THE ECONOMIC STATUS OF WOMEN
IN OUR COMMUNITY

The League of Women Voters of Stevens County

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Forward

In the fall of 1980, the Stevens County League of Women Voters' Board of Directors adopted a study aimed at compiling an economic profile of area women. The increasing importance of the roles that women play in the work arena and in the home, the continuing push for the Equal Rights Amendment, and the life experiences of local Leaguers pointed to a need to conduct a study that would be about and for women of the 80's.

In the Spring of '81 the League worked with two U.M.M. students, under the guidance of Assistant Professor Vicki Demos, to put together a comprehensive questionnaire for local businesses(Survey I). The goal was to find out how local employers felt about women in the job market, what opportunities were open to women for employment in our area, and employers' feelings about a wide variety of issues of interest to women.

In 1981-82 we conducted the second and third phases of our study. For the second phase, presentations on social security, credit, and wills and estate-planning were given by area professionals in an attempt to enlighten area women on their economic status from a realistic point of view. The League set up noon luncheons in an effort to entice homemakers as well as women working outside their homes to take advantage of this free information so valuable to today's women.

The third phase of our study, Survey II, is made up of three surveys for area women. These included: Women Working Outside the Home, Women Working in the Home (the Homemaker), and Attitudes. From the completed surveys, the Economic Status of Women Committee put together a statistical comparison of what area women feel, their working conditions, benefits, opportunities, and their economic security in general versus what the business community reported.

Members of the Stevens County League of Women Voters then worked with materials they collected, the surveys, and the information provided in the luncheons to put together this report. Our goal is to provide information for women on their economic status and to help League members determine actions we might take and further studies we might make in an effort to insure a more secure, or at least a more informed, economic status for area women.

This has meant a lot of hard work for our local League, but the effort was well worth the knowledge we gained, recorded, and through this economic profile, passed on to and for other women.

Beverly A. Lucken, President
Stevens County League of Women Voters
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CONTENTS

Section I: Women at Work outside the Home — Page

Women at Work in Our Community 1

Interpreting Survey I Data 5

Survey I 15

Survey II Data 25

Survey II 30

Women in Business for Themselves 36
- Starting a Small Business 37
- K & R's This 'N That 39
- Child Care as an At Home Business 41

Child Care - An Economic Issue for Working Women 43

Section II: Women's Financial Security

Establishing Credit 49

What Economic Protection Do Women Have? 52

The Widow's Gap and the Displaced Homemaker 58

Health Insurance Benefits for Insured and Spouse 60

How Health Insurance is Affected by Divorce or Death of Spouse 61

Section III: Women at Work in the Home

The Homemaker: A Historical Review of the Problem of Dependency 62

Sharing Economic Power 66

Personal Definitions of the Homemaker's Role 71

Interpretation of a "Housewife" 74

The Legal Rights of Women in Marriage and Divorce 76

Section I: Women at Work outside the Home

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Women at Work in Our Community

by Ruth Roquitte and Lenny Sibul

Note: This section deals with women at work. The survey of local employers on which this discussion is based did not include government workers. Since a majority of women and men in Morris work for some branch of government, the data presented may not be truly representative of working conditions in our community. In addition, farm workers were not included in the survey. We ask the reader to keep these things in mind as s/he reads the report.

Women in Stevens County work at the same types of jobs as other women throughout the state and country. For the most part, they tend to be concentrated in the so-called "pink collar jobs," primarily clerical and service work. In the State of Minnesota, the numbers of women working in clerical occupations increased by 94,000 from 1970 to 1977.[1] At the same time, the numbers of women in higher paying "blue-collar jobs" increased only by 2000.[2] Although women have made some gains in nontraditional occupations locally, they still are under-represented in such areas as management and administration and in such professions as medical doctors and law. The table below lists some of the predominant female "pink-collar jobs."

Table 1[3]

Occupation	Percent That are Females
Registered nurses	97.0
Elementary school teachers	85.4
Typists	96.6
Telephone operators	93.3
Secretaries	99.1
Waitresses	91.1
Hairdressers	90.5
Nursing aides	85.8
Sewers & stitchers	95.8
Private household workers (includes child care, cleaners & housekeepers)	97.4

In these pink collar occupations, women tend to be concentrated in the lower-paying jobs. For example, 35% of all employed women in the nation and 32% of all employed women in Minnesota have clerical jobs. They account for 93% of nonsupervisory clerical employees of the State of Minnesota but hold only 69% of the supervisory clerical jobs. These figures are repeated

on a national level. Women make up only 8.7% of post office mail carriers (well-known to be high paying jobs), 30.2% of stock clerks and storekeepers, and 18.5% of vehicle dispatchers.[4]

Salaries

An earnings distribution for clerical workers in Minnesota in 1977 shows the majority of female clerical workers with earnings under $4.00 per hour, while only one-third of male clerical workers earn so little. For women, median hourly wages of $3.53 would amount to $7,342 for a full-time, year-round clerical job. Men in this female-dominated occupation, however, earned $9,526 for a full-time, year-round job.[5] Data obtained from employers in Stevens County seems to confirm these low wage scales for clerical staff.

Table 2 below gives some comparative data of salaries taken from questionnairs returned by local employers.

Table 2

Job	Salaries*	
	Women	Men
Salesperson	$6800-10,800 plus commissions	$6800-10,800 plus commissions
Managerial	$7000-10,800	$7000-18,000
Bookkeeper	$7000-8400	---
Secretary	$7000-9000	---
Bartender	$3.75/hour	$3.75/hour
Cook/dishwasher	$3.10-3.25/hour	$3.10/hour
Mechanic	---	$8300-14,000
Accounting Clerk	$10,400-12,500	---
Nurse	$8300-12,500	---

*reported on a full-time, yearly basis unless otherwise indicated.

Many part-time workers do not even earn minimum wages. No information was available on wages of waitresses, a surprising omission when one considers the number of women working locally in this occupation.

A survey of local governments conducted by the Council on the Economic Status of Women[6] showed that almost half of female city and county workers in the State have office/clerical positions. Women represent the majority of employees only in public welfare, health, and hospital jobs. Though men represent only one-fourth of all employees in these departments, they make up one-half to three-fourths of the officials and administrators in these female-intensive functions. Salaries of women employed by local governments reflect the pattern of lower earnings for women in the labor market as a whole. Table 3 below shows the salary levels for city and county employees in Minnesota in 1978.

Table 3

Salary Range	Percent Receiving Salary	
	Women	Men
Under $8000	9	1
$8000-9,999	23	5
$10,000-12,999	33	16
$13,000-15,999	18	21
$16,000-24,999	15	51
$25,000 and above	1	7

A somewhat more favorable distribution of earnings by men and women is found in the public school systems. Salaries of teachers are negotiated on the basis of educational background and years of service. In School District #769 (Morris & Donnelly Public Schools), teachers earn from $13,870 to a maximum of $26,000. Extra-curricular assignments can add from $500 to $6000 to a teacher's base salary. Such assignments in the past tended to be more readily available to men. However, with the establishment and increasing importance of girls' sports, more women have been receiving such assignments. Administrators earn significantly more than teachers. No women currently hold administrative positions in the local public shcool system.

At the University of Minnesota, Morris, the salaries for most faculty fall between $18,000 to $40,000. At the university level, women tend to be a definite minority of the teaching staff. Women who do hold faculty appointments tend to earn lower salaries than the men they work with, perhaps because they have less seniority. Administrators on the campus earn significantly higher salaries than other faculty or staff. Again, few women hold these high-paying positions.

Working Environment

Surveys of working women in Stevens County indicated that local women feel a high degree of satisfaction with their work. The data presented in this section is based on surveys returned by fifty-six local women. Seventy-nine percent who responded worked full-time at their jobs. Eighty-three percent were satisfied with their work. Those who were not satisfied stated that it was because good jobs were not available locally. Fifty percent of the women had received on-the-job training. Most felt they received promotions because of their skills, but one-sixth were not promoted at all.

Table 4 shows the length of employment of the respondents according to age group.

Table 4

Length of Employment	Age 19-29	30-39	40
under 5 years	80%	14%*	42%
5 - 10 years	20%	43%	25%
over 10 years	0%	29%	33%

*Some percentages don't add to 100% because some questions were not answered by all.

Fringe Benefits

Most full-time employed women surveyed received some fringe benefits at work. Table 5 lists benefits provided.

Table 5

Benefit	Percentage Receiving
Health Insurance	66
Dental Insurance	10
Retirement Plan	41
Sick leave	55
Sick pay	55
Paid holidays	69
Vacation pay	76

It is interesting to note that less than half the women surveyed had a retirement plan at work. This indicates a need for women to make sure they are well covered by their husband's plan (if married), to investigate opening an IRA for themselves, or to participate in an investment program to cover them in their retirement years. Only 10% of the women who responded had their own IRA plan. Table 6 shows the types of coverage employed women have invested in to provide for their future economic security.

Table 6

Type of Plan	Percent by Age Group 19-29	30-39	40	Percent of all Employed Women
Insurance	100	86	86	91
Pension	25	43	86	50
Savings	50	14	29	32
I.R.A.	0	29	25	10

Table 6 clearly shows that older women feel more need to plan for their futures. The data might also reflect a greater ability of older women to pay for such programs.

Problems of Working Women

As indicated before, working women find that much of their work receives poor compensation. "Women's work" is generally considered worth less in the labor market than the traditional male jobs. Hence, we find highly trained nurses and secretaries making less than the custodian who sweeps the floor and changes the light bulbs for them.

In addition to low wages, many working women face the problem of finding and paying for day care for their children. Sick children cause additional problems. Who takes off from work to care for the child, mommy or daddy? Most often it is the woman who takes the time from work. Employers and husbands expect it.

Women in Stevens County, particularly highly trained and educated women, face problems that their counterparts in urban areas don't have. Because of the size of the county, good jobs are hard to find and opportunities to advance one's career are few.

Notes

1. "Women as Clerical Workers," Newsletter #40, (St. Paul: Council for the Economic Status of Women, June, 1980).
2. Ibid.
3. Louise Kapp Howe, Pink Collar Workers, (New York: Putnam's Sons, 1973), p. 25.
4. "Women as Clerical Workers," Newsletter #40, (St. Paul: Council for the Economic Status of Women, June, 1980).
5. Ibid.
6. "Local Government Employment," Newsletter #37, (St. Paul, Council for the Economic Status of Women, March, 1980).

Interpreting Survey I Data

by Geraldine Harlan and Joanne Otte

Traditionally, women have engaged in three types of economically productive labor: producing goods and services for the private sphere of the family; contributing to the household production of goods for exchange in the marketplace; and working outside the home for pay in the labor force.[1] The impact of the Industrial Revolution forced a great number of women out of the private sphere of the home into the labor force, thus increasing the number of women seeking paid employment. However, employers placed low economic value on women's work, and women received lower, unequal pay for equal work.

In the past decade, women have become increasingly vocal about the inequalities and problems they face in the work place. In urban areas, special programs, workshops, and seminars have been designed for working women that address the problems women face in the working world. However, a group that has received little attention is rural working women. Many rural women feel they have been separated from the economic, educational and social advantages that are available to urban women.[2] However, the special problems of rural working women are beginning to be addressed. Women's mobile campuses, university continuing education programs, and county extension programs are beginning to address the needs of rural working women. Organizations such as the National Organization of Women and the League of Women Voters are forming chapters in rural areas.

The League of Women Voters of Stevens County is researching the economic status of women in Morris. As sociology students at the University of Minnesota-Morris, we were selected by the League to work with them in designing and administering the survey. The overall goal of the League of Women Voters is to inform the public about social, political, and economic concerns. As a voluntary, nonpartisan political organization, the Stevens County League chapter took on the project in order to identify the attitudinal and behavioral patterns of business people in Morris toward their women employees and the attitudes that employed women in Morris have about their work and employers. For academic credit via directed study, we took on the first leg of this project.

The overall purpose of the survey is to describe the occupational and economic situation of women working in the Morris community. When the survey is completed, the study should be useful to all women in the community in evaluating their employment avenues and to all employers in heightening their awareness of opportunities for women in Morris.

We began our research by reviewing other literature written on women's employment. These books were found to be limited in terms of information on women's working conditions in the rural context. We found that

"researchers have done more studies and written more reports on rural women in India than about women in the United States"[3]. However, recent studies are underway in Minnesota by such groups as the Leagues of Women Voters in Northfield and Rochester. Our review, then, is from a combination of literature written about women in general in the United States and about rural women specifically. The problems described in some of the texts referred to urban women in the U.S. However, because women in the rural areas are isolated from the advantages of the urban woman, they share not only the same problems but many more.

Problems Facing Rural Women

One of the main problems hindering the rural woman is that she is bound in a stereotype, even by other women in her community:

> Think of the images of rural women as reflected in the media. For some, the rural woman is the quinessential Feminist, the independent farmer who works in the fields, drives tractor, keeps the books, and makes possible the survival of the small farm family"[4].

In general, we tend to think of the rural woman as being conservative. She may appear this way because she does not have outlets for voicing her discontent as does the urban woman, nor is she given much support for emancipation in a smaller community. In the job market, there are limited high paying, prestigious jobs available, and these few jobs are often held by men, a result of the myth that "only men work" while the "woman's place is in the home."

The fact that this myth still exists in our smaller communities is supported by statistics from a survey on rural Minnesota women which found that 60% of the women were not employed outside the home. All of the women were married and maintained traditional family roles such as household work and child rearing. Seventy-five percent of the women reported having full responsibilities in the general caretaking of children and household tasks. Many of these women indicated that they were satisfied with their roles. However, they also felt strongly that their homemaking was a career, but did not feel other people valued their work as a "legitimate" job.[5]

This is a problematic issue for both our rural and urban women. This problem results from our culture's definition of "work". Work in our culture is defined as a "task ewarded in monetary terms." Thus, a woman's responsibilities in the home have not been considered a legitimate career, and men more than women are considered to be working. This "definition of work discriminates against women in the labor force because it upholds the belief that women are not interested in establishing their economic independence."[6]

The recognition of the housewife's tasks as "work" has been given attention by the Council on the Economic Status of Women. A list published by the Council contains qualifying job skills acquired by the homemaker: budgeting, organization, supervisary, and administration. A growing number of businesses are recognizing these skills as well as skills acquired in volunteer work as valuable experience.

Women who do work outside the home face as many problems as homemakers. The main and most obvious problem is discrimination in employment on the basis of sex of the employee. Until recent years, this process was viewed as natural:

> Differentiation, the training for and playing of different roles by males and females, the fact that women were generally subordinate to men, unequal pay for unequal work, were all taken for granted. In recent years, these same social processes have come to be viewed as discrimination.[7]

Although this passage is ten years old, it holds true for the rural woman today. Discrimination is more prevalent for her than for her urban counterpart. For example, many of the jobs held by rural women include traditional forms of "women's work" such as secretary, schoolteacher, nurse, waitress, and hairdresser.[8] We found no income levels given specifically for rural women. We did find that women in Minnesota face the dilemma of unequal pay. This problem results partially from women who remain in low paying "traditional women's jobs".[9] Another reason for this discrimination process is that many women do not receive equal pay for equal work or worth:

> This issue is called equal pay for 'work of comparative value', or comparative worth.... The majority of women work in 'women's jobs' that are undervalued and underpaid.[10]

The courts in Minnesota have not yet considered this issue in the current discrimination laws. Many women are working for minimum wages, which in 1982 is $3.35 per hour, despite the Federal Equal Pay Act. This law requires that men and women who "perform equal work must receive equal pay." This pay includes all "payments such as overtime, sick, holiday, and vacation pay."[11] Despite this law, many women still feel they are underpaid and do not receive the same benefits as male employees.

Two other problems prevalent in the rural woman's employment conditions are a lack of "job sharing" or "flex-time" working hours, and working women with families who can't afford outside child care. Job sharing gives a woman the opportunity to work at a part-time job for full-time benefits as she shares one position with another worker. Very few businesses in the rural areas offer this to their employees. "Flex-time" allows women to select their own working hours providing they complete eight hours time in the day. Again, employers remain reluctant to start such a program.[12]

Another problem for rural women is age discrimination. A significant number of jobs available for the rural woman " stress either the beauty image such as model or secretary, the servant image in jobs such as nurse, teacher...or a combination of both such as bank teller or receptionist."[13] The myths about women fail to dissolve in the rural towns. Also, many women fail to realize that they are discriminated against as they compare themselves with other women in their same condition.

Whatever the causes, we designed our research in order to determine whether these types of discrimination processes existed in the Morris business community. Our specific goals were to: 1) compare salary ranges between male and female employees, 2) locate the positions held by women in Morris and compare them with men's positions, 3) determine the types of job benefits available to women, 4) examine the types of women most preferred by employers, and 5) determine the employers' attitudes about women's roles both on the job and in the home.

Methodology

The League of Women Voters of Stevens County survey was developed in conjunction with the League's goals and objectives for the study. We worked closely with the League in the development of the questionnaire.

By delegating the questionnaire development to us, the League felt that an objective, non-prejudicial survey would be developed. The survey consisted of a series of open-ended and close-ended questions which tapped the wide array of information about the business population. We broke down the questionnaire into the following four parts: 1) general information and business policies, 2) employee benefits, 3) job positions in employer's business, and 4) employer's opinion.

Our survey population included all businesses in the Morris community. University, county, city and school district employers were excluded because the League specifically wanted to deal with the private, small-scale business population. The sampling frame was a listing of Morris businesses provided by the Morris Area Chamber of Commerce. We mailed the self-administered questionnaire to the sampling population and enclosed with each survey a self-addressed envelope so that the respondent could easily return the completed questionnaire. One hundred eighty-five employers were sampled.

