

*Minnesota Legislative Office on the Economic Status of Women  
December 2016*

This report summarizes comments from nine listening sessions held this fall by the Office on the Economic Status of Women (OESW). The sessions were in Roseau, Moorhead, St. Cloud (one session for St. Cloud State University students and one for the general community), Winona, Grand Marais, Ely, St. Paul’s East Side, and Richfield. In total, 126 people participated: individual citizens; women business owners; representatives from nonprofit organizations and government agencies; state legislators; city and county officials; and advocates for seniors, persons with disabilities, battered women, immigrants, the homeless, and women’s reproductive health. (See Appendix for complete list of attendees.)

## Background

The Office on the Economic Status of Women 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](#)) In 2014 OESW began holding listening sessions in Greater Minnesota on women’s economic issues. This year, for the first time, the Twin Cities were included.

The purpose of the listening sessions is to learn what is successful at helping women (and their families) achieve economic security and what barriers remain. It is difficult for those who live far from St. Paul to have their voices be part of the legislative debate. We learned this year that it is also difficult for those who live fairly close to the Capitol to come to legislative hearings. It is hoped that these listening sessions and this report will help these voices be heard.

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

“Opportunities for women to step up and take leadership, that’s one of our successes.”...Roseau

“I was in the FAIM matched savings program for people to start or expand a business, go to school, or buy a home. At the end of two years I had over \$3,000 to spend!” ...St. Cloud State student

“Plants are allowing people to come in for hours that work for them. That works really well for women and students.”  
.....Winona

“We have women who have started successful businesses like Steger Mukluks. Lots of women-owned businesses in town are successful.”.....Ely

“Three of five Cook County commissioners are women.”  
.....Grand Marais

“What we have here is nebulous—a small town thing. People help lift each other up. Small community cohesiveness, less fighting, less competing.”.....Grand Marais

## What is Working

A success for women is the increase in women’s leadership—in government, business, and nontraditional jobs like engineering and manufacturing. For example, women in the Roseau area are directors of nonprofits, high level court administrators and county officials, engineers at Polaris, veterinarians, leaders in hospitals, and border patrol and customs officers. In addition, the Warroad school superintendent is a woman.

All participants acknowledged, however, that parity is not yet achieved. For example, at the time of the 2016 listening sessions (shortly before the 2016 general election), Stearns and St. Louis Counties had no women commissioners. In Roseau and Clay Counties, only 1 of the 5 commissioners per county was a woman. Of the eight counties where listening sessions were held this year, only Ramsey and Cook Counties had a majority of women commissioners.

Women are turning to entrepreneurship as a path to economic security. STEM courses are integral in high school curriculums, and welcome girls.

Minnesota’s communities are embracing new immigrants, celebrating the vitality and economic growth they offer to a region.

There is great civic pride and individual commitment to finding creative ways to help one’s community prosper. The dynamic new librarian in Roseau is full of ideas to make the library a community gathering place—ideas ranging from speed-dating nights at the library to family Lego-building evenings. Some employers in the Winona area are allowing employees to come in for hours that work for them—a great boon to women and students. Winona’s city and county officials and Winona State University are working together to keep students in the community after they graduate. The City of Winona is exploring outside-the-box solutions to providing affordable housing in the heart of the city.

## WHAT IS WORKING

“I started in the mines in 1969, when women were zero; now there are several hundred women working in the mines, at fairly decent wages.”  
.....Ely

