

## 2015: Women's Voices from Greater Minnesota

This report summarizes the comments of participants in eight Greater Minnesota listening sessions held this fall by the Office on the Economic Status of Women. The sessions were in Cloquet, International Falls, Thief River Falls, Bemidji, Brainerd, Marshall, Austin, and Rochester. In total, 86 people participated: individual citizens, representatives from 51 different organizations (private, nonprofit, education, and government sectors), and 10 state legislators. (See Appendix for complete list of attendees.)

### Background

The Office on the Economic Status of Women (OESW) is a non-partisan office under the Legislative Coordinating Commission. OESW's statutory mandate is to "study and report to the legislature on all matters relating to the economic status of women in Minnesota...." ([Minnesota Statutes 3.303](#)) To do this better, in 2014 OESW began what might become a tradition: traveling around Greater Minnesota in the months between legislative sessions to hold listening sessions on women's economic issues.

The purpose of the listening sessions is to gain insight into priority women's economic issues in different regions of Minnesota: to learn what initiatives are successful at helping women (and their families) achieve economic security and what remain as concerns. It is often difficult for those who live far from St. Paul to stay informed of legislative proposals and to have their voices be part of the legislative debate. It is hoped that these listening sessions and this report will make this a little less difficult.

The following narrative is based as closely as possible on direct comments of the participants, with editorial statements meant only as summaries, not opinions of OESW. Sidebars contain direct quotes of session participants.

### What is Working

Much is being done in Greater Minnesota to help women and their families succeed. Our *community colleges* are robust, stressing short-term training for in-demand, high-wage jobs. Community colleges are trying hard to encourage women to gain skills in non-traditional, well-paid occupations.

### WHAT IS WORKING

"International Falls is a warm heart in a cold land."

...International Falls

"We're a smart community with a lot of talent and active leaders. Our residents are giving and charitable. We have a lot of services, and our schools are excellent."

...Rochester

"I was at a career event where high school students were brought in by bus. All of the area businesses were there. Students were exposed to all different jobs."

...Brainerd

"Women today don't accept anything less than equality for our daughters. We are changing the culture."...Rochester

"Rural communities have a 'can do' ethic. People take care of themselves and their neighbors."

...International Falls

Minnesota's *nonprofit organizations* have many successful programs to help low-income individuals and families cope with the challenges of everyday living and to help them get ahead. Just a few examples: A Duluth nonprofit is helping low-income families have healthy, affordable food by providing door-to-door transportation from a low-income food desert in western Duluth to a large, well-stocked grocery store. The Arrowhead Bus/Transit provides low-cost scheduled bus service and door-to-door Dial-a-Ride in eight counties in northeast Minnesota. The Boys & Girls Club in Bemidji provides after-school care for children in first grade or older. A union-operated training and apprenticeship program for heavy equipment operators near Hinckley actively recruits women. Future Farmers of America educates girls in careers in agriculture.

*Government programs* help women succeed and low-income families survive and climb out of poverty. Many of the successful nonprofit programs receive government grants. The state tuition freeze ([2015 Minnesota Session Laws, Chapter 69](#)) for MnSCU's 24 community colleges reduces student debt and opens the door to more low-income women and men gaining marketable skills. Reduced-cost school lunches help low-income families survive poverty. SNAP (Supplemental Nutrition Assistance Program) food benefits help seniors afford nutritious food without cutting back on expenses for medications. The federal PASS (Plan to Achieve Self-Support) program helps disabled, low-income people achieve self-sufficiency by allowing SSI (Supplemental Security Income) recipients to set aside money and resources to pursue an employment or entrepreneurial goal.

Women are taking their economic security into their own hands by starting *small businesses* in Greater Minnesota. The Coffee Landing Café & Roasting Co. in International Falls is not only an economic success for owner Stephanie Heinle, it is a central community meeting place and an amenity to help attract new residents. Swanky Sweet Pea, a successful wholesale bath and body product company, also in International Falls, is able to market nationally and internationally through the internet.

*Greater Minnesota businesses* are helping those in their communities. When Boise Cascade, International Falls' major employer, laid off 265 workers two years ago, they offered the laid-off workers scholarships to Rainy River Community College. DigiKey, a major employer in Thief River Falls, actively recruits women employees, pays well, provides good health insurance, and is considered flexible on leave policies. The Rochester Chamber of Commerce's WILD (Women in Leadership & Development) initiative helps women develop leadership skills and includes a monthly Women's Round Table for women leaders to network, provide peer support, and learn together. Austin's Hormel is looked upon as a good civic citizen.

