

Minnesota Legislative Commission on the Economic Status of Women

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ANNOUNCEMENTS

We have updated the following historical information on women in
public office on our website:

Women in the Minnesota Legislature by Session

Women in the Minnesota Legislature by Years Elected

Number of Women Elected to the Minnesota Legislature, 1922-2000

We have also updated the Labor Force Participation of U.S. Mothers
fact sheet. To receive a copy of this fact sheet please check our
website or contact the Commission office.

Fact Sheet

WOMEN IN THE MINNESOTA LEGISLATURE

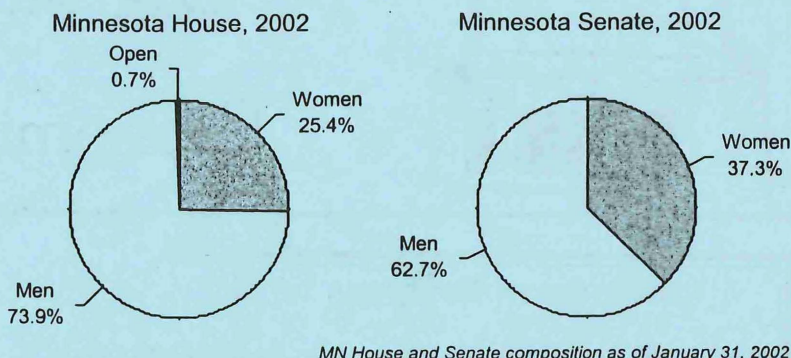
Women in the Minnesota Legislature, 2002

There are currently 59 women serving in the Minnesota Legislature. This is a gain of one since the 2000 general election. Since that time two women were elected to the legislature in special elections and one woman died while in office. The historic high of women in the Legislature has been 62.

Women hold 34 (25.4%) of the 134 seats in the House. There is currently one open House seat due to the death of Representative Darlene Luther. Historically, the highest number of women serving in the House has been 40 (29.9%). Thirty-nine women were elected to the House in the general election of 1996 (the highest number of women elected to the House in a general election), one woman was elected by a special election in November 1997, one woman died in December of 1997 and another woman was elected by special election in January of 1998.

In the Senate, women hold 25 (37.3%) of the 67 seats. This is a gain of two seats from the 2000 general election and is the highest number of seats ever held by women in the Senate. The previous record high of women in the Senate was 23 (34.3%) after the 2000 general election.

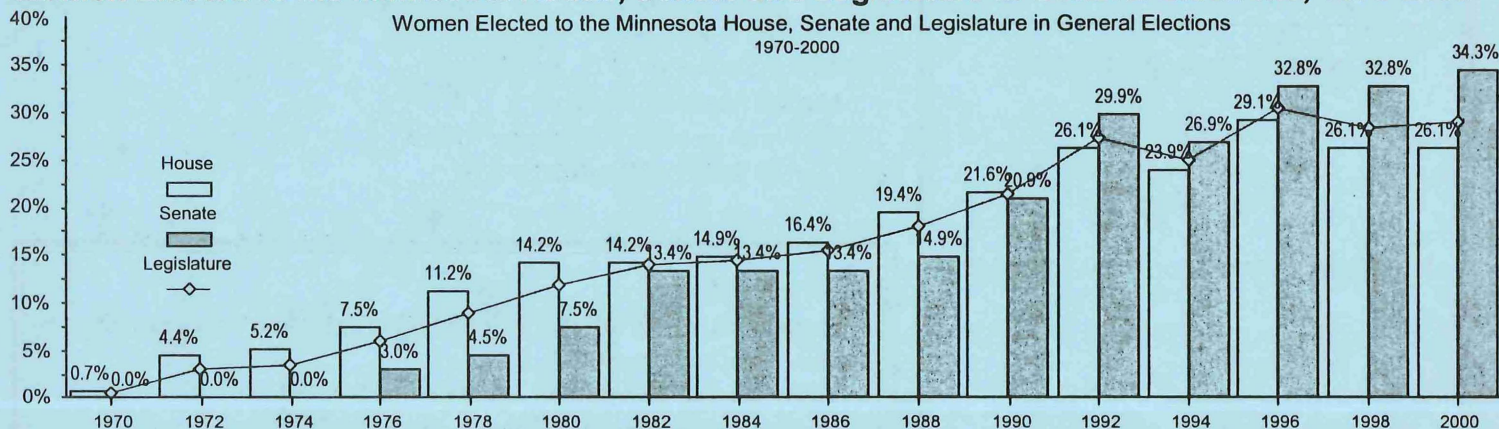
In 2002, two women will serve their first terms in the Senate. Yvonne Prettner Solon was elected to fill the seat of her husband Sam Solon who died in office and Mee Moua was elected to fill the seat vacated by Randy Kelly who resigned. Senator Moua is the first Hmong American to be elected to a state legislature in the United States.



Women in the Minnesota Legislature, 2002*			
	DFL	Republican	Total
House	21	13	34
Senate	14	11	25
Legislature	35	24	59

*House and Senate composition as of January 31, 2002

Women Elected to the Minnesota House, Senate and Legislature in General Elections, 1970-2000



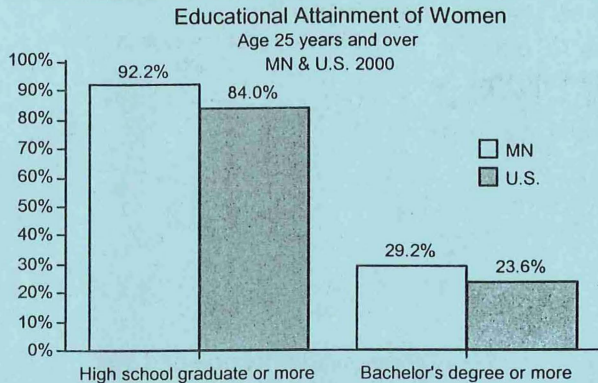
For consistency, data in the above chart are general election results held in specified year (special election data not included).

In 1922 women became eligible to vote and run for election to the Minnesota Legislature. From 1922 to 1970, the percent of the legislature comprised by women was very low ranging from zero to 2.5 percent. Over the next twenty years, representation by women increased steadily from 3.0 percent in 1972 to 27.4 percent in 1992. In 1996, a record of 61 women (30.3%) were elected to the Minnesota Legislature. The numbers of women elected in the 1998 and 2000 elections were lower, at 57 (28.4%) and 58 (28.9%), respectively.

Fact Sheet

EDUCATIONAL ATTAINMENT OF WOMEN
MINNESOTA AND U.S.

Educational Attainment of Women in Minnesota and the U.S.

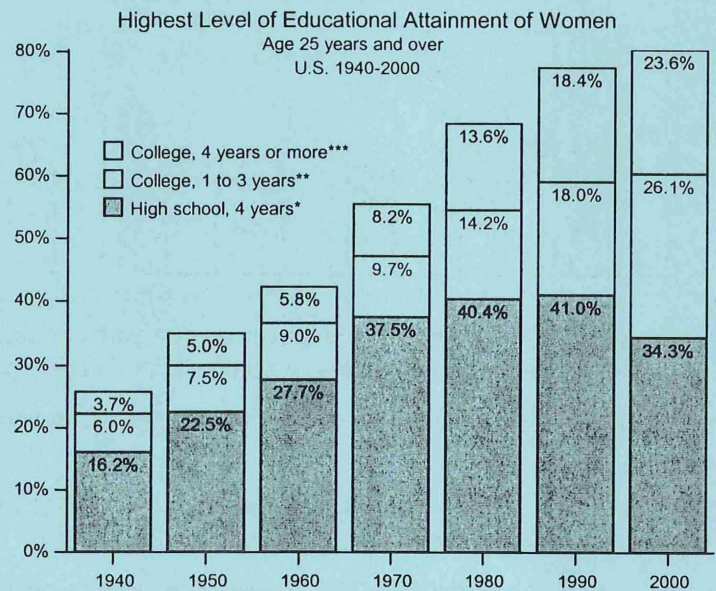


Women in Minnesota have higher levels of educational attainment than the national averages.

- ◆ In Minnesota, more than 9 in 10 (92.2%) women age 25 years and over had at least a high school diploma in 2000.
- ◆ Nearly 3 in 10 (29.2%) Minnesota women age 25 years and over had completed a bachelor's degree or more in 2000.

The educational attainment of U.S. women age 25 years and over has steadily increased over the decades.

- ◆ More than 4 in 5 (84.0%) U.S. women age 25 years and over had a high school diploma or more in 2000. In 1940, approximately 1 in 4 (25.9%) women had at least a high school diploma.
- ◆ In 2000, more than 1 in 5 (23.6%) U.S. women had a bachelor's degree or more, greater than a sixfold increase from 1940.
- ◆ Although educational attainment has increased, 16.0 percent of U.S. women age 25 years and over had less than a high school diploma in 2000.
- ◆ Over one quarter (26.1%) of U.S. women had some college or an associate degree in 2000.
- ◆ In 2000, 16.3 percent of U.S. women had a bachelor's degree and 5.7 percent had a master's degree. Less than 2 percent of women had a professional degree (0.9%) or a doctorate degree (0.7%).



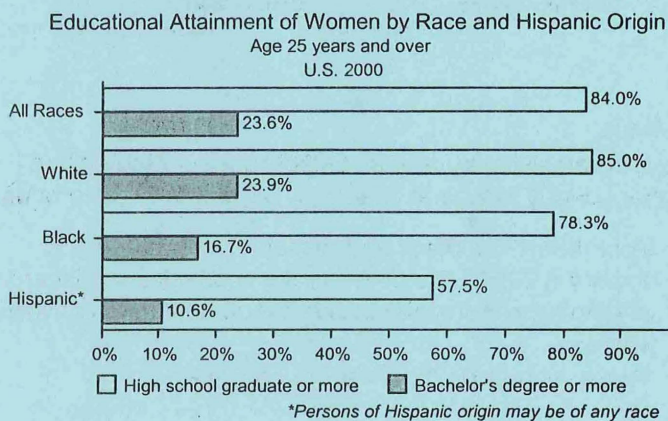
Beginning in 1992, educational attainment data is collected by:

* High school graduate

** Some college and Associate degree

*** Bachelor's, Master's, Doctorate and Professional degrees

Educational Attainment of U.S. Women by Race and Hispanic Origin



Educational attainment of U.S. women age 25 years and over varies by race and Hispanic origin.

- ◆ In 2000, 85.0 percent of White women age 25 years and over had at least a high school diploma. More than three-quarters (78.3%) of Black women and 57.5 percent of Hispanic* women had educational attainment of this level.
- ◆ Twenty-four percent (23.9%) of White women age 25 years and over had completed a bachelor's degree or more in 2000, compared to 16.7 percent of Black women and 10.6 percent of Hispanic women.

*Persons of Hispanic origin may be of any race

Data compiled from the U.S. Census Bureau, Current Population Reports.

Fact Sheet

PERSONS IN POVERTY MINNESOTA AND U.S.

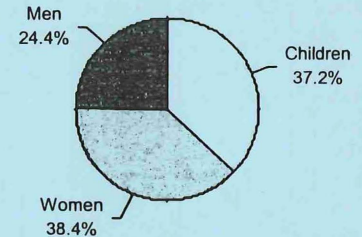
Poverty in Minnesota and the U.S.

Poverty rates are based on the poverty thresholds, the official definition of poverty for statistical use of federal data.

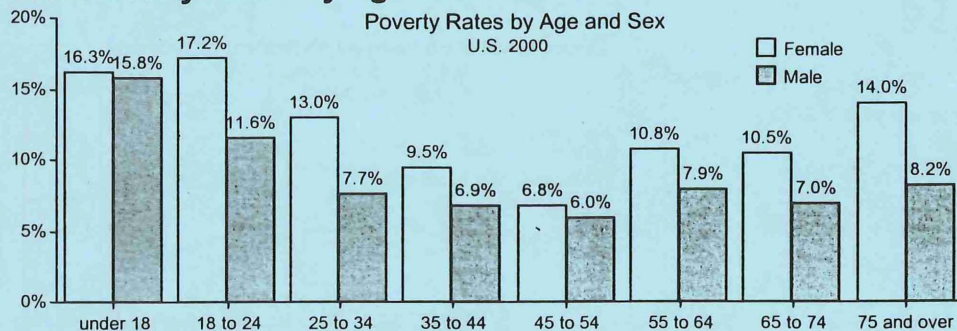
In Minnesota, the 3-year (1998-2000) poverty rate for the total population was 7.8 percent. Minnesota's poverty rate was lower than the comparable U.S. rate of 11.9 percent.

- ♦ In the U.S., women and children were over three-quarters (75.6%) of persons in poverty.
- ♦ Women age 18 years and over represented 3 of 5 (61.1%) adults in poverty.

Distribution of Persons in Poverty
U.S. 2000



U.S. Poverty Rates by Age and Sex



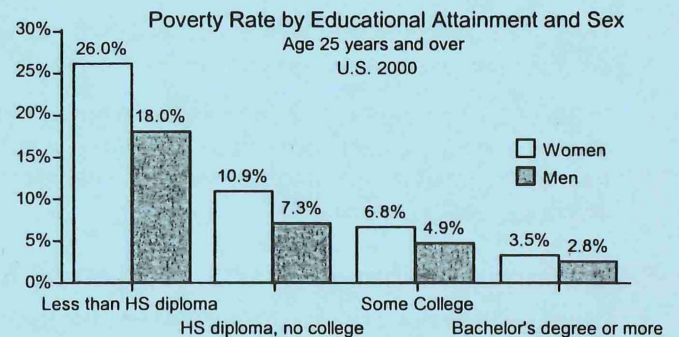
Poverty rates differ by age and sex. Women have higher rates of poverty than men in all age groups.

- ♦ In 2000, over 1 in 6 U.S. women age 18 to 24 years were in poverty, the highest rate of all age groups.
- ♦ Poverty rates of both women and men were lowest for those age 45 to 54 years.
- ♦ The disparity in poverty rates between women and men was greatest for those age 25 to 34 years and those age 75 years and over. In 2000, poverty rates of women in these age groups were 1.7 times higher than the rates of their male counterparts.
- ♦ The disparity in poverty rates between the sexes was smallest for those under age 18 years and for those age 45 to 54 years.

U.S. Poverty Rates by Educational Attainment and Sex

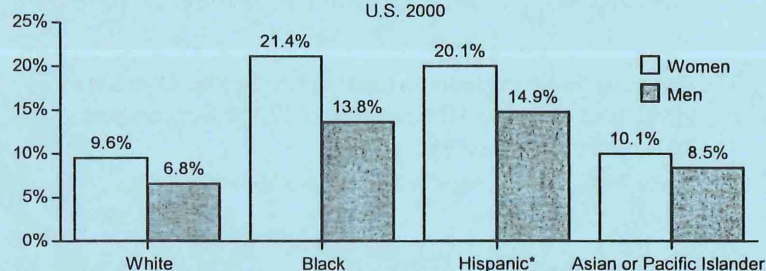
Poverty rates decrease as educational attainment increases.