Questionnaire objectives and instructions were printed on the survey cover letter. Respondents were instructed to select or write in the best possible, candid response for each question. If for some reason the respondent could not answer one or more questions, he/she could feel free to leave that part of the questionnaire unanswered. It was stressed in the covering letter that we were not searching for incriminating information that would harm the employer or his/her business in any way. The identity of the questionnaire respondents was anonymous. A telephone follow-up within a month of the mailing did not increase the number of returns.

Results and Analysis of Data

Sixty-two of the 185 questionnaires were returned. This resulted in a return rate of 33%, which is considered a poor response.[14] With less than a 50% return we cannot make completely sound or valid generalizations about employers in Morris. Only 4% of the questionnaires were fully completed. In our analysis we used all of the surveys, excluding the questions that weren't answered. Perhaps the respondents found the survey to be controversial and simply chose not to answer some questions. We found the response rate was higher for the closed-ended rather than the open-ended questions. With the poor response rate, the analysis and data conclusions can only reflect trends in a small portion of the Morris employers.

The survey consisted of four parts, concertrating on employers' actions, opinions, and behavior toward their women employees. Part one tapped some general information about employers and their business policies. We addressed the issues of hiring, promotion, employee evaluation, Concentrated Employment Program, and business practices. In section two, we questioned employers about benefits offered to their employees. Items such as sick leave, paid vacations and holidays, maternity and paternity leave, job sharing and employee insurance were examined in this section. Section three tapped the number of men and women and their salaries in certain job positions. Section four allowed the employer to express his/her opinions toward women and men in general.

We found that women are hired and concentrated in areas commonly known as "women's work." As Table I indicates, employers have a tendency to place men and women in traditional areas. For example, one employer responded that males were preferred for bartending because a male could handle a rough crowd better than a female. In the secretarial position no men had applied for the position. Also, no women applied for the

trucking/mechanic positions. Four employers responded that truck driving was physically too difficult for women. In sales positions, 67% of the respondents preferred women over men. However, the employers' comments implied that experience and qualifications, rather than sex, are the determining factor in hiring for these positions.

Table 1

Description of job opening and the sex considered better qualified by the employer.

Job Opening	Sex Preferred	
Waitress/Bartender	Male	17%
Total (6)	Female	83%
Secretary/Bookkeeper	Male	0%
Total (11)	Female	100%
Sales	Male	33%
Total (9)	Female	67%
Manager	Male	25%
Total (4)	Female	75%
Trucking/Mechanic	Male	100%
Total (7)	Female	0%
Miscellaneous (stockboy, ...	Male	25%
cosmetologist, dress designer,	Female	75%
collection person)		
Total (4)		

Table 2

Job categories and salary range for men and women.

Job Description	Men's Salary	Women's Salary
Secretary		$3.25-6.25/hr.
(n 13)	(n 0)	(n 13)
Managerial	$3.25-9.37/hr.	$3.25-5.60/hr.
(n 18)	(n 13)	(n 13)
Bartender	$3.75/hr.	$3.75/hr.
(n 2)	(n 1)	(n 1)
Cook/dishwasher	$3.10/hr.	$3.10-3.25 hr.
(n 10)	(n 3)	(n 7)
Teacher	$1,122/mo.	$900-1,300/mo.
(n 3)	(n 1)	(n 2)
Bookkeeper		$3.25-4.40/hr.
(n 12)	(n 0)	(n 12)
Mechanic/repairs	$4.00-6.80/hr.	
(n 9)	(n 9)	(n 0)
Truck driver	$4.25-10.00/hr.	
(n 4)	(n 4)	(n 0)
Nurse/Lab Tech		$4.00-6.00/hr.
(n 6)	(n 0)	(n 6)

Table 2, which indicates job categories and salaries for men and women, further supports the findings that women and men are employed in traditional areas. Men's hourly wages ranged from $3.10/hr. to $10.00/hr., and women's wages ranged from $3.10/hr. to $6.25/hr. Forty-seven percent of the women are concentrated in bookkeeping and secretarial positions making $3.25/hr. to $6.25/hr. Forty-three percent of the males are in managerial positions making $3.25/hr to $9.37/hr. With salaries of $4.00/hr. to $ 10.00/hr., 43% of the males are in mechanics/repair or truck driving. This data suggests that women are clustered in traditional, relatively low-paying occupations, whereas men are clustered in the higher-paying occupations.

Table 3

Benefits provided for full and part-time employees

Benefits	Full-Time	Part-Time
Health Insurance	44%	5%
Dental Insurance	13%	2%
Pension/Retirement	26%	5%
Sick Leave	45%	15%
Paid Holiday	58%	19%
Paid Vacation	77%	21%

Of the part-time employees cited in Table 3, 67% were women. Clearly, the data indicates that part-time employees do not receive as many benefits as the full-time employees do. Part-time employees lose out on health and dental insurace benefits and pension and retirement plans. Ninety-three percent of the men and 33% of the women are employed in full-time positions.

Table 4

Employers' Response	Maternity Leave	Paternity Leave
a) seek another person to fill the position	3%	43%
b) fill employee's position temporarily	74%	35%
c) give employee leave with sick pay	19%	2%
d) other, no response	4%	20%

As Table 4 indicates, employers seemed fairly willing to give a woman a maternity leave--93% (b plus c) responded that they would give a woman employee maternity leave, either with some pay or give her a job when she returns. Only 37% (b plus c) of the employers responded that they would give a male employee paternity leave with pay or a guaranteed job when he returns. Forty-three percent of the

respondents felt they would seek another person to fill their male employees position if he were to take paternity leave.

As noted earlier, many women are employed in volunteer work, yet the employers who responded to the questionnaire do not recognize their acquired skills as qualifiable for paid work. We wanted to determine whether this problem existed for women in Morris and asked employers how they valued volunteer work. Only 13% considered it valuable, while 87% indicated either "to some extent," "slightly," or "not at all."

We also wanted to determine the number of employers who provided on-the-job training and what that training involved. Seventy-two percent reported providing on-the-job training, and 69% explained their training procedures. However, their explanations were very vague. For example, sixteen of the respondents said they provided on-the-job training in "all areas." We have no idea what those areas are. Many others reported that training involved working for one to two weeks under supervision in order to acquaint the employee with the job. Many people get this sort of supervision whether they have experience or not. This question is then unreliable, for it does not tell us if the employers of Morris hire people without experience. Lack of experience is one of the problems that provide barriers for many rural women.

Our next concern was to determine the number of employers who hired through the Concentrated Employement Program (CEP). This agency aids in providing job training by referring clients to Morris employers. Only 38% of the businesses hired through CEP, and only 11% of those respondents reported that they were encourage through this agency to hire in nontraditional areas.

We found that only 16% of the respondents presently offer job sharing in their businesses. Job sharing is one position shared by two people equally. Twenty-six percent of the respondents would consider offering job sharing in their businesses and 33% felt they needed more information about job sharing.

In response to the question concerning an employee's child becoming sick at school, 64% of the respondents stated that their female employees are more likely than their male employees to leave work to care for the child. Fifty-three percent of the employers stated that the employee would go home without pay. Seventeen percent of the employers felt they would allow their employees to go home, but the missed hours must be made up sometime in the future.

In rank ordering from most favorable to least favorable employees, 49% of the employers chose young, single women as the most liked employees, and 51% chose older, married women without children as the most liked employees. Eighty-four percent of the employers ranked divorced women with or without children as the least desireable female employees. Eight-eight percent of the employers also ranked divorced men with or without children as the least desireable male employees. Forty-three percent of the employers felt that young single men were the most liked employees and 52% of the employers selected young or older married men with children as the most liked employees. In rank ordering employees, respondents found marital status, rather than sex, to be the determining factor in employees' desireability. From the data, it appears that single or married men and women are preferred over divorced men and women.

The response rate in the opinions and attitudes section was 95%. Perhaps since these questions were more general and applied less to the employer's situation, respondents felt freer in completing the general

opinion questions. As Table 5 indicates, 94% of the respondents either agreed or strongly agreed that women are capable of handling a career, family, and marriage simultaneously. Ninety-five percent of the employers agreed or strongly agreed that men and women should have equal responsibility in child rearing, and 88% of the respondents felt that men and women should share equally in housekeeping.

Table 5

Employers' opinions about women, men and work

	SA	A	D	SD
a) Many women are capable of handling a career, marriage and family.....	40% (n 24)	54% (n 33)	5% (n 3)	2% (n 1)
b) Women are given the same consideration as men when applying for the same job.....	53% (n 32)	38% (n 23)	5% (n 3)	5% (n 3)
c) Women shouldn't work when noticeably pregnant.....	17% (n 10)	18% (n 11)	47% (n 28)	17% (n 10)
d) Women have the right to compete equally in economic activity.....	38% (n 23)	46% (n 28)	8% (n 5)	8% (n 5)
e) Men should be more responsible for economic support in the family.....	25% (n 15)	37% (n 22)	25% (n 15)	12% (n 7)
f) Men and women should have equal responsibility in child rearing.....	56% (n 34)	39% (n 24)	3% (n 2)	2% (n 1)
g) Better to have a male supervisor.....	13% (n 8)	17% (n 10)	52% (n 31)	18% (n 11)
h) Children of working moms are less will-adjusted than other children of nonworking moms.....	14% (n 8)	22% (n 13)	43% (n 25)	20% (n 12)
i) Men and women should share housekeeping.....	40% (n 21)	48% (n 25)	8% (n 4)	4% (n 2)
j) Women in Women's lib want to have their cake and eat it too.....	11% (n 6)	20% (n 11)	54% (n 30)	14% (n 8)

Thirty-five percent of the employers agreed or strongly agreed that a women should not work when she becomes noticeably pregnant. But 65% of the respondents disagreed with this statement. Employers' agreement was somewhat evenly distributed in response to "children of working mothers are less well-adjusted than other children of nonworking mothers."

Eighty-four percent of the employers agreed or strongly agreed that women should have the right to compete equally in economic activity with men. However, 62% of employers felt that men should be more responsible for economic support in the family. Seventy percent of the employers disagreed or strongly disagreed that it is better to have a male supervisor. Sixty-eight percent of the respondents disagreed or strongly disagreed with the statement that women in women's lib want to have their cake and eat it too.

In comparing survey results, we find that a great number of myths still surround women and work. As cited previously, 35% of the respondents still feel that noticeably pregnant women do not belong in the work place. Ninety-five percent of the respondents felt that men and women should have equal responsibility in child rearing, but only 32% of the employers are willing to grant their male employees paternity leave. Although 88% of the respondents felt that men and women should share equally in housekeeping, only 16% of the responding employers are presently offering job sharing. Denied the benefits of job sharing, maternity and paternity leave, and paid sick leave, women who work are often left with the burden of juggling their careers and family simultaneously. It appears that the working women of today must live up to the image of Supermom!

Summary

We found employers' attitudes were somewhat liberal, but their behavior was somewhat traditional. For example, 84% of employers felt women and men should equally compete in all economic activities, but the wage and salaries gaps continue to deprive women of equal pay for equal worth. The clustering of women in low paying, "women's work" occupations perpetuates the cycle of economic inequality. As noted earlier, 47% of women's jobs reported in the survey are crowded in bookkeeping and secretarial positions with wages ranging from $3.25/hr. to $6.25/hr. On the other hand, working men are given a wider variety of occupations, but tend to be concentrated (43%) in managerial or mechanical occupations with wages ranging from $4.00/hr. to $10.00/hr.

However, there were some very positive responses. For example, 70% of the respondents disagreed or strongly disagreed that it is better to have a male supervisor. Although only 16% of employers presently offer job sharing, 59% of the employers would consider job sharing and/or needed more information about job sharing. Perhaps this could be a project for the League at some future date.

1. Blau, p. 265. 1979.
2. Center for Human and Community Development (CHCD), St. John's University, Collegeville, MN, 1978.
3. Ibid., p. 5.
4. Ibid., p. 5.
5. Ibid., pp. 5-9.
6. Prather, 1971, pp. 18-19
7. Linda S. Fidell and John DeLamater, eds. Women in the Professions: What's All the Fuss About? (Beverly Hills, CA: Sage Publications, 1971).
8. CHCD, 1978, p. 18.
9. Council on the Economic Status of Women, 1980, p. 13.
10. Ibid., p. 14
11. pp. 9-13.
12. Ibid., p. 14
13. Prather, 1971, p. 18.
14. Earl Babbie, Practice of Social Research Funded (Belmont, CA: Wadsworth Publ., 1979).

Survey I

The League of Women Voters
of Stevens County

I. GENERAL INFORMATION AND BUSINESS POLICIES

Most of the questions in this section may be answered by placing an X in the appropriate space. A few call for written responses.

1. What was the last opening you had in your business?
(specify)_____

2. By which of the following means did you advertise the opening? Check as many as necessary.

% (61) a. word of mouth
(39) b. newspaper/want ad
(5) c. radio
(3) d. bulletin boards in public places
(11) e. other; (specify)_____

3. In hiring, which of the following procedures do/did you use? Check as many as necessary.

% (65 a. application
(92 b. interview
(42 c. recommendations
(42 d. resume
(3) e. other; (specify)_____

4-7: See addendum A.

4. Approximately how many men applied for your last opening

( ) a. 0
( ) b. 1-5
( ) c. 6-10
( ) d. 11-15
( ) e. more than 16

5. Approximately how many women applied for your last opening?

( ) a. 0
( ) b. 1-5
( ) c. 6-10
( ) d. 11-15
( ) e. more than 16

6. In general, which of the following categories were considered more qualified for your last opening?

( ) a. female

( ) b. male

7. Please explain why that one category was considered better qualified.

_____

_____

8. How do you evaluate your employees? Check as many as necessary.

% (23) a. amount of sales

(82) b. efficiency

(85) c. reliability

(69) d. ability to get along with other employees

(87) e. dependability

( ) f. ability to get along with business customers

(85) g. trustworhiness

(11) h. other; (specify)_____

_____

9. To what extent do you consider volunteer work as valuable experience when considering applicants for hiring positions?

%(7) a. a great deal

(5) b. quite a bit

(29) c. to some extent

(21) d. slightly

(31) e. not at all

10. Do you provide on the job training?

%(72) a. yes

(21) b. no (If you chose this answer, skip down to question #13.)

11. If yes, in which areas do you provide on the job training? Please specify.

12. What does that training typically involve? Briefly specify.
A total of (32) people answered this question; out of these (32), 16 said "all areas." Generally, the training involved working for one to two weeks under supervision in order for the employee to acquaint him/herself with the job.

13. On what basis is an employee promoted?
Check as many as necessary.

%(22) a. seniority

(74) b. employee skills

(8) c. commission

(0) d. recommendation of others

(2) e. other; (specify)_____

14. Do you or have you previously hired employees through the Concentrated Employment Program (C.E.P.) in Morris?

% (38) a. yes

(60) b. no (If you chose this answer, skip down to question #16.)

15. If yes, are you encouraged through C.E.P. to hire men and women in non-traditional areas? (Example: male secretary, female carpenter)

%(11) a. yes

(74) b. no

(-) c. other; (specify)_____

16. If you had an opening in your business, would you hire a man with a family to support before hiring a woman if the woman was only slightly better qualified?

%(18) a. yes

(72) b. no

(8) c. other; (specify)_____

17. Do you think it is necessary for employers to be cautious about the hiring of women for positions due to a tendency for women to leave too soon to get married or have children?

%(39) a. yes

(50) b. no

(11) c. other; (specify)_____

18. Suppose both a man and a woman come to your office to be hired for a secretary position. You find the man is slightly more competent. What would you do?

%(72) a. hire the man

(20) b. hire the woman

(5) c. hire the man unless there was reason to believe he had psychological problems

19. Please rank the following types of women in the order which you consider them preferable for your business. Begin with the number 1 being most preferable and continue on until you reach number 6 indicating the least preferable.

%( ) a. young single woman (49% most liked)

( ) b. middle aged single woman

( ) c. divorced woman with children (56% least liked)

( ) d. divorced woman without children (28% least liked)

( ) e. young married woman with children

( ) f. older married woman with children (51% most liked)

20. Please rank the following types of men in the order which you consider them preferable for your business using the same ranking order as in question #19.

%( ) a. young single man (43% most liked)

( ) b. middle aged single man

( ) c. divorced man with children (70% least liked)

( ) d. divorced man without children (48% least liked)

( ) e. young married man with children

( ) f. older married man with children (32% most liked)

II. EMPLOYEE BENEFITS

Place an X next to the response that is most appropriate.

1. What benefits do you provide for your full-time employees? Check as many as apply.

%(44) a. health insurance

(13) b. dental insurance

(26) c. pension/retirement plan

(45) d. sick leave

(58) e. paid holiday

(77) f. paid vacation

(16) g. other; (specify)_____

_____

cont.

2. What benefits do you provide for your part-time employees? Check as many as apply.

%(5) a. health insurance

(2) b. dental insurance

(5) c. pension/retirement plan

(15) d. sick leave

(19) e. paid holidays

(21) f. paid vacation

(2) g. other; (specify)_____

_____

3. A young married woman who has been employed for a year now at a Morris business is seven months pregnant. She wishes to have two months off from work after the child is born and asks her employer for a leave.

As an employer, what would you do in this same situation?

%(3) a. seek another woman to fill her position permanently

(71) b. fill her position temporarily until the woman returns from her two month leave

(11) c. give the woman a two month leave with some sick pay

(9) d. other; (specify)_____

_____

4. Job sharing is defined as the redesign of full-time positions by which two or more employees hold responsibility for a single job with time, salary, and fringe benefits divided.

Have you heard of job sharing before?