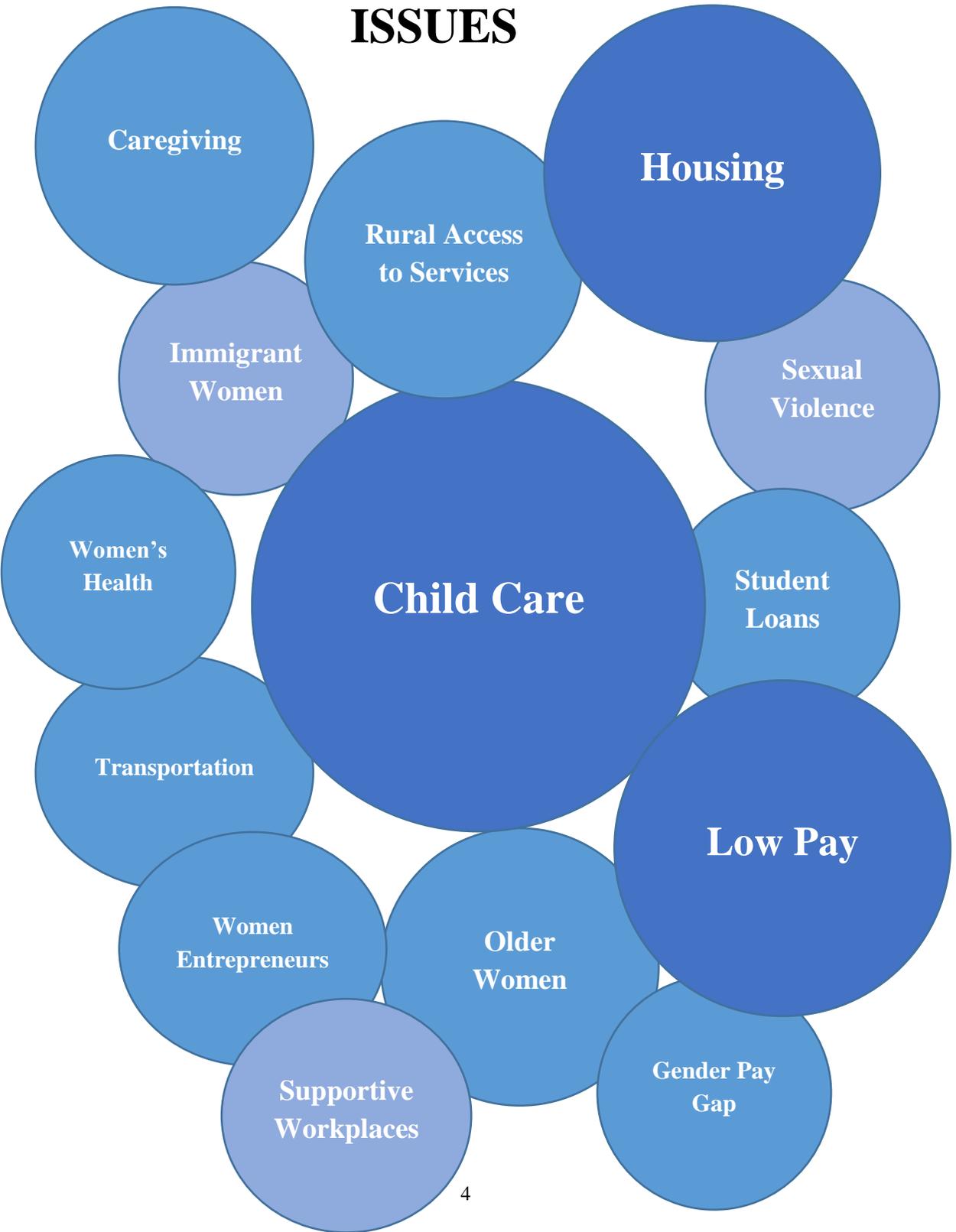
“There’s a three-month program that moves nursing assistants from \$9 to \$14 an hour. That’s a drastic change.”.....Grand Marais

“[Cook County] has a higher ed program run by women that provides workforce development, boiler and forklift training, middle management training, 24/7 access to a building where I can get online, and free mentor support. [The program] has a 90% success rate. Many single moms are in the program.”.....Grand Marais

“The biggest success that we see is the unsung, ongoing efforts among all women to make the best of what is before them. If there were only ways (like money) to make that easier.”  
.....St. Paul’s East Side

“Some of us Latinas got the right support systems to advance quickly. My dad had three months’ education, my mom six years in Mexico. Now, my sister is a teacher; I finished my master’s degree. There are barriers, but we have opportunities.”.....Richfield

# **PRIORITY ISSUES**



## Priority Women’s Economic Issues: Overview

Lack of available, affordable child care; low pay; and lack of affordable housing were the highest priorities as barriers to women’s economic security. Many participants noted that all economic issues are deeply interrelated: housing, transportation, health care, and workplace supports like paid leave were listed over and over again as essential (and often unavailable) supports for women and their families.

