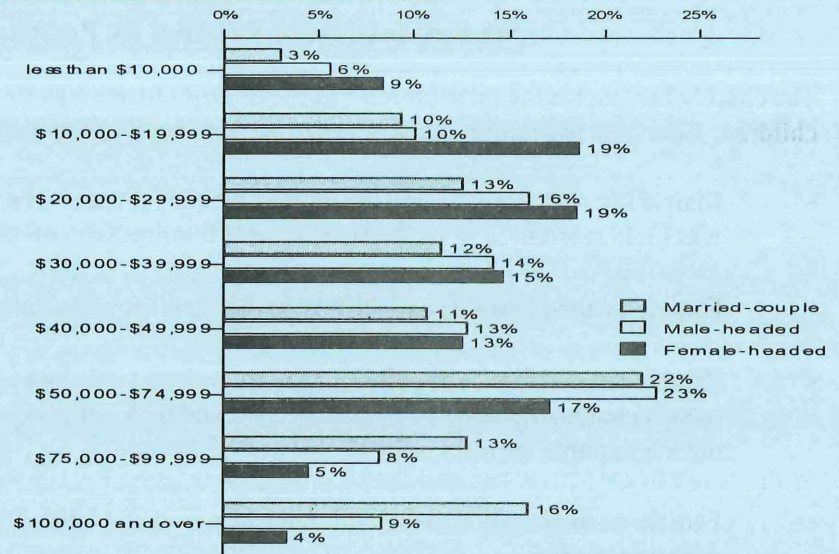
- Over one-fifth (21%) of female-headed families had annual incomes less than \$10,000. The largest share (24%) had incomes between \$10,000 and \$19,999. These two categories accounted for nearly one half (45%) of female-headed families.

- The largest shares of male-headed families were in the \$20,000-\$29,999 and \$50,000-\$74,999 income groups, with 39 percent in these categories.

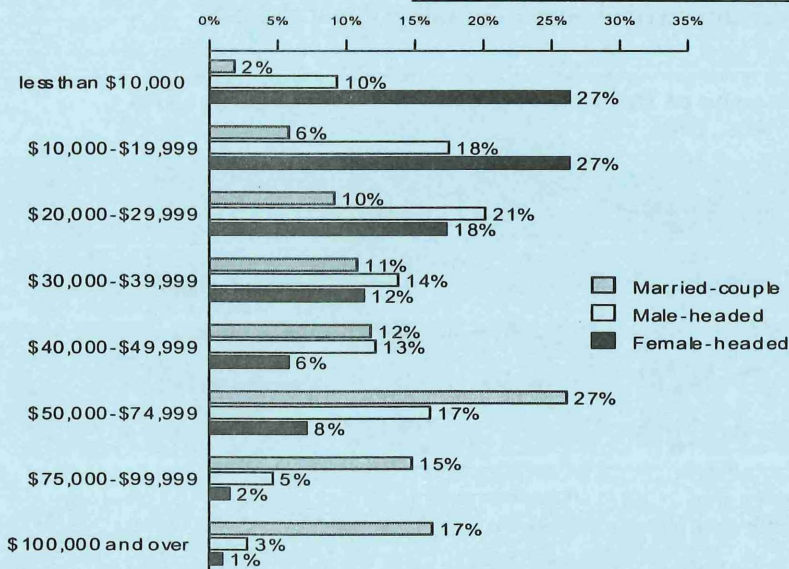
- The largest share of married-couple families, 24 percent, had incomes of \$50,000 to \$74,999. Over one-half (54%) of married-couple families had incomes over \$50,000.

### Income Distribution of Families without Children

- Families without children were more evenly distributed among income groups than families with children.
- Only 3 percent of married-couple families without children had incomes less than \$10,000, while 9 percent of female-headed and 6 percent of male-headed families were in this category.
- Less than 1 in 10 (9%) female-headed families without children had incomes above \$75,000, while 3 in 10 (29%) of married couples without children had incomes of this level.