%(52) a. yes

(45) b. no

5. Do you offer job sharing in your business?

%(16) a. yes

(70) b. no

(8) c. other; (specify)_____

6. If yes, how long have you done this?

%(36) a. 0-6 months

(9) b. 6 mo.-1 yr.

(27) c. 1-2 yrs.

(9) d. 3-5 yrs.

(18) e. other; (specify)_____

7. If no, would you consider job sharing in your business?

%(26) a. yes

(41) b. no

(33) c. need more information

8. Suppose that the school nurse phones one of your employees at work telling him/her that his/her child is ill and must be sent home. Both parents work and the child cannot be left alone. What would you do in this situation?

%(0) a. encourage your employee to phone the other parent

(24) b. allow your employee to go home with pay

(53) c. allow your employee to go home without pay

(17) d. allow your employee to go home for the day with the understanding that missed hours will have to be made up sometime in the future.

(5) e. other; (specify)_____

_____

9. Have you recently had to deal with this situation or one similar to it with your employees?

%(58) a. yes

(42) b. no

10. Does this situation occur more often for your female or male employees?

%(64) a. female

(13) b. male

(7) c. other; (specify)_____

11. A young married man wishes to take leave from his job for two months to care for his newborn child while his wife returns to work. He then goes to his employer and asks for a two-month leave of absence

As an employer, what would you do in this same situation?

%(41) a. seek another employee to fill his position permanently

(35) b. fill his position temporarily until the man returns from his two-month leave

(2) c. give the man a two-month leave with some sick pay

(20) d. other; (specify)_____

_____

III. JOB POSITIONS IN YOUR BUSINESS (See addendum B)

For each of the following questions write in your own answer.

1. What positions, if any, do the men in your establishment hold? Please list as many as possible.

Positions	Salary/hourly wage range

2. How many men do you have presently employed in full-time positions?

_____

3. How many men do you have presently employed in part-time positions?

_____

4. What positions, if any, do the women in your establishment hold? Please list as many as possible.

Positions	Salary/hourly wage range

5. How many women do you have presently employed in full-time positions?

_____

6. How many women do you have presently employed in part-time positions?

_____

IV. YOUR OPINION

1. Below is a list of statements about men and women on the job and at home. Beside each, indicate whether you strongly agree (SA), agree (A), disagree (D), or strongly disagree (SD), by putting an X in the appropriate box.

	SA 1	A 2	D 3	SD 4
% a. Many women are capable of handling the responsibilities of a career, marriage, and family simultaneously.	%(40)	(54)	(5)	(2)
b. Women should be given the same consideration as men when both are applying for the same job.	(53)	(38)	(5)	(5)
c. A woman whose job involves contact with the public, e.g., salesperson or waitress, should not continue to work when she is noticeably pregnant.	(17)	(18)	(47)	(17)
d. Women have the right to compete with men in every sphere of economic activity.	(38)	(46)	(8)	(8)
e. The man should be more responsible for the economic support of the family than the woman.	(25)	(37)	(25)	(12)
f. Both men and women should share equally in the responsibility of child rearing.	(56)	(39)	(3)	(2)
g. It is better to have a man as a boss or supervisor rather than a woman.	(13)	(17)	(52)	(18)
h. Children of working mothers tend to be less well adjusted than children of unemployed women.	(14)	(22)	(43)	(20)
i. Both men and women should share in the responsibility of housekeeping.				
j. Most of the women in Womens Liberation want to have their cake and eat it too; for example, they want equal pay for not equal work.	(11)	(20)	(54)	(14)

Your comments:

Addendum A

Combined data from questions 4-7, Part I

7. Categories of job openings, sex who was considered better qualified for that job, and why:
(These are represented by raw numbers not percentages.)

Job description	Sex preferred	
a. Waitress/bartender Total, 6	1 male 5 female	- traditional roles

Explanations: Male was preferred to handle rough customers. Females were considered "better suited for waitress work" or no men had applied for the job.

b. Secretary/bookkeeper Total, 11	0 male 11 female	- traditional roles

Explanations: Five respondents felt women were better suited for this work, 3 indicated that no men applied for position, and 3 others gave no explanation.

c. Sales Total, 10	3 male 6 female	(1 no answer)

Explanations: Most of the respondents indicated that the particular applicant they hired was better qualified because of their past experience. Sex did not seem to be a determining factor.

d. Manager position Total, 4	1 male 3 female

Explanations: Male applicant was considered more knowledgeable in the particular field. For women, 1 respondent said a woman was needed because females are more compassionate. The remaining respondents said no males had applied for the job.

e. Trucking/mechanics/custodial Total, 7	7 male 0 female

Explanations: Four respondents felt this type of work was physically too hard for women, 2 indicated that no woman had applied; however, they would hire a woman if she had experience. One respondent gave no answer.

f. Miscellaneous: One stockboy, 1 cosmetologist, 1 dress designer, and 1 collections person.

Addendum B

JOB CATEGORIES and SALARIES for MEN and WOMEN
(S.R., salary range)

MEN	WOMEN
Salesperson (total, 8) S.R. $2.50 - $3.50/hr. or $700 - $900.mo. (plus commission)	Salesperson (total, 7) S.R. $3.30 - $3.45/hr. or $700 - $900/mo. (plus commission)
Managerial (total, 13) S.R. $3.25 - $8.00/hr. or $200/wk. or $12,000 - $18,000/yr. (6 did not give S.R)	Managerial (total, 5) S.R. $3.25 - $4.00/hr. or $200/wk. or $900/mo. or $6,000/yr.
Mechanic/repair (total, 9) S.R. $4.00 - $6.80/hr. or $350/wk. $900/mo.	Bookkeeper (total, 2) S.R. $3.25 - $4.25/hr. or part time, $250/mo. or full time, $700/mo.
Truck driver (total, 4) S.R. $4.75 - $5.25/hr. or $400/wk.	Secretary (total, 13) S.R. $3.25 - $4.50/hr. or $600 - $750/mo.
Bartender (total, 1) S.R. $3.75/hr.	Bartender (total, 1) S.R. $3.75/hr.
Cook/dishwasher (total, 3) S.R. $3.10/hr.	Cook/dishwasher (total, 7) S.R. $3.10 - $3.25/hr.
	Accounting clerk (1, no answer) S.R. $5.00 - $6.00/hr.
QUESTION I , PART II.	QUESTION 4, PART II.
Teacher (total, 1) S.R. $1,122/mo.	Teacher (total, 2) S.R. $900 - $1,300/mo.
Radio announcer (total, 1) S.R. $700/mo.	Nurse (total, 2) S.R. $4.00 - $6.00/hr.
Stock, butcher, yardman (6) S.R. $3.30 - $3.35/hr.	Lab technician (total, 4) S.R. $5.00 - $6.00/hr.

SURVEY II DATA

Compiled by: Pat Schmidgall
Bev Lucken
Diane Lopez

During the first six months of 1982, the League of Women Voters of Stevens County conducted a survey of women working in and out of the home. At least fifty-five women returned eighty-one questionnaires--some from a newspaper survey in the Morris Sun Tribune, others from women's meetings, workshops, on the street interviews, and handouts to any Stevens County women who could be found to take them. Three questionnaire forms were handed out: one titled "Women Working in the Home" (twenty-six forms returned) was filled by those women whose predominant activities were home centered; the "Women Working Outside the Home" questionnaire (twenty-nine returned) was filled by women who held outside jobs; the "Attitudes" questionnaire (twenty-six returned) was for both groups of women.

Because some responses were mailed in, it cannot be verified that all attitude responses came from women who filled in one of the other two forms. Thus, the number of respondents could be greater than fifty-five women. The attitude questionnaire was identical to the one given employers in Survey I.

As this was not a completely random choice of Stevens County women, results are not one hundred percent. Because the League included as many backgrounds as possible, the study gives a good indication of how a cross-section of women in Stevens County regard their work.

Questionnaires were separated according to the age of the respondents and as to whether they worked outside the home (at paying jobs) or inside the home (as homemakers, paid day care providers, etc.). One purpose of the survey was to determine if women's attitudes differed because of age, occupation, and/or marital status. No significant differences were found in attitudes between married and single women.

I. HOMEMAKING

1. Is homemaking a career? It was found that women in Stevens County consider homemaking to be a valid career but about half do not feel that others view it as such. Results follow:

Yes, homemaking is a career

	AGE 19-29	30-39	40+	All Women
Homemakers	100%	78%	100%	75%
Women with outside jobs	70%	57%	58%	

Yes, others view homemaking as a career.

	AGE 19-29	30-39	40+	All Women
Homemakers	50%	36%	66%	55%
Women with outside jobs	60%	57%	55%	

2. Why do women work in the home? "To be with my children" is the most common reason given, followed closely by "personal choice." Low wages and expense of day care facilities were also given as common reasons for not working at an outside job.

   Ninety-two percent of the homemakers surveyed have at one time worked outside the home. About one fourth of the women were unable at the time of the survey to find jobs for which they were qualified.

   Hours varied for homemakers but the most common estimate was 24 hours a day. Fifty percent of all women questioned worked from 12 to 24 hours a day.

3. Is volunteer work worthwhile? Although the majority of women participate in it, volunteer work is viewed very differently by homemakers and employed women.

Yes, involved in volunteer work.

	AGE 19-29	30-39	40+	All Women
Homemakers	50%	71%	83%	60%
Women with outside jobs	50%	57%	50%	

Yes, volunteer work is a valuable experience for obtaining employment.

Homemakers - 77%

Women with outside jobs - 7%

Of the employed women, 69% said their volunteer work was NOT AT ALL valuable for obtaining jobs.

II. Women working outside the home.

1. Why do women work outside the home? Almost 80% of women surveyed in Stevens County, who worked outside the home, did so because they needed the income derived from their jobs. Ninety-two percent of women over the age of forty worked for financial reasons.

Why do you work outside the home?

	AGE 19-29	30-39	40+	All women
Personal choice only	10%	57%	9%	21%
Financial need only	60%	14%	58%	48%
Both need and choice	30%	29%	34%	31%

2. How did you get your job? About one third of those surveyed heard about their jobs through word of mouth and one fifth from newspaper advertising. Most employers required recommendations and about one out of six jobs required a resume.

   About one fourth of the jobs required a college education. Another one fourth required post-high school training and/or licensing.

3. What is it like in the workplace? Seventy-nine percent of the respondents worked full-time at their jobs. Eighty-three percent are satisfied with their work. If not satisfied, most stated it was because good jobs were not available locally.

   On-the-job training was provided for about 50% of those surveyed. Since only two respondents were working through C.E.P., no significant data could be compiled about this type of employment.

   Most employees were promoted because of skills. About one fourth were not promoted at all.

Length of employment

	AGE 19-29	30-39	40+
Under 5 years	80%	14%	42%
5-10 years	20%	43%	25%
Over 10 years	0	29%	33%

4. What kind of economic security do working women have? Less than half of the women surveyed had a retirement plan at work. Two-thirds of them received health insurance and three-fourths received vacation pay. Seventeen percent of the full-time workers did not have health insurance benefits.

Benefits provided:

Health insurance	- 66%
Dental insurance	- 10%
Retirement plan	- 41%
Sick leave	- 55%
Sick pay	- 55%
Paid holidays	- 69%
Vacation pay	- 76%

III. Retirement plans of married women

1. If something should happen to a married woman's spouse, what economic security has she planned for? Over 90% of the women have spouses with insurance coverage. Around 10% have their own I.R.A. plans.

EMPLOYED WOMEN	AGE 19-29	30-39	40+	ALL EMPLOYEES
Insurance	100%	86%	86%	91%
Pensions	25%	43%	86%	50%
Savings	50%	14%	29%	32%
I.R.A.	0	29%	25%	10%

HOMEMAKERS	AGE 19-29	30-39	40+	ALL HOMEMAKERS
Insurance	100%	93%	83%	92%
Pensions	0	14%	17%	12%
Savings	17%	71%	0	38%
I.R.A.	0	21%	0	12%

IV. Women's attitudes

A series of statements were presented to the women surveyed and they chose to strongly agree (SA), agree (A), disagree (D), or strongly disagree (SD) with each. There were not many significant differences in women's attitudes when compared with age or with paying job/homemaker status. There was a tendency for the younger women (19-29) and the older women (40+) to strongly agree or strongly disagree with statements while the 30-39 years old group were more neutral.

The statements and the percentages of Stevens County women agreeing or disagreeing with each statement are show below. When age and/or occupation differences were significant, they are shown.

	SA	A	D	SD
Women are given the same consideration as men when applying for the same job	3%	3%	73%	11%
Women shouldn't work when noticeably pregnant.	0	0	26%	74%
Women have the right to equally compete in economic activity.				
BREAKDOWN ALL WOMEN	63%	33%	0%	0%
AGE: 19-29				
homemaker	50%	50%	0%	0%
outside job	75%	25%	0%	0%
AGE: 30-39				
homemaker	25%	75%	0%	0%
outside job	67%	33%	0%	0%
AGE: 40+				
homemaker	67%	33%	0%	0%
outside job	100%	0%	0%	0%

	SA	A	D	SD
Men should be more responsible for economic support in the family than women.				
BREAKDOWN ALL WOMEN	19%	31%	28%	7%
homemaker	33%	28%	39%	0%
outside job	0%	44%	44%	12%
Men and women should have equal responsibility in childrearing.	44%	48%	8%	0%
Men are better supervisors.	0%	15%	67%	18%
Children of working mothers are less well adjusted than children of non-working mothers.				
BREAKDOWN: ALL WOMEN	4%	15%	48%	30%
homemaker	11%	11%	44%	22%
outside job	0%	13%	50%	38%
Men and women should share in housekeeping if both work.	59%	37%	0%	0%
Women in Women's Liberation want to have their cake and eat it too.	11%	19%	38%	22%

SURVEY II

By the LWV of Stevens County

The League of Women Voters of Stevens County is involved in a study of the economic status of women in Stevens County. Your response in filling out this questionnaire will help us identify some of the opportunities and some of the obstacles women in the county encounter.

FORM A. Women Working in the Home (the homemakers)

age___ status_____ no. of children___ rural_____ city_____
occupation (i.e., homemaker, day care)_____

1. Why do you work inside your home?

2. Hours of work in the home_____
3. Have you ever worked outside the home? yes____ no_____
4. In what occupation? (Secretary, clerk, teacher) _____
5. Please check the appropriate items listed below that indicate your reason/s for not working outside the home:
   Personal choice_____ Explain.

   Expense of day care facilities____ Explain.

   Type of jobs available_____ Explain.

   Lack of education_____ Explain.

   Lack of training_____ Explain.

   Low wages_____ Explain.

   Hours_____ Explain.

   Spouse's choice_____ Explain

   Other_____ Explain.

6. Are you involved in volunteer work? yes_____ no_____

7. If yes to #6, what kind of volunteer work?

8. Do you feel volunteer work is a valuable experience for future employment? yes_____no_____

9. What added skills have you acquired from your volunteer work, i.e., typing, speaking?

10. Do you view homemaking as a career? yes____no_____

11. Do you feel others view homemaking as a career? yes__no__

12. If anything happened to your spouse do you have economic security?

The League of Women Voters of Stevens County is continuing its study of the economic status of women in Stevens County. Your response in filling out this questionnaire will help us identify some of the opportunities and some of the obstacles women in the county encounter.

FORM B. Women Working Outside the Home

age____status_____no. of children____rural_____city_____
occupation_____ (be specific)

1. Why do you work outside the home? personal choice_____
financial need_____other_____please explain.

2. By what means did you obtain your employment?
word of mouth_____newspaper____radio_____other_____

3. What was your employer's hiring procedure? application_____
interview____recommendations_____resume____other_____

4. What skills were needed to fill the job opening?

5. To what extent was volunteer work considered valuable experience in obtaining your present employment? great deal_____
some extent_____quite a bit____slightly____not at all_____

6. Are you involved in any volunteer work now? yes_____no_____

7. Did your employer provide on-the-job training? yes___no_____

8. On what basis are you promoted: seniority_____skills_____
commission____recommendation of others_____other_____

9. How long have you worked at your present position? _____

10. Do you work part-time?_____full-time? _____

11. Were you hired through C.E.P.? yes_____no_____

12. Did C.E.P. encourage you to try securing work in a non-traditional area? yes_____no_____?

13. What benefits are provided to you as an employee?
a. health insurance_____
b. dental insurance_____
c. pension retirement plan____
d. sick leave_____
e. sick pay_____
f. paid holidays_____
g. vacation pay_____
h. other_____

14. Are you satisfied with the job you have? yes_____no_____

15. If no to #14, what prevents you from seeking other employment:
a. lack of local opportunity_____
b. unwilling to relocate_____
c. difficulty in getting necessary training_____
d. family responsibilities_____
e. other_____

16. Do you view homemaking as a career? yes_____no_____

17. Do you feel others view homemaking as a career? yes___no_____

18. If anything happened to your spouse, do you have economic security?
Insurance_____pension plan_____savings_____I.R.A._____

The League of Women Voters of Stevens County is continuing its study of the economic status of women in Stevens County. Your response in filling out this questionnaire will help us identify some of the opportunities and some of the obstacles women in our county encounter.