- ♦ Over one-quarter (26.0%) of U.S. women age 25 years and over with educational attainment of less than a high school diploma were in poverty in 2000. The rate dropped by more than one-half for women with a high school diploma (10.9%).
- ♦ Women with no high school diploma had a poverty rate that was 8 percentage points higher than their male counterparts.
- ♦ Poverty rates were low and similar for women and men with a bachelor's degree or more (3.5% and 2.8%, respectively).



U.S. Poverty Rates by Race and Hispanic Origin and Sex

Poverty Rates by Race and Hispanic Origin and Sex
Age 18 years and over
U.S. 2000



*Persons of Hispanic Origin may be of any race

Poverty rates vary by race and ethnic origin. Women had higher poverty rates than men in all racial and ethnic groups.

- ♦ More than 1 in 5 Black and Hispanic* women were in poverty in 2000. The poverty rates of Black and Hispanic women were more than double the poverty rates of White women.

*Persons of Hispanic Origin may be of any race.

Data compiled from the U.S. Census Bureau (Current Population Survey data)

Fact Sheet

MARITAL STATUS OF U.S. WOMEN

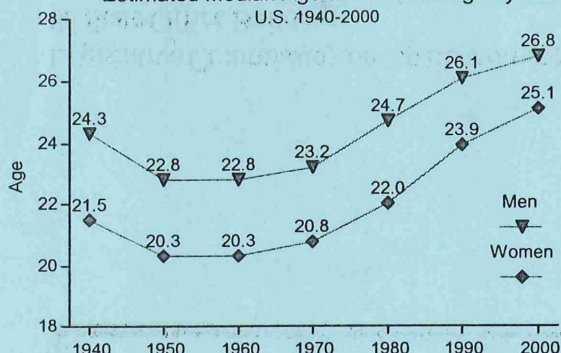
Marital Status of Women

The proportion of U.S. women age 15 years and over who are married, single (never married), widowed or divorced has varied over the decades.

- ♦ The highest levels of married and the lowest levels of never married women occurred in 1950 and 1960.
- ♦ Divorce has become more widespread. Ten percent (10.2%) of women were divorced in 2000, compared to less than 2 percent (1.7%) in 1940.
- ♦ Larger proportions of women were widowed than men. In 2000, the percent of women who were widowed was 4 times higher than the percent of men who were widowed (10.0% vs. 2.5%).

Median Age of First Marriage by Sex

Estimated Median Age at First Marriage by Sex
U.S. 1940-2000



U.S. women have a lower median age at first marriage than men.

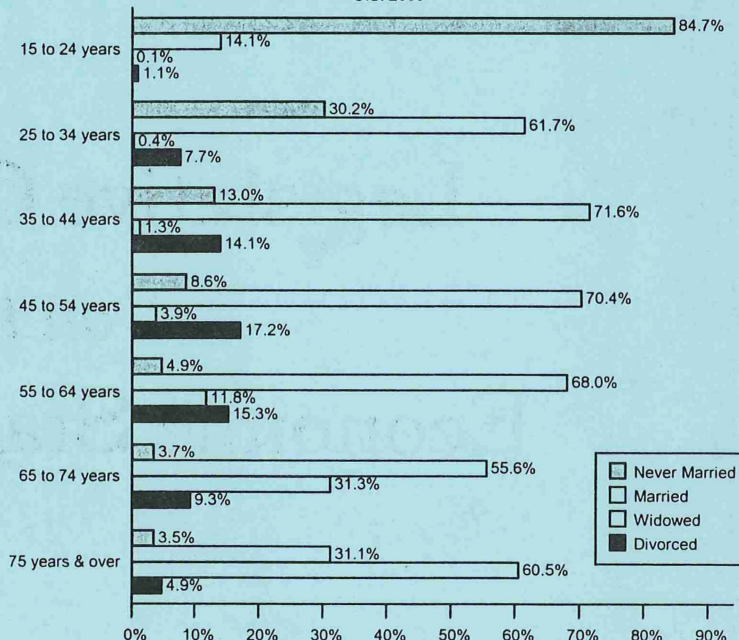
- ♦ Median age of first marriage decreased significantly after 1940 and was lowest in 1950 and 1960.
- ♦ Since 1960, median age of first marriage has increased for both sexes. In 2000, the age was 25.1 years for women and 26.8 years for men.

Marital Status of Women by Age

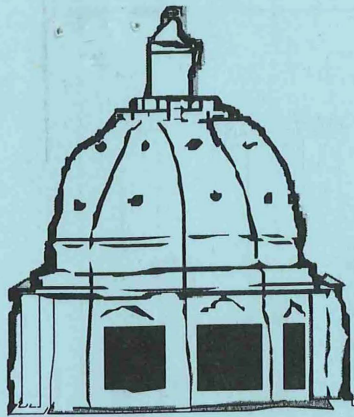
The marital status of U.S. women varies widely by age.

- ♦ In 2000, 84.7 percent of women age 15 to 24 years were never married. In comparison, 13.0 percent of women age 35 to 44 years were never married. The percentage of women who were never married decreases as age increases and remains relatively constant for those age 55 years and over.
- ♦ In 2000, the proportion of women who were married was highest for women age 35 to 44 years. Similar proportions of women age 45 to 54 years and age 55 to 64 years were married. In 2000, approximately 7 in 10 women age 35 to 64 years were married.
- ♦ In 2000, over 3 in 10 women age 65 to 74 years and 6 in 10 women age 75 years and over were widowed. The proportion of women who were widowed increased significantly after age 45 to 54 years.
- ♦ In 2000, 17.2 percent of women age 45 to 54 years were divorced, the highest proportion of divorced women in all age groups.

Marital Status of Women by Age
U.S. 2000



Data compiled from the U.S. Census Bureau, Current Population Reports.



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MARRIAGES, DIVORCES AND LIVE BIRTHS IN MINNESOTA

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Marriages and Divorces in Minnesota

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DATA SOURCES

- ♦ Minnesota Department of Health, *Minnesota Health Statistics* and *Minnesota Vital Statistics* (selected years)
- ♦ National Vital Statistics Reports, *Births: Final Data for 2000* and *Nonmarital Childbearing in the United States, 1940-99*

DEFINITIONS AND DATA NOTES

Metro Minnesota includes the seven counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington in the Twin Cities area.

Greater Minnesota includes the eighty counties outside the seven-county metropolitan area.

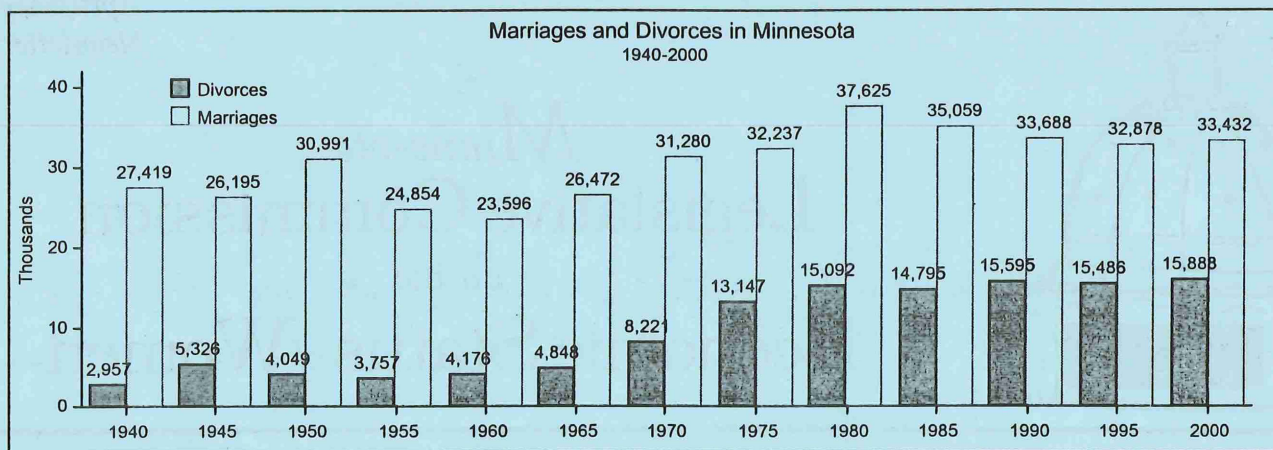
Marriage Rate: Number of marriages per 1,000 population.

Divorce Rate: Number of divorces and annulments per 1,000 population.

Data Note: Divorce and Marriage Dissolution are used interchangeably in this newsletter.

Data Note: Marriage dissolutions include annulments for the purposes of this newsletter.

Marriages and Divorces in Minnesota



Number of Marriages

The number of marriages occurring in Minnesota has varied over the years.

- ♦ The number of marriages occurring in Minnesota increased dramatically (nearly 60%) from 23,596 in 1960 to 37,625 in 1980.
- ♦ The number of marriages peaked in 1981 when 37,638 couples married in Minnesota.
- ♦ In the 1990s the number of marriages remained relatively stable ranging from 32,218 to 33,688.
- ♦ There were 33,432 marriages in Minnesota in 2000, the highest number of marriages since 1990.
- ♦ Of the marriages that occurred in Minnesota in 2000, fifty-five percent (18,488) were in the seven county metro area and forty-five percent (14,944) were in Greater Minnesota.
- ♦ More than one-half of the marriages that occurred in Minnesota in 2000 took place in the four months of June through September. September was the month with the largest number (4,994) of marriages in Minnesota and January was the month with the fewest (1,179).

Marriage Rates in Minnesota and the U.S.

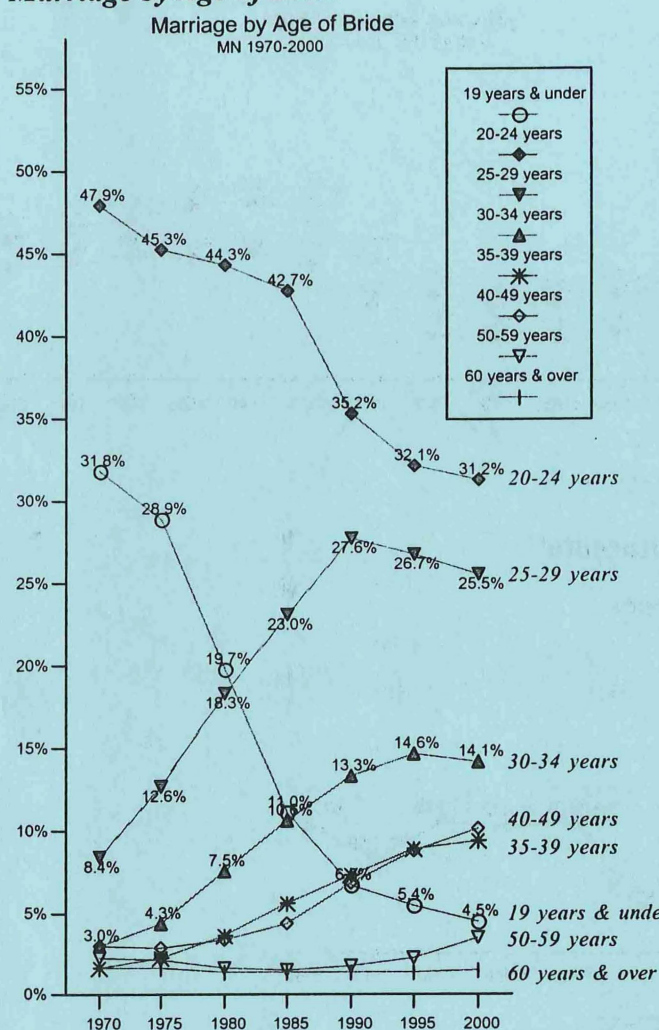
In Minnesota the marriage rate, or marriages per 1,000 population, has been consistently lower than the U.S. rate.

- ♦ The marriage rate in Minnesota has varied in the past 60 years and has ranged between a high of 13.6 in 1946 and a low of 6.8 in 2000.
- ♦ From 1940 to 1950, the marriage rate increased slightly in Minnesota from 9.8 to 10.4 per 1,000 population.
- ♦ From 1950 to 1960 the marriage rate declined significantly in Minnesota from 10.4 to 6.9 per 1,000 population.
- ♦ From 1960 to 1980, the marriage rate increased in Minnesota from 6.9 to 9.2 per 1,000 population.
- ♦ From 1980 to 2000, the marriage rate in Minnesota declined 26 percent from 9.2 per 1,000 to 6.8 per 1,000 population.



Marriages and Divorces in Minnesota *continued*

Marriage by Age of Bride



The distribution of women by age of bride at marriage has changed dramatically over the past 30 years.

- ♦ Women age 20 to 24 years comprised the largest percentage of brides in Minnesota from 1970 to 2000. However, the percentage of brides in this age group decreased significantly from 1970 to 2000. In 1970 women age 20 to 24 years were just under one-half (47.9%) of brides and in 2000 they comprised just under one-third (31.2%) of brides in Minnesota.
- ♦ The percentage of Minnesota brides age 19 years and under decreased dramatically from 1970 to 2000. Women age 19 years and under accounted for the second largest percentage of brides in 1970 (31.8%). In 2000 women in this age group were less than five percent (4.5%) of brides.
- ♦ The percentage of brides age 25 to 29 years increased dramatically from 8.4 percent in 1970 to 27.6 percent in 1990. Since 1990, the percentage of brides in this age group has decreased slightly and in 2000 they accounted for about one-quarter (25.5%) of brides.
- ♦ The percentage of brides age 30 to 34 years increased substantially from 3.0 percent of brides in 1970 to 14.1 percent of brides in 2000.
- ♦ The percentage of brides age 35 to 39 years increased from 1.7 percent in 1970 to 9.3 percent in 2000.
- ♦ The percentage of brides age 40 to 49 years increased from 3.0 percent in 1970 to 10.1 percent in 2000.
- ♦ The percentage of brides age 60 years and over remained relatively stable accounting for less than 2 percent of brides between 1970 and 2000.

Number of Divorces

The number of marriage dissolutions occurring in Minnesota has increased over the years (see Marriages and Divorces in Minnesota chart on top of page 2).

- ♦ Less than three thousand (2,957) couples divorced in Minnesota in 1940.
- ♦ The largest increase in divorces in Minnesota occurred from 1970 and 1975, when the number of divorces increased from 8,221 to 13,147.
- ♦ Since 1990, the number of divorces has remained relatively stable.
- ♦ In 2000, the number of divorcing couples in Minnesota was 15,888, a 4 percent decrease from the peak of 16,575 divorces in 1992.
- ♦ Of the divorces that took place in Minnesota in 2000, 57.8 percent (9,182) were in the seven-county metro area and 42.2 percent (6,703) were in Greater Minnesota.

Ratio of Marriages to Divorces

The ratio of marriages to divorces has varied over the years in Minnesota.