### Income Distribution of Families with Children



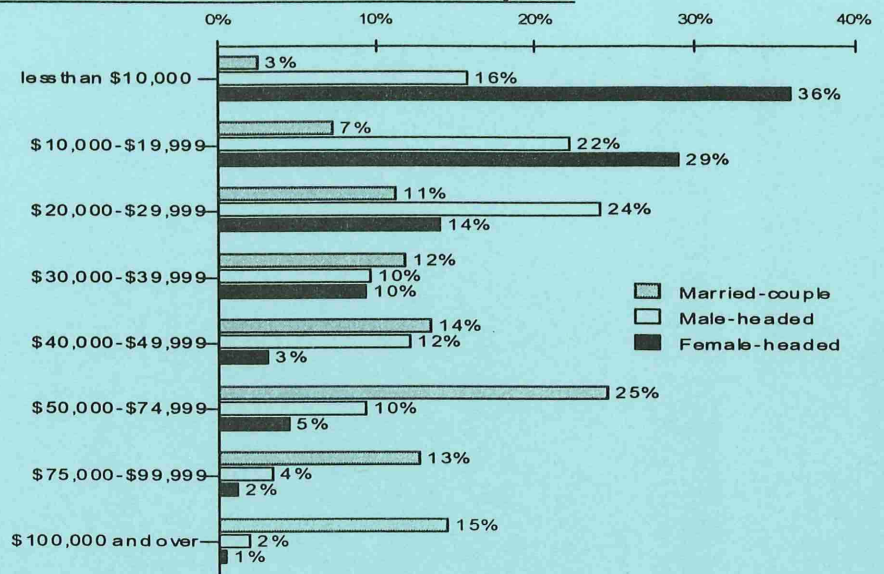
- Female-headed families with children were concentrated at the very lowest income levels. Over one-fourth (27%) of these families had incomes of less than \$10,000. Over half (54%) had incomes under \$20,000.

- Nearly 6 in 10 (59%) married-couple families with children have incomes of \$50,000 and over. This compares to roughly 1 in 10 (11%) female-headed and 1 in 4 (25%) male-headed families with children having incomes of this level.

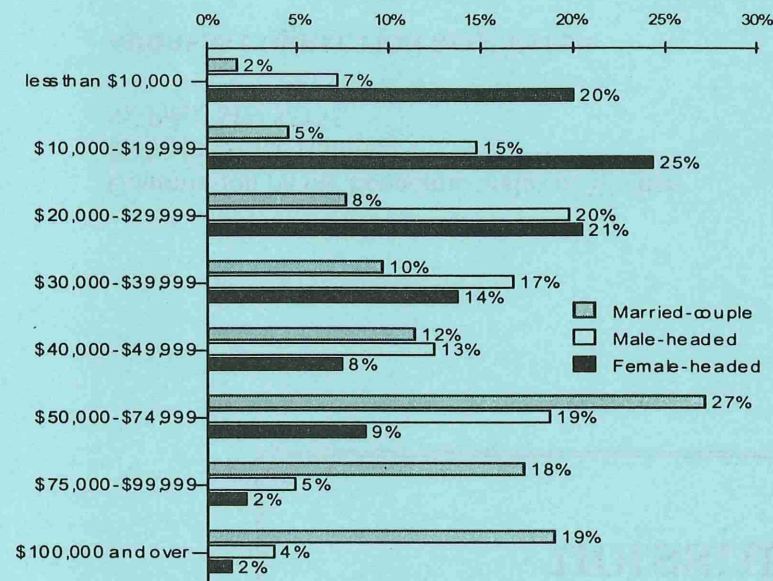


## Income Distribution of Families with All Children Under 6 years

- Over one-third (36%) of female-headed families with all children under age 6 had incomes less than \$10,000. Only 3 percent of married-couple families and 16 percent of male-headed families with children of this age had incomes this low.
- Nearly two-thirds (65%) of female-headed families with young children had incomes under \$20,000.
- Approximately 1 in 10 (11%) female-headed families in this category had incomes above \$40,000. In comparison, 2 in 3 (67%) married-couple families and just under 3 in 10 (28%) male-headed families had incomes above this level.



## Income Distribution of Families with All Children 6 to 17 Years



- Families with older children generally had higher incomes than those with younger children.
- One-fifth (20%) of female-headed families with all children 6 to 17 years had incomes less than \$10,000. The largest share (25%) had incomes of \$10,000 to \$19,999. Accordingly, almost one-half (45%) of these female-headed families had incomes below \$20,000.
- Male-headed families had their largest shares (20% and 19%) in the income categories of \$20,000-\$29,999 and \$50,000-\$74,999.
- For married-couple families, the largest percent (27%) had incomes in the \$50,000-\$74,999 category.

## Income Distribution of Families with Some Children Under 6 Years and Some 6-17 Years

- The likelihood of having a lower income increased if families had some children under age 6 years and some 6 to 17 years, especially for female-headed families.
- Over one-third (35%) of female-headed families with children in both age groups had incomes under \$10,000. Almost two-thirds (65%) had incomes under \$20,000.
- One in ten male-headed families and less than 1 in 20 (3%) married-couple families had incomes under 10,000. One-third (32%) of male-headed and just over one-tenth (12%) of married-couple families had incomes under \$20,000.