FORM C. Women's attitudes

Age____ status_____ no. of children____ rural_____ city_____
occupation (i.e., homemaker, secretary, teacher) _____

1. If a man has a family to support, should he be hired before a woman if the woman is only slightly better qualified? yes__ no_

2. Should employers be cautious about the hiring of a woman for positions due to a tendency for women to leave too soon to get married or have children? yes____ no____

3. If a woman wishes to have maternity leave from work an employer should:
   a. seek another woman to permanently fill the position_____
   b. fill the position temporarily until the woman returns_____
   c. give the leave with some sick pay_____
   d. give no sick pay_____

4. Have you heard of job sharing? yes____ no_____

5. If yes to #4, would you consider job sharing? yes_____ no_____

6. Should women be allowed to leave work because of a sick child? yes_____ no_____
   a. with pay? yes_____ no_____
   b. make up hours? yes_____ no_____

7. Should a man be allowed to leave work because of a sick child? yes_____ no_____
   a. with pay? yes_____ no_____
   b. make up hours later? yes_____ no_____

8. If a man and a woman equally qualified are applying for the same position, and both have a family to support, which of the two should be hired?
   a. man_____ Explain_____
   b. woman_____ Explain_____

9. Please place a check next to the answer you feel to be most accurate:
   (SA/strongly agree, A/agree, D/disagree, SD/strongly disagree)

	SA	A	D	SD
a. Many women are capable of handling a career, marriage, and a family.	____	____	____	____

	SA	A	D	SD
b. Women are given the same consideration as men when applying for the same job.	___	___	___	___
c. Women shouldn't work when noticeably pregnant.	___	___	___	___
d. Women have the right to compete equally in economic activity.	___	___	___	___
e. Men should be more responsible for economic support in the family than women.	___	___	___	___
f. Men and women should have equal responsibility in childrearing.	___	___	___	___
g. Men are better supervisors.	___	___	___	___
h. Children of working mothers are less well-adjusted than children of non-working mothers.	___	___	___	___
i Men and women should share in housekeeping if both work.	___	___	___	___
j. Women in Women's Liberation want to have their cake and eat it too!	___	___	___	___

Women in Business for Themselves

Small business owners in Morris do not differ from small business owners elsewhere; they are predominantly male. Women have had support roles in a family business or have been equal partners, but only a few have owned and managed their own enterprise. However, the increasing number of women generating their own income, and changes in the law accompanied by changing attitudes of officers of financial institutions, are factors making it more feasible for women to obtain capital to start their own businesses.

That women are interested in succeeding in roles in addition to the role of homemaker is reflected by the activities of local women's groups. This report was undertaken because of the League of Women Voter's interest in the economic opportunities of local women. The Morris Area chapter of Business and Professional Women was established by and for women interested in advancing their careers. The Jaycee Women also have a program that can help a woman develop skills that will aid her in her professional pursuits.

The Women's Business Consortium was organized in January, 1983, by staff members of Continuing Education and Extension, University of Minnesota, Morris (CEE) and Stevens County Agricultural Extension Service (Ag. Extension). The Consortium's specific purpose is to help women start their own businesses by providing moral support and education, directions, and financial assistance. Consortium membership reflects the broad base of interest women have in developing women-owned businesses. Membership includes representatives from the Stevens County League of Women Voters, Morris Area Business and Professional Women, NOW, Jaycee Women, Morris Area Chamber of Commerce, CEE and Ag. Extension.

No survey has been taken to determine if this increased interest in business opportunities by women's groups means that more women are actually starting their own businesses. However, those that are doing so are exciting the interest of other women and are often asked, "How did you do it? Where did you get the money?" and so forth. In the following pages, three area women who started their own businesses share their experiences.

Starting a Small Business
by Jean E. Johnson

Perhaps the most essential personal quality for a person starting a business is perseverence, for one is certain to confront a number of road blocks along the way. Once you are committed to the goal of starting your own business, you can usually find a way around the problems that may arise.

In reviewing my experience in establishing a Fabric Shop, I identified a number of road blocks; but my partner and I continued to look for ways around them. The following are some basic steps we went through in establishing a small business.

1. Examine your background, experience, and education and decide the type of business you would be most qualified to establish. We both had Home Economics background, knew a good deal about fabric and sewed a lot.
2. Survey the business opportunities in your community to see if this business could be economically sound.
   a. How many other businesses handle the same goods and services?
   b. Would your business offer something more?
   c. Would there be enough demand for your products to give you a return on your investment?

      Ours was a small town, and several other businesses carried fabrics, though in relatively small quantities. We felt we could offer a larger variety of fabrics, including drapery and upholstery fabrics, and we could be of service to our customers with our knowledge and background. We also added a new source of patterns. Most fabric store owners we talked to felt there would be enough demand for fabrics in a town that size.
3. Gather basic information about starting a business.

   We talked with fabric shop owners in surrounding towns, read books and pamphlets, and attended several Fabric Markets in Minneapolis. The Small Business Administration had two helpful pamphlets that I would recommend; "Starting and Managing a Small Business of Your Own" and "Insurance Checklist for Small Business." These are available from The Small Business Administration, Superintendent of Documents, Washington, D.C. 20402.
4. Determine what resources are available.
   a. Locating a building.

      It took considerable time to check out the buildings available and their cost as well as to weigh the pros

and cons of buying versus renting. The buildings on main street were quite costly to buy or rent, so we opted for a building a half block off main street. The rent was more reasonable, but we did have to do some remodeling. We kept the remodeling cost down by doing some of the work ourselves. There were some hot summer days, we looked rather funny wielding hammers and peering out of plaster dust.

b. Acquiring Fixtures.

Most businesses require some basic fixtures. We began early collecting display ideas and we enlisted my partner's husband to help build some tables to hold the fabrics. We sanded and painted these along with some large round electric wire spools.

c. Determining Inventory.

We had to determine what our basic inventory would be. Most of the fabric store owners we talked to recommended spending approximately $15,000 on inventory - Fabrics, notions, patterns.

d. Establishing Financing.

We had two banks in town and talked with each one regarding a loan. The banks required about 1/3 down. Our one criteria was that we did not want to have our husbands have to sign for the loan; so we went with the bank that more willing to agree with this stipulation. We each came up with $5,000 and the bank made us a loan for $15,000 to allow for some working capital. The collateral then became the fabric which we purchased. The fabric began arriving before we were finished with remodeling so we stored it in our homes.

e. Determine how much personal time and energy to spend on your business.

As the time to open the shop came nearer my partner left on vacation with her husband. I continued to work toward an August 1 opening. I found that the carpeting we had ordered was still in Fargo, so I borrowed a pick-up and went to get it and put it in myself. The day before the opening, one of our fabric salesman spent some time helping to put up ceiling tile. Open we did on August 1. As time progressed we divided our work week up so we either worked alternate days or worked 3 days and had 3 days off. Because we both had young children, we needed and maintained a fair degree of flexibility.

It was an exciting and rewarding experience. We had a good working relationship and did not have a written partnership agreement. However, it is advisable to have a lawyer draw up a basic agreement and buy-sell arrangement. All in all it was a challenge, and I'd do it again.

K & R's This 'n That
by Kim Anderson

My partner and I got together one evening and casually talked about opening a business. We discussed the possibilities - what the town needed, what type of business we could work around our other jobs and our families, and what type of business we could start with the money we were willing to invest. The last was the decision maker and we chose consignment because there would be no expenses for overhead or inventory, just costs for the fixtures. We then went to the public library and looked up the process and licenses needed to begin. By the next day we were writing letters and getting the show on the road.

Finding a productive location for our business was a time-consuming and mind-boggling task. It was a difficult process because we did not know what our inventory would consist of and whether or not it would move. We selected a space off main street, but the price was right. For your own protection, sign a lease. Our rent was raised $10.00 per month before we even signed a lease! Some owners include the heat, electricity, and water; others do not. Right now, our economy is in our favor; most owners are in a financial position that they have to rent out their space.

If you have seen our store, you will notice the primitive and cheap shelving we have used. We picked up several wooden spools from Otter Tail at no charge, rounded up some shelves and brackets for little or nothing from stores that were closed, and had our husbands build two units of shelves. We discovered that it never hurt to ask around. Other businesses had fixtures that they were willing to get rid of. The businesses in Morris were very supportive of a new business opening up and were willing to help out with advice and support.

It is a law in Minnesota that every business name must be registered with the Secretary of State. It is law that is not monitored at all. The necessary forms were filled out, the "Certificate of Assumed Name" had to appear in a local paper for two consecutive weeks. After this, all the forms and registration fee were sent to the Secretary of State for processing. Registering any business name is a protection for the consumer only. It does not protect the name of your business from being used by someone else unless a corporation is formed.

The next step was to get our state sales tax number and permit. Getting this license took the longest. Each business that sells anything must charge sales tax. To a certain point, you have the choice to file monthly, quarterly, semi-annually, or annually, depending on your gross income.

Each business needs a Federal I.D. Number. Another form to fill out! Call the I.R.S. toll-free number, requesting them to send you the Small Business Tax Package. There is a lot of helpful literature along with some unnecessary papers.

Advertising is by far our highest expense, excluding rent, and it is difficult to know whether or not it is a wise investment and where to draw the line. So far we have advertised in the Morris paper (Sun only) and the Advisor, doing very little radio advertising. Instead of the higher-cost advertising of papers and radio, we have made our own flyers and hung them on public bulletin boards. The media sales people are very forward, trying to sell as much as possible; it is very difficult to say "no," but set your budget ahead of time and stick to it.

Being a partnership is not as common as we thought. Most of the businesses in Morris are owned by a single proprietor or are a corporation, which is more expensive to form. My partner and I were close friends before we opened the store and now I think we are even closer, and our families are too. This is not to say the business cannot ruin our friendship, but we are very open about this possibility. We try to divide up the work load equally. One of us does the bookwork and the other the advertising, and so on.

Our husbands are active in the store when asked. Their moral and muscle support are not totally necessary, but it sure makes life easier. I think they are very careful not to step in telling us what to do, unless we ask for their opinion. Sure, we have made mistakes, some costly and some foolish, but we learned our lesson the hard way.

The store takes a lot of time. We work late at night tagging new merchandise, rearranging, doing the bookwork, and cleaning, but it is ours, and we enjoy it. Even if we are not sucessful, we have learned a lot, and we can say "we tried."

Child Care as an At Home Business
by Pat Schmidgall

During the winter of 1980/81, it became apparent that we were going to need additional income to subsidize our budget. I began to investigate the possibility of employment for myself. It was during the course of investigation that I decided to become a Child Day Care Provider for basically two reasons: 1) I could earn some money and still stay home with my young children, and 2) I felt it would be another new and healthy experience for my children to have playmates during the isolation of winter. I could not have entertained these thoughts without the basic understanding that I enjoy children.

Although I ran an ad in the Morris Tribune, I got my first client, or family, by word of mouth. There is definitely a benefit with this method. I knew in advance that I would not have any serious behavioral or adjustment problems. I also knew that thse parents were communicative and cooperative. They also knew me and felt secure in their choice of a Day Care Provider.

At this point I decided to obtain a child care business license, through the State Department of Social Services. If you take care of children from more than one other family, a license is required, but there are benefits in having a license anyway.

a) You are registered.
b) You receive booklets, articles and training.
c) You have contact with other Day Care Providers.
d) Because of the thorough home study, you can be assured that you have a safe, clean enviornment to meet your awesome responsibility.

There are certain requirements for obtaining this license such as reasonable discipline attitudes, a fire extinguisher and smoke alarm, an emergency escape route, a nap area and a play area, and a nutritionally balanced diet. After spending several hours with my case worker, Joanie Murphy, I received my license and I was ready to begin work.

I soon discovered that having five children is much different than having three. Most of my time was spent doing the physical tasks of caring for the children. It was difficult to find quality time with them because of this, and that can be a deterent to this line of work. It takes a tremendous amount of energy and patience to continue in this profession.

Beyond being a parent myself and having various organizational skills, I had other background experience that benefited my new endeavor:

1) I have been a parent volunteer for Country Day Nursery off and on for over five years.
2) I have taken the Parent Effectiveness Training class through Community Education.
3) I have studied other parental and self-help books and materials independently.
4) I have work experience as a bookkeeper for seven years.

I'm sure there are other skills and background education that one could add to this list! These are only the ones I found within my own life.

The initial cost of beginning my business was minimal. I already had toys and care equipment such as a play pen, changing table, etc. I did have to purchase a portable gate and fire extinguisher, which we needed anyway. I did need to buy additional insurance through the Provider Program, which was very reasonable. Other costs to anticipate are replacement costs for home materials damaged and increased grocery bills.

Because the increased grocery bill was eating up my profit, I decided to check into the Quality Food Program, which is part of the Department of Agriculture School Lunch Program and is available to Day Care Providers. I received another home study and interview by the case worker who monitors this program in our county, Jo Anderson. Jo informed me that I could gain $.30 for snacks per child and $.99 for lunches per child each day. In turn, I would have to keep records of the meals I served, and they would have to be nutritional. This turned out to be a unique learning experience for me.

I believe being a Day Care Provider is a viable alternative for women who want to have a career but do not want to work outside the home. It does take commitment, as any job does, and it can be very rewarding and profitable. It is possible to make up to $800 a month and at the same time to make friends and to improve one's own interactive skills.

Child Care - An Economic Issue for Working Women

by Lois Burnes

Introduction

"Women are entering the labor force in increasing numbers, out of necessity as well as choice....In 1976, 5.6 million women (nationally) with children under 6 were in the labor force and fully one-third of women with children under 3 were in the labor force....For many working women, the most persistent problem they face is finding adequate child-care arrangements for their young children."[1]

In Stevens County, statistics currently are probably not a lot different from national figures, at least for non-farm women. The present economic conditions make a second income necessary in many instances, and increasing numbers of single parent families headed by women add to the situation.

Types of Child Care

There are different kinds of arrangements that Stevens County working women may explore for child care in order to arrive at a choice. Although sought by many, in-home care is the hardest to find. Caregivers who will come into a home may include neighbors, relatives or women without children of their own. They may be paid or unpaid, depending on the hours and relationship. Babysitters (after school, evening and weekends) fall into this category. The number of available providers is hard to estimate, since few advertise. They are usually found by word-of-mouth reference.

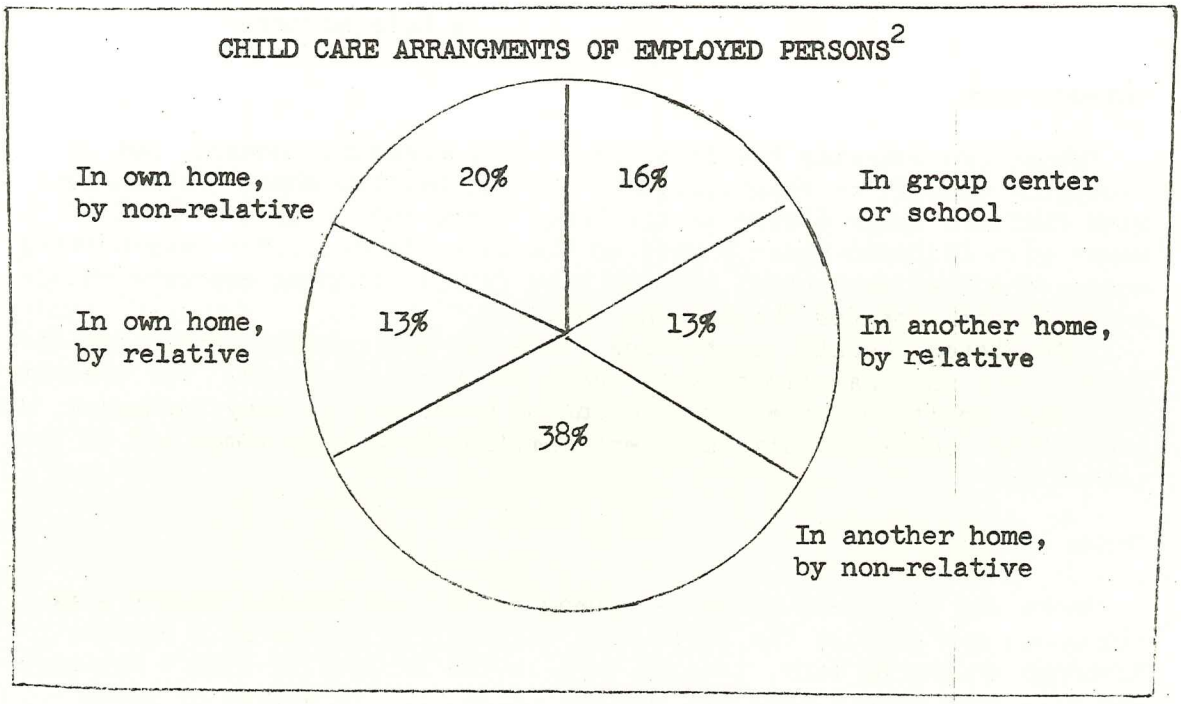
Out-of-home care may take several forms. Licensed family day care is governed by rules of the Minnesota Department of Public Welfare (DPW), and supervised locally by a social worker from the Stevens County Family Services agency. There are approximately thirty licensed homes at present. Most of them serve up to five children, and five are group family day care homes, serving up to ten children. This means approximately 125 slots available if all facilities are filled to capacity. Few of the licensed providers care for infants and toddlers, however. A county organization is available to providers to strengthen training and professional opportunities for these workers. Most of the licensed homes are in the city of Morris, with a few in the rest of the county.

Unlicensed care is also available out of the parent's home. If a provider cares for just one child from another family, or children related by blood or marriage, or for less than thirty days in a twelve-month period, a license is not needed. However, there are others who do not fit these exceptions and ignore licensing requirements. A limited number of

social workers in the Family Services office makes it hard to check on all potential violators, and prosecution is also difficult..

Licensed group day care in a center was available in Morris for seven years. The Morris Child Care Center ceased operations in March, 1983, but before that time was licensed to serve thirty-six children, six weeks through twelve years of age.