Two other issues were overriding in importance. First, while all women are vulnerable to economic insecurity, some groups are at greater risk: older women, women of color, single mothers, immigrant women, and those who have experienced domestic violence or sexual assault. Second, there was dramatic evidence in all of the Greater Minnesota sessions of the lack of resources and services in rural Minnesota and a powerful sense of rural areas’ being neglected by state policymakers.

### PRIORITIES

“It’s alarming that a single mom needs to make twice the minimum wage to get by. That’s third world country stuff.” .....Ely

“We are becoming a two-state state, rural separated from the rest.”....Ely

“I advocate for homeless women. It’s caused by rent, medical bills, divorce, anything. People are living outside at age 14 or 15 to age 75.” .....St. Paul’s East Side

“We need worker rights and humane workplaces. Paid sick leave, paid parental leave, livable wages, workplaces where you can take six sick days a year for kids or self.” .....St. Cloud

“You can’t pay for the babysitter at \$10/hour when work pays \$9.50.” ..... Ely

## Strong, Recurrent Themes

- Child care is neither affordable nor available.
- With the exception of Ely and Grand Marais, participants said jobs were available. The problems were either that the jobs did not pay a living wage, or that lack of child care, transportation, and housing prevented women from taking those jobs.
- Like child care, the problem with housing is not only that it is not affordable, but that it is not available.
- Older women are living in poverty and isolation, especially older immigrant women.
- Single mothers find it nearly impossible to take care of their children and hold a full-time job, especially when it is a low-wage job with few benefits and little flexibility.
- The high cost of health care insurance is a great concern.
- State policymakers are neglecting rural Minnesota.
- Limited resources in rural Minnesota are limiting growth and prosperity.

### RECURRENT THEMES

**“I’m an import—hired by Marvin Windows—biggest problem was finding a place to rent.”.....Roseau**

**“I’m scared to death what my insurance premiums will be come January.”.....Ely**

**“Vicious circle: need more population, especially young professionals, but that demographic won’t move here if there’re not good schools, no births, no jobs for spouse, no affordable housing, no child care.”.....Grand Marais**

# Priority Women’s Economic Issues: In Detail

## Child Care

The most frequently cited barrier to women’s economic security was the lack of affordable, accessible child care. In Minnesota, single parents pay 56% of their income for infant center care, and 97% of their income for center care for two children. The annual cost of infant care is \$17,442 in an accredited child care center, \$10,362 in an accredited family child care home.<sup>1</sup>

However, in Greater Minnesota the problem is not just the cost of child care, it is the fact that child care is often not even available, especially infant care or child care for second or third shift times.

Lack of child care limits women’s ability to look for work, to accept a job—especially second or third shift work—and to pursue education and training that will lead to living wage jobs.

Lack of child care also results in local businesses being unable to hire workers, especially for second and third shifts.

Participants spoke of the need for businesses to “step up” and provide child care. They also suggested some creative ways to solve the child care crisis, like businesses partnering with churches to house daycare centers in the churches, and having older immigrant women help take care of young children in their communities—solving both the problem of child care and the isolation and poverty of older immigrant women.

## CHILD CARE

“We need child care around the clock for second and third shift workers.”.....Winona

“In our Liberian community, I met a girl with five children to take care of because she is the oldest, at age 14. Sometimes children are home by themselves.”.....Moorhead

“What a great use [daycare center] of a church that sits empty all week! The potential is there.”...Moorhead

“I’m a single parent and for my daycare a child under age three has to be walking and potty-trained, and that center is only open 9 to 5.”..Ely

“I did in-home daycare, but the rules kept getting steeper and put a lot of people out of business. The economics don’t work anymore.” .....Grand Marais