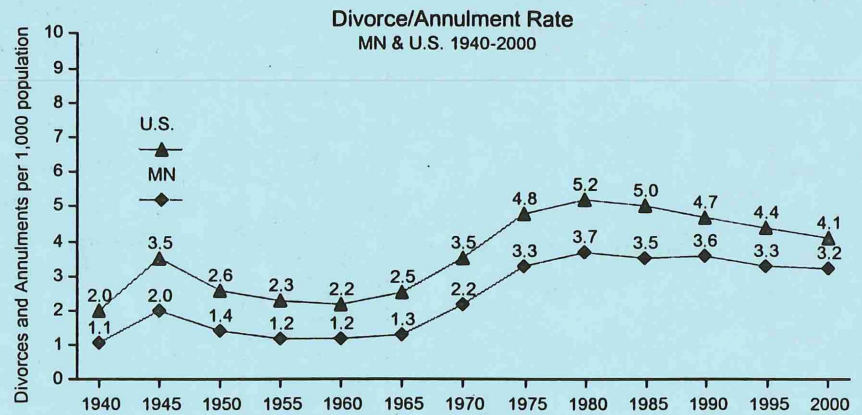
- ♦ In 1940 there were 9.3 marriages to one divorce in Minnesota.
- ♦ In 1950 the ratio of marriages to divorces was 7.7 to 1. Since that time it decreased significantly to 2.1 to 1 in 2000.

Marriages and Divorces in Minnesota *continued*

Divorce Rates in Minnesota and the U.S.

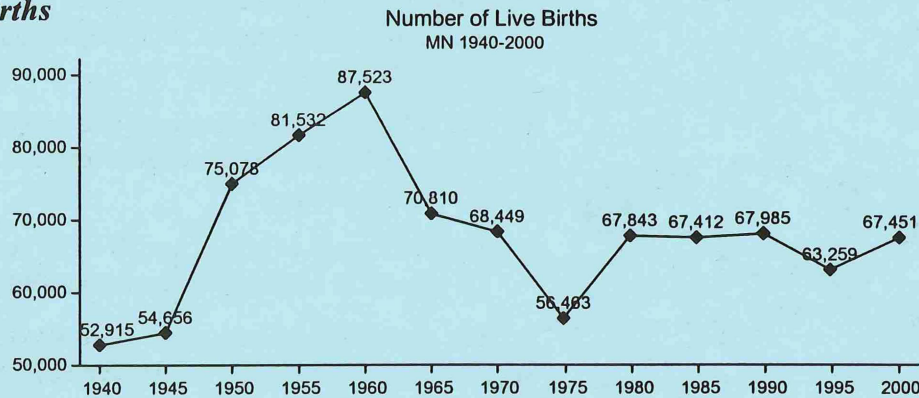
Historically, Minnesota has had a lower divorce rate, or number of divorces and annulments per 1,000 population, than the U.S. rates.

- ♦ From 1940 to 2000 the divorce rate in Minnesota has ranged between a low of 1.1 in 1940, 1957 and 1959 and a high of 4.0 in 1981.
- ♦ Between 1960 and 1980 the divorce rate in Minnesota more than tripled increasing from 1.2 to 3.7 per 1,000 population.
- ♦ Divorce rates were nearly level during the 1980s. Since 1990 the divorce rate has decreased slightly.



Live Births in Minnesota

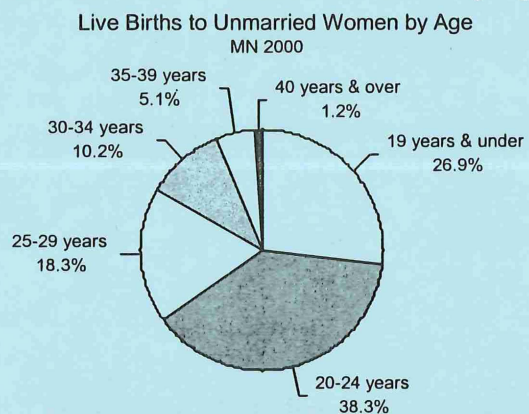
Number of Live Births



The number of live births to Minnesota residents has varied over the years.

- ♦ The number of live births increased dramatically after 1945 and peaked at 88,333 in 1959.
- ♦ The number of live births decreased from 1960 to 1975 and was relatively stable from 1980 to 1990.
- ♦ In 2000 there were 67,451 live births to Minnesota residents, an increase of 2.3 percent from 1999.
- ♦ Of the live births to Minnesota residents in 2000, 58.4 percent (39,419) were in the seven-county metro area and 41.6 percent (28,032) were in Greater Minnesota.

Live Births to Unmarried Women by Age

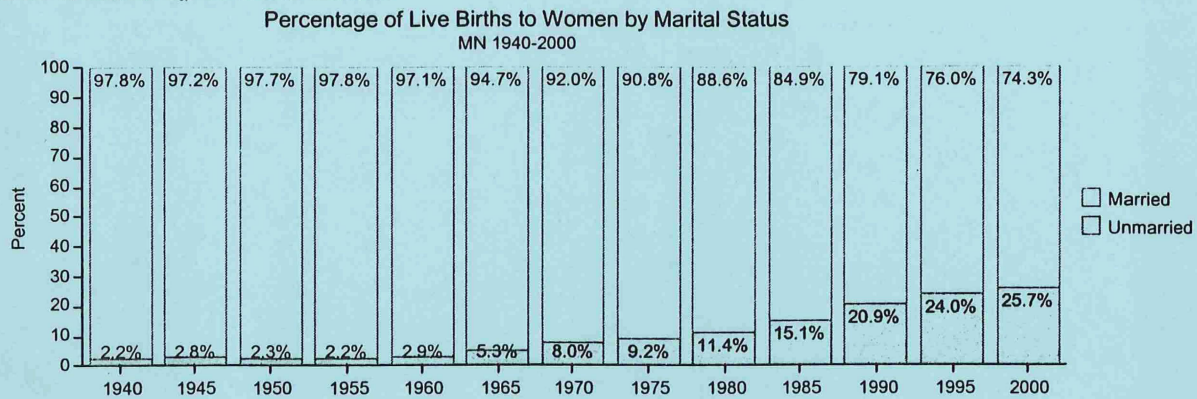


Of the 67,451 live births to Minnesota residents in 2000, about one-fourth (25.7%) or 17,359 were to unmarried women.

- ♦ In 2000, births to women age 19 years and under accounted for more than one-quarter (26.9%) of births to unmarried women in Minnesota.
- ♦ The largest share (38.3%) of births to unmarried women in Minnesota were to women age 20 to 24 years in 2000.
- ♦ In 2000, just over one-third (34.8%) of births to unmarried women in Minnesota were to women age 25 years and over.

Live Births in Minnesota *continued*

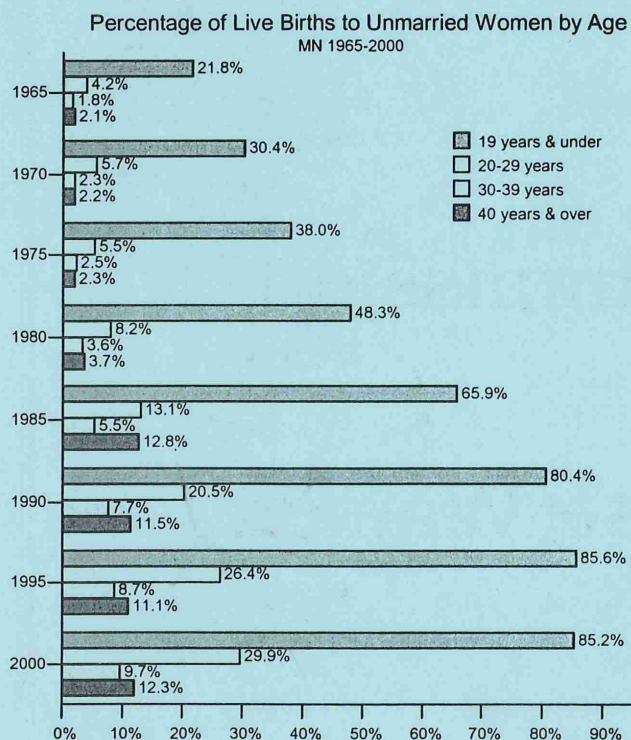
Live Births to Women by Marital Status



The percentage of births to unmarried women has risen substantially in the past thirty-five years. The proportion of births to unmarried women residents of Minnesota is lower than in the United States.

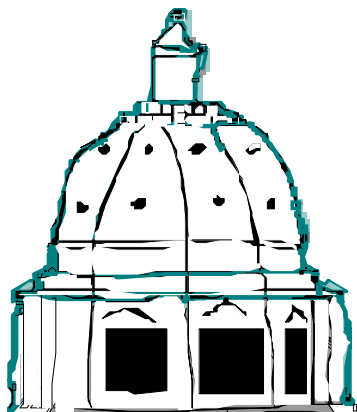
- ♦ The percentage of births to unmarried women was low (less than 3 percent) and stable from 1940 to 1960.
- ♦ From 1965 to 1980 the percentage of births to unmarried women more than doubled, increasing from 5.3 percent to 11.4 percent.
- ♦ From 1980 to 2000 the percentage of births to unmarried women more than doubled again, increasing from 11.4 percent to 25.7 percent.
- ♦ In 2000 just over one-quarter (25.7%) of births in Minnesota were to unmarried women, compared to one-third (33.2%) of births in the United States.
- ♦ In 2000, 25.1 percent of births in the seven-county metro area and 26.6 percent of births in Greater Minnesota were to unmarried women.

Percentage of Live Births to Unmarried Women by Age



The percentage of births to unmarried women residents of Minnesota has increased for women in all age groups.

- ♦ The percentage of births to unmarried women is dramatically higher for teenage women than for women in other age groups. In 2000, eighty-five percent of births to women under age 19 years were to unmarried women compared to just over one-fifth (21.8%) in 1965.
- ♦ The percentage of births to women age 20 to 29 years who are unmarried increased from 4.2 percent in 1965 to 29.9 percent in 2000.
- ♦ From 1985 to 2000 the percentage of births to unmarried women was higher for women age 40 years and over than for women age 30 to 39 years.



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MINNESOTA LEGISLATIVE SESSION 2002

*This issue highlights and summarizes selected legislative
changes related to the economic status of women.*

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NOTES

FY = state fiscal year (July 1st to June 30th)

Appropriations and reductions are indicated with “•” symbol

ANNOUNCEMENTS

Interim Hearings. The Commission is currently planning its interim hearing schedule. If you are interested in having a hearing in your area, or if there is a particular issue which you believe should be addressed, please contact us with your ideas.

Updated Factsheet. The factsheet *Vital Statistics of Women, Minnesota and U.S.*, has been updated and is available on our website at <http://lcesw.leg.mn>

EMPLOYMENT AND ECONOMIC DEVELOPMENT

School Conference and Activities Leave for Parents of Foster Children

Chapter 380, S.F. 3431

Expands eligibility for school conference and activities leave to parents of foster children.

Payment of Special State Temporary Extended Unemployment Benefits

Chapter 380, S.F. 3431

Allows for payment of special state temporary extended unemployment benefits to an applicant who does not qualify for extended unemployment benefits under the federal Temporary Extended Unemployment Compensation Act of 2002 because the applicant does not meet the specified requirement. Specifies an applicant may not receive more than a combined total of 13 times the applicant's weekly benefit available under the federal Temporary Extended Unemployment Compensation Act. The extra unemployment program is retroactive to March 10, 2002 and expires December 28, 2002.

Unemployment Insurance for Food Service Workers

Chapter 380, S.F. 3431

Allows wage credits earned by a contract employee of a private employer performing food service work for an elementary or secondary school to be used for unemployment benefit purposes. This section expires December 31, 2004.

Regulating Nurses' Overtime

Chapter 272, S.F. 2463

Prohibits hospitals and other specified health care facilities from taking action against a nurse solely on the grounds that the nurse fails to accept an assignment of additional consecutive hours in excess of a normal work period, if the nurse declines to work additional hours because doing so in the nurse's judgement may jeopardize patient safety. Permits a nurse to be scheduled for duty or required to continue on duty for more than one normal work period in an emergency (a period when replacement staff is not able to report for duty for the next shift or increased patient need, because of unusual, unpredictable, or unforeseen circumstances).

Recognition of Nurses' License Reciprocity

Chapter 272, S.F. 2463

Allows for the recognition of border states' (Iowa, North Dakota, South Dakota, or Wisconsin) professional and practical nursing licenses by the Minnesota Board of Nursing if specified criteria are met. Requires an employer of a nurse who practices professional or practical nursing in Minnesota under the authority of this provision to report the employment to the Board on a form provided by the board within 10 days of employment. Specifies a nurse who practices under this subdivision is subject to the laws and rules of Minnesota and the regulatory authority of the Board. Directs the Board to seek reciprocity of nurse licensure with border states.

ECONOMIC SECURITY

Displaced Homemaker Funding

Chapter 220, H.F. 351

Specifies base funding for the Displaced Homemakers Program may not be reduced.

PUBLIC SAFETY AND CRIME PREVENTION

Funding for Shelters for Battered Women

Chapter 220, H.F. 351

- Reduces funding by \$600,000 in FY 2003 for per diem payments for shelters for battered women.
- Reduces funding by \$600,000 each year in FY 2004 and FY 2005 for shelters for battered women.

Payments for Shelters for Battered Women

Chapter 220, H.F. 351

Changes language regarding payments to shelter facilities from "per diem" payments to "grants". Changes basis for the criteria for which shelter facilities may submit requests for payment from number of persons housed to their expenses. Allows the director of the Center for Crime Victim Services to establish the process for submission of payments and requests. Requires shelter facilities to comply with reporting requirements and any other measures imposed by the Minnesota Center for Crime Victim Services to improve accountability and programs outcomes including information on all restricted or unrestricted fund balances.

Crime Victim Services Staff and Grants

Chapter 220, H.F. 351

- Reduces funding by \$384,000 in FY 2002 and \$768,000 in FY 2003 for crime victims services staff and grants.
- Reduces base funding by \$2,000,000 in FY 2004 and FY 2005 for crime victims services staff and grants.

Crime Victim Ombudsman

Chapter 220, H.F. 351

Transfers authority, duties and powers of the Crime Victim Ombudsman and the Office of the Crime Victim Ombudsman to the Commissioner of Public Safety.

Domestic Fatality Review Team Pilot Project

Chapter 266, S.F. 3045

Allows the fourth judicial district (Hennepin County) to extend the duration of the domestic fatality review team pilot project until December 31, 2004. Requires a report on the project to the Legislature by January 15, 2005 if the pilot project is extended.

Knowledge of the Existence of an Order for Protection

Chapter 282, S.F. 3073

Clarifies the standard for a misdemeanor violation of an order for protection or no contact order (relating to domestic abuse). Requires that the violator know only of the "existence of the order" rather than knowingly violate the order. Requires that if the order has not been served, the officer shall immediately serve the order whenever reasonably safe and possible to do so. An order for purposes of this subdivision includes the short form order. Allows the person, who when first being served is at a location in violation of the order, to be given a reasonable opportunity to leave the location in the presence of a peace officer.

Providing for Payment of Criminal Sexual Conduct Examinations

Chapter 381, S.F. 2433

Clarifies that the cost of sexual assault exams shall be paid by the county in which the alleged offense was committed. Specifies reasonable costs include the full cost of the rape kit examination and associated pregnancy or sexually transmitted disease (STD) testing. Effective May 22, 2002.

PUBLIC SAFETY AND CRIME PREVENTION (CONTINUED)

Level III Sex Offenders

Chapter 385, S.F. 3172

Prohibits the accommodation of both victims of domestic abuse and level III sex offenders in the same property at the same time and allows the owner or property manager to evict the level III sex offender. Allows city councils to adopt a policy that addresses when level III sex offender notices would have to be translated into languages other than English. Requires those in charge of supervision of sex offenders to take into account the proximity to schools and concentration of other level III sex offenders upon release. Defines period of incarceration and fines for certain crimes involving sexual or aggressive intent. Requires Commissioner of Corrections to report to the Legislature (by January 1, 2003) on specified issues related to level III sex offenders.