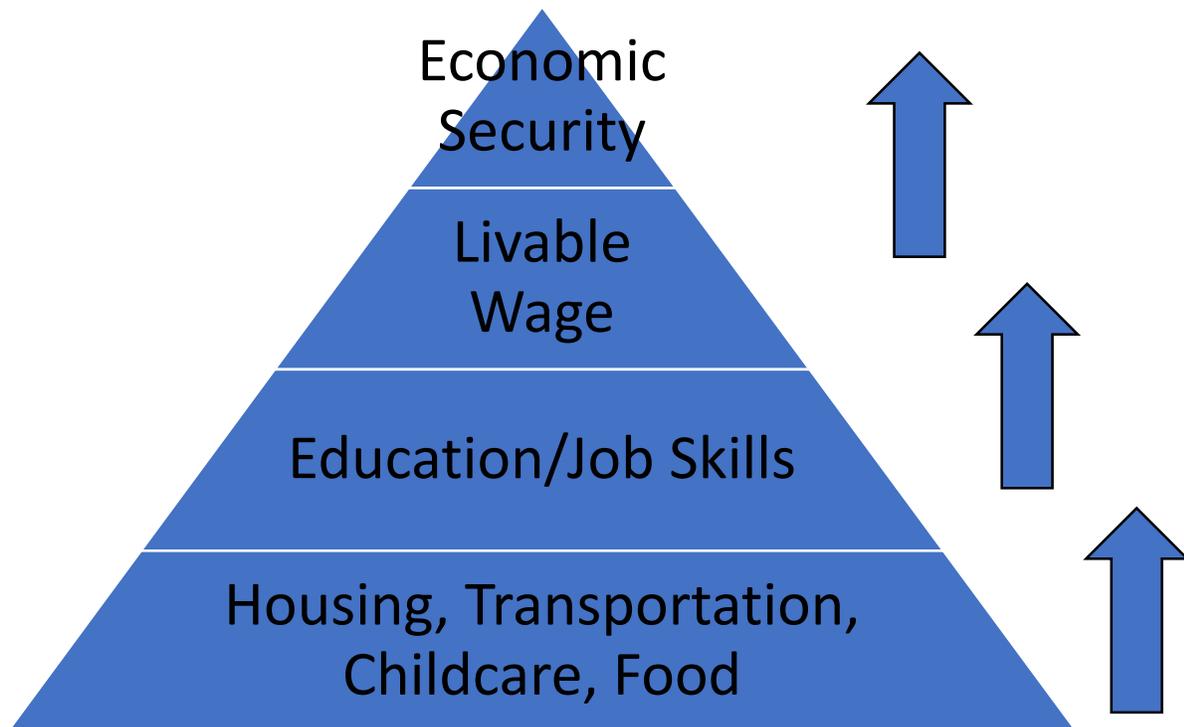
*The communities* themselves—Cloquet, International Falls, Thief River Falls, Bemidji, Brainerd, Marshall, Austin, and Rochester—overflow with justified civic pride. They have a “can do” spirit and work together as a community to have all residents prosper and be secure. When Boise Cascade announced its lay-off plans in 2013, the International Falls community immediately formed “Voyage Forward,” a collaboration of community leaders, elected officials, and regional and local economic development representatives who started work to form a coordinated response to help affected individuals and businesses.

## Priority Women's Economic Issues: Overview

There is a striking connectivity and dependency among the priority women's economic issues voiced by listening session participants. Economic security is the goal, and there are definite building blocks that must be laid as a foundation when working toward that goal.

Poverty is the thread that wound through all issues. Poverty means you can't afford a decent car to get to work, a decent home—or any home—food, or childcare. Poverty also means you may stay in an abusive relationship because you can't afford to live on your own.

It came through loud and clear that education is the means to get a job that pays a livable wage so you can rise out of poverty. However, similar to Maslow's Hierarchy of Needs, people aren't able to get the education to get a living wage job to rise out of poverty unless certain other basic needs are met—needs like food, housing, transportation, and childcare.



Lack of transportation affects your ability to get a job, take your children to daycare, take your children to career/job skills programs, get health care, and buy healthy food. Lack of housing affects your ability to look for and keep a job, and to put your children in stable care and schools. Lack of affordable childcare keeps you from accepting a job or a promotion to a higher paying but more demanding job, or from getting job skills training.

## Strong, Recurrent Themes

- The minimum wage is not a living wage.
- Our government assistance system “punishes you for trying to get out of poverty.”
- Childcare. Everywhere, childcare is neither available nor affordable. Infant care is especially hard to come by.
- Greater Minnesota has limited public transit and many low-income people can’t afford a reliable car.
- Lack of safe and affordable housing is a workforce issue, an issue for students, single mothers, immigrant and migrant families. Lack of housing is a common cause of abused women staying with their abusers.
- As heard in 2014, jobs are available everywhere, but most are low-wage jobs. There are higher wage jobs available, but there is a need for job skills training.
- Rural communities struggle with attracting and keeping young, well-educated professionals, especially well-educated young women.
- There is a need for career-oriented education, teaching in-demand job skills, preferably in a condensed time period, and often starting at early ages—middle school and up.
- There is a crying need for financial literacy education.
- A person’s past—legal problems, credit problems, substance abuse—is often a barrier to employment.
- Student debt is crippling for our young people.
- Older women often live in poverty.
- Single parents have an especially hard time achieving economic security.
- Affordable and accessible healthcare remains elusive, perhaps more so in rural Minnesota than in the metropolitan areas.
- Women entrepreneurs are a great success story in Greater Minnesota. We need to encourage and support women in starting and expanding small businesses.
- Diversity is increasing in Greater Minnesota. All at the listening sessions saw this as a valuable community development and they welcomed immigrants and other minority communities.