“My sister gets more social security than I do even though I earned more when I was working, because I stayed home to take care of my kids. Tax breaks now won’t help you later. I’m telling my daughter to go back to work, even though I want my grandchildren to be with their mom.”.....St. Paul’s East Side

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<sup>1</sup> <http://usa.childcareaware.org/advocacy-public-policy/resources/reports-and-research/costofcare/>

## Low Wages

With the exception of Ely and Grand Marais, listening session participants stated that jobs were available. The problem, however, was that many of the jobs paid less than a livable wage. OESW began each session with a statement of what a living wage was in the area for a single mother with one child. (Living wages were based on the Living Wage Calculator developed by the Minnesota Department of Employment and Economic Development)<sup>2</sup> Invariably, the initial reaction was laughter, followed by groans, because the actual typical wages in each region was so far below a living wage.

County	Hourly Living Wage, Single Parent with One Child
Clay	\$20.09
Cook	\$20.44
Hennepin	\$29.64
Ramsey	\$28.79
Roseau	\$16.99
St. Louis	\$19.52
Stearns	\$19.51
Winona	\$18.92

People in places like Ely, Grand Marais, and Roseau were quick to point out that the problem of low wages was compounded in their areas by lack of higher paying jobs and by higher prices for commodities like housing, fuel, and food. In addition, many low-paying jobs lack benefits such as health care or paid sick and parental leave.

## LOW WAGES

**“If I made \$15/hour, I could cut my hours and have time to study. I could use that money to knock off debt as I’m going to school.”**

.....St. Cloud State Student

**“People with disabilities often only have access to low-wage jobs.”**.....St. Cloud

**“The DEED living wage for a single parent with one child in Cook County is \$20.44—accurate but a far cry from reality. We think the actual average here is around \$13-\$15. A lot of things cost more here than in Hennepin County, like housing and fuel.”**.....Grand Marais

**“The lumberyard employs three women, and there’s the casino in Grand Portage. They are low-paying and there’s no place to move up.”**.....Grand Marais

**“There are 60 nonprofits here, run by women. But how many of these jobs are full-time, with benefits? Let’s start paying employees at nonprofits what they’re worth.”**.....Ely

<sup>2</sup> <https://mn.gov/deed/data/data-tools/col/>

## Housing

The lack of affordable housing—often leading to homelessness—was mentioned everywhere as a major economic problem for women, families, men, and businesses. Employers can't attract workers to rural areas if there isn't affordable workforce housing. Perhaps the most poignant testimony to housing unaffordability was on the East Side of St. Paul, where gentrification leads to skyrocketing rents, yet residents overall are very low-wage. A participant who advocates for homeless women talked about people "age 14 or 15 to age 75 living outside in Swede Hollow." A nonprofit leader serving the Twin Cities area said that "elders are the fastest growing homeless population in the state. Next is single moms."

One of the reasons pointed to for the housing problem was city codes that limit the number of residents per square footage in apartments, which means large families can't legally occupy most apartments. Immigrant families are frequently large.

Winona highlighted the dilemma of finding affordable housing in a college town. Rental housing caters to students, with rent determined per head (\$300-\$500 per renter). Families, who have a single rent payer, find it very difficult to pay these rents.

Moorhead has a steady influx of immigrants, and struggles with not enough homeless shelter room, especially for large, immigrant families.

## HOUSING

**"You have to be a higher level professional to buy a house; it's not affordable for low income people doing service work. And a lot of stuff for rent is older, not energy efficient." .....Grand Marais**

**"Our county is 5% private land; the rest is public forest." .....Grand Marais**

**"I don't have running water at home. You'd be surprised at the number of people without running water" .....Grand Marais**

**"Bigger families have the most difficult time [finding housing]" .....Winona**

**"The shelters are always full. There are women sleeping in cars in the Walmart parking lot. One lady was employed, but sleeping in her car meant no shower. People complain because they do not smell right." .....Moorhead**

**"There are apartments that ask for three months' rent in advance." .....St. Paul's East Side**

**"Students are taken advantage of by landlords. Some students are living in cars or with their friends. Homelessness elongates their time in college." .....St. Cloud**

## Older Women

Significant concern was expressed in every region for the economic security and well-being of older women. Some areas, like Moorhead, focused on the isolation and poverty faced by immigrant women. Some voiced the willingness of older women to work, but that willingness was thwarted by lack of job skills and age discrimination. There was a general awareness that the low pay that many women earn and their dropping out of the workforce temporarily or permanently to care for children, or leaving the workforce prior to full retirement age to take care of aging parents or spouses, translated to lower social security and retirement savings.