FAMILY LAW

Postnuptial Contracts

Chapter 338, S.F. 3380

Eliminates the property value threshold (\$1.2 million) required of each spouse entering into a postnuptial contract or settlement.

Child Support Provisions

Chapter 344, S.F. 3114

Issuance of Limited Driver's License

Allows for a one-time, temporary (90 day) limited driver's license to be issued under certain circumstances to a person whose driver's license is suspended for nonpayment of child support. Requires a person to pay a reinstatement fee of \$20 for a limited license. Directs the Commissioner of Human Services to report to the Legislature the number of limited licenses issued and number of cases in which payment agreements are executed and cases are paid in full following issuance of a limited license.

Child Support Payment Agreements

Allows the court, child support magistrate, or public authority to consider a graduated payment plan tailored to the individual financial circumstances of each obligor.

Medical Insurance Coverage

Clarifies by whom and when an employer or union is notified regarding an obligor's responsibility to provide medical insurance coverage in cases in which the public authority provides child support enforcement services. Specifies the time frames and requirements the employer and health plan must follow in enrolling a minor child in a health plan.

Address of Obligee

Removes the requirement that the post office address of an obligee be included on an affidavit of default and notice of intent to an obligor in spousal maintenance and child support cases in arrears.

HUMAN SERVICES

Changes in the Minnesota Family Investment Program (MFIP)

Chapter 374, H.F. 3270

Hardship Extensions for Victims of Family Violence

Adds a person who is a victim of family violence to the list of participants who may be eligible for a hardship extension for hard-to-employ participants from the 60-month time limit for assistance. Specifies person must be participating in an alternative employment plan as specified in statute.

Hardship Extensions for Persons Participating in Employment*

Expands eligibility for a hardship extension from the 60-month time limit for assistance for employed participants who meet specified requirements and are participating in employment for fewer hours than required if the participant:

- ▶ submits verification from a healthcare provider stating that the number of hours the participant may work is limited due to illness or disability;
- ▶ is participating in employment for at least the number of hours specified by the health care provider; and
- ▶ is following the treatment recommendations of the health care provider providing the verification.

Directs the Commissioner to develop a form to be completed and signed by the health care provider documenting the diagnosis and any additional information necessary to document the functional limitations of the participant that limit work hours. If the participant is part of a two-parent assistance unit, the other parent must be treated as a one-parent assistance unit for purposes of meeting the specified work requirements.

**Employment means: unsubsidized employment; subsidized employment; on-the-job training; an apprenticeship; supported work; a combination of these; or child care if it is in combination with paid employment.*

Hardship Extensions Pending Documentation

Allows the county to extend assistance payments to an MFIP participant pending receipt of documentation if the documentation needed to determine eligibility is not available by the 60th month and the county believes the participant is likely to qualify for a hardship extension under the "ill or incapacitated" or "hard-to-employ" categories. Specifies the participant must be cooperating with efforts to obtain the documentation. If the participant is found to be not eligible for an extension, the participant may be responsible for an overpayment.

Accrual of Certain Exempt Months

Allows a participant who was placed in the employment and training exemption category for ill and incapacitated to receive an extension for the number of months they were eligible for assistance under a hardship extension of the special medical category. Requires the county agency to explain to the participant the basis for receiving hardship extension at the time of case review. Requires a participant to provide documentation necessary to make a determination or to authorize the county agency to determine whether the participant is eligible to receive a hardship extension.

HEALTH

Health Disparities Grants

Chapter 220, H.F. 351

- Reduces funding by \$300,000 in FY 2002 from competitive grants to reduce health disparities in breast and cervical screening rates, HIV/AIDS and sexually transmitted infection rates, and other specified areas of health disparities.

INSURANCE

Health Insurance Coverage for Breast Reconstruction Surgery

Chapter 330, H.F. 2988

Clarifies Minnesota law requiring health coverage for breast reconstructive surgery. Clarifies that insurance must cover breast reconstructive surgery if the mastectomy is medically necessary as determined by the attending physician. Describes the stages of breast reconstructive surgery and stipulates that the insurer may not deny patient eligibility or continued eligibility to enroll or to renew coverage solely for the purpose of avoiding the reconstructive coverage requirements.

Maternity Coverage in Joint Self-Insurance Plans

Chapter 330, H.F. 2988

Changes mandated benefits requirements on joint self-insurance plans, allowing them to comply with federal law, with exceptions that include maternity coverage. Where federal law requires joint self-insurance plans to provide maternity coverage for employers with 15 or more employees, this section requires a joint self-insurance plan to provide the same maternity coverage required by federal law for employers with 15 or more employees to employers with 2 or more employees .

FAMILY AND EARLY CHILDHOOD EDUCATION

Child Care Providers Required to Develop

Policies for Reporting Suspected Child Maltreatment

Chapter 248, H.F. 2813

Requires all licensed child care providers to develop policies and procedures for reporting suspected child maltreatment. Requires development of policies and procedures for reporting complaints about the operation of a child care program. Specifies information to be included in the policy and procedures. Requires policies and procedures to be provided to the parents of all children at the time of enrollment in the child care program and to be made available on request. Specifies that after July 1, 2002, a new or renewed child care license must include the telephone number of the licensing agency and a statement informing parents who have concerns about their child's care that they may call the licensing agency.

Child Care Services Grants

Chapter 220, H.F. 351

- Reduces funding by \$500,000 (general fund dollars) in FY 2003 for child care development activities under child care services grants.
- Reduces base funding by \$500,000 (general fund dollars) each year in FY 2004 and FY 2005 for child care development activities under child care services grants.

At-Home Infant Child Care Program

Chapter 279, S.F. 2419

Changes the way annual family income is calculated to determine program eligibility. Clarifies annual family income be calculated by annualizing the income received only during the period in which the family is participating in the At-Home Infant Care Program.

Reduction of the Risk of Sudden Infant Death Syndrome in Child Care Programs *Chapter 375, S.F. 3099*

Specifies the minimum length (one hour) of training to reduce the risk of sudden infant death syndrome required of license holders for staff persons, caregivers, and helpers who assist in the care of infants. Provides detail of the minimum content of the training. Specifies that training for family and group family child care providers be approved by the county licensing agency.

FAMILY AND EARLY CHILDHOOD EDUCATION (CONTINUED)

Fire Marshal Inspections Required for Licensure of Day Care Homes

Chapter 375, S.F. 3099

Allows a local fire code inspector approved by the state fire marshal to conduct the inspection of day care homes to determine compliance with the Minnesota Uniform Fire Code required for licensure under the Human Services Licensing Act. Requires the state fire marshal to conduct the inspection if a community does not have a local fire code inspector or if the local fire code inspector does not perform the inspection. Allows a local fire code inspector or the state fire marshal to recover the cost of these inspections through a fee of no more than \$50 dollars per inspection charged to the applicant or license holder.

Use of Portable Wading Pools at Family Day Care Settings

Chapter 279, S.F. 2419

Defines a portable wading pool that meets specified criteria as a private residential pool and not as a public pool for purposes of public swimming pool regulations. Requires the written consent of a child's parent or legal guardian before the child may use a portable pool at a family day care, group day care home, or at a home at which child care services are provided. Specifies content to be included in the parental consent.

Use of Swimming Pools at Family Day Care or Group Day Care Homes

Chapter 333, H.F. 1517

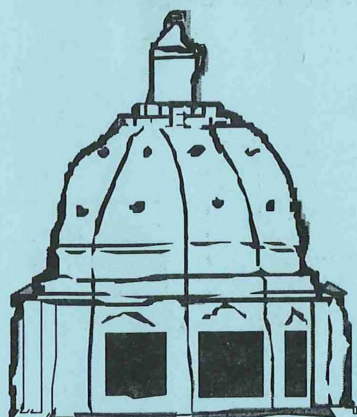
Establishes and specifies requirements for swimming pools at family day care or group day care homes for a provider to be eligible to allow a child cared for in the home to use the swimming pool. Requires consent from a child's parent or legal guardian and annual renewal of consent. Specifies content to be included in the written consent from a child's parent or legal guardian. Provides information on violations and sanctions associated with a provider's failure to comply with specified requirements. Specifies the circumstances under which a municipality shall be immune from liability for a claim arising out of a provider's use of a swimming pool located at a family day care or group family day care home.

HIGHER EDUCATION

Full State Grant Awards, Work Study and Child Care Grants

Chapter 374, H.F. 3270

Requires the Higher Education Services Office (HESO) to make a determination by July 1, 2002, of the projected sufficiency or deficiency in state money available for the state grant program to make full state grant awards through FY 2003. If a deficiency is projected, HESO shall immediately transfer the amount necessary to make full state grant awards in FY 2003 from the work study appropriation and the child care grant appropriation. Requires subsequent transfers from the work study and child care appropriations before any reduction in full state grant awards is made if state money available for the state grant program continues to be insufficient.



Minnesota Legislative Commission on the Economic Status of Women

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EXPENDITURES ON CHILDREN BY FAMILIES

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DATA SOURCE

Expenditures on Children by Families, 2001 Annual Report.
United States Department of Agriculture, Center for Nutrition Policy and Promotion

BACKGROUND INFORMATION

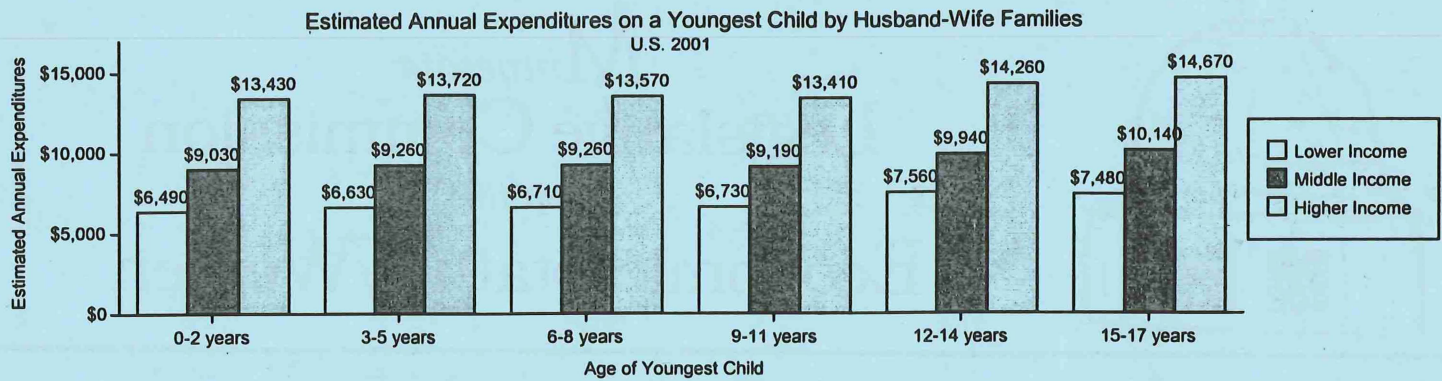
Since 1960, the United States Department of Agriculture (USDA) has provided annual estimates of expenditures on children from birth through age 17 years by husband-wife and single-parent families. Results of this study are used in developing state child support guidelines and foster care payments as well as in family educational programs.

The estimates of annual and total expenditures on children are based on the 1990-1992 Consumer Expenditure (CE) Survey. The CE Survey collects information on sociodemographic characteristics, income, and expenditures of a nationally representative sample of households and is the most comprehensive source of information on household expenditures available at the national level. The survey was updated to 2001 dollars using the Consumer Price Index (CPI). Households with two children were used as the base in this study since this was the average number of children in families.

Estimated household and child specific expenditures were allocated among family members if applicable. Estimates of expenditures were provided by major components of the budget, age of child, and family income.

ANNUAL EXPENDITURES ON A YOUNGEST CHILD BY FAMILY TYPE AND AGE OF CHILD

ANNUAL EXPENDITURES ON A YOUNGEST CHILD BY HUSBAND-WIFE FAMILIES



The income groups of husband-wife families were determined by dividing the overall sample equally into thirds. Before-tax 2001 income was used in all income categories.

- Lower income: less than \$39,100 per year (Average = \$24,400)
- Middle income: \$39,100 to \$65,800 per year (Average = \$52,100)
- Higher income: more than \$65,800 per year (Average = \$98,600)
- Husband-wife families with two children were used as the standard.

Estimated annual child-rearing expenses of husband-wife families varied widely by household income level.

- Estimated annual child-rearing expenses on a youngest child for husband-wife families in the lower income group ranged from \$6,490 to \$7,560.
- Estimated annual expenses on a youngest child for husband-wife families in the middle income group ranged from \$9,030 to \$10,140.
- Estimated annual child-rearing expenses on a youngest child for husband-wife families in the higher income group ranged from \$13,410 to \$14,670 and were approximately double the expenses of lower income families.

In general, annual expenditures on children increased for husband-wife families as the age of the youngest child increased.

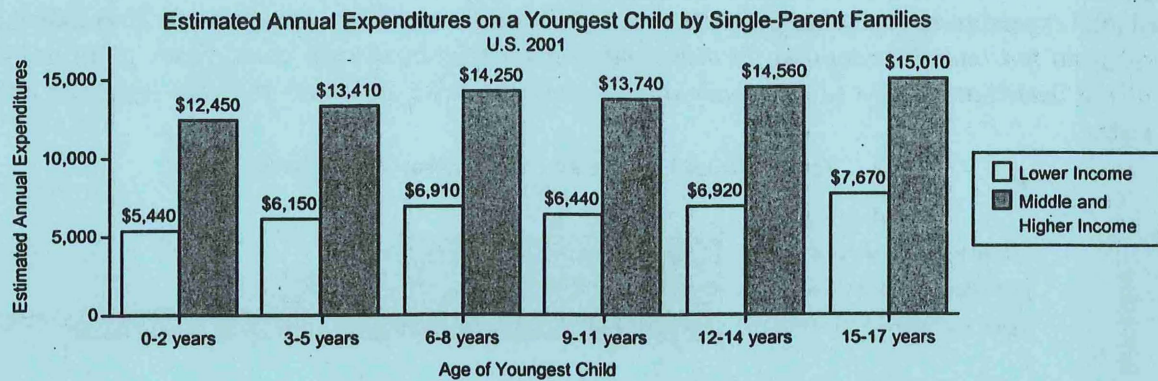
- Expenditures were generally lower for younger children. Estimated annual expenditures were lowest for a youngest child age 0 to 2 years for lower and middle income families. Higher income families had the lowest expenditures for a youngest child age 9 to 11 years, closely followed by expenditures for a youngest child age 0 to 2 years.
- Expenditures were highest on teenage children for husband-wife families of all income levels. Estimated annual expenditures were highest for a youngest child age 12 to 14 years in lower income families. In middle and higher income families expenditures were highest for a youngest child age 15 to 17 years.

Husband-wife families spent more or less on a child depending on the number of other children in the household.