The percentage of each type of arrangement used by Stevens County families is not available, but the following chart indicates state-wide usage. This graph was based on information gathered in a survey of households conducted by the State Demographer's office in 1977.



Parent Costs

The cost of child care is an important factor to the working parent, and can often make a difference between whether a parent works or not. In Stevens County, general information is available on fees charged by the various types of providers. Parents seeking exact costs must check with the individual provider for current rates.

In-home care is usually negotiated between parent and provider and averages $1.00-1.15 an hour. There may be a flat rate regardless of the number of children in the home. Unlicensed out of home care is probably similar to the above, but may charge per child.

Licensed family day care providers presently charge an average of $1.00 an hour for a child and may have a discount for more than one child from a family (ex., $1.50 for two). Most providers do not charge extra for meals, but may ask the parent to provide food, particularly for infants and toddlers. Competition among family day care providers causes prices to fluctuate from time to time as they seek to fill their available spaces.

At the time of its closing, the Morris Child Care Center was charging $1.10 an hour for infants (up to sixteen months) and $1.00 an hour for all others. A discount of 25% was available for the second child in a

family. Parents provided diapers and food for infants, and occasionally contributed paper products (towels, tissues and cups).

A tax credit is available on both the federal and state income tax forms of working parents.

Revenue Sources for Providers

The major source of income for child care providers is the user's fee. There is also a USDA Child Care Food Program available to center and licensed family day care providers that reimburses them for a portion of the costs of child feeding, if they enroll and follow regulations. Stevens County Family Day Care Association (a provider's group) operates a lending library of large toys (tumbling mats, blocks, slide etc.) for its members. These toys, quite costly to be purchased by individuals, were bought by a grant from the State DPW (a source no longer available).

Stevens County receives a share of federal funds to match local money that pays for income-eligible families to receive free child care. The eligibility requirements have been tightened in recent years so that few families qualify. Minnesota recently passed a law that gave counties the option to adopt a sliding fee payment scale for child care costs of families above the previously mentioned guidelines. The fees would be based on the ability to pay and state funds would reimburse part of the costs, with a decreasing percentage of state funds over a period of years. Stevens County chose not to participate in this program.

Before 1979, the Child Care Facilities Act allocated money to regional advisory committees that determined needs and granted money for start up of new centers, purchase of new or replacement equipment required for family or center day care, and other needs that were considered important for a facility to operate. These funds were largely responsible for helping the Morris Child Care Center begin and continue operating for its first two years. Family day care providers in Stevens County also received individual grants, as well as their Association's grant mentioned above. These funds were folded into the Community Social Services Act in 1979 and were supposed to continue to be available on the county level. However, Stevens County uses its allocation to match federal funds for direct fee payments.

Quality of Child Care

Another aspect of the child care choice that must be weighed along with cost is the quality of the care offered. If a parent chooses in-home care or unlicensed out-of-home care, the quality would depend on the parent's and provider's standards and expectations. The parent would have to be responsible for monitoring the quality.

Licensed family day care homes must meet standards set by the DPW and monitored by the licensing agent from Stevens County Family Services. The standards that must be met, in order to earn a license and maintain it, include space, enrollment, health and program requirements. In addition, training is expected of and provided for the licensed provider.

The license issued to a center is also regulated by DPW rules and supervised by a state licensing consultant with periodic inspection. Rules cover staff qualifications and ratios, number of enrollees, environmental factors (space, equipment, health) and organization and administration of the center. The State Department of Health and State Fire Marshal may

also be involved in the licensing of a center.

Other Parent Concerns

Other factors that may be part of the parent's decision-making process are questions concerning:

- -substitute care if the provider is ill or unavailable.
- -fees that must be paid even if the parent does not need care on a certain day.
- -ages of other children in the provider's care.
- -location of the provider's home or center in relationship to the parent's work site.
- -daily hours of operation of the provider's facility.
- -continuity and consistency of caregivers.
- -program available for child during care hours (structured, play-oriented, variety of experiences, indoor/outdoor play, materials).
- -employer's policy on sick leave used for child's illness.

Problems in Child Care

There are some general problems associated with child care throughout Minnesota. One is that child care of good quality is expensive because of the space, staff, equipment and program requirements. Food served to children is another significant cost. The responsibility of the caregiver is a heavy one, and concerned, trained and reliable individuals should be compensated accordingly.

Another problem is that most child care providers are women and their earnings are minimal for this type of work. Statewide averages for full time, year-round workers in Minneosta's licensed child care centers were in 1981:

Director -	$12,251
Teacher -	8,944
Assistant-	7,426
Aide -	6,739

"Workers in child care centers, unlike family day care operators or baby-sitters, are covered by federal and state minimum wage laws. According to a League of Women Voters' study, family day care providers have an average salary of $1.05 per hour ($2,184 for full time year-round work) if they are caring for four children. Overall, two-thirds of caregivers earn less than the federal poverty guidelines for a family of four."[3]

Employee benefits for child care workers are rare. Few centers provide sick leave, vacation or retirement benefits. "The result of the low level of child care wages and lack of other benefits has been to force employees to leave the field after a short period of time and choose other better paying professions....Changing center staff and family day care home providers has a negative impact on the children."[4]

"In Minnesota, graduates of child care programs offered through state vocational centers are at the bottom of the pay scale. The entry-level, trained child care worker will earn, on the average, $600 per month. With the exception of horse-care workers, graduates of all other vocational programs receive higher compensation for their efforts."[5]

Another significant problem is the difficulty a parent may face in finding care for certain situations: infants, handicapped children,

multiple children in a family, evening care, and after school care for older children. Providers are needed to offer services in these particular areas.

Suggestions for Improvements

With regard to the present child care situation in Stevens County, several suggestions for improvement may be offered. More provision needs to be made for infant and handicapped child care. After school care, possibly in the school itself, might help certain working parents.

A financially secure center should be established to offer parents an alternative to home care.

A directory of services available, especially for new residents, would aid persons seeking child care. (A list of licensed providers may be obtained from Stevens County Family Services, and the Morris Child Care Center advertised its services through posters and the Welcome Wagon. Family day care homes often have newspaper ads when openings exist.)

Employers could make contributions to employee child care needs in various ways. Subsidies to established providers could be given. Employers could establish their own child care services for their employees. Large employers such as UMM, Stevens County Memorial Hospital and the Villa of St. Francis (with a predominant number of women employees) could realistically consider this. Flexible working hours (perhaps four days a week instead of five, or part time or shared time arrangements) would minimize the cost of child care. Personnel policies could be written that reflect the needs of working parents.

Last, there needs to be more public recognition of the needs of working parents in this county, and an increased understanding of what child care of high quality offers and costs. This could be translated into employer contributions as mentioned above and an increased awareness and sensitivity of each citizen to this aspect of the working conditions of women in Stevens County.

Individuals can help in this effort by:

- -learning the facts about local child care services.
- -dispelling myths and half truths about child care.
- -understanding that child care serves all sorts of families, not just the poor.
- -speak realistically about the costs of quality child care, and the costs of not providing such care.
- -tell political leaders loudly and often of the need for quality child care.
- -campaign for a national policy that supports and plans for comprehensive child care.
- -work with others to foster community education and action.

The need for child care services is crucial and real. Early child care is a powerful instrument for fostering healthy patterns of development and contributing to the quality of life for children and adults. Child care will continue to be a high priority issue for women in the 1980's.

Footnotes

1. Women and Work - II, The Day-care Dilemma, Publication #208, Carol Payne, (League of Women Voters Education Fund, LWVUS, Washington, D.C.)

2. Newsletter #38, Council for the Economic Status of Women, April, 1980, p. 2. (Council for the Economic Status of Women, St. Paul, MN).

3. Newsletter #55, Council for the Economic Status of Women, November, 1981, p. 4. (Council for the Economic Status of Women, St. Paul, MN).

4. Ibid., p. 4.

5. Minneapolis Tribune, Monday, September 7, 1981, editorial.

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Section II: Women's Financial Security

Contributors

Sarah Kissock
Mary Ann Scharf
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Establishing Credit*

Sarah Kissock

True or false: It is necessary for a married woman to establish credit in her own name.

A joint checking account is a good way for a married women to establish credit.

Women who are employed outside the home are less likely than men to be covered by pension plans.

In a divorce case, a woman may keep property she owned prior to her marriage.

All four statements are true-and part of what women need to begin learning about insuring their own financial security before they find they need it, a local survey indicates.

Bryce Larson, vice president at Morris State Bank, said he believes firmly that women should develop credit ratings and know what's going on. He said that married women who have joint banking accounts and credit cards with their husbands would develop the same record as their husbands, and would retain that rating in case of the husband's death or a divorce. But he added that credit cards are usually issued on the husband's income, so although the card wouldn't be cancelled, the wife might not be able to get additional credit.

Larson said a checking account is the most significant thing for developing credit, and a bad checking account, one with a history of overdrafts, would, more than anything else, hurt a credit rating.

Another banking service that offers a way to credit rating is through installment loans. He said the wife should co-sign installment loans to show joint credit and help her build her own credit rating. Larson said a wife could borrow under her own name, although if she had no income, her husband would be required to co-sign. Some women, he said, have household accounts and they could use those as proof of monthly income if they wanted to sign for a loan themselves.

Larson said that if a woman were applying for a loan for a new business and she used her home mortgage as collateral, her husband would have to co-sign. But if she had the capacity of her own earning from a job, her husband's signature would not be required.

*Reprinted by permission from the December 14, 1982, Morris Sun.

And if a woman can inherit the couple's joint good rating, the reverse is also true, Larson said. If the man has a bad credit rating, and the couple sets up joint accounts when they are married, it will ruin the woman's credit rating. In that case, she should probably get her own accounts, he said.

Establishing a credit rating for the purpose of installment loans will take a year, Larson said. He added that with changes in the law that recognize that women are in the workforce and women are making money decisions in the family, there is not as much discrimination now as in the past. There is a new way of looking at credit policies and banks are more accepting of lending money to women. But he said that the problem is that the typical women consumer doesn't make a conscious effort to develop credit.

Those law changes now make it illegal for companies to cancel a woman's credit card account when she marries, although it is easier for them to keep one file. Larson said that the husband and wife could use one account if they were joint signers.

In judging credit worthiness, Larson said a bank would use several kinds of information and these would apply to everyone. For new checking accounts he said there is a negative file credit checking system where banks can call and get information on bad checking account experiences. The checking account itself is the first prerequisite for developing credit. Other things are local credit accounts at businesses and national charge accounts. Larson said the local accounts wouldn't be as good an indicator as national ones where the information would be based on ledger facts and criteria would be applied uniformly. Other things are income, outstanding debt, and length of employment.

If a woman wants to know if she has developed a credit rating through joint accounts with her husband and loan repayment history, she can call the local credit bureau. Wanda Staebler, manager of the Credit Bureau of Morris, said a person has every right to know what his or her credit rating is and that person can check with them. She said that they wouldn't have a file though unless there had been a request for information on someone. Once she gets that request, she said she would update all credit references, both local and national. Staebler said the Credit Bureau requests information monthly from major national credit card accounts, and information in a person's file would be based on both good and bad information. The Credit Bureau maintains separate files on both the husband and wife if there are joint banking accounts and if both names appear on loans. She added that a woman can request a separate file, and although she has had a few such requests, with more women applying for charge cards, there are more files in women's names.

Developing credit is one aspect of financial security. Another is pension plans. A League of Women Voters survey on the economic status of women in Stevens County found that fewer than half (41 percent) the women who were employed outside the home, and who answered the survey, have a retirement plan at work. Another question to local employers showed that only 26 per cent had a pension or retirement plan for their employees.

One of the best ways for a woman who is employed to establish her own pension plan is through an Individual Retirement Account, a plan which has been available since last January. Darrell Kirwin at Citizens Bank called IRAs the "best investment today, particularly if both the husband and wife are salaried."

Kirwin called the IRA plan the federal government's way of telling people to take a good look at the Social Security system and start planning for themselves. And he said that an IRA could also be used for developing credit.

Under an IRA, a salaried person can deposit up to $2,000 a year into an account; if both husband and wife are salaried, the amount is up to $4,000. Any money put into an IRA can be deducted from income taxes, and no taxes are paid until the money is withdrawn. The plan is for people who are salaried only, it can't be based on investment income, Kirwin said.

People who are self-employed have been able to participate in Keogh retirement plans for a long time. Kirwin said that larger amounts could be invested in these plans than in an IRA, but the rules are more stringent. For instance, someone who is self-employed may invest in the plan, but all the employees must be included.

In calling an IRA a personal retirement fund, Kirwin said it is a good plan for young people to consider and middle aged people should definitely consider it.

Estate planning is another way to insure financial security for women. Lowell Nelson, Morris attorney, stressed that each individuals's needs and objectives in estate planning would be different, so it is something which should be discussed with an attorney. But he gave some guidelines.

Nelson said that under Minnesota law if the total assets of an estate were valued at under $200,000, there would be no federal or state estate tax. So if property were listed in joint ownership, the title would pass to the surviving spouse. But there should also be wills drawn up, he said, so that when the surviving spouse died, the property could be divided.

Nelson said that life insurance benefits are outside of an estate and the beneficiary should be named in a way consistent with the life plan.

In the case of a divorce, Nelson said that the courts consider two types of property--marital and non-marital. Marital property is that which the couple acquired during the marriage and it would be divided as the court thought equitable. Non-marital property is that which either spouse owned before the marriage or acquired as a gift or inheritance during the marriage. That property would be returned to the spouse who was responsible for the acquistion, Nelson said.

Nelson added that property acquired during the marriage is the only protection for some women at the time of a divorce, because it would be divided. He said that current court decisions tend to give the women short term maintenance for a retraining period so she can get into the job market. The husband usually keeps his income. If there is no property, there is nothing to divide.

What Economic Protection Do Women Have?

by Mary Ann Scharf

Introduction

"Most women, regardless of their marital or parental status, work outside the home for some portion of their adult lives. The so-called 'typical' family of four--that is, an employed hus and, a wife who does not work outside the home, and two children under 18--comprised only 6% of all Minnesota families in 1977....Many women count themselves fortunate to have an adequate pay check....But many of them sooner or later face the fact they are not protected against illness, disability, death or other situations."[1] How can women protect themselves in the areas of joint ownership of property, inheritance, estate planning and pensions?

In the fall of 1981, when the Stevens County League of Women Voters began its local study of "Women's Economic Security," one of the study topics dealt with "Joint Ownership, Inheritance, and Estate Planning," and was conducted by Lowell Nelson, an attorney in Morris.[2] He began his discussion with an explanation of the three ways title to property is held. Joint tenancy is joint ownership and is lot like a marriage. State laws control the relationship between the participants regardless of their intentions when they first made the deal. In joint tenancy, there is the right of survivorship. This means that when one member of the couple dies, his or her share bypasses probate and goes immediately to the joint owner--generally the spouse--regardless of whether there is a will or what the will says. The prime advantage for most couples is that the family home will not have to go through probate where it could be tied up under legal control of an executor for several years. In order for real property, land and buildings, to be held in joint tenancy the deed must include the names of both spouses and specifically state that the property is held in joint tenancy. Personal property such as a car, stock, or a bank account should be held in the names of both spouses.

The second way property is held is sole ownership. This form also includes the right of survivorship, and property passes by terms of the will to surviviors. The third situation is tenants in common and here both names appear on the deed. There is no right of survivorship, and the tenant in common, therefore, does not automatically inherit the property when the co-owner dies. The owner's share goes to whoever has been designated in the will. The key attraction is its flexibility. Tenants in common traditionally is used by business partners, remote family members, and some married couples. If, for example, you can support yourself, it may be advantageous taxwise for your spouse to leave his/her share of the house to the children. (Example used by Nelson: With 100

acres of land, each spouse owning half or 50 acres, if one dies, the recipient of the deceased's 50 acres is determined by the will.)

The Disposition of Marital Property

Mr. Nelson covered these points:

1) Anything acquired during the relationship belongs to both parties. Both partners have an interest in it and divide on a 50-50 basis.

2) Property acquired before marriange or an inheritance gift would not be property that both have an interest in. That property is assumed to be in sole ownership.

3) Under no-fault divorce laws, marital misconduct is not a basis for deciding division of property. Hardship factor is an area that could have some basis, but that is determined by the judge.

"Both the state and federal laws recognize that both spouses make a contribution to the economic well-being of the marriage. This contribution may be financial, but it may also consist of the homemaker's physical labor, knowledge, and skill. In the case of family farms and small businesses, recognizing the wife's contribution can make a significant difference for the survivor's financial situation."[3]

Estate Planning Considerations

Mr. Nelson outline the following considerations in his presentation to the League in November, 1981.

What happens without a will? The State of Minnesota has a will for you. All property goes to the spouse if there are no children. With one child and a spouse, half goes to the child and half to the spouse, and spouse receives life estate in the house. With two or more children, the spouse gets one-third together with life estate in the homestead, and the children divide the remaining two-thirds equally.

Life insurance passes outside of the will and is considered to be a contract between insurance company and individual, and it takes precedence over a will. Joint tenancy property always passes to the joint owner. An affidavit of survivorship is filed, and the property doesn't go through probate.