## OLDER WOMEN

**“I see a lot of ageism, and for caretakers of parents, they have a hard time getting back into the workforce.” .....Richfield**

**“Elders are the fastest growing homeless population in the state.” .....Richfield**

**“For seniors, social security benefits are not adequate. We take them to the food shelf because they don’t have money. We advocate for paying for their medicine; sometimes we can’t get medicine for them because they are waiting for their social security check. Sometimes they end up in the ER because they are waiting.” .....Richfield**

**“Limited opportunities and stagnant income with rising prices for seniors. There is no security and nobody will accept them to work.” .....St. Paul’s East Side**

**“Social security is not keeping up with inflation. St. Paul wants 7% more on property tax and street assessment fees, while social security is only getting a 0.03% increase. It’s a big squeeze, with medication and everything else.” .....St. Paul’s East Side.**

**“Seniors in Greater Winona are isolated.” .....Winona**

## Student Debt

Student debt was definitely the primary concern of the college students at the St. Cloud State University listening session. What was most notable, though, was that virtually every participant in every region who was about age 35 or younger also listed student debt as a top priority. They simply could not get ahead, regardless of their having a Bachelor's or Master's degree, because of student debt.

There was a clear need for sharing information about managing student debt. One thirty-something cautioned legislators to be wary of refinancing programs that transfer federal student loans to a private lender and may have the unintended side effect of loss of various protections and benefits.<sup>3</sup>

### STUDENT DEBT

**“I call my student loan payment my second mortgage because it is just \$60 less than my mortgage. My undergrad loans were 3.5% interest, grad school loans were 7%. My private loan is 11% interest.”**

.....St. Paul's East Side

**“I'm struggling with student loans. I'm a homeowner with no running water, \$600 for housing, \$600 in loans. I've barely dented my loan principal. I have one full-time and two part-time jobs. Some days a wiser choice would be not get a college education.”**

.....Grand Marais

**“Student loan—I don't want to think about it. I get chest pains thinking about it. It's a big deal.”**

.....St. Cloud State Student

**“I'm a freshman. My parents are still paying off their student loans. For now that's my biggest thing.”**

.....St. Cloud State Student

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<sup>3</sup> Benefits that may be lost due to refinancing a federal student loan with a private lender include benefits such as public service loan forgiveness, income-driven repayment, or the ability to defer or forbear on loan payments in the event of job loss or illness.

## Caregiving

The economic insecurity resulting from caregiving (paid or unpaid) was often voiced, particularly by participants in the Twin Cities' area.

A woman's caregiving role typically begins when she has children. (Although in some cultures it is accepted practice for school-age girls to have major caregiving responsibilities for younger siblings.) A woman's caregiving responsibilities continue throughout her lifetime—when children are grown (and sometimes even before that stage), women often assume the caregiving for a spouse or parents. These unpaid caregiver roles frequently prompt women to leave the workforce temporarily, permanently, or prior to full retirement. Caregiving also often lies behind a woman's choice of lower paying work that might be less demanding and afford more schedule flexibility.

Women also dominate paid low-paid caregiver occupations—Personal Care Attendants (PCA), Certified Nursing Assistants (CNA), child care workers, home health aides, etc.

The economic cost to women of their unpaid and paid caregiving impacts them during their working life and in their retirement years, when they have lower retirement savings and lower social security benefits.