- Husband-wife families with two children spent approximately the same amount on an older child as they did on a youngest child by age. *Example: A middle income, husband-wife family with two children ages 2 and 10 years had total estimated annual expenditures of \$18,220 (\$9,030 + \$9,190) in 2001.*
- Husband-wife families with one child had estimated annual expenditures that were 24 percent higher per child compared to families with two children. *Example: A higher income, husband-wife family with one child age 6 years, had total estimated annual expenditures of \$16,827 (\$13,570 x 1.24) in 2001.*
- Husband-wife families with three or more children had estimated annual expenditures that were 23 percent less per child compared to families with two children. *Example: A middle income, husband-wife family with three children — ages 4, 9, and 12 years — had total estimated annual expenditures of \$21,860 [(\$9,260 + \$9,190 + \$9,940) x .77] in 2001.*

ANNUAL EXPENDITURES ON A YOUNGEST CHILD BY FAMILY TYPE AND AGE OF CHILD

ANNUAL EXPENDITURES ON A YOUNGEST CHILD BY SINGLE-PARENT FAMILIES



Single-parent families were divided into two income levels instead of three levels because only 17 percent of single-parent families had before-tax 2001 incomes of more than \$39,100. Before-tax income was used in all income levels. Income includes child support payments.

- ♦ Lower income: less than \$39,100 per year (Average \$16,400)
- ♦ Middle and Higher income: \$39,100 or more per year (Average = \$52,000)
- Ninety percent of single-parent families in this study were female-headed.
- Estimates of expenditures by single-parent families only includes the out of pocket expenses of the parent with primary care of the child.

Estimated annual child-rearing expenditures of single-parent families varied widely by household income level.

- Estimated annual child-rearing expenses ranged from \$5,440 to \$7,670 on a youngest child for single-parent families in the lower income group.
- Estimated annual expenses on a youngest child for single-parent families in the middle and higher income group ranged from \$12,450 to \$15,010 and were approximately double the expenses of lower income families.

Expenditures on children generally increased with the age of the youngest child.

- Expenditures were lowest for a youngest child age 0 to 2 years for single-parent families of all income levels.
- Expenditures were highest for a youngest child age 15 to 17 years for single-parent families of all income levels.

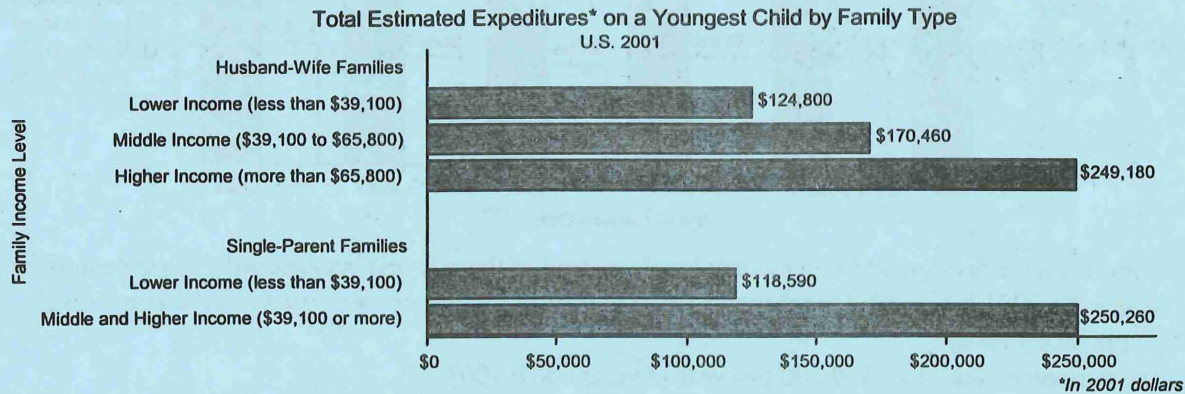
Single-parent families spent more or less on a child depending on the number of other children in the household.

- Single-parent families with two children spent approximately 7 percent less on an older child as they did on a youngest child by age. *Example: A lower income, single-parent family with two children ages 2 and 10 years had estimated annual expenditures of \$11,429 [$\$5,440 + (\$6,440 \times .93)$] in 2001.*
- Single-parent families with one child spent an estimated 35 percent more per child. *Example: A middle or higher income single-parent family with one child age 6 years had estimated annual expenditures of \$19,238 ($\$14,250 \times 1.35$) in 2001.*
- Single-parent families with three or more children had expenditures that were 28 percent less per child. *Example: A lower income, single-parent family with three children - ages 4, 7, and 9 years - had total estimated expenditures of \$14,040 [$(\$6,150 + \$6,910 + \$6,440) \times .72$] in 2001.*

TOTAL EXPENDITURES ON A YOUNGEST CHILD BY FAMILY TYPE

Estimated total expenditures are composed of direct parental expenses made for a child from birth through age 17 years. Estimated total expenditures on a youngest child born in 2001 are shown in the chart below in 2001 dollars.

Expenditures do not include: adoption, fertility, and prenatal and birth care costs; funds given to child from outside of the immediate family (e.g., grandparents); college costs; and other parental expenses on children after age 17 years.



Expenditures on children were similar between single-parent and husband-wife households of comparable income levels. However, since the average income in single-parent households was much lower, child-rearing expenditures consume a greater percentage of income for single-parent families.

- Total expenditures on a youngest child from birth through age 17 years were \$124,800* for lower income husband-wife families compared to \$118,590* for single-parent families of the same income level. These expenditures were approximately one-half of the expenditures on a youngest child of higher income families.
- For higher income husband-wife families total expenditures on a youngest child from birth through age 17 years were \$249,180* compared to \$250,260* for middle and higher income single-parent families.

*Note: In 2001 dollars

TYPES OF CHILD-RELATED EXPENDITURES

Estimated expenditures on children are composed of direct parental expenses made on children for the major budgetary components represented in the chart below.

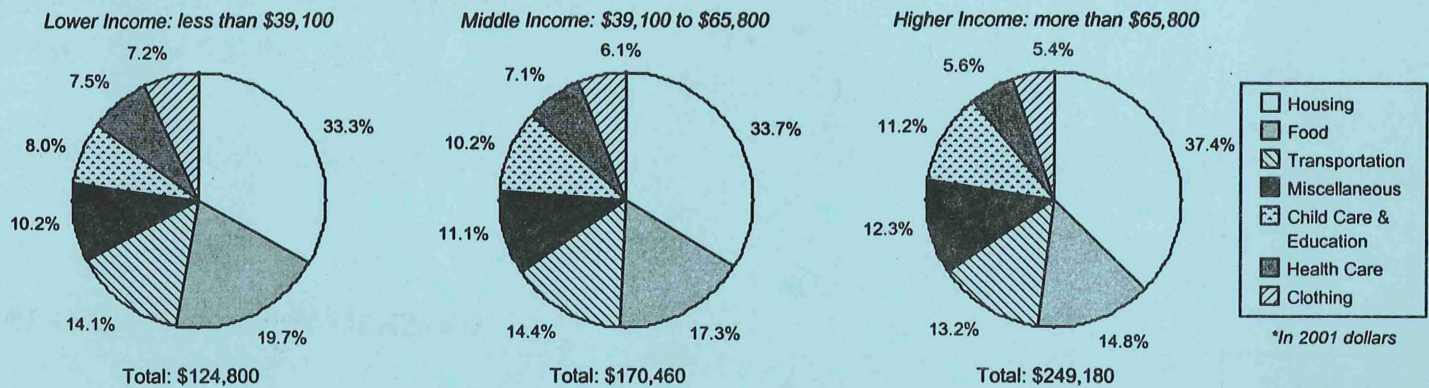
Type of Expense	Explanation of Expense
Housing	Shelter (mortgage interest*, property taxes, or rent; maintenance and repairs; and insurance), utilities (gas, electricity, fuel, telephone, and water), and house furnishings and equipment. *Does not include mortgage principal payments
Food	Food and nonalcoholic beverages purchased at grocery, convenience, and specialty stores, including purchases with food stamps, dining at restaurants and household expenditures on school meals.
Transportation	Net outlay for purchase of new and used vehicles, vehicle finance charges, gasoline and motor oil, maintenance and repairs, insurance, and public transportation.
Clothing	Children's apparel such as diapers, shirts, pants, dresses, and suits; footwear, and clothing services such as dry cleaning, alterations and repair, and storage.
Health Care	Medical and dental services not covered by insurance, prescription drugs and medical supplies not covered by insurance and health insurance premiums not paid by employer or other organization.
Child Care	Child care and education expenses include day care tuition and supplies; baby-sitting; and elementary and high school tuition, books, and supplies.
Miscellaneous	Personal care items, entertainment, and reading materials.

DISTRIBUTION OF TOTAL EXPENDITURES ON A YOUNGEST CHILD BY FAMILY TYPE

Estimates of expenditures are based on interviews of households with and without specific expenses, so for some families their expenditures may be higher or lower than the estimates, depending on whether they incur the expense or not. This particularly applies to child care and education for which about 50 percent of families in the study had no expenditure.

DISTRIBUTION OF TOTAL EXPENDITURES ON A YOUNGEST CHILD BY HUSBAND-WIFE FAMILIES

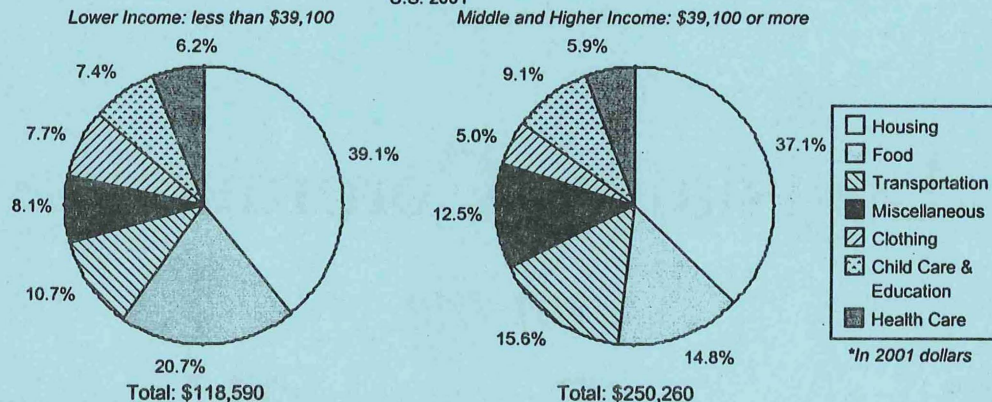
Distribution of Estimated Total Expenditures on a Youngest Child by Husband-Wife Families
U.S. 2001



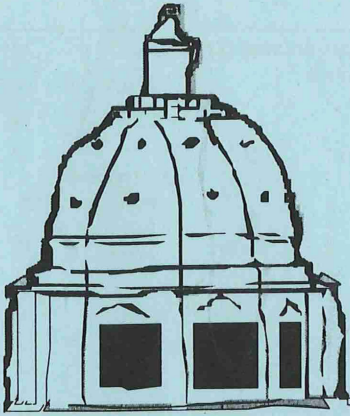
- Housing accounted for the largest share of expenses across income levels ranging from one-third (33.3%) to just under two-fifths (37.5%) of total estimated expenditures of husband-wife families. Higher income husband-wife families will spend an estimated \$93,180* on housing expenses for a child from birth through age 17 years. This is more than double the estimated amount low-income families will spend (\$41,520*). *Note: In 2001 dollars
- Food was the second largest expense for husband-wife families regardless of income level, accounting for 14.8 percent to 19.7 percent of total child-rearing expenses.
- Transportation was the third largest average expense ranging from 10.2 percent to 12.3 percent of total child-rearing expenses.
- Clothing was the lowest estimated total expenditure on a child for husband-wife families of all income levels.

DISTRIBUTION OF TOTAL EXPENDITURES ON A YOUNGEST CHILD BY SINGLE-PARENT FAMILIES

Distribution of Estimated Total Expenditures* on a Youngest Child by Single-Parent Families
U.S. 2001



- Housing accounted for the largest share of expenses across income levels ranging from 37.1 percent to just under two-fifths (39.1%) of total estimated expenditures on a child of single-parent families.
- Food was the second largest average total expense for husband-wife families regardless of income level, accounting for 14.8 percent to 20.7 percent of total child-rearing expenses.
- Transportation was the third largest average expense ranging from 10.7 percent to 15.6 percent of child-rearing expenses.
- Health care was the lowest estimated total expenditure for single-parent families of all income levels.



Minnesota Legislative Commission on the Economic Status of Women

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EDUCATION AND EARNINGS

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DATA SOURCES

Data compiled from U.S. Bureau of the Census:

- ♦ Current Population Reports, *The Big Payoff: Educational Attainment and Synthetic Estimates of Work-Life Earnings: July 2002.*
- ♦ Current Population Reports, *Educational Attainment in the United States: March 2000.*
- ♦ Current Population Reports, *Money Income in the United States: 2000.*

DEFINITIONS

Median earnings: The amount that divides the earnings distribution into two equal groups, half having earnings above the median, half having earnings below the median.

Mean or average earnings: The amount obtained by dividing the total aggregate earnings of a group by the number of units in that group.

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

Work-life earnings: Estimated earnings during a hypothetical 40-year work-life period from age 25 years through age 64 years.

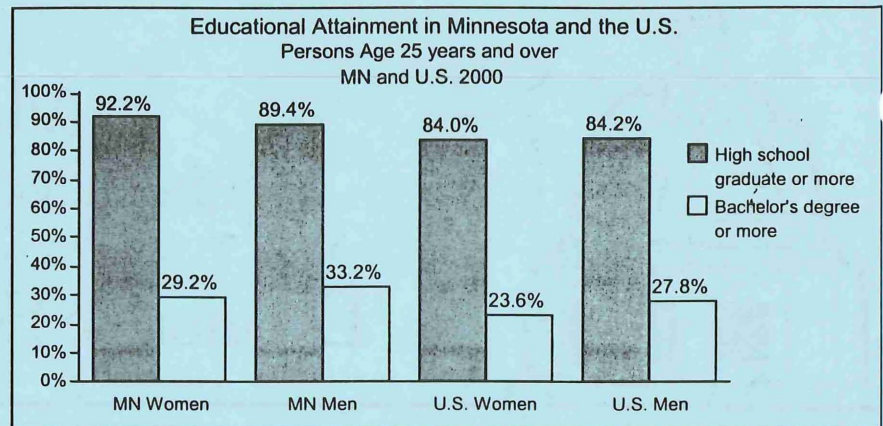
ANNOUNCEMENT

The Commission staff would like to thank readers who completed the newsletter reader survey for providing helpful feedback to us. We will be implementing many of your suggestions in upcoming newsletters.