## RECURRENT THEMES

“It’s hard to rise out of poverty”

“The lower middle class earns too much for government assistance, but not enough to survive without it.”...

“Lack of transportation affects everything.”

“Lack of safe and affordable housing is a workforce issue.”

“What can rural communities do to attract and keep young, well-educated professionals, especially well-educated young women?”

“There is a crying need for financial literacy education.”

“Student debt is crippling our young people.”

“Women entrepreneurs are a great success story in Greater Minnesota.”

## Priority Women’s Economic Issues: In Detail

### Poverty

All session participants spoke of the plight of Minnesota’s working poor. Low wages—a minimum wage that is below a living wage—are keeping hard-working people in poverty. This is often more pronounced for women, because low wage workers are predominantly women (two-thirds of low-wage workers are women) and because women overall make less than men.

- Homelessness is a serious problem. We heard of school children in Duluth living in cars. Austin sees many homeless—including women, children, and whole families. Rochester’s homeless shelter, which serves Austin, is starting to see more single moms with small children.
- All areas but International Falls reported “jobs were everywhere, but not at a living wage.”
- Our government assistance system “punishes you for trying to get out of poverty.” Educating yourself to get a job with higher pay may mean your income rises just enough to result in loss of government supports, but not enough to give you enough money to survive without government supports. The lower middle class earns too much for government assistance, but not enough to survive without it.
- A nonprofit women’s shelter in Bemidji recently increased employees’ wages, but did so with a concern that the increase might result in some employees’ loss of government assistance.

### POVERTY

“At least gas prices are down right now. When gas goes up, the lines are longer at our food shelf.”...Rochester

“Our food shelves in Duluth are being used by people who work. It seems to be getting worse.”...Duluth

“Food shelves don’t carry feminine hygiene products. We get calls every day from women needing them. Infant formula is also in high demand.”...Rochester

“We have someone working part-time in our department who has the opportunity to go full-time. She won’t do it; if she does she loses benefits.”...Marshall

“Until we pay people a living wage for the work they are doing, all problems will get worse.”...Brainerd

## Childcare

Everywhere, childcare is neither available nor affordable. Infant care is especially hard to come by. Women aren't able to accept jobs, especially second and third shifts. Businesses have trouble getting workers for those shifts. Women can't get job skills training because there's no one to watch their children.

- There is no childcare if your child is sick. Some daycares operate only during the school year.
- No childcare is available in International Falls for evening and weekend shifts. In fact, International Falls does not have a childcare center. Good daycares in Thief River Falls are full.
- A childcare provider doesn't earn enough money to make it worthwhile; it makes better sense to take a job with another employer.
- Funding is needed to start childcare services.
- Many healthcare workers can't afford childcare.
- It takes a long time for low-income families to get childcare assistance from the county.
- Head Start and Early Head Start are some help for working mothers who need childcare, but these programs are not eight hours a day, so daycare is still needed. (Head Start and Early Head Start are federal and state-funded child development, health and social service programs for low-income families, beginning with pregnancy and serving children from birth to age five.)
- The complexity of requirements discourages daycare startups.
- Rainy River Community College in International Falls surveyed students and found the college will have to provide childcare services or mothers can't stay in college.

## CHILDCARE

“If you have a night job, childcare would have to be family.”...Thief River Falls

“The cost of daycare plus low wages makes women question whether they should work or stay home.”...Bemidji

“Working parents can't afford childcare.”  
...Rochester

“There is no money in daycare.”...Marshall

## Transportation

All regions echoed the statement that Greater Minnesota has limited public transit and many low-income people can't afford a reliable car. Lack of transportation affects everything.