An Ely participant regretted the lack of a nursing program at Vermilion Community College. She said that the nursing home in Ely only pays CNAs \$12/hour.<sup>4</sup>

## CAREGIVING

**“Home care is not a livable wage. We are struggling to hire in-home care because people can get a better wage as a hospital nursing assistant.”**

.....Richfield

**“My priority is the penalties women face for their caregiving sacrifices. Women put the people in their lives first, but they disproportionately feel the consequences.”**

.....St. Paul's East Side

**“People are leaving their jobs and taking care of their parents. Seniors need caregivers, but the caregivers don't get social security.”**

.....Richfield

**“My priority is to adjust the thinking about care fields. Reset the idea that those are only \$9/hour jobs.”**

.....Richfield

**“I started college with ideas of a caregiving profession, but it folds into social security and how there is no security for caregivers when they age.”.....St. Paul's East Side**

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<sup>4</sup> By comparison, a registered nurse in Minnesota's Arrowhead region earns \$24.35 to \$36.15 per hour. <https://apps.deed.state.mn.us/lmi/cpt/Overview>

## Gender Pay Gap

Some participants listed “equal pay for equal work” as a priority women’s issue. Many spoke of the inequities between pay for “men’s work” vs. “women’s work.” Choice of occupation is one of the main causes of the gender pay gap.<sup>5</sup> There are two ways of looking at this cause. The first is to encourage women to gain job skills for high-wage, in-demand jobs, which generally are traditionally male-dominated occupations: STEM and the trades. The second is to advocate for placing greater societal and monetary value on traditionally female-dominated occupations, like caregiving and education.

People in Grand Marais felt the gender pay gap was large in their area, even in higher level jobs. They said the hospitality industry pays men and women differently for doing the same job.

### GENDER PAY GAP

**“It’s rare to see a woman in fields like truck driving, which starts at \$80,000/year, but the field is open to accepting them.”**

.....Winona

**“There are scholarships for women in nontraditional jobs. Vo-tech schools train for manufacturing jobs.”**.....Winona

**“The average mining wage is \$70,000 for men, \$60,000 for women.”** ...Ely

**“In the mines there are 290 women vs. 3,500 men. They work different jobs. The women aren’t offered additional work or overtime. And mining jobs are unskilled labor.”**

.....Ely

**“More women are in school, and men here make more money. If you can pick up a hammer, you can make \$25-\$50 an hour.”**...Grand Marais

**“Women have to work twice as hard in STEM to earn respect.”**

.....Richfield

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<sup>5</sup> According to the 2015 American Community Survey 1-Year Estimates, looking at median wages for full-time workers, Minnesota women overall earn 81% of what men overall earn, White women 84%, Black or African American women 60%, American Indian or Alaska Native women 68%, Hmong women 61%, and Hispanic or Latino women 58%.

## Supportive Workplaces

There was a consistent call for employers to take actions and have policies to support working parents. Participants saw workplace support of balancing family caregiving with work responsibilities not only as a crucial benefit for women, but also as a sound business practice if businesses are to attract and retain workers.

Workplace supports mentioned included:

- Paid sick leave
- Paid parental leave
- Employer-provided or subsidized child care
- Flexible schedules
- Health insurance
- Retirement benefits
- Benefits for part-time workers. (Women are more likely to work part-time because of the demands of their unpaid caregiving.)

## SUPPORTIVE WORKPLACES

**“Businesses need to acknowledge the importance of having people available to do work.”.....Richfield**

**“Even prorated benefits for part-time workers would help with retirement and health insurance.”  
.....Ely**

**“Businesses are not stepping up to provide child care.”.....Moorhead**

**“Last winter, when schools closed because it was too cold, clinics were bombarded with parents to get a medical reason so they could have an excuse not to go to work so they could watch their children.”  
.....St. Paul’s East Side**