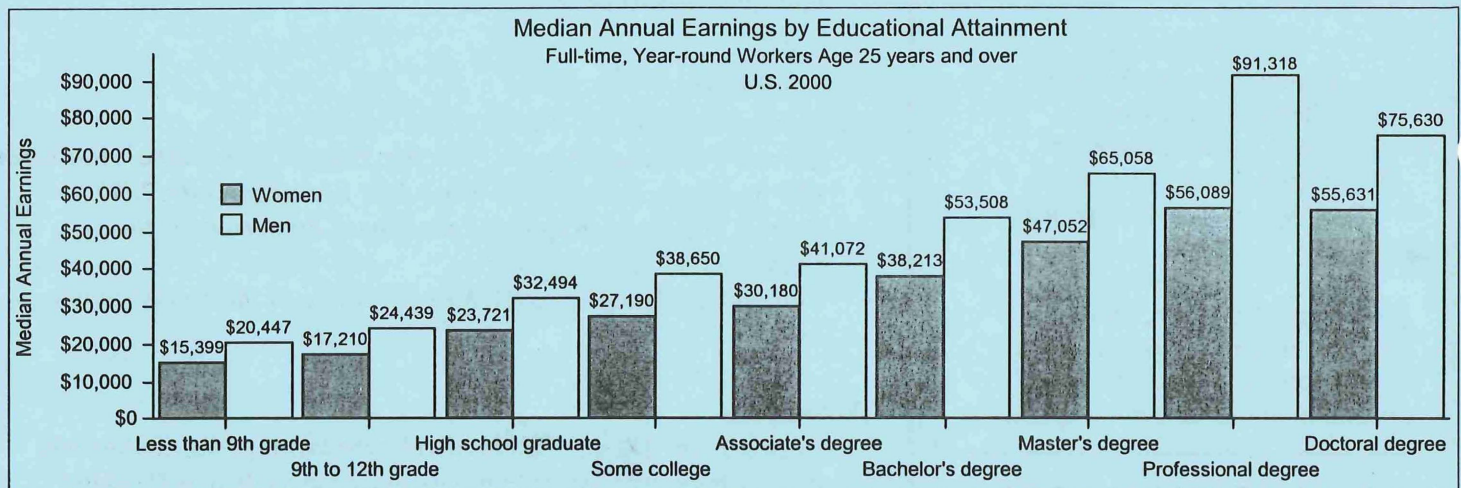
EDUCATIONAL ATTAINMENT BY SEX IN MINNESOTA AND THE UNITED STATES

Women and men in Minnesota had significantly higher educational attainment than the United States averages.

- ♦ The percentage of Minnesota women with at least a high school diploma was slightly higher than that of Minnesota men (92.2 % and 89.4%, respectively) in 2000.
- ♦ In Minnesota, more than 9 in 10 women (92.2%) age 25 years and over had at least a high school diploma (or GED) in 2000. In the U.S., 84 percent of both women (84.0%) and men (84.2%) had at least a high school diploma in 2000.
- ♦ Women age 25 years and over were less likely than their male counterparts to have attained at least a bachelor's degree. In Minnesota, nearly 3 in 10 (29.2%) women age 25 years and over had a bachelor's degree or more, compared to one-third (33.2%) of men in 2000. In the U.S., less than one-quarter (23.6%) of women and 27.8 percent of men had at least a bachelor's degree in 2000.



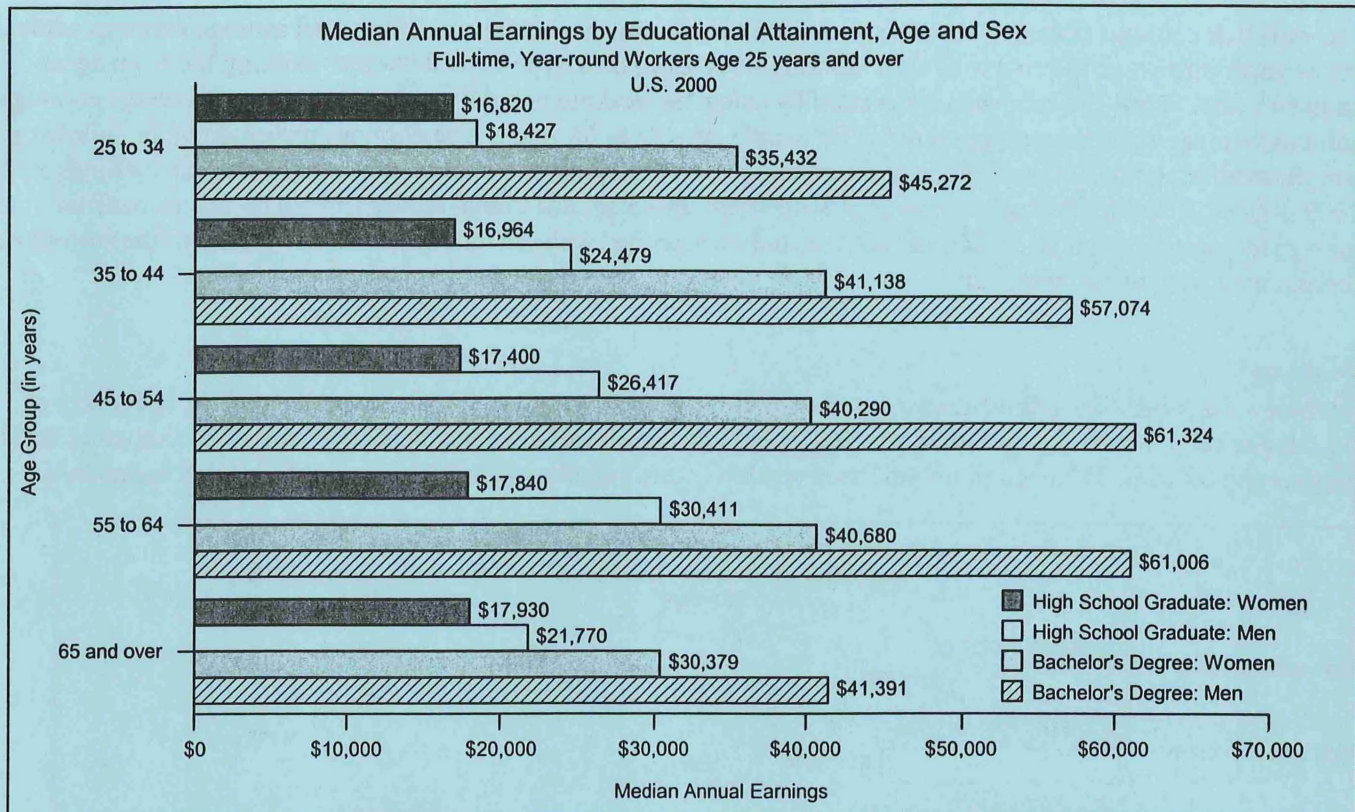
ANNUAL EARNINGS BY EDUCATIONAL ATTAINMENT AND SEX



Median annual earnings of full-time, year-round workers age 25 years and over increased as education levels increased.

- ♦ Median earnings were lowest for workers with less than a 9th grade education. At this level of educational attainment, women full-time, year-round workers had median earnings of \$15,399 in 2000.
- ♦ Women full-time, year-round workers with a professional degree had the highest median earnings (\$56,089), followed by those with a doctorate degree (\$55,631) in 2000.
- ♦ Median earnings of women full-time, year-round workers with a high school diploma (or GED) were \$23,721 in 2000, nearly 40 percent (37.8%) higher than the earnings of their counterparts with a 9th to 12th grade education.
- ♦ In 2000, median annual earnings of women full-time, year-round workers with an associate's degree were \$30,180, 27.2 percent higher than comparable women workers with a high school diploma (or GED).
- ♦ Median annual earnings of women full-time, year-round workers with a bachelor's degree were \$38,213 in 2000, just over 60 percent (61.1%) higher than their counterparts with a high school diploma (or GED).

ANNUAL EARNINGS BY EDUCATIONAL ATTAINMENT, AGE AND SEX



Median annual earnings of women full-time, year-round workers age 25 years and over varied by age and educational attainment. Women's median earnings were lower than men's median earnings at all ages and educational levels.

- ◆ Earnings did not vary widely by age for women high school graduates who worked full-time, year-round. In 2000, the difference between the lowest and highest median earnings by age group was \$1,110, ranging from \$16,820 for women age 25 to 34 years to \$17,930 for women age 65 years and over.
- ◆ Median earnings of full-time, year-round women workers with a bachelor's degree were lowest for women in the younger (age 25 to 34 years) and older (age 65 years and over) age groups.
- ◆ Median earnings of full-time, year-round women workers with a bachelor's degree were highest for workers age 35 to 44 years, although women in the age groups of 45 to 54 years and 55 to 64 years had earnings only slightly lower. For women full-time, year-round workers with a bachelor's degree, the difference between the lowest and highest median earnings by age group was \$10,759, ranging from \$30,379 for women age 65 years and over to \$41,138 for women age 35 to 44 years.

The earnings gap, or ratio of female-to-male median earnings, also varied by level of educational attainment and age.

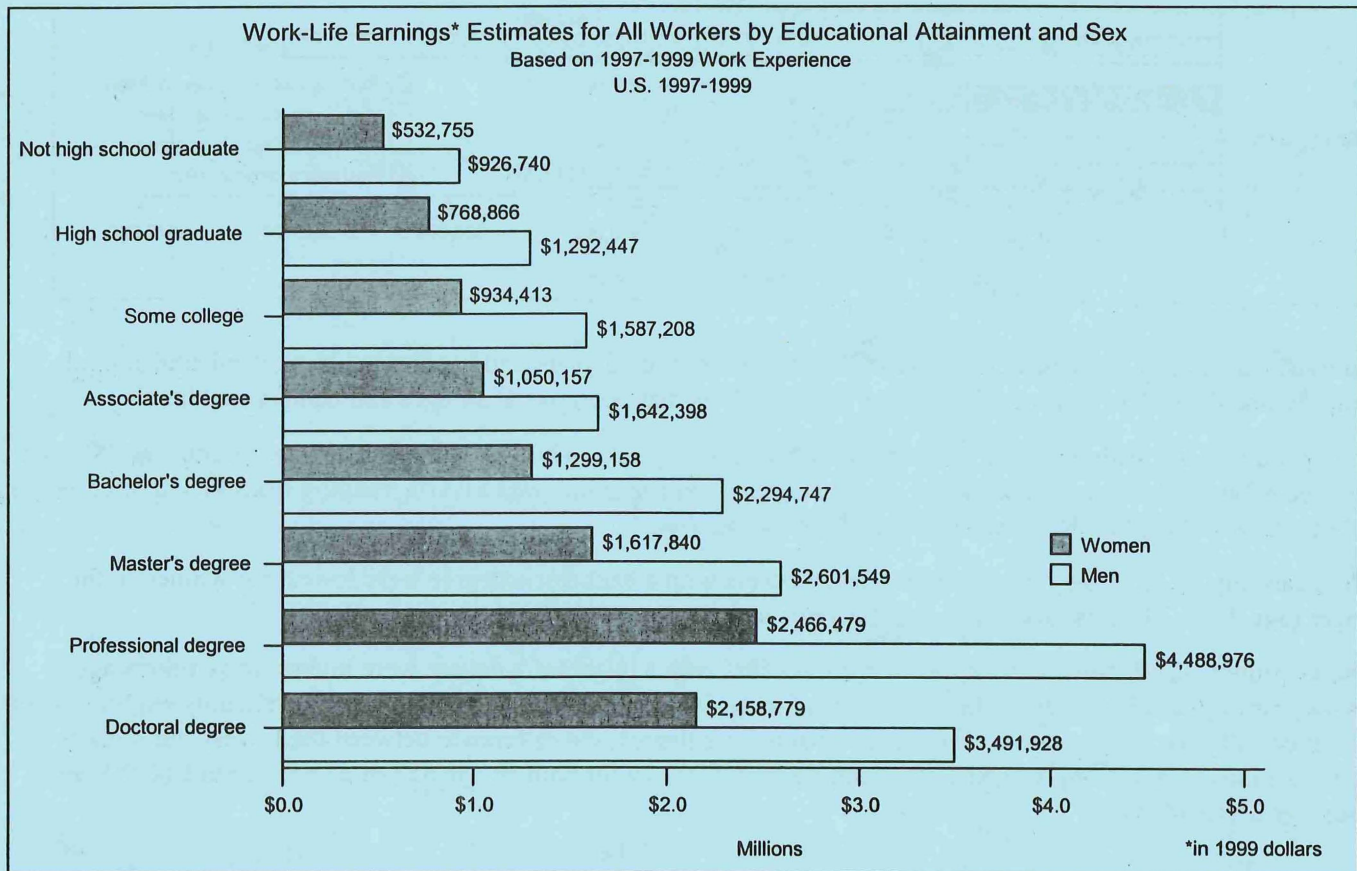
- ◆ The earnings gap was smallest for women high school graduates in the 25 to 34 years age group. Women full-time, year-round workers in this group had median earnings that were 91.3 percent of their male counterparts in 2000.
- ◆ The earnings gap was greatest for women high school graduates in the 55 to 64 years age group. Women full-time, year-round workers in this group had median earnings that were less than three-fifths (58.7%) of the earnings of men in the same age and educational attainment group in 2000.
- ◆ The earnings gap between men and women full-time, year-round workers with a bachelor's degree was smallest (78.3%) for women in the 25 to 34 years age group in 2000.
- ◆ The earnings gap was greatest for women full-time, year-round workers with a bachelor's degree in the 45 to 54 years age group. Women in this group had median earnings that were less than two-thirds (65.7%) of the median earnings of their male counterparts in 2000.

WORK-LIFE EARNINGS BY EDUCATIONAL ATTAINMENT AND SEX

Synthetic work-life earnings (formerly referred to as life-time earnings) are estimates of the total average earnings adults are likely to accumulate over the course of their working lives based on a hypothetical 40-year working life from ages 25 through 64 years. Work-life estimates are created by using the working population's one-year annual average earnings and summing their age-specific average earnings for people ages 25 to 64 years. The earnings presented in the following charts are illustrative and do not predict actual future earnings. All estimates are based on average or mean earnings and are in 1999 dollars. The estimates reflect earnings at different levels of educational attainment but do not account for differences in the earning potential of various fields of study within the levels, an individual's work history, or the motivation and effort put in at work by an individual.

ALL WORKERS

The chart below contains work-life estimates for all workers (which includes workers who work part-time or for part of the year). Historically, women's labor force attachment has been more variable than men's due mostly to competing family caregiving responsibilities. Earnings estimates based on all workers include some of this variability in work experience.