- Lack of transportation means people can't accept jobs; pursue education and job skills training; get their children to childcare; and buy healthy, affordable food. Lack of transportation limits healthcare options, including mental health resources. Lack of transportation means employers can't find workers, especially for second and third shifts, and this in turn means businesses may not locate or expand in a community. Lack of transportation means rural communities have problems attracting young professionals. Lack of transportation leads to isolation of the elderly.
- Transportation barriers to low-income people sometimes include problems in getting a drivers' license due to DWI's and some drug offenses and the high cost of car insurance.
- The volunteer system to provide transportation in the rural area around Brainerd is piecemeal. One group covers the Aitkin and McGregor area and is almost exclusively focused on medical.
- Cass County has no public transportation. Some school districts provide transportation to Head Start, but others, including the Bemidji schools, do not.
- Both Cloquet and Brainerd participants spoke of the need for transportation of children to extracurricular activities, including educational and job training opportunities.
- Rochester has no transportation after 5 p.m. for people in wheelchairs.
- The Arrowhead Bus/Transit System, which serves the eight counties of the Arrowhead Region, is very good, but needs more money. It provides scheduled bus service, as well as Dial-a-Ride, which picks you up at home and takes you to your destination. Dial-a-Ride is available in the large cities in all eight counties.
- International Falls reports that transportation has gotten better in their area. AEOA (Arrowhead Economic Opportunity Agency) reimburses volunteers who give rides to people in need of transportation for job interviews or training. The Workforce Center gives bus ticket or gas cards to clients, but they must have a valid driver's license and an insured vehicle, and that can be a barrier. There is a bus in International Falls, but you need to call to schedule a pickup. There is no designated transit route. Bus waits are a problem.
- Western Duluth is a food desert. People who have to walk or take a bus to the grocery store tend to pick the lightest groceries, not the best groceries. (A "food desert" is an area where there isn't ready access to affordable, healthy food, especially for those without transportation.)

## TRANSPORTATION

"The best way to success in life is through work, and you can't get to work if you don't have wheels." ...Brainerd

"In rural areas, a bus system won't work. It has to be a car—your own vehicle."...Brainerd

"A lot of our low-income clients drive without a license or insurance—due to high rates and/or terrible credit score." ...Bemidji

"Our volunteer drivers could have a job 24/7 taking people to medical appointments."...Cloquet

## Safe and Affordable Housing

Housing, like transportation and childcare, is a basic building block that all else depends on. All eight listening session regions bemoaned the lack of safe and affordable housing.

“Safe” housing means both physically safe structures and housing that offers personal safety and security for single women. It may be that housing is lower cost because it is located in an undesirable, unsafe area. Housing that is physically sub-standard may be a health and safety risk for inhabitants; families can’t afford heat and electricity in these old homes.

Lack of safe, stable, and affordable housing keeps people from accepting jobs, prevents businesses from getting workers and consequently discourages companies from locating or expanding in these rural communities, and hinders communities’ efforts to attract skilled workers and their families.

- Thief River Falls reports that their city has a lack of all housing—for low and higher income people. City government is taking steps to address this. Many homes in Thief River Falls are old, and need to be fixed up.
- Bemidji finds that being a college town drives up housing and rental prices. Rents are high in Bemidji, and there are long waiting lists for Section 8 housing.
- It was noted in Brainerd that landlords don’t want to be slumlords; they are also struggling economically to maintain old housing stock.
- The Marshall area has many single parents from all cultures, often solely responsible for 8-10 children—nieces and nephews and their own children. Safe, affordable housing is a big issue for these single-parent households.
- Participants in Austin said some Hormel workers commute from the Twin Cities because of the lack of housing. The scarcity of rental housing in Austin leads to renters being afraid to report problems with unsafe, substandard housing because they might lose their homes.
- Rochester spoke of migrant workers living in small, cramped apartments, with two to three families in a single apartment.
- Austin participants perceive the lack of workforce housing as a deterrent to companies locating or expanding in Austin.

## HOUSING

“Rush hour traffic goes out of Austin to Rochester or Owatonna.”...Austin

“Elderly widows often have to move into town from their farm homes. In Aitkin County, it’s common for lower cost housing to be located above shops, meaning stairs, so not generally suitable for the elderly.”  
...Brainerd

“No one wants to live at a domestic abuse shelter, but they can’t afford housing. No wonder so many women go back to their abuser. At least he provides a roof over their heads.”...Bemidji

“When I moved to this area as a single women, even though I had a decent job, it was hard to find a nice apartment where I felt safe, something I could afford where I wasn’t afraid.”  
...Brainerd

## Job Skills Training

All areas have well-paying jobs available for skilled workers. The problem is the scarcity of workers with the skills needed by area employers. There are two ways to address this problem: attract skilled workers from other areas to move to these communities or provide job skills training for existing residents. There is a MnSCU community college in each of the eight listening session cities, and the importance of these excellent colleges to the economic security of residents and economic vitality of the community cannot be overstated.

- There is a need for short (two-year) technical training programs for in-demand, high-wage jobs. Rainy River Community College in International Falls says that lack of funds is hindering their ability to establish the technical programs their region needs.
- Lack of transportation and childcare keep people away from job skills training.
- Part of the labor shortage is caused by some employers being fixated on hiring workers with the exact degree, rather than looking at knowledge and experience. They should accept experience in lieu of education.
- We need to “ramp up” our schools’ career readiness programs. In Crosby, soft skills on how to get along in a job are taught beginning around the eighth grade. The Crosby area is also working on internships.
- Apprenticeships are often more valuable for a career than four-year colleges. Many with four-year degrees are on unemployment.
- A person’s past—a criminal record, credit problems, substance abuse—are often barriers to employment. There should be a way for many of these people not to get screened out of the hiring process because of a sketchy past. For example, health care occupations are in demand in the Brainerd area, but, because health care often involves working with vulnerable people, health care workers must have “a clean past.” We need pathways to careers that offer similar economic success as health care careers but are open for people who don’t have as clean a history.