Mr. Nelson recommended that both husband and wife have a will. The advantages:

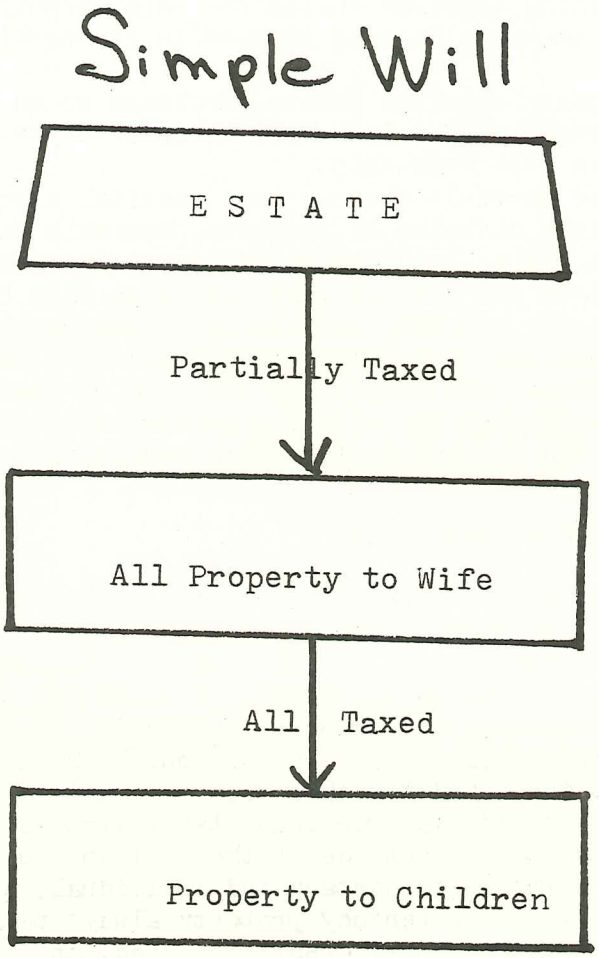
1) You can name your administrator and settle the problems of who does not do it.

2) You can determine who will care for minor children--both sides of the family may fight over it. Naming a guardian is very important. (With no will you have no control over it, and the court will name the guardian and the administrator.)

3) You can appoint a trustee. This prevents an eighteen-year-old from squandering the assests. The child is usually given control of the estate between twenty-one and twenty-five years of age.

"Both federal and state will get more of the estate if there is no will, especially from passing of property. In Minnesota now, $200,000 can pass tax free. A spouse can receive $250,000 or 50% of the estate tax free. The remainder goes to the children."[3]

5) Minnesota has elminated gift tax and parents can give to the children without a tax. Currently in Minnesota, $176,000 plus 50% of the estate or $250,000, whichever is greater, can be included in a gift, and if set up correctly, there is no tax. After January 1, 1982, the amount goes up, and the spouse will be able to inherit an unlimited amount of property.



Provided by
Lowell Nelson
Attorney
Morris, Minn.
Nov. 18, 1981

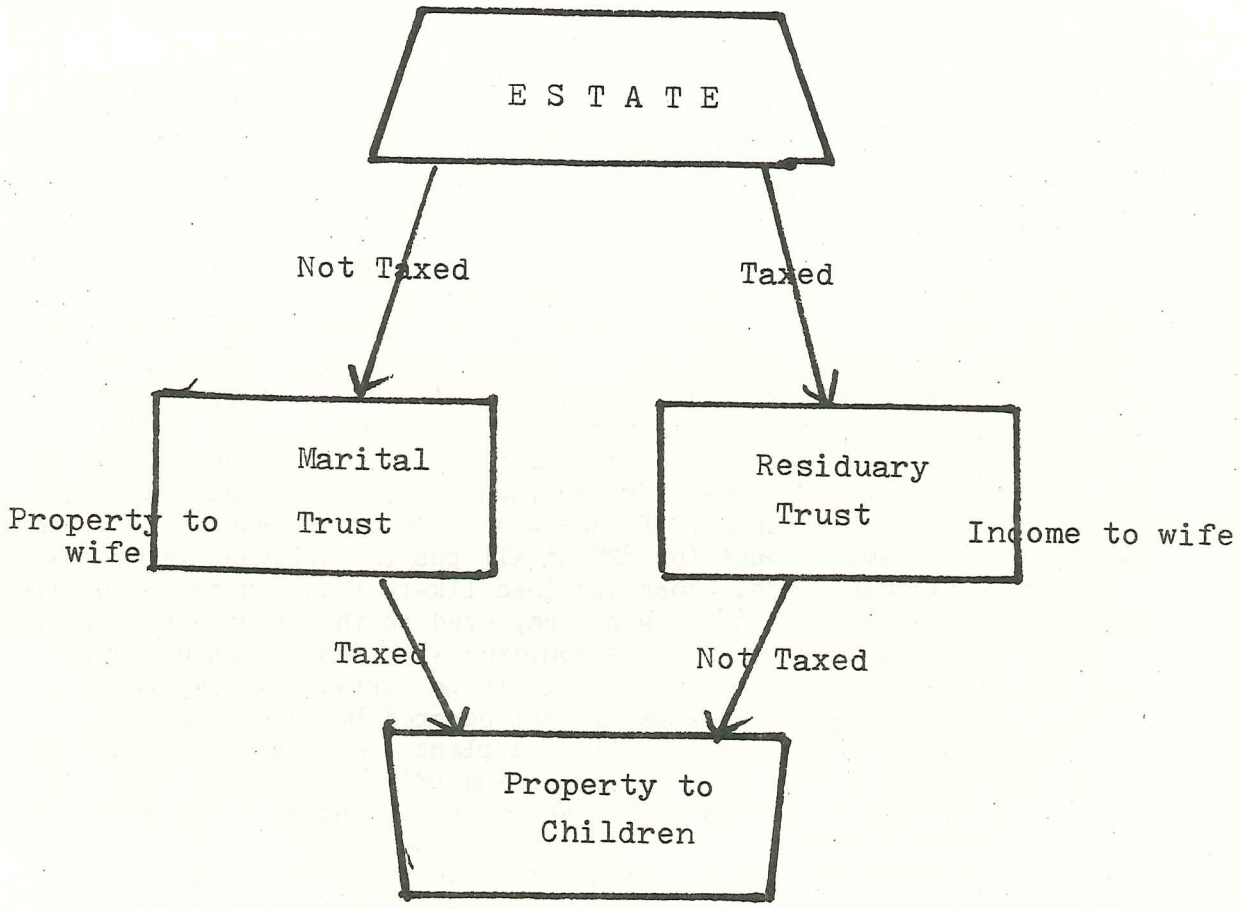
1. Some Property taxed twice.

2. Property gets in higher tax bracket.
   Joint tentancy property always passes this way.

3. Federal unified credit is lost on first death.
   Minnesota exemption is lost on first death.

Provided by Lowell Nelson
Attorney
Morris, Minn.
Nov. 18, 1981

Trust Plan



NOTHING TAXED MORE THAN ONCE

1. Plan allows $175,000 more property to pass without federal tax to children than under simple will.
2. Allows $200,000 more property to pass without MN tax to children than under a simple will.

(Cannot have much joint tenancy parts of property in wife's name)

Pensions

(The following material is from Minnesota Women and Money, put out by the Council on the Economic Status of Women .)

Pensions are a "way of providing economic security for retirement years. In Minnesota, 63% of all employed persons participate in some type of pension plan. Yet many women find that they are ineligible to collect any benefits, either as workers or as dependents of workers. Less than 10% of all unmarried retired women workers are eligible for pensions." (Many women depend on their husbands' pensions only to find out that most retirement plans stop upon the death of the husband. This may be beacuse he did not take a reduction in his benefit to cover his wife or chose not to take it in order to receive higher benefits during his lifetime.)

"Pensions plans fall into one of two major categories. Private pensions are availabe to any nongovernment employees. There are more than 10,000 private pension plans in Minnesota, with 869,319 participants. Such plans may be marketed to employers and/or unions. Most private pension plans are governed by the Federal Employees Retirement Income Security Act of 1974, also known as the Pension Reform Law.

"Public pensions are available to most government employees. Minnesota has 632 separate public pension systems governed by state law and administered by elected or appointed representatives....The three largest such systems are the Public Employees Retirement Association (PERA), which covers municipal, county, and nonprofessional school district employees; the Teachers Retirement Association (TRA), for professional school district staff and staff of community colleges and state universities; and the Minnesota State Retirement System (MSRS), covering state employees and nonprofessional employees of the University of Minnesota. Together, these three systems account for 82% of all public employees in Minnesota.

"In nongovernment jobs, women are less likely than men to be enrolled in pension plans. Only 36% of women employed in the private sector are covered by any kind of pension, as compared with 52% of nongovernment male employees....Women are more likely to be part-time, temporary, or seasonal employees, most of whom are not covered by pension plans....

"Women who are enrolled in retirement plans are less likely than men to achieve vested status in both public and private systems. Most private plans require a minimum of ten years employment with the same company to achieve vested status. Largely because of family responsibilities, women are more likely than men to have fewer total years in the labor market and to work intermittently ...Women in Minnesota public employment are also likely to have shorter job tenure than men. Although they are less likely to leave their jobs because of death or disability, this effect is outweighed by women's higher rate of voluntary separation. In all three Minnesota public plans, non-vested employees may receive a lump-sum refund of their accumulated contributions, sometimes including interest, if they leave work before vesting. But they become ineligible for benefits at retirement which would have also included the employer's contribution.

"....Both public and private systems provide the greatest reward to employees with high salaries and many years of service. Although the woman may have worked for enough years to reach vested status, she has still probably worked fewer years than her male co-worker. Her lower salary is an additional disadvantage. Pension formulas based on salary and years of service result in smaller benefits to retired women.

.....

"Widows and divorced women have no guarantee of pension benefits, especially in private plans. According to one national study, only 2% of all widows whose husbands were covered by private pension plans received any survivor benefits in 1974. Those who do qualify receive very small amounts. Widows and divorced women may be excluded by any one of many loopholes:

*'Coordinated' public pension plans, including parts of all three Minnesota systems, make no guarantee of survivor benefits if the employee dies before early retirement age, except for a refund of accumulated contributions plus interest. The assumption is that since such plans are coordinated with Social Security, survivors will receive benefits from that system. This is not necessarily true.

"*In private pension, if the employee dies before reaching early retirement age the survivor may receive nothing. Survivor protections required by ERISA apply only to death after reaching retirement age. Some pension plans pay the widow a lump-sum benefit based on employee contributions plus interest. Some will make this relatively small amount available on a regular basis, but only until the accumulated contributions are exhausted.

"*The widow may be excluded even if the employee dies after retirement if he selected the 'straight-life' annuity option, in both private and public systems. According to one estimate, only 5 to 15% of eligible retirees chose the 'joint survivor' annuity which will usually protect the widow. If the male employee believes he will live longer than his wife, both he and his spouse will receive larger lifetime benefits if he selects the straight-life option. Statistically, however, the chances are very good that she will outlive him....There is no requirement that the spouse participate in, consent to, or even be informed of the choice made by the retiring worker."[4]

Conclusion

Women need to take steps to safeguard their financial future. There are a number of ways this can be done. The Tax Reform Act of 1976 includes a provision which allows for pensions for homemakers. Under this law, a worker who has no other pension plan can set aside up to $1500 a year in an Individual Retirement Account (IRA). The contribution could be raised to $1750 a year if it includes a homemaker. There are other ways, too, that women can plan for retirement. Accountants, attorneys, banks, insurance agents, and other investment counselors can provide more information.

Notes

1. Minnesota Women and Money (St. Paul: Council on the Economic Status of Women, 1979), p. 1.

2. Talk by Lowell Nelson, Attorney, Morris, MN, November 18, 1981.

3. A Woman's Place (St. Paul: Council on the Economic Status of Women, 1980), p. 24

4. Minnesota Women and Money, pp. 22-26.

The Widow's Gap and the Displaced Homemaker
by Connie Wendt

The role of the homemaker conjures up all kinds of images of a wife and mother devoted to her family. For years she may have provided unpaid services for her family such as washing, ironing, cleaning, babysitting, chauffering, organizing, bookkeeping, etc. All of her energies were expended in this role and it was her primary occupation. She generally received neither salary or social security benefits nor workman's compensation or pension and had no savings of her own. Beyond that, she developed no special marketable skills or work history.

This position perhaps is no detriment if the homemaker is married and "lives happily ever after" with her spouse until the age of 60. However, in our society, divorce has become more prevalent, often leaving a divorced middle-aged woman with no wage earner to support her and too young to receive social security benefits. To be eligible, if divorced, she must have been married at least ten years and then must wait until her ex-husband retires. Even more unfortunate than a divorced woman is the young (under 60) widow. As social security is structured now, a widow whose spouse has died, leaving no source of income, will receive social security assistance only if she has children under the age of 18 to support. When her youngest child reaches the age of 18, the widow's benefits cease until she is 60 or totally disabled. The homemaker widow of 50 faces severe job handicaps because of her age, sex, and lack of "recent job experience". As of 1980 there were 2.2 million women who fulfilled a role lauded by society but who nevertheless found themselves "displaced" [1] in their middle years.

What have we done for those who do not currently fit the social security system? There has been special legislation spearheaded by the Alliance for Displaced Homemakers and NOW Task Force for Older Women. These bills would provide training for such persons to move from dependency to self-sufficiency. To insure that such programs would not be ill-prepared, a center was set up in California.[2] The program is based on expanding and recycling homemaker's skills into socially useful jobs.

The Tax Reform Act of 1976 allows provisions for pensions for homemakers. Under this law a homemaker with no alternate pension plan is allowed to set aside up to $1500 in an individual retirement account.[3]

There have been some advances made in the last few years in remedying the situation of the "displaced homemaker" and changing the status of the "widow's gap", but we have much further to go. Homemakers must be educated and informed of the different ways to plan for their retirements so that they are not so vulnerable.

Notes

1. Ruth Sheila, Issues in Feminism (Cambridge, MA: Houghten Mifflin Co., 1980), p. 344
2. Ibid. p. 346
3. A Woman's Place (St. Paul: Council on the Economic Status of Women)

Health Insurance Benefits for Insured and Spouse
by Mike Tate, Morris State Agency

In response to the question, what happens to a surviving spouse when a divorce or a death occur, I reviewed information from Blue Cross and Blue Shield of Minnesota as well as a publication regarding various group laws that pertain to group contracts in the state of Minnesota.

A general opinion on my part would be that men and women are treated the same as far as survivorship benefits are concerned since a contract can be written in either the husband or wife's name in an individual situation and will always be written in the employee's name in a group situation.

As respect to the laws that are in effect at this time: Chapter 339, effective August, 1973 points out that an employer cannot terminate the group coverage of the survivor (survivors) of a deceased employee for a period of one year following the covered employee's death. If a family divorces and the divorce decree mandates that the insured employee must provide health protection for his or her former spouse and dependents, Blue Cross will maintain coverage for the entire family in this divorce situation. and will also maintain coverage in this group for the entire family even if the dependents and former spouse leave the state.

There are also some maternity benefits that are mandated by a group law under Chapter 651 which became effective in January of 1974. The same benefits for maternity services must be provided for unmarried women and unmarried dependent children as that provided for married women. The same coverage must also be provided for the child of an unmarried mother as that provided for the child of an employee choosing dependent family coverage. In all situations, everyone is treated the same and that is they are all provided with maternity benefits.

In an individual health insurance situation, if there is a death, it is possible for the surviving spouse and dependents to maintain the insurance coverage simply by notifying his or her agent and/or company of the death in the family. In the case of a divorce and individual health insurance, the divorce decree again will dictate whether or not the former spouse and dependents can remain on the individual contract or not. (If the divorce decree doesn't address the health insurance responsibility the spouse will have 30 days to reapply without health history. Check with your agent.)

It is imperative when selecting a health insurance company that you not only shop for price but pay close attention to the comprehensiveness of the program. The state of Minnesota has passed regulation for your assistance in selecting a comprehensive program. Very simply, if your program lives up to the standards of the Minnesota Comprehensive Health Act your policy will not have a stamp indicating that "This policy is limited. Please read it carefully.'

How Health Insurance is Effected
by Divorce or Death of Spouse

Prepared by Jim Hiedeman, Citizens Agency

Divorced:

The husband would send in a cancellation notice showing the legal date of divorce or separation. The wife then fills out a new application for herself and any dependents she might want covered under the policy. This application must also show the legal date of divorce or separation. She also must show on the application that she is transferring from her husband's policy and show that policy number. This change can be made without regards to medical history if it is done within 31 daysof the end of the billing period in which the separation or divorce became legal. If this 31-day period is past, then the wife would be required to fill out a new application and be subject to company approval.

Death of Husband:

The procedure is the same as above including the same time restriction for automatic change over. Of course, the wife must send in the application to cancel the husband off as of the effective date of death and then send in a transfer application covering her or any other applicants. The policy again would become effective on the first day of the next billing period.

This policy and procedure would apply to both of the companies I have contacted. This may vary from company to company.

Section III: Women at Work in the Home

Contributors

Anne Stewart
Diane Skomars Magrath
Anonymous Homemakers
Carla Riley
Elizabeth Hinds

The Homemaker: A Historical Review of the Problem of Dependency

by Anne Stewart

A 1979 study of 130 women in Stearns, Waseca, and Polk counties found that 60% did not work outside of their homes.[1] It seems highly probable that such a statistic reflects the situation in Stevens County. The same study showed 75.8% of the women felt, "Yes, absolutely," work in the home is a career. This response is consistent with data in Survey II, Section I of this report where 75% of the women who responded felt homemaking is a career. The four hundred plus membership of the Stevens County Homemaker Study Clubs also suggests a strong feeling of identity with the homemaking role by area women.

Even though homemaking seems to have a career status among local women, it does not have the economic status of other jobs; in fact, it has no economic status at all. Local homemakers, like homemakers everywhere, are economic dependents.