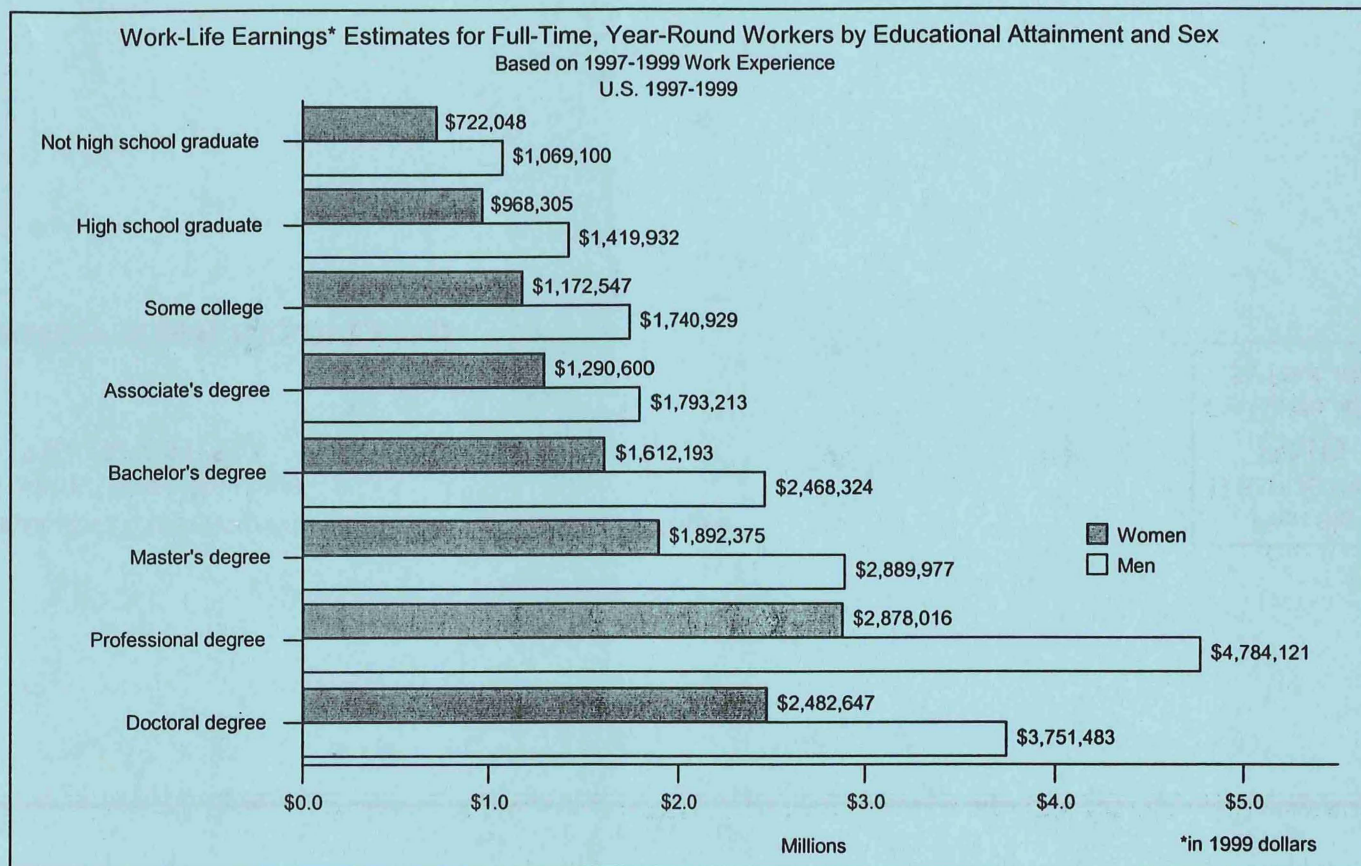
Educational attainment has a major impact on earnings over a work-life as earnings differences compound over time. In general, each increasing level of attainment has higher earnings than the one below it for both men and women. The exception is workers with professional degrees (e.g., physicians, lawyers, veterinarians) who have the highest earnings. Men's work-life earnings were higher than women's work-life earnings for workers at all levels of educational attainment.

- ♦ Work-life earnings ranged from just over one-half million dollars for women workers with no high school diploma (or GED) to \$2.5 million for women workers with a professional degree.
- ♦ Women workers with an associate's degree are estimated to earn \$1.1 million, nearly double the work-life earnings of a woman who is not a high school graduate.
- ♦ Women full-time, year-round workers with a bachelor's degree are estimated to earn \$1.3 million, nearly 1.7 times the work-life earnings of a high school graduate.

WORK-LIFE EARNINGS BY EDUCATIONAL ATTAINMENT AND SEX

FULL-TIME, YEAR-ROUND WORKERS

The chart below contains synthetic work-life estimates for full-time, year-round workers (which include people who work 35 and more hours a week for at least 50 weeks in a year) assuming full employment throughout one's work-life. These estimates do not account for an individual's past partial employment or unemployment, which may reduce current full-time earnings. Earnings estimates based on full-time, year-round workers provide a more comparable view of potential earnings.

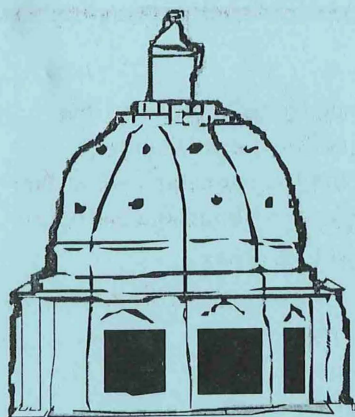


Work experience influences earnings. The work-life earnings of full-time, year-round workers were higher than the work-life earnings of all workers at all levels of educational attainment.

- ♦ On average, women full-time, year-round workers with a high school education will earn less than \$1 million from ages 25 to 64 years. This compares to work-life earnings of \$1.3 million for women with an associate's degree and \$1.6 million for women with a bachelor's degree
- ♦ The educational payoff is most noticeable at the highest educational levels. Women full-time, year-round workers with a professional degree have the highest work-life earnings and may earn \$2.9 million from ages 25 to 64 years. Women full-time, year-round workers with a doctoral degree have estimated work-life earnings of \$2.5 million.

Men earn more than women at each education level. The earnings gap between the work-life earnings of women and men full-time, year-round workers is substantial.

- ♦ Disparities in work-life earnings are greatest among workers with higher degrees. Women full-time, year-round workers with a professional degree may expect to earn \$1.9 million less from ages 25 to 64 years than men with the same level of educational attainment.



Minnesota Legislative Commission on the Economic Status of Women

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THE ECONOMIC STATUS OF OLDER WOMEN

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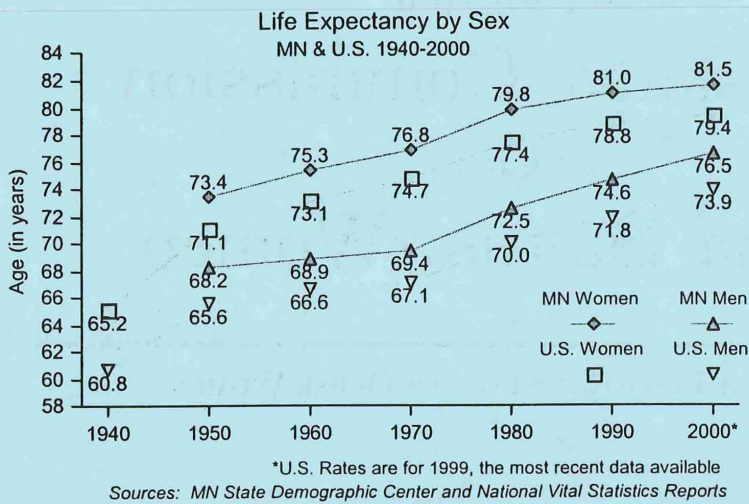
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LIFE EXPECTANCY IN MINNESOTA AND THE UNITED STATES



Life expectancy has increased significantly over the decades. Women continue to live longer than men. However, the gap between the life expectancies of men and women, both nationally and in Minnesota has been decreasing since the 1970s.

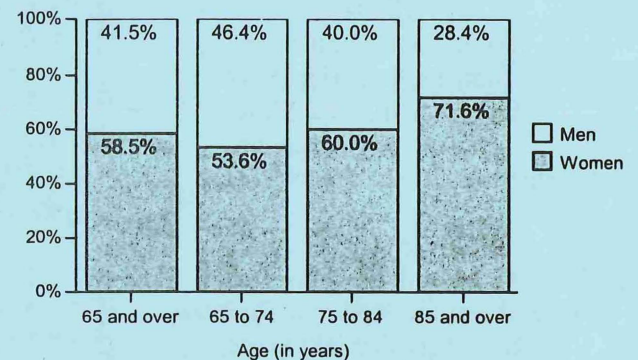
- Life expectancy in 2000 for women in Minnesota was:
 - 81.5 years at birth
 - 20.0 years at age 65 years
 - 9.6 years at age 80 years
- Life expectancy in 2000 for men in Minnesota was:
 - 76.5 years at birth
 - 15.9 years at age 65 years
 - 7.7 years at age 80 years

MINNESOTA POPULATION AGE 65 YEARS AND OVER

Women were the majority of persons age 65 years and over in Minnesota in 2000. The proportion of women in the population increases with age.

- Women accounted for over half (53.6%) of the Minnesota population age 65 to 74 years in 2000.
- Three in five (60.0%) persons age 75 to 84 years in Minnesota were women.
- Women comprised just over 7 in 10 (71.6%) persons age 85 years and over in 2000.

Distribution of Population Age 65 Years and Over by Sex
MN 2000



Source: U.S. Census Bureau, 2000 Census SF1

The proportion of the population age 65 years and over comprised by women varied throughout Minnesota in 2000.

- In Metro* Minnesota women were nearly sixty percent (59.7%) of the population age 65 years and over. In Greater* Minnesota women accounted for 57.5 percent of the population age 65 years and over in 2000.
- At the county level, the proportion of the population age 65 years and over comprised by women ranged from just over one-half (51.3%) in Cass County to over three-fifths (61.6%) in Ramsey County in 2000.

The percentage of the total Minnesota population comprised by women age 65 years and over varied by geographic location.

- Women age 65 years and over comprised 7.1 percent of the total Minnesota population in 2000.
- In Metro Minnesota women age 65 years and over comprised a smaller percentage (5.8%) of the total population and in Greater Minnesota they were a larger percentage (8.6%) of the total population in 2000.
- At the county level, the percentage of the total population comprised by women age 65 years and over in 2000 ranged from 4.0 percent in Anoka County to 14.9 percent in Traverse County.

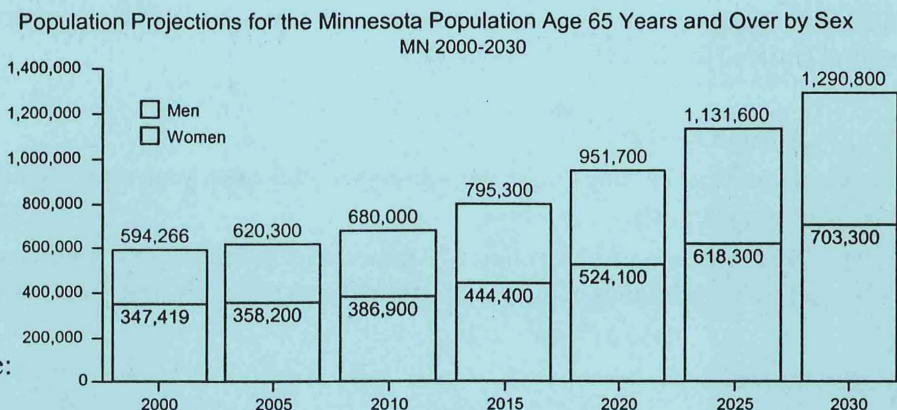
*Note: Metro Minnesota includes the seven counties of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington. Greater Minnesota includes the eighty counties outside the seven-county metropolitan area.

POPULATION (CONTINUED)

POPULATION PROJECTIONS FOR THE MINNESOTA POPULATION AGE 65 YEARS AND OVER

The population of women and men age 65 years and over in Minnesota will increase dramatically between 2000 and 2030 with the greatest increase expected after 2015.

- ♦ The number of Minnesotans age 65 years and over will increase from just over 1 in 8 (12.1%) in 2000 to about 1 in 5 (20.6%) in 2030.
- ♦ Between 2000 and 2030 it is projected that the population of women age:
 - 65 years and over will double (102.4% increase) from 347,419 to 703,300.
 - 65 to 74 years will more than double (123.4% increase) from 158,472 to 354,100.
 - 75 to 84 years will increase ninety percent (89.8%) from 127,654 to 242,300.
 - 85 years and over will increase by nearly 75 percent (74.4%) from 61,293 to 106,900.

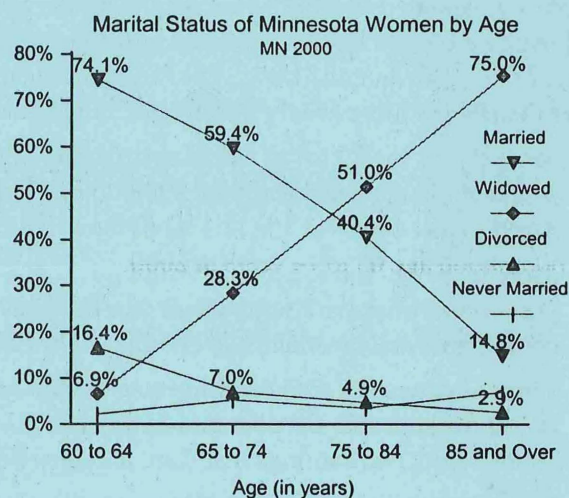


Source: MN State Demographic Center

MARITAL STATUS OF MINNESOTA WOMEN AGE 60 YEARS AND OVER

The proportion of women who are widowed begins to increase dramatically as women approach and move through retirement years.

- ♦ More than one-quarter (28.3%) of Minnesota women age 65 to 74 years, one-half (51.0%) of women age 75 to 84 years, and three-quarters (75.0%) of women age 85 years and over were widowed in 2000.
- ♦ The increase in the percentage of women who were widowed by age corresponds to the decrease in the women who were married by age.



Source: U.S. Census Bureau, 2000 Census SF 3

WORKLIFE

Worklife factors such as employment status (e.g. working part-time or full-time), caregiving responsibilities, earnings and whether benefits such as pensions are offered impact financial status in retirement.

EMPLOYMENT STATUS

Women are more likely to work part-time than men.

- ♦ Of employed Minnesota women age 16 years and over, one-third (33.7%) worked part-time in 1999.
- ♦ In 1999, one-half (49.8%) of employed Minnesota women age 16 years and over worked full-time, year-round.

CAREGIVING

Women are more likely than men to take time out from employment to care for others.

- ♦ Women were more likely than men to be caregivers. Approximately 5.5 percent of U.S. women age 15 years and over provided regular unpaid care to a family member or friend with a long-term illness or a disability compared to 3.3 percent of men.
- ♦ Women also spent more time providing care. In 1998, the annualized number of caregiving hours provided by U.S. women was 9,883 million hours, compared to 4,182 million hours for men.

WORKLIFE (CONTINUED)

OCCUPATIONAL STATUS

In the past thirty years women have become employed in a wider range of occupations, although women continue to be concentrated in clerical and service jobs.

ANNUAL MEDIAN EARNINGS

The median annual earnings of Minnesota female full-time, year-round workers age 16 years and over were lower than their male counterparts.

- ♦ The 1999 median annual earnings of Minnesota female full-time, year-round workers were \$28,708. This compared to annual median earnings of \$39,364 for Minnesota male full-time, year-round workers.