## JOB SKILLS

“Start those [job readiness] wheels turning in middle school.”

...Brainerd

“Rochester doesn’t have the training capacity for the health care jobs that DMC will bring.”

...Rochester

## Older Women

All regions are concerned about the older women in their communities, many of whom live in poverty and isolation. Often invisible, the elderly may only be heard from in crisis situations. A recurrent theme was that of elderly women who live alone on farms. Their husbands may have done the finances, so they are at a loss if widowed, or if the husband goes into a nursing home.

A connected theme is the lack of retirement savings of younger Minnesotans.

- In general, people aren't saving enough for retirement. In the U.S., the typical working-age household has only \$3,000 in retirement assets, while near-retirement households only have \$12,000. Three out of five families headed by a person 65 or older have no money in retirement savings accounts.
- Low-wage jobs result in people not being able to save for retirement.
- Saving for retirement is designed for people who put down roots.
- Women need to know how to invest for retirement.
- People want to stay in their homes as they age. This creates the need for increased home care services. Many elderly don't have families to care for them.
- International Falls doesn't have an adult day care center.
- Older women often have no transportation.
- The isolation of elders fosters elder abuse. If elders are isolated, they have no opportunity to network and express what is going on at home. This is even more pronounced if there is a language barrier. Immigrant women are often isolated.
- Many older women who are well past the typical retirement age, some in the eighties, are still working. I have an 80-year-old woman client who is still working – not because she wants to, but because she has to. She still has a mortgage because when her husband left her she had to take out a second mortgage in order to make ends meet.
- I see a lot of older women who have serious health issues. Many have depleted their savings to pay health costs due to cancer. Disabilities may also lead to mental health issues.
- Ageism is a barrier to older women finding well-paid work. The tightening job market may lead employers to place more value on older workers. They are valuable employees—they bring life experience to their performance, they show up on time, they generally have a strong work ethic, they understand the workplace.

## OLDER WOMEN

“Elderly women come to every funeral at my church. They come to eat because they are poor.”  
...Thief River Falls

“I see a lot of older women working at Target. They can't make it on Social Security. It must be tough on them to stand all day.”...Bemidji

“I find a lot of senior ladies on farms with incomes of \$500-\$700 per month.”...Marshall

“I see an 80-year-old woman coming to the food shelf. Her fortysomething son has come back to live with her because he is unemployed.”...Marshall

## Attracting Young Professionals to Rural Communities

A strong recurrent theme of this year’s listening sessions is the struggle of rural communities to attract and keep young- well-educated professionals, especially well-educated young women.

- Thief River Falls expressed the need to attract more educated, licensed professionals, citing obstacles of limited job opportunities and amenities for well-educated spouses of professionals who move there. This problem of career and lifestyle opportunities for the “trailing,” or “captive,” spouse was echoed in Rochester.
- We need a strategy to encourage millennials to locate and stay in rural communities: transportation, jobs, a living wage, housing.

### ATTRACTING YOUNG PROFESSIONALS

“We get a lot of men who move here for fishing and hunting, but what are we offering women? There are opportunities here that we aren’t selling.”

...Brainerd

“Austin is an older community, because young people tend to leave for higher paid or more challenging jobs.”

...Austin

“What can we offer educated young women to draw them to our area? The answer would be safe housing and challenging jobs.”...Brainerd

## Financial Literacy

Many of the sessions spoke of the need for financial literacy education—for everyone, young and old, men and women. It was agreed that there is a general poor understanding of financial matters—not just on the part of women, but often by people who are successful, but don’t know how to manage money.

- Debt encumbers the ability of low-income people to succeed. Many don’t understand their credit score, and don’t know how to get out of debt. They need to learn how to do a budget.
- Older farm women who are widowed, or whose husbands are in a nursing home, are particularly in need of financial education.
- We need to educate people on the value of savings, investing, and retirement plans, starting when they are young, in high school.
- There is already a financial literacy class in Marshall, and no one goes. We need to attach some type of incentive. A model could be AARP’s *55 Alive* defensive driving course for seniors, which offers a 10% discount in auto insurance—proven to be effective in getting seniors to take the course.
- Payday loans are a problem. I’ve seen one where the fine print noted the interest rate was 98%.

## FINANCIAL LITERACY

“This is not a male-female issue. The majority of people are living paycheck to paycheck. They are not making good financial choices.”...Marshall

“ELL students ask for financial education. They ask, ‘How do I buy a house? What are insurance benefits? How do I apply for a credit card?’...Austin

“I’d like to make financial decisions independently of my husband. I don’t know where to get financial education. I’m scared of the stock market.”  
...Thief River Falls

Our education system should bring back some of the basic life skills: financial literacy, home economics, nutrition.”  
...Marshall

“I volunteer for AARP, helping seniors do taxes. I notice that older women, especially widows, don’t know how to invest money.”...Austin

## Student Debt

There was general agreement that student debt is crippling our young people and our economy.