Most recorded history portrays women as dependent members of a household, even when they have provided income from sources outside the home. Male economic activities are portrayed as being more necessary in providing for the continuance of the family structure. In their book Women in the Middle Ages, Frances and Joseph Gies write, "Work: the distinction between men's work and women's work; or 'outside' and 'inside' jobs, the big jobs being outside, the little ones as home."[2]

Women today are challenging the right of men to have exclusive privilege to the "big jobs" outside the home, but little serious effort is being made to evaluate and give legitimate economic importance to the work of the homemaker doing the "little jobs" at home. In a society where worth of work done is determined by a dollar value, the unpaid homemaker can make no claim for the worth of her work, and her worth in the eyes of the society is usually dependent upon the worth of the work her husband does. The fact that society views homemaking as a position of nonworth can be seen in the statistics in Survey II. While 92.6% of women working as homemakers viewed their role as a career, only 61% of the women with jobs outside the home viewed homemaking as a career. A slim majority of both groups felt that "others" did view homemaking as a career with 50.6% of the homemakers and 57.3% of the women with outside jobs voicing the affirmative.

Because a homemaker receives no wages, she has no borrowing power, no cash to buy property, no guarantee of old age security, no health insurance benefits and no unemployement benefits if her provider should fail her; she has no economic power. As stated in a report by the Minnesota Council on the Economic Status of Women. "The homemaker

is defined as 'dependent' by most economic systems because she does not have her own income--and dependency means vulnerability...."[3]

To further quote the Gieses, "Throughout most of history, activities within the house have been considered femine, with a strong connotation of inferior importance, although they covered the whole process of textile manufacturing and almost every stage of food cultivation and preparation."[4]

Variations in the labor supply (a shortage of labor makes women more in demand), the availability of manufactured goods, and numbers of available marriageable women have at times briefly altered the worth of women's activities. Women's places on the social ladder have also played a part in determining their worth. During the middle ages, "Villein or free, rich or poor, the peasant's wife was a partner to her husband in a way the lady of the castle, whatever her responsibilites, was not. And the obverse of the partnership, she fully shared her husband's day-in, day-out drudgery. Her 'inside' work was not merely service such as cooking and cleaning, but production and manufacture of the family's food and clothing. She milked the cows; soaked, beat and combed the flax; fed the chickens, ducks, and geese; sheared the sheep; made the cheese and butter; and cultivated the family begetable patch. Sometimes she spun and wove to eke out a cash income. She also worked along with her husband 'outside'--sowing, reaping, winnowing, thatching. At times she even helped with the plowing, wielding the goad that drove the oxen while her husband gripped the handles of the plow."[5] Here we definitely have a shades of the modern superwoman who can both "bring home the bacon" and "fry it up in a pan."[6]

The change in Europe from a feudal economy to a mercantile economy brought urbanization and the establishment of cottage industries and small family businesses. Women were often necessary partners in the family income producing enterprises. This economic situation extended through the American Colonial perior, and a widowed woman was sometimes extended the moral and economic right to continue in business to support herself after her husband's death. The widow Murray had a shop in Boston where she sold "dry goods, cloth, millinery and sewing supplies."[7] During the early years of the Republic, Sarah Astor ably managed the store while her husband, John Jacob Astor, traveled through the American wilderness establishing a fur trade network.[8]

Some historians claim that the industrial revolution, which began in the mid-eighteenth century and became a dominant part of the economic picture in the nineteenth century, destroyed the economic status of the homemaker because the nanufacture of the basic necessities, particularly clothing and food, was transferred from home to factory. One historian writing in 1934 described the industrial revolution as a time when "...the United States passed from mother-and-daughter power to water-and-steam power...."[9]

Data seems to support the veracity of the thesis that the industrial revolution altered women's role in the home. It also altered men's. Prior to the nineteenth century, men played a dominant role in child rearing. The separation of workplace and home led to the abdication of the parental role by men, and women assumed the dominant child care role. Women's production role was transferred to one of consumer selection and household management.

An additional factor in the change in women's lives was the apparent increase in awareness and use of birth control devices. Before 1800, women could expect to have six or seven children (live births), but

after 1800, the birth rate began a noticeable decline, and by the second half of the nineteenth century, the average number of children a woman could expect to raise was three.[10] Fewer children meant less time spent on caring for physical needs of the family, and attention was shifted to qualitative needs. Women became responsible for shaping the moral character of their children.

Nineteenth century educators like Cathryn Beecher and Mary Lyon utilized the concept of women as transmitters of values to promote the establishment of colleges for women. A widely accepted thesis of the nineteenth century was that education developed the reasoning or rational portion of a man, and therefore his moral character. A further thesis was that women were, by nature, nurturers and thus the proper caretakers of children. Lyons and Beecher coupled these two ideas (as did many others) to promote the education of women. The argument put forth was that women must be educated to develop their rational or moral understanding so that they could properly transmit values to their children. This also provided the rationale for women becoming teachers and social workers.

Women in the eastern United States were the most affected by the change to an industrialized society. Women who were taking part in the westward migration were returning to the more shared family work relationship. Because the family was far from manufacturing centers, the woman was responsible for processing of raw materials to make food and clothing and was often a necessary partner in everything from sod busting and wood cutting to raising of livestock, crops, and children.

While pioneer husbands must have regarded their wives as needed partners, and the women must have realized they had important roles as producers, the historical documentation does not re ect recognition of women's economic worth. In her book Frontierswomen: The Iowa Experience, Glenda Riley observes, "Data collected by the United States Census Brueau can often serve as a window on a particular society. Upon close scrutiny, census figures can yield insights regarding what the people of an era were doing and thinking....Iowa's pioneer women...sometimes were summarily grouped under the census heading 'Not Gainfully Employed'"[11]

Women today still bear the label "Not Gainfully Employed" if they are housewives. The lack of legitimacy of homemaking as a career and the homemaker's economic dependence have been a persistent part of women's heritage. It is time these problems of the homemaker be addressed and the lot of the homemaker be improved, particularly since a majority of women still choose homemaking as a career, part-time if not full-time.*

The specific problems identified throughout this report on the economic status of women in our community are lack of economic independence, lack of credit, and lack of adequate health insurance and old age benefits. Widows and divorced women face the problems of loss of income and lack of social security benefits. A major problem of the homemaker seems to be low self-esteem.

The solution lies with homemakers themselves. They must take the

*Of the women who responded to the League's Survey II, 21% worked outside of the home because of personal choice and 31% because of personal choice and need. For 48% working outside the home was not a personal choice--we can surmise they would have preferred to stay home. 81% of the full-time homemakers included personal choice as a reason they worked at home.

initiative and make their economic status more secure and their role more valued. A housewife can establish a credit rating for herself. She can make sure she is included in her husband's health insurance and pension benefits or establish her own insurance and pension program. She can make sure that property is held jointly and that she has a thorough understanding of the status of the shared estate. A housewife can define her job in precise terms and define her share of the family income, perhaps negotiating a salary. If women are willing, history can be changed, and homemaking can become a legitimate, economically viable career.

Notes

1. Rural Women in Minnesota: a Needs Assessment (Collegeville, MN: Center for Human and Community Development, St. John's University). tables 6.4 and 6.7.

2. Frances and Joseph Gies, Women in the Middle Ages (New York: Thomas Y. Crowell Company, 1978), pp. 146-47.

3. Women in Minnesota (St. Paul: Council on the Economic Status of Women, 1980), p. 6.

4. Geis, Women in the Middle Ages, p. 7.

5. Ibid., pp. 146-47

6. "Enjoli advertisement on television early 1980s.

7. Carol Ruth Berkin and Mary Beth Norton, ed., Women of America: A History (Boston: Houghton Mifflin Company, 1979), pp49-50.

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Sharing Economic Power

Introduction

In the past decade, public awareness of the economic dilemmas of the homemaker has increased. When dealing with pensions and inheritance laws legislatures are becoming more sensitive to women's needs. The change in credit laws, giving women the right to establish credit separatly from their husbands, has been a noteworthy achievement. Also, insurance companies and banks are more aware of women as potential customers and are directing more information toward women regarding insurance, investment, and savings plans.

The wise homemaker will take careful note of these changes and of the available information in order to establish her own financial security. She should also identify, at least on an informal basis, that portion of her husband's income which she manages and which is hers to spend as if it were her own income--household budget, personal needs allowance, and so forth. If at any time she wishes to apply for a loan, seek employment, or if she and her husband divorce, she has some basis for asserting what income amount is shared.

A homemaker and her husband can formally negotiate a salary agreement. The League homemaker study committee has not identified any members of our community that have such a contractual arrangement, but we felt it was an option that should be given attention in this report.

It is an agreement that requires the willingness of the husband since there is no legal requirement that a husband provide for his wife in any way. If a homemaker is not receiving adequate funds from her husband to clothe or feed herself, she has no legal recourse unless she seeks a divorce.

Only in the marriage partnership where sharing is an important part of the relationship can a formal agreement be instituted. Such an agreement would give a homemaker a stronger position when seeking loans, credit, or applying for a job. The greatest advantage, however, might be that she would define her job. Identifying what she does for herself and others might give the job more status and the housewife a heightened sense of self-worth.

The Mechanics of a Husband/Wife Salary Agreement

Diane Skomars Magrath, wife of University of Minnesota president, C. Peter Magrath, has a salary agreement with her husband. Given the public nature of her husband's position where public and private life are inseparable, Mrs. Magrath is undeniably and visably a part of her husband's career activities. She is currently part of a research team studying the role of the spouses of college and university presidents, the results of

which will be published in a book.[1] She also shares her experiences with interested groups and organizations in her speech, "A Public Partnership."

We asked Mrs. Magrath to supply us with information about the mechanics of a salary agreement with a husband, and she graciously responded. The following material is excerpted from her reply.

> Importance of a job description
> I believe a job description is the critical first step in recognition of job functions and roles. Fortunately or unfortunately, unless something is in writing it is not recognized as valid. It will amaze the person who writes it and those who read it. Spouses are at times opposed to writing down all that s/he does, but without committing yourself IN WRITING no one will take you seriously! A job description can at least highlight the breadth of the spouse responsibilities and the level of responsibility and give you a sense of accomplishment. It also holds your accountable. Many economic, social activity, child rearing, nurturing, and coordinating decisions start and stop with the spouse! The role can make or break a family -- literally. In addition, many spouses help their mate with his/her work, are 1/2 of a 2 person career, or work outside the home full or half time in another business or field. The spouse's involvement in the community can give the entire family (including the mate!) entry into community groups and activities and add to the security of the role and the position the family adds to the community.
>
> How to determine salary amount
> I work about 10 months of the year and try to take 2 months off from the University of Minnesota part of my job, although my family spouse/mother duties continue year round. I based the amount...on my previous job at the University of Minnesota as Director of the Student Activities Center. I felt...the jobs were comparable.... I now believe my job is closer to that of a Development Officer (fund raiser!) and a Vice President! I have come to this conclusion because I better understand my job. My public relations function adds to how people view the President and, ultimately, the University of Minnesota. I believe people are more willing to contribute to an institution that has a humane and able leader who is stable and open to people. A spouse can help in this crucial interpretation. I add the Vice President's role because I, like them, report DIRECTLY to the President. I also end up to be a chief advisor on policy issues, important relationships, and interviewing/hiring decisions for the administration. I am not trying to make more of my job/role than it is, but I am trying to accept and identify its importance. (Professor M. Geraldine Gage, University of Minnesota, St. Paul, MN 55108, helped me with the last part of this. She has done research and legal consulting in the area of the financial WORTH of the spouse....

We meet each year to contract what I will do the next year and we review my past job performance. This is not easy with one's spouse but it sure clears the air. We also meet (these are business meetings!) quarterly to go over problems, schedules, expectations, etc.

How to determine when you are "on the job"
This one is tough on us. I believe, if I am representing the University of Minnesota, I am working. Most social events we attend are University related and that is why we are asked. Most travel, although enjoyable, is because of the University of Minnesota and I count that also as work.
Living in a public house....I entertain 4,500 people each academic year,...and there are people here constantly. The only times I'm not "on" are a few quiet meals each week as a family, some parts of some weekends, a few weeks each summer at the cabin, and when we are with our family and a few friends....
In short, when I have no choices, I'm on the job! When I have choices, I'm not on the job.

Mrs. Magrath also noted that she negotiated fringe benefits such as insurance, vacation, travel, gasoline, car maintenence, and their daughter's education. Clearly, negotiating fringe benefits depends upon a well-defined job description. A pension plan and unemployment compensation should also be considered when negotiating fringe benefits.

A husband cannot pay social security benefits for his wife because the law prohibits it. This makes sense since she will receive benefits from his social security, and a couple cannot receive two sets of benefits even if both have paid into the fund.

An area where the status of the wife's salary would be nebulous is that of income taxes. In most cases, particularly if the work done is domestic service, the husband cannot deduct the wife's salary as an expense item on his income tax. If they file a joint return and she claims the salary he paid her, they will pay taxes twice on the same family income. This may be an area to which legislators can give attention.

If spouse salaries should become a common arrangement, it is probable that other legal questions will arise. However, these questions, and their answers, will only be defined if women take the initiative in establishing what is their economic due. Diane Skomars Magrath says it best: "...as I constantly redefine my role...and renegotiate my job functions, I am reminded of the creative place spouses are at now in these times of stress and economic insecurity. I believe the time is ripe for spouse recognition and rewards."

The job description of the following page was developed by Mrs. Magrath to define her job roles.

Job Description

Married Partner of the President of the University of Minnesota

I. Entertaining and Public Relations at Eastcliff

A. To entertain the following groups in a variety of ways at Eastcliff:
   1. Regents and spouses of the U. of M.
   2. Provosts and spouses of the U. of M.
   3. Vice Presidents and spouses of the U. of M.
   4. College deans and spouses of the U. of M.
   5. Department heads and spouses of the U. of M.
   6. Key state legislators and spouses
   7. Foundation members and spouses
   8. Alumni members for special events
   9. Governor and spouse of the State of Minnesota
   10. Special community University supporters
   11. Visiting international dignitaries
   12. Visiting political dignitaries
   13. Faculty Women's Club (honorary chair)
   14. Student leaders: All Campus Council, student Senators, Presidential Scholars, Regents representatives
   15. Visiting higher education administrators from United States
   16. Senate Consultative Committee and spouses
   17. President's office staff
   18. Faculty members and spouses
   19. Regents professors and spouses

B. To encourage the use of Eastcliff by University departments and colleges for meetings, seminars, retreats and to act as host/hostess.

C. To conduct tours of Eastcliff (both public and private portions) for all invited guests.

II. Directing Eastcliff

A. To coordinate with the Vice President of Finance or his/her designee all of the following work detail with regard to operating Eastcliff:
   1. Giving direction to the caretaker for snow removal, garden planting and maintenance, lawn and shrubbery upkeep, pool and tennis court maintenance, indoor plants, entertaining set-ups indoors and outdoors.
   2. Directing the cleaning person to keep the house "visitor ready" at all times. (20 rooms plus an apartment annex)
   3. Arranging for all catering of all food-related events with the director of food services, including chairing the menu planning group.
   4. Coordinating with the Eastcliff social secretary all invitations, guest lists, RSVPs, name tags, place cards and other planning details necessary to organizing entertaining events.
   5. Arranging with the physical plant custodian and grounds assistant director for all house repairs and routine work such as window washing, plumbing, electrical, painting, etc.
   6. Coordinating with the head of interior design all redecorating ideas for Eastcliff.

7. Working with various University offices to produce an Eastcliff brochure, Eastcliff stationery, holiday cards, television tours, etc.
8. Consulting with the campus police on all Eastcliff security measures and parking solutions.
9. Coordinating with the Office of Environmental Health and Safety about such matters at Eastcliff.
10. Arranging with the Office of Emergency Preparedness to conduct emergency rescue sessions for all Eastcliff employees and residents.
11. Keeping the financial books for the Eastcliff imprest account and working with the University business office.

III. Professional Assistance to the President

A. To travel with the President in an official capacity representing the University of Minnesota at:
   1. Association of American Universities meetings
   2. National Association of Land Grant Universities
   3. American Council on Education
   4. Alumni chapters throughout the country
   5. Special celebrations, meetings and seminars in other countries
   6. Coordinate campus visits

B. To speak at various functions as the Partner to the President of the University (i.e. community organizations, orientation meetings, coordinate campuses, University clubs, television, radio, etc.)

C. To attend numerous events with the President for students, faculty, staff, Regents, alumni, Foundation, community throughout the year.

D. To host certain events with the President outside Eastcliff (football brunches, President's reception for Honoraries, etc.)

IV. Community Leadership

A. To participate in the community in a volunteer capacity to further University and community relationships.
   1. "Health Baby Week" Co-chair, 1980
   2. KTCA-TV Action Auction "Minnesota Night" Chairperson, 1981
   3. Sister Cities Kuopio/Minneapolis Art Project Co-chairperson, 1981
   4. Governor's Council on Health Promotion and Wellness, Communications Committee Chairperson, 1981,82
   5. Minnesota Orchestral Association Board Member, 1981,82

V. Special Projects

A. MATRIX, University of Minnesota television series

B. "Travels with the President," a display of 25 photographs

C. "Presidents' Partners," historic sketches of the 12 University of Minnesota presidents' partners

D. "Public Partnership," dilemmas of a public and private marriage and partnership

E. "China," slide presentation from 1981 trip to People's Republic of China

Diane Skomars Magrath
Eastcliff/University of Minnesota

Personal Definitions of the Homemaker's Role

Interpretation of the homemaking role is a difficult task because it is most often defined by those who are not homemakers, and homemakers themselves tend to be apologetic about their role rather than affirm its professional nature. The following job descriptions, written by women of all ages, show differences in how the role is perceived. Some of the women seem to be saying, "I work hard, but there is little recognition and no tangible reward. It is interesting to compare these descriptions with Diane Skomars Magrath's professional job description of the Married Partner of the President of the University of Minnesota on the preceeding page and with Karla Riley's parody on the following pages.