**“Women are trapped in the old workplace model, where the man works and the woman stays at home.” .....Richfield**

## Immigrant Women

The Moorhead, St. Cloud, St. Paul’s East Side, and Richfield sessions all highlighted the special economic concerns of Minnesota’s immigrant women. Concerns for immigrant women ranged from abusive workplaces to domestic violence, to low paying jobs, and isolation of older immigrant women. Yet participants spoke of successes: A young Latina in Richfield just completed her Master’s program at the Humphrey School and has a good, professional job. She came with her family from Mexico as a very young child; her mother and father have very little formal education. She spoke highly of the opportunities Minnesota offers young immigrants like herself. An inspiring middle-aged Hmong woman at the St. Paul session spoke of her struggle to be hired because she did not speak English well and lacked a high school diploma. So she started an herbal plant business, catering to the Hmong community. Starting “with nothing,” she is successful, happy, and financially secure. A feeling was also voiced that the system sometimes lumps all immigrants together, especially if they have a culturally identifying factor, like a hijab. This leads to situations where Muslim girls who have been here for a long time, speak English well and excel academically are placed with new immigrants, who may have limited English skills and may be behind academically.

## IMMIGRANT WOMEN

**“Latina women and their kids, when abused by their significant other, they feel like they won’t be listened to, and are afraid to speak because of their immigrant status. A different approach needs to be taken. It takes more than the invitation to seek services; it needs to be personal. The language piece is huge.”**

**.....Richfield**

**“Hispanic people have an aversion to government institutions because of their background.”.....Richfield**

**“Older immigrant women—they are in a safe country, but they have lost hope, can’t work, can’t speak English. They’re isolated; kids try to take advantage of them.”**

**.....Moorhead**

**“I work with Latina women and their circumstances are horrible. Some are victims of domestic violence. If deported they are lost. They can come into the shelter but only stay for a limited time. Transitional housing should not be limited to 45 days. In 45 days you don’t solve anything.” .....St. Cloud**

## Domestic Abuse/Sexual Violence

Many spoke of the problem of domestic abuse and sexual assault. It intersected with the need for transitional housing (where a woman sometimes stays with or goes back to an abuser because she cannot afford housing); with the need for paid leave from work (for medical appointments, court proceedings, therapy, etc.); and with the need for interim financial assistance (to get a car, pay the bills while finding a job, securing alternate housing, paying for the children's expenses when an abuser does not pay court-ordered child support).

### DOMESTIC ABUSE/ SEXUAL VIOLENCE

**“For women who need to get out of the house, it’s one hour and a quarter to the nearest battered women’s shelter. Per capita domestic violence is higher here. Poverty. It’s in the family. Uneducated, shift work, alcohol, not a lot of activities. It’s a real struggle to keep grant funding for victim services.”**

.....Roseau

**“In two months, there were four cases of sexual assault and it has to do with the drinking culture in all age groups.”**.....Winona

**“In a violence situation, there are year-long waits to get child support. How do you make it that long?”**

.....Richfield

**“Domestic violence is expensive: time lost from work, hospital bills, therapy, physical therapy, finding housing, getting a car, etc. Even with a court order, you still have to collect money from the perp.”** .....Richfield

**“There is no immediate access to service for women who are abused. Services are 100 miles away.”** .....Ely

## Entrepreneurship

As in previous years, when listening session participants were asked what the economic successes of women in their communities were, they immediately spoke of successful women-owned businesses. Owning their own businesses is a way for women to circumvent low wages and get out of poverty. Grand Marais was a particularly striking example: a dynamo of a woman who works part-time for the Small Business Development Center is a tour de force in connecting women entrepreneurs with the knowledge and resources they need to start successful small businesses.

Participants asked that state policymakers increase funding for microloans to women-owned businesses--\$6,000 to \$10,000 to get a business up and running. Being a woman is still an obstacle for business bank loans. Participants also asked for more training in business ownership throughout Greater Minnesota.

Ely faces a serious obstacle to business success in its lack of broadband access.

Two other obstacles to women's business ownership were raised: the lack of child care and the high cost of health insurance. One participant suggested there be some type of combined health care coverage for solo entrepreneurs and small business owners.