- Sometimes the requirement for parents' tax information is a barrier to students applying for federal student loans—either their parents don't file taxes or refuse to give their tax information. This causes some students to wait until they are 25 to apply for student loans.
- We need the state to fund a greater percentage of higher education costs.
- Educational institutions have an obligation to offer programs designed for jobs and self-sufficiency. (Some in the sessions championed the worth of a liberal arts education, which fosters "big picture thinkers, systems thinkers.")
- We need to teach students how to get a college degree with the least possible amount of debt.

## Education

Education was believed by all to be the key to women's, and everyone's, economic success—"the great equalizer." In particular, there is a need for career-oriented education, teaching in-demand job skills, preferably in a condensed time period, and often starting at early ages—middle school and up.

## STUDENT DEBT

"High school seniors and college freshman need to understand that when they use a credit card to buy a hamburger at McDonalds, they will be paying for that meal for the next 30 years."...Marshall

"Student debt has impacted my choices and standard of living tremendously. I've delayed home ownership and starting a family. In fact, I left the legal profession because I couldn't afford to go solo, without a safety net."...Austin

"I would hate it if we educate only for specific jobs."...Brainerd.

## EDUCATION

"We need more money for Head Start and Early Head Start. Early childhood education sets the trajectory for life success."...Bemidji

If people have in-demand job skills, they won't have problems with affordable housing."...Rochester

## Diversity

Diversity is increasing in Greater Minnesota. All at the listening sessions saw this as a valuable community development and they welcomed immigrants and other minority communities.

- Austin has a rich, and ever-shifting influx of immigrants. Some of Austin's diverse communities are Hispanic, Kenyan, Sudanese, and Karen.
- Rochester's diversity includes a high Hispanic population, plus Somali and Southeast Asian communities. There were, however, no representatives from diverse communities at the listening session.
- Participants at the Cloquet session felt that their area of the state is segregated: people of color and people from different cultures not often in contact with white people.
- Sex trafficking of young Native American girls is a special problem. The Duluth area is making progress, however. Good changes are happening at the Fond du Lac Reservation. AICHO (American Indian Community Housing Organization) in Duluth provides a visibility to Native American issues in our area that we haven't had before.
- In some cultures, there is a need for education on U.S. acceptable practices pertaining to things like child discipline and domestic abuse, but to do this in a way that doesn't destroy families. If the husband is deported or imprisoned because of transgressing American cultural norms, women and children are left in poverty.
- In Rochester, migrant workers often live in small, cramped apartments, two to three families in a single apartment.
- Bemidji participants feel there is a lack of women of color role models in their community.

### DIVERSITY

“Way more work is needed to help our Native American community.”  
...Cloquet

When Austin participants were asked what the major ethnic/racial minority was in their area, the answer was, “What month are you asking about?”

## Entrepreneurship

Women entrepreneurs are a great success story in Greater Minnesota. Participants spoke of the need to support and encourage women in starting and expanding small businesses. Entrepreneurial training was listed as a priority women’s economic issue.

- Lack of confidence is an issue for women entrepreneurs.
- There are a number of robust women-owned businesses in International Falls: Swanky Sweet Pea, a wholesale bath and body product company, was started by Rae Anne Conat in her International Falls home. Swanky Sweet Pea, which employs about five people, is able to market nationally and internationally through the internet. Hollie Bahr is owner of Local Relief Massage and Spa. Stephanie Heinle and her husband own The Coffee Landing Café & Roasting Co. Her coffee shop has become a hub for the community—a gathering place that every community needs and that offers a benefit of living and working in the area. Coffee Landing is able to market its roasted coffee internationally through the internet.
- The Bemidji participants also spoke of successful women entrepreneurs in their area, mentioning Park Rapids in particular. Women business owners are empowered, enjoy what they do, earn income for their families, and provide employment for themselves and others.
- Rural broadband is important to the success of small business in Greater Minnesota.
- Immigrant clients who want to start a business struggle with our regulations. We may have different requirements than what they are used to in their homelands. For example, we require a commercial-grade kitchen to prepare food. It can be overwhelming for them to overcome some of these regulatory barriers. Business startup requirements for anyone are tough. A minority individual starting, say, a daycare or food business, may find these requirements impossible.

### ENTREPRENEURSHIP

“There is a need for small loans to help entrepreneurs get small businesses off the ground--\$10,000 or less. We need a statewide microloan program that is not a function of where you live.”...Brainerd

## Women in Leadership

There was a cry for more women leaders at all levels: county boards, school boards, all public offices. Mentorship is seen as a way to encourage young women to seek elected office. We need young women in “the leadership pipeline,” or we’ll miss an entire generation.