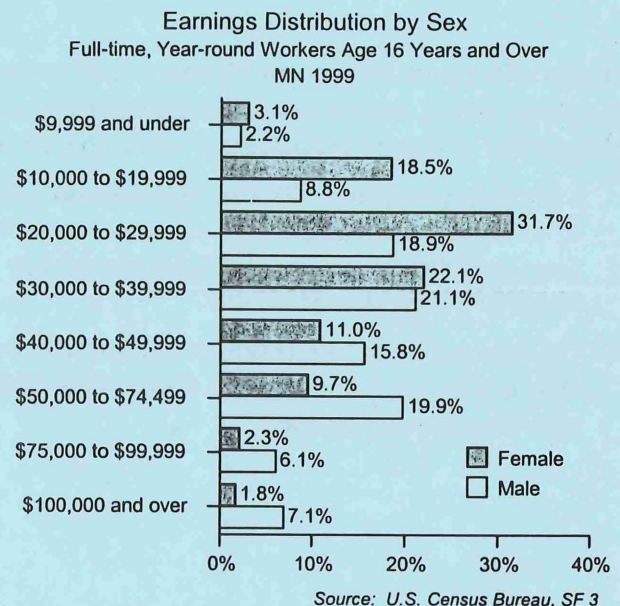
EARNINGS GAP

In 1999 the earnings gap, or ratio of female-to-male median earnings, of full-time, year-round Minnesota workers age 16 years and over was 72.9 percent.

EARNINGS DISTRIBUTION

Minnesota female full-time, year-round workers age 16 years and over were more likely to have earnings in the lower end of the earnings distribution. Earnings of comparable male workers were distributed more evenly through the range of earnings.

- ♦ More than 1 in 5 (21.6%) Minnesota female full-time, year-round workers earned less than \$20,000 in 1999. This compared to just over 1 in 10 (11.1%) of their male counterparts.
- ♦ More than one-half (53.3%) of Minnesota female full-time, year-round workers, and less than one-third (29.9%) of comparable male workers had earnings below \$30,000 in 1999.
- ♦ Three-quarters (75.4%) of Minnesota female full-time, year-round workers and just over one-half (51.0%) of their male counterparts had earnings that were less than \$40,000 in 1999.
- ♦ Fourteen percent (13.8%) of Minnesota female full-time, year-round workers had 1999 earnings of \$50,000 and over. One-third (33.1%) of comparable male workers had 1999 earnings at this level.



WORK-LIFE EARNINGS

The gap between men's and women's work-life earnings (estimated earnings during a hypothetical 40-year work-life period from age 25 years through age 64 years) is substantial.

- ♦ Educational attainment has a major impact on earnings over a work-life as earnings differences compound over time.
- ♦ Men's work-life earnings were higher than women's work-life earnings for workers at all levels of educational attainment. For example, women full-time, year-round workers with a bachelor's degree may expect to earn an estimated \$856,131 less from age 25 through 64 years than comparable men with the same level of educational attainment.

PENSION BENEFITS

- ♦ In 2000, 18 percent of U.S. women age 65 years and over were receiving their own pensions compared to 31 percent of men. Nearly one-half (47 percent) of those participating in employer pension plans were women in 2000.
- ♦ In 1995, about 7 in 10 women and men were employed in a company offering a pension plan. Just over three-fourths (75.0%) of women enrolled in these plans, compared to over four-fifths (82.1%) of men.

RETIREMENT INCOME

Women in the United States receive lower benefit amounts than men for all types of retirement income. As reported by the Social Security Administration, the major sources of income reported for older persons (including both women and men) were:

- Social Security (reported by 90% of older persons)
- Income from assets (reported by 62% of older persons)
- Public and private pensions (reported by 43% of older persons)
- Earnings (reported by 22% of older persons)

SOCIAL SECURITY

Women represent 60 percent of all aged Social Security beneficiaries and 72 percent of beneficiaries age 85 years and over.

- ♦ In 2000, the average monthly Social Security benefit for U.S. women age 65 years and over was \$730, compared to \$952 for men. The average women's benefit was just over three-quarters (76.7%) of men's average benefit.
- ♦ In 1997, just over 3 in 5 (63%) women received benefits based on their husband's earnings record.

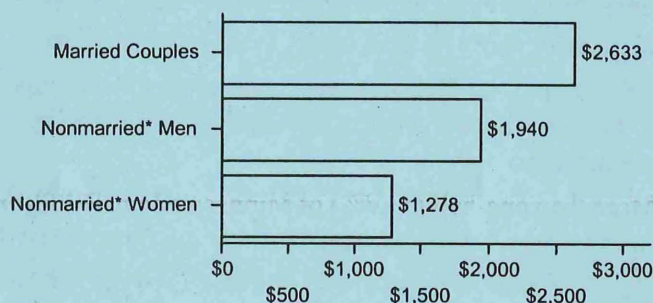
INCOME FROM ASSETS

Nonmarried women and nonmarried men are about equally likely to receive income from assets. Women receive a lower amount than men. Married couples receive higher income from assets than nonmarried women or men.

- ♦ In 2000, just over one-half (53.2%) of nonmarried U.S. women age 65 years and over received income from assets compared to one-half (50.0%) of nonmarried men. A much higher percentage (69.1%) of married couples collected income from assets.
- ♦ Nonmarried women had a median asset income of about two-thirds (65.9%) of their male counterparts.
- ♦ Nonmarried women had a median asset income just under one-half (48.5%) of that of married couples. Nonmarried men had median annual asset income of nearly three-quarters (73.7%) of that of married couples.

Note: Assets include interest, dividends, trusts, etc.

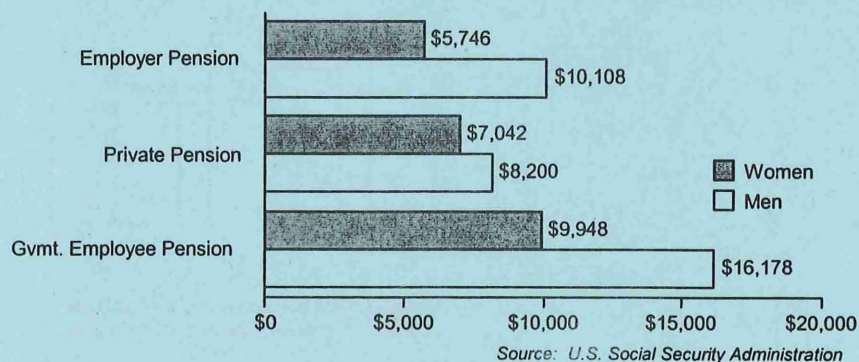
Median Annual Asset Income by Marital Status and Sex
Age 65 Years and Over
U.S. 2000



**Nonmarried includes widowed, divorced, and never married
Source: U.S. Social Security Administration*

MEDIAN ANNUAL PENSION INCOME

Median Annual Pension Income by Sex
Age 65 Years and Over
U.S. 2000



For both women and men age 65 years and over, median annual pension income was highest for those with government employee pensions. The gap between the median annual pension incomes of women and men was smallest for those with private pensions*.

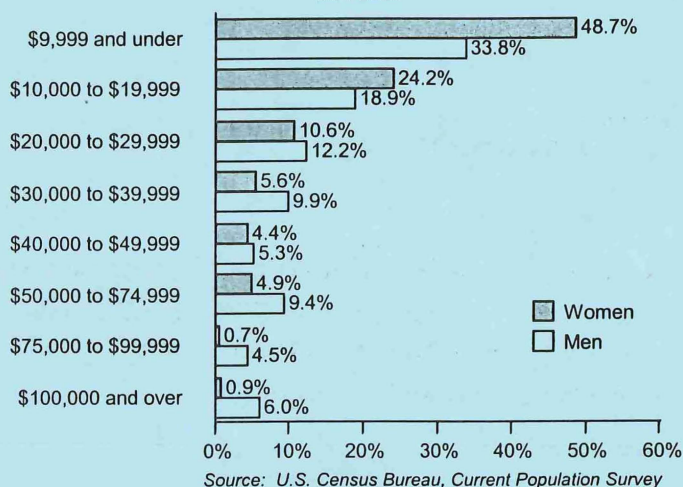
- ♦ The median annual employer pension income for women age 65 years and over was 56.8 percent of men's median pension income.
- ♦ The median annual private pension income for women age 65 years and over was 85.9 percent of men's median pension income.
- ♦ The median annual government pension income for women age 65 years and over was 61.5 percent of men's median pension income.

**Note: Private pensions includes annuities*

RETIREMENT INCOME (CONTINUED)

EARNINGS OF WORKERS AGE 65 YEARS AND OVER

Earnings Distribution of Workers Age 65 Years and Over by Sex
U.S. 2001



The median earnings of U.S. workers age 65 years and over were \$10,283 for women and \$17,066 for men in 2001.

Women workers age 65 years and over were more likely to have earnings in the lower end of the earnings distribution. Earnings of comparable male workers were distributed more evenly through the range of earnings.

- Nearly half (48.7%) of U.S. women workers age 65 years and over earned less than \$10,000 in 2001. This compared to one-third (33.8%) of their male counterparts.
- Nearly three-quarters (72.9%) of U.S. women workers age 65 years and over, and more than one-half (52.7%) of comparable male workers had earnings below \$20,000 in 2001.

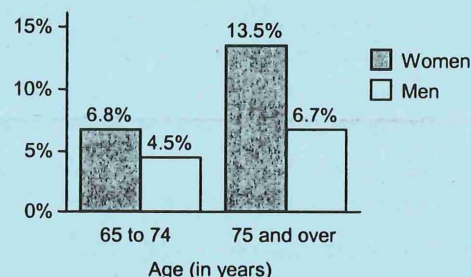
POVERTY

MINNESOTA PERSONS AGE 65 YEARS AND OVER IN POVERTY

Women age 65 years and over are more likely to be in poverty than comparable men. Poverty status increases as people age and the increase is much greater for women than men.

- In Minnesota 10,605 (6.8%) women age 65 to 74 years and 21,965 (13.5%) women age 75 years and over were below the poverty level in 1999.
- Poverty rates were lower and varied less by age for Minnesota's older men. In Minnesota 6,134 (4.5%) men age 65 to 74 years and 6,701 (6.7%) men age 75 years and over were below the poverty level in 1999.

Persons Age 65 Years and Over in Poverty
MN 1999



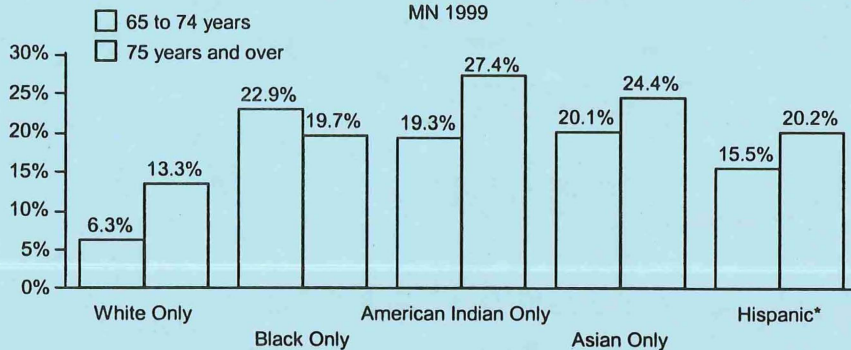
POVERTY STATUS OF MINNESOTA WOMEN AGE 65 YEARS AND OVER BY RACE AND HISPANIC* ORIGIN

Poverty status of women age 65 years and over varies widely by race and ethnic origin. The proportion of women in poverty increases with age for women of all races and ethnic origins.

- American Indian women age 65 years and over had the highest proportion of women in poverty in Minnesota in 1999. Nearly 1 in 5 (19.3%) American Indian women age 65 to 74 years and nearly 3 in 10 (27.4%) American Indian women age 75 years and over were in poverty in 1999.
- White women age 65 years and over had the lowest proportion of women in poverty compared to women of other race and ethnic groups.

*Persons of Hispanic origin may be of any race

Poverty Status of Woman Age 65 Years and Over by Race and Hispanic* Origin
MN 1999



*Persons of Hispanic origin may be of any race
Source: U.S. Census Bureau, 2000 Census SF3

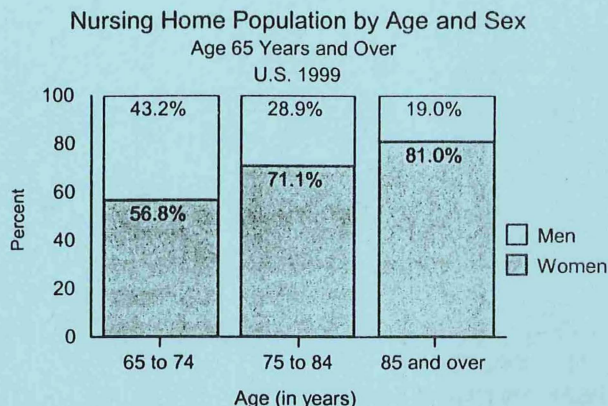
NURSING HOME POPULATION IN MINNESOTA AND THE UNITED STATES

The Minnesota nursing home population of persons age 65 years and over was 32,772 in 2000.

- Over one-half (58.1%) of the Minnesota nursing home population was age 85 years and over.
- The median nursing home length of stay was 56 days.
- It is expected that Minnesota will have between 265,000 and 300,000 older persons in need of long-term care and support by the year 2030.

In 1999, women were the majority of the U.S. nursing home population in all age groups over age 65 years. The proportion of the nursing home population comprised by women increases with age.

- Women were 7 in 10 of the U.S. nursing home population age 75 to 84 years.
- Women were 4 in 5 of the U.S. nursing home population age 85 years and over.



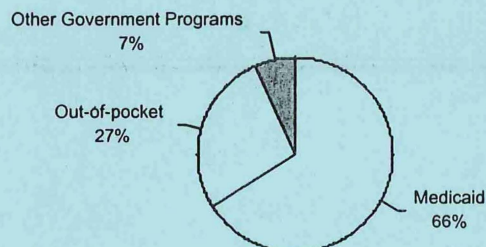
Source: National Center for Health Statistics, National Nursing Home Survey

MEDICAL ASSISTANCE AND NURSING CARE FACILITY EXPENDITURES IN MINNESOTA

In fiscal year 2000, 13.2 percent of Medical Assistance (MA) enrollees in Minnesota were age 65 years and over.

- Expenditures (\$1.079 billion) for these enrollees accounted for over one-third (34.0%) of all MA expenditures in the state. (Note: Expenditures are shared between the state and federal governments.)
- The average monthly Medical Assistance expenditure in Minnesota for enrollees 65 and older was \$1,882 in 2000.

Distribution of MN Nursing Facility Care Expenditures



Source: MN Department of Human Services, Project 2030

In Minnesota, nearly three-quarters of the expenditures on nursing facility care for the elderly are from government programs.

- The average monthly nursing home Medical Assistance payment was \$2,910 in fiscal year 1999.
- Most Minnesotans will spend down assets and qualify for Medicaid within 20 months of entry into a nursing home.

DATA NOTE, DEFINITION AND DATA SOURCES

DATA NOTE

In this newsletter, Minnesota specific information was used when available.

DEFINITION

Median earnings: The amount that divides the earnings distribution into two equal groups, half having earnings above the median, half having earnings below the median.

DATA SOURCES

In addition to the data sources noted in the charts and text, the following sources were used:

- Institute for Women's Policy Research, *The Gender Gap in Pension Coverage*
- Minnesota Department of Human Services, *Project 2030*
- Minnesota Department of Human Services, *Rightsizing the Nursing Home Industry*.
- Minnesota House Research, *Medical Assistance Enrollees and Expenditures*
- U.S. Census Bureau, *Preliminary Estimates on Caregiving from Wave 7 of the 1996 Survey of Income and Program Participation*
- U.S. Census Bureau, *Money Income in the U.S., 2001*