Written by a Seventeen-Year-Old Woman

A housewife is a woman who does some work around the house and is mostly home all day long. She probably does dishes for 1½-2 hours a day, washes clothes once or twice a week, cooks three meals a day or gets lazy and has a simple meal (sandwiches). Probably she'll vacuum and dust once a week.

Besides working, she takes care of the children and husband--makes sure they have food to eat. When children get home from school, they could do some work and let the mom rest. The hubby could help, too. Every housewife should be able to have 2-3 hours free every afternoon to watch the soap operas.

A housewife who doesn't drive has to walk a lot to go uptown unless she waits for her husband to take her.

Most women work nowadays, and the cleaning is shared by the family members. Some fathers and children cook and help clean up and take care of other children in the family.

Written by a Seventeen-Year-Old Woman

A housewife is a woman that usually doesn't have a job and usually stays home or runs up town for things. She cleans the house by washing dishes, vacuuming, and washing clothes. She usually does dishes two times a day, cooks three meals, vacuums, dusts, etc., for an hour or two hours a day, and washes clothes at the same time, She starts the closthes, lets them run while she does something else....

If a woman has a job, she does the housework when she comes home or on her day off. A housewife shouldn't have to work all day and not have time to spend with her kids or do something she wants. The children and husband should help, too.

Written by a Mother of Three Children
(Two Preschoolers)

A person who takes on, by choice, the major responsibility of domestic engineering and childcare.

Domestic Engineering consists of having a wide range of knowledge and skill:

1. Plan and prepare meals (dietician)
2. Drive various persons to various destinations all hours of the day and night (chauffeur)
3. Know how to clean floors, walls, sinks, windows, refrigerators, ovens, woodwork, dishes, children, clothes, etc. (hygienist)
4. Do minor repairs including the use of tools such as hammer, screwdriver (repairperson)
5. Be prepared to do some painting, wallpapering, sanding, etc. (interior decorator)
6. Keep budgeting records (bookkeeper)
7. Keep insurance records (insurance person)
8. Be aware of basic rights and laws of the land (lawyer)
9. Be resourceful and researchful (scholar, librarian, statistician)
10. Have at least a minimum understanding of a car (mechanic)
11. Know how to care for the yard and/or garden (gardener)

Child care consists of having a wide range of knowledge and skill:

1. Be able to give social, emotional, sexual, and health guidance and direction (teacher)
2. Be prepared to handle not only the expected traumas of childhood, like the teen years, but also the unexpected traumas such as death (social worker)
3. Be a good and patient listener, have an expertise in communication, be interesting and energetic, be interested and supportive (nurturing-parent)
4. Know what to do with a toothache, what action to take when an accident occurs or a poison is consumed (medical and dental assistant)
5. Keep medical and dental records on each child (medical secretary)

Any person taking on this profession must be aware that there is no sick pay, few holidays, long hours, no salary and no retirement. Because of the amount of hours this job takes, one must make a special point of finding time to remain physically, emotionally, and mentally healthy--time for yourself--expecially when the children are small because you are also dealing with the factor of isolation--a dangerous aspect of this profession.

The benefits and rewards of this profession are time well spent, well-rounded children, a life of variety and challenge, a happy home, and fullfillment from within.

The successes and promotions come everyday with a child's smile or comment or hug, the growth and successes of your child, two hours for you and your husband alone, the room painted, the checkbook balanced, no one sick, time to read, something new to learn, and so forth.

Written by a Mother of Three Children
(Two Preschoolers)

Housewives do not get the recognition and applause they well deserve! They work sixty to seventy hour work weeks with no pay, no vacations, and their breaks or time to themselves are between the hours of 10:00 p.m. and midnight. Their work is tedious and repetitious and will never be done. They hang in there, though, and learn the tricks and detours of their trade.

Housewives experience many mixed emotions that are required to be kept quiet. It is not unusual to feel isolated or chained to one's house. Often housewives see only the small faces of their children from day to day and feel their vocabularies show it.

Depending on the number of children housewivery can become a stressful occupation. The requirements are endless: keeping a tidy house, mastering the art of cooking, becoming the child rearer, laundress, tailor, and sometimes the family barber. Through all of this, the housewife is to remain the "teacher" or "good example".

In other words, housewives are conditioned to be "Superwomen."

Written by a Mother of Three
School-Aged Children

Housewivery Functions Ranked According to Time Consumed

1. Child care
2. Cooking
3. Volunteer work
4. Housecleaning
5. Shopping
6. Husband care
7. Laundry
8. Sewing
9. Gardening and landscaping
11. Household and furniture repair
12. Haircutting
13. Pet care
14. Nursing the sick

Leisure Time

1. Reading
2. Walking/biking w/wo children
3. Sewing
4. Gardening
5. Card playing

Written by the Mother of Two Teenaged Children

...Need experience in cooking a variety of dishes, social and psychological insight into development of children, menue planning, budgeting, efficiency....

Coffee break when children are sleeping if sufficiently organized so as not to need this time for ironing or other activities not safe to do around children.

.....

Hours: 24--with scattered hours for sleep. As children grow more time available, but worry may prevent use of time.

Add to the needed professional skills any out-of-the-home volunteer work or paid employment, and you have a housewife.

Written by a Housewife in Her Forties

A housewife is a person who
Holds a job like me or you.
She works from dawn till late at night
With no days off, now is that right?
The skills required for this calling
Are many in number and not too enthralling.
There's cleaning and washing and dusting and sweeping,
Gardening, cooking, meal planning, bookkeeping.
She's teacher and hostess, counselor, too,
Nurse and receptionist, just to mention a few.
Her benefits come from the employer's goodwill
Yet applicants seek the position still.
It's awfully hard work, but a lot of folks do it.
The miracle is that so many live through it.

Written by a Housewife in Her Forties

Wanted: Man or woman to create home environment for one or more other persons. Requires skill in management, human relations, health and nutrition, child care, and interior design. Certain parts of this job are repetitive and boring, but the right person with the right intellectual perceptiveness can identify the creative possibilities and develop them. Loneliness is a problem since there are no adult coworkers. Employer willing to work out contractual agreement regarding pension for old age. Wages negotiable. Flexi-time and job sharing possible.

Written by a Housewife Aged Sixty-three

A woman of many talents, Jack of all trades. She combines understanding, patience, and love. Accomplishments are taken for granted and unobserved. One continuous job of being a wife, mother (if children), cook, cleaning lady, nurse, secretary, laundress, grocery shopper, etc. Must schedule activities everyday and week. To sum it all up--no pay check.

Additional Contributions by Housewives

The job of professional housewife is one which requires a person to be able to excel physically, mentally, and emotionally....

A housewife must be able to have nerves of steel. She must be able to tolerate constant noise, whining, crying, and war battles. She will always be wondering: Am I feeding them right? Disciplining them right? Am I giving them enough love, time and affection?

A housewife must be able to control her emotions. She has to control her anger, her words, her moods of depression, and she has to be patient, tolerant, understanding, and loving....

Positive aspects of the job are that she is her own boss. She doesn't have to punch a time clock, and if she can work one in, she can have a coffee break that doesn't have to end in ten minutes. Another positive aspect of the job is that right next door there is probably another woman just like her in whom she can confide, tell her complaints to, and share that much neede cup of coffee with.

But when it's all said and done, the most rewarding part of the job is when that beautifully innocent little face looks into hers with that crooked little smile and says, "I love you, Mommy."

Housewife: A woman who, without professional training or previous experience is expected to perform (and usually does) almost daily and with extreme competence the following jobs: cook, housekeeper, interior decorator, bookkeeper, laundress, seamstress, economics expert (purchasing agent), teacher, nurse, babysitter, chauffeur, recreation director, volunteer, companion, lover, educated conversationalist, consultant (at least on domestic affairs), and model.
Pay and/or rewards or benefits vary from household to household. Her satisfaction is usually based upon her own feelings of personal worth.

Executive Director position--diverse and challenging. Responsibilites include management at all levels in budgeting, marketing, plant operation, quality control....
No experience necessary. Vacation benefits determined by ability to secure and train replacement. Not an equal oportunity employer.
Here is an excellent opportunity for an individual who is a self-starter and able to work with a minimum of supervision.

Interpretation of a "Housewife"
as seen by Carla Riley

I have been pondering for some time, the best way to write a professional description of a housewife. My conclusion after much thought was that perhaps the best way to describe her would be to illustrate to you her average daily schedule.

Morning:
5:45 Spring from your bed in eager anticipation of the upcoming days events.
7:00 Greet your husband and go to wake the children.
7:01 Begin to wish you'd stayed in bed.
7:05 Explain again in detail to the children why they must brush their teeth.
7:20 While humming ("I can bring home the bacon, fry it up in the pan, cuz I'm a wo-o-o-o-man) you prepare at least two different breakfasts, as some of the family will eat one thing and some of the others will want something else. Some won't eat a bite no matter what you make.
7:35 Eagerly wait to see what abominations the kids will wear to school today.
7:40 Last minute rush to get the kids out to the school bus on time.
7:50 Put the kids and the dog into the car, as the school bus has come and gone minus your'e children.
8:00 Alone at last, kids at school, husband at work, just you and Phil Donahue. After watching and listening to him you realize why you're unhappy (lucky Marlow).
9:00 Resolve one more time to loose those unwanted pounds.
9:10 Start todays laundry, sort the sheets from the socks from the towels from the underwear etc. etc. etc.
9:30 Begin housework:
Make the beds, continue laundry, clean the kitchen, continue laundry, dust the furniture, continue laundry, vacuum the carpeting, continue laundry, feed the "kids" dog, continue laundry, call piano teacher, continue laundry, catch up on last weeks ironing, continue laundry.

Afternoon:
12:00 Lunch time...oops, can't eat, remember the diet.
1:00 Watch a few soap operas while making out the grocery list, sorting the mail, paying the bills and balancing (ha-ha) the check book.
2:00 Dash downtown to buy the grocerys, pay the bills and see some real live adult human beings. Run into an old classmate (the one who always stole your boyfriend) looking like she just walked out of a combination health spa-beauty parlor and you really wish you'd taken the time to comb your hair. You chat politely and ask her how long she'll be in town, hoping it won't be long. You have that same old sick feeling that if she ever met your husband you could kiss him goodby.
3:00 Hurry home to quicky make one of the "snackin cakes" you bought for the kids after school treat. Decide that one or two bites really won't hurt your diet because you did skip lunch.....bake another cake so that the kids will get some after all.
4:00 Greet the kids after school and ask them how their day was and remind them to PLEASE hang up their jackets.
4:30 Panic as you remember that you forgot to thaw something out for dinner. Stare into an ocean of green meat market paper trying to find anything that can be thawed in ten minutes, being acutely aware that you need more than a "helping hand" to pull off dinner tonight, you need a miracle.

Evening:

6:00 The "miracle" happens and as you hurry to complete the dinner dishes so you can watch the long awaited romantic movie on T.V. tonight at 8:00, the telephone rings and you're reminded of the all important civic meeting tonight at 7:30.

7:00 A luxurious three minute bubble bath followed by a quick application of make-up and you're off to the meeting.

7:30 Attend the "all important" meeting consisting mainly of organizing a fund raiser to help underprivelédged men and boys. Feeling nauseous you're glad the meeting is over and you head for home still hoping to catch a little of the movie.

10:00 Arrive home just in time to watch the credits of the 10 acadamy awards winning movie roll before your eyes. Wake your sleeping husband and quiz him on the intensity of the tornado that ripped through your family room while you were out. Take your sons pajamas off your daughter and vice versa and put them both to bed. Watch whats left of the depressing news and decide that you're getting very tired.

11:00 Climb into bed in hopes that your husband will be romantic tonight but discover that all he wants again is sex.

11:30 Drift off to sleep with fleeting thought of Phil Donahue.

Of course, bear in mind not every day in a housewifes life is exactly the same. There are indeed variations, such as being entertained all day by a sick, throwing up child, or planning a dinner for your in laws, or better still, packing your husbands clothes for his much needed fishing vacation with his buddies.

If you have any doubts about the validity of this article..... ask any Housewife.

The Legal Rights of Women in Marriage and Divorce

by Elizabeth Hinds

The legal rights of women in marriage and in divorce have improved dramatically in the last few years in Minnesota. Nevertheless, many people are surprised to find out how few rights women have, even today. One long-time homemaker from Stevens County who was recently divorced came out of the experience feeling that the law is on the side of the man and that "the traditional housewife is punished" for her years spent at home. Because traditional women have often lost whatever employment skills they once possessed through disuse, they are still literally "one man away from welfare."

Perhaps the most common misperception is that women have--or once had--a right to be supported by their husbands during marriage. In fact, this "right" has never been more than a social custom. Over many years, courts throughout the country have repeatedly refused to intervene in an intact marriage to order a husband to support his family. In order to get a court order for support from her husband, a woman has always had to obtain a legal separation or a divorce.

It is true that a Minnesota law has long required a husband to pay for necessities which the wife has bought on credit. (This statute, like many others, was recently changed to apply equally to both spouses.) But this provision is of little help to a wife, since it must be proved both that the husband has not otherwise provided for his family, and that the expense was a true necessity, such as medical care. No merchant wants to extend credit to such a bad collection risk. (Today's homemaker can rely on federal laws which guarantee her ability to obtain credit in her own name; but her husband has no duty to pay her bills.)

Recent changes in Minnesota law do give wives some rights, even in an intact marriage. A woman can now sue her husband if he negligently injures her. She can obtain a protective court order against him if he beats her. She can charge him with rape if he forces her into perfroming sexual acts without her consent. But a homemaker is still dependent for support on whatever the breadwinner chooses to give her.

Ironically, a woman has always had more rights as a divorcee than as a wife. But even in divorce, women in Minnesota have historically gotten less than most people believe. There was never a "right" to alimony, and for many years it has been granted infrequently. When it is granted, it usually has been temporary. Since alimony has always been conditional on the husband's ability to pay, and since two households inevitably means more expense, there is seldom enough left for alimony after the husband pays some minimal child support and his own expenses. In addition,

many men soon acquire a new family, which they must also support. And there are cases in which the marriage fell apart in the first place because the husband drank up whatever assets the couple had accumulated. When all these circumstances are considered, it become clear that any homemaker who has relied on possible alimony payments was leaning on a very slim reed indeed.

In recent years Minnesota and many other states have made it much easier to get a divorce. This trend is called "no-fault" divorce, because it is no longer necessary to prove that the other party has done something which society agrees is bad. A spouse need only allege that there has been an "irretrievable breakdown of the marriage relationship," which essentially means that the couple cannot get along with each other any more. This reform has eliminated a lot of judicial prying into individual lives. But it still leaves two big issues to fight over: children and money.

The new statutes were carefully phrased to apply equally to either spouse, rather than to husband or wife. Nevertheless, the fact that women are usually either full-time homemakers or are earning less than their husbands meant that the application of these laws to the real world often yielded the same old unequal results. Women's advocates are trying to build in more protection for the homemaker, with new amendments being added as recently as last year to help ensure fairer treatment of non-earning spouses.

Current Minnesota divorce law covers three main areas: child custody; property division; and alimony and child support.

Custody of the children is now supposed to be granted without any preference for either sex. Neither is there supposed to be consideration of any fault of the parents which does not affect the child. The determining factor is what is in "the best interests of the child." The court considers a number of factors, inclduing the wishes of the child and of the parents. Various types of joint custody may be ordered. In practice, women still get custody most often, especially if the children are small. (This is often the choice of the father, for whatever reason.) As the custodial parent, the mother then has the major burden of caring for the children and supporting them.

The property acquired by the couple during the marriage (except for specific gifts of inheritance) is called "marital property." In a major change from old law, it no longer matters who earned the money to pay for it. The court must presume that a homemaker has made a substantial contribution to the accumulation of marital property. Nor does it matter whose name the property is in. Vested pension rights are included in marital property. When it divides up the marital property, the court should consider as factors in its decision the length of the marriage, the needs of each party, and their prospects for income in the future. Neither party has any particular right to the homestead.

Alimony, or "maintenance," is supposed to be granted when the spouse does not have enough property or income to provide for her "reasonable needs" and is unable to support herself through employment, especailly during a period of time when she is gettidng education of training for employment, or when she has very small children to care for. The amount should also take into consideration the probability of a long-time homemaker becoming self-supporting, given her long absence from the job amrket. However, this need of the wife is balanced against the needs of the husband, which usually means that the wife gets only her share of the marital property. If the husband makes enough money, the wife sometimes

gets temporary alimony during a period of retraining for employment, or perhaps until the children are of school age. The parties may agree to a more generous settlement for the wife, and a number of men do want to do what is fair. But there are no guarantees.

Child support is granted much more often than alimony; indeed, this is all that most women receive from their "exes." The court may not consider fault in awarding child support to the custodial parent. The court balances the needs of the child, including his previous standard of living, and the needs of each of the parents. Child support is seldom enough to pay for all the child's necessities. And in spite of recent improvements in enforcement, many men eventually quit paying child support at all.

How does this all work out for a typical middle-class divorcee in Stevens County? In one recent case a life-long housewife and mother was left with custody of four children at home, only half the equity in her house, and $200 a month in child support. All the savings she thought they had had disappeared, and she still owes her lawyer's bill. Many years as a hard-working, caring wife and mother have left her with no financial support or security, in "instant poverty." This woman is no quitter. She has gone to work at a minimum wage job. But she says that only the help of family members has kept her off welfare. Her story is repeated many times in many places; she is a classic "dis-placed homemaker."

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