### WOMEN IN LEADERSHIP

“Women get the job done.”  
...International Falls

## Single Mothers

Many participants spoke of the economic plight of single mothers and their many challenges.

- A low-income mother going to college so she can increase her earnings needs childcare when she is at classes, especially evening classes; needs transportation to get to jobs; and needs flexibility in work schedules so she can take classes.
- We need more grant funding for low-income mothers.
- There is a lack of support systems for working parents. Ideally, people have relatives or friends who can help them in emergency situations, but some people don't have anyone.
- The Marshall area has many single parents from all cultures, often solely responsible for 8-10 children—nieces and nephews and their own children. In a number of instances, the husband has gone back to their homeland or moved to Minneapolis. Safe, affordable housing is a big issue for these single mothers.

### SINGLE MOTHERS

“A lot of ELL students are young mothers providing for families, working the third shift. They balance a lot.”  
...Austin

“The minimum wage is not a livable wage for a single mom trying to raise a family.”  
...Marshall

“We need a community effort to support women in balancing work with family. We can do this.”  
...Austin

## Domestic Abuse and Sexual Violence

There is a strong connection between domestic violence and economic issues. With domestic violence comes financial deprivation. Women aren't allowed to work, have limited access to bank accounts, don't have money for attorneys or to pay rent on their own. Financial deprivation is a form of power and control. A woman may stay with her abuser because she can't afford to live on her own.

- There is no women's shelter in Austin, partly because of community fear it would turn into a homeless shelter. The nearest women's shelter is in Rochester, 42 miles away.
- Smaller towns have no shelters for abused women.
- In general, women's shelters in Minnesota are packed. It's possible that in some cases they are being used by homeless.

### DOMESTIC ABUSE & SEXUAL VIOLENCE

“We need to break the cycle of abuse and women's poverty.”  
...Austin

## The Gender Pay Gap

There was widespread agreement that the fact that women tend to earn less than men is a priority economic issue, and also agreement that women's gaining skills in high-demand, well-paid, traditionally male occupations is a way for women to improve their economic situation. Women's lack of self-confidence to enter male-dominated occupations and the need for greater wage transparency were also cited as factors in the pay gap.

- More job skills are needed for women on the Range.
- We need short-term training programs.
- Mentoring for teenage girls is important, so that they realize they have a wealth of opportunities. "When young women and girls see more women in non-traditional careers, they can envision themselves in those same jobs."
- New state legislation ([2015 Minnesota Statutes 116L.667](#)) provides funding for Rural Career Counseling Coordinators at workforce centers in Greater Minnesota. It was suggested by Austin participants that these Rural Career Counseling coordinators receive gender awareness training, to ensure that they encourage women and girls in high-wage, high-demand, nontraditional occupations.

## GENDER PAY GAP

"Men go right out of high school and work in the mines. My husband makes more than I do. He has no degree and I have a four-year degree. Men can make really good money in the mines."...Bemidji

"Our daughters have every opportunity to be what they want to be. If there are barriers, you can break them down."...Brainerd

"The average age of electricians in the Rochester area is 55. They would welcome women."...Rochester

"A welder or LPN makes \$18/hr. That wage would make a world of difference to women."...Cloquet

"My brother and I both have Master degrees. We paid the same for our educations. I'm a social worker; he's a scientist. He's making four times as much as I am. He's going to pay his student debt off so much quicker."...Austin

## Healthcare

The high cost of healthcare, for individuals and for employers, the linkage of healthcare to employment, and limited access to healthcare in some rural areas all remain problems in Greater Minnesota, especially for lower income people.

It was generally believed that the Affordable Care Act helped a lot of people, but also believed that improvements are needed and that there are still Minnesotans without healthcare.

Some specific types of healthcare were reported limited in some areas. Thief River falls needs more dental clinics and access to affordable dentistry. In Bemidji, it's hard to find quality, stable mental health services.

- Thief River Falls has a big hospital, but you wait in the emergency room for two hours. This is hard if you have to get back to work. The emergency room can get bogged down by patients with non-emergencies.
- Healthcare is sometimes part of the decision-making process in starting a business—both the high cost of providing health insurance to employees and the possible lack of health insurance when someone leaves a job to start a business.
- Affordable health insurance is a big issue for low income people who are not poor enough to qualify for government programs like Medical Assistance or MinnesotaCare. [Medical Assistance (MA) and MinnesotaCare are publicly funded health care programs for low-income Minnesotans. MA pays for medical care for very low-income Minnesotans. MinnesotaCare is a low-cost healthcare program for low-income, working Minnesotans and their families.]

## Addiction

Many areas of our state are troubled by chemical dependency problems.

## HEALTHCARE

“The connection of health insurance to employment is a barrier to single women starting businesses. It is more common for married women to start businesses because they can be on the health insurance of their employed husbands.”...Marshall

“I know a lot of people who have been able to get healthcare because of the Affordable Care Act. My daughter has.”...Cloquet

“Both women and men struggle with mobility between jobs due to health insurance and retirement concerns.”  
...Austin

## ADDICTION

“Mental health and chemical dependence are the biggest issues in the state.”...Bemidji

## APPENDIX: Locations, Dates, and Attendance at Listening Sessions

Location & Date	# Attendees	Profile of Attendees
Cloquet (September 22, 2015)	6	<ul style="list-style-type: none"> <li>✓ Carlton County Economic Dvpt. Assoc.</li> <li>✓ AAUW</li> <li>✓ League of Women Voters</li> <li>✓ UMD Student</li> <li>✓ Paraprofessional Educator</li> <li>✓ Private Attorney</li> <li>✓ NE Chapter of MN Women Lawyers</li> <li>✓ AARP</li> <li>✓ DEED (Veterans Employment Services)</li> <li>✓ West Duluth Business Club</li> <li>✓ Legal Aid</li> </ul>
International Falls (September 23, 2015)	7	<ul style="list-style-type: none"> <li>✓ Rainy River Community College</li> <li>✓ NE MN Office of Job Training</li> <li>✓ Two Women Entrepreneurs</li> <li>✓ Woman Legislative Candidate</li> <li>✓ Koochiching County Aging Options</li> <li>✓ Entrepreneur Fund/Women's Business Center</li> </ul>
Thief River Falls (September 23, 2015)	8	<ul style="list-style-type: none"> <li>✓ Woman Entrepreneur</li> <li>✓ Dental Hygienist</li> <li>✓ Women of Today</li> <li>✓ NW Regional Dvpt. Commission</li> <li>✓ Lutheran Pastor</li> <li>✓ Individual Female Citizens</li> </ul>
Bemidji (September 24, 2015)	9	<ul style="list-style-type: none"> <li>✓ State Legislator</li> <li>✓ Bi-County Community Action Program</li> <li>✓ NW MN Foundation</li> <li>✓ Domestic Violence Shelter</li> <li>✓ Low-Income Mother</li> <li>✓ Beltrami County Human Resources</li> <li>✓ Advocates for Family Peace</li> </ul>
Brainerd (September 24, 2015)	20	<ul style="list-style-type: none"> <li>✓ Four State Legislators</li> <li>✓ Legislative Staff</li> <li>✓ Brainerd City Councilmember</li> <li>✓ Workforce Dvpt. Professional</li> <li>✓ Lutheran Social Services</li> <li>✓ SBDC/Central Lakes College</li> <li>✓ AARP</li> <li>✓ Brainerd Lakes Chamber/Explore Brainerd Lakes</li> <li>✓ Initiative Foundation</li> <li>✓ U of M Extension</li> <li>✓ Male Businessman</li> <li>✓ East Central Area Labor Councils</li> <li>✓ Private Male Area Resident</li> <li>✓ Two Private Female Area Residents</li> </ul>

<b>Location &amp; Date</b>	<b># Attendees</b>	<b>Profile of Attendees</b>
Marshall (September 30, 2015)	6	<ul style="list-style-type: none"> <li>✓ Western Community Action Partnership, Community Transit Access</li> <li>✓ Western Community Action Partnership, Food Shelves &amp; Housing</li> <li>✓ SW Regional Dvpt. Commission</li> <li>✓ SBDC</li> <li>✓ Woman Entrepreneur</li> </ul>
Austin (October 1, 2015)	12	<ul style="list-style-type: none"> <li>✓ Two State Legislators</li> <li>✓ One Former State Legislator</li> <li>✓ Austin City Administrator</li> <li>✓ Austin Economic Dvpt.</li> <li>✓ ELL Program</li> <li>✓ Austin Public Library Director</li> <li>✓ Zonta Club</li> <li>✓ SE MN Area Agency on Aging</li> <li>✓ Riverland Community College</li> <li>✓ AAUW</li> <li>✓ Mayo Clinic Crime Victims Resource Center</li> <li>✓ Austin Planning &amp; Zoning Dept.</li> </ul>
Rochester (November 2, 2015)	18	<ul style="list-style-type: none"> <li>✓ Three State Legislators</li> <li>✓ Public Policy Activist/Blogger</li> <li>✓ Chair, Olmsted County Human Rights Cmn.</li> <li>✓ Olmsted County Commissioner</li> <li>✓ Rochester Chamber</li> <li>✓ Female Executive, People's Energy Cooperative</li> <li>✓ Publisher, Rochester Women Magazine</li> <li>✓ Channel-One Regional Food Shelf</li> <li>✓ Rochester Community &amp; Technical College, Early Childhood Education &amp; Child Care</li> <li>✓ Women's Shelter</li> <li>✓ Experience Works, Inc.</li> <li>✓ RCTC</li> <li>✓ Olmsted County Veteran's Services</li> <li>✓ Woman Millennial</li> <li>✓ AAUW</li> <li>✓ Rochester Public Library</li> <li>✓ Jeremiah Program</li> </ul>