## ENTREPRENEURSHIP

**“My daughter couldn’t start her business until she could get her child into a daycare. She had to wait two years.”.....Moorhead**

**“I think we’ll see more daughters and women taking over businesses like grain elevators and feed stores and putting [rural] towns on the map.”.....St. Cloud**

**“I started an herbal plan business, started with nothing. Laid off as a woman of color; I need to do something of value. I can’t speak English well and no high school diploma, so no one would hire me. Now I have my own office, do my own training, speak the language to Hmong people. It’s been four years and I can do it myself! I made my own book [*Hmong Herbs*] and run the business making juice from the herbs.”.....St. Paul’s East Side**

**“As a lawn care company owner, I go to a Women’s Green Industry conference. They’ve been doing it for 20 years. Now there are 400 women from across the country at that.”.....Richfield**

## Women’s Health

While Minnesota’s success in reducing teen and unintended pregnancies was lauded, a number of participants stressed the importance of access to birth control and voiced concern that birth control continue to be available and affordable.

## WOMEN’S HEALTH

**“So many successes in Minnesota with reducing teen pregnancy and unintended rates. More work to do, but we’ve done a good job.”**

**.....Richfield**

**“You need health for economic success. Will reproductive health care and access to birth control still be covered by insurance? If they repeal aspects of the Affordable Care Act, we are going to see people not able to stay healthy.” .....**Richfield

**“A woman who doesn’t feel like she can control her reproductive life doesn’t feel like she can control the rest of her life.” .....**Richfield

**“If you are young and have nothing to do you will drink and have sex. The birth control debate in our town—they won’t let us teach sex ed. in high school. We had to drive to Thief River to Planned Parenthood to get birth control.” .....**Roseau

**“We need living wage and single-payer health insurance. Everything else is a band-aid.”.....**Ely

**“I’m scared to death what my insurance premiums will be come January.”.....**Ely

## Rural Minnesota

The lack of resources and limited access to services in rural areas is striking as an ongoing challenge to women’s economic security—transportation, mental health, hospice, hospitals that allow non-emergency births, nursing homes, domestic abuse victims’ services, addiction treatment, transitional housing and homeless shelters, high-speed internet, community centers, shopping, workforce centers, higher education and job training.

Greater Minnesota participants also voiced the need for legislators to put more focus on rural Minnesota and small cities. As a participant in Ely put it, “We are becoming a two-state state, rural separated from the rest.”

Women in Grand Marais and Ely face a particular problem: the hospitals there no longer allow non-emergency births. Pregnant women have to travel to Duluth to give birth. Adding to the obvious problems this poses, women and men in these cities talked about the special burden of low-wage workers who have no paid sick leave or paid parental leave. The dubious art of predicting when you will give birth may mean long stays in or frequent trips to Duluth, with related unpaid absences from work.

## RURAL MINNESOTA

“Northland Community College sits empty. They don’t offer any classes. They had a thriving nursing program, but it closed and moved to Thief River—over an hour’s drive one-way.” .....Roseau

“I had to travel to Grand Forks, 120 miles one-way, for breast cancer radiation for 15 minutes, every day.” .....Roseau

“People have to wait months to see a psychiatrist.” .....Winona

“Internet sucks and the phone lines are bad. We need fiber optic service.” .....Ely

“Fix the internet. Can’t fill out a form or search for services online when you can’t get online.” .....Ely

“We’ve had our mother-in-law with us, with two little ones. There’s no hospice to take care of her while we’re working.” .....Grand Marais

“The county office used to be user-friendly, but now there isn’t anyone to meet. It’s all online. The government service office is just a processing center.” .....Ely

“We have to travel to Duluth to give birth. From my house to Duluth it’s a three-hour drive in good weather. We rural women cannot lose the right to give birth.” .....Grand Marais

## Transportation

Each year, people in Greater Minnesota point out the barriers to economic security posed by the simple fact of not having public transportation or a reliable car. Those in the Twin Cities also face this problem, but generally have greater options for public transportation.

Lack of transportation hinders the ability to accept a job, or even interview for a job; pursue higher education or job training for a living wage occupation; secure safe, affordable housing; access health care or social services like food shelves. Lack of transportation contributes greatly to the isolation of older women in Greater Minnesota.

## TRANSPORTATION

**“There is one bus system that is available for second and third shifters, but it doesn’t always run on time, and people don’t know where the bus stops are.” .....Winona**

**“Ely public transit didn’t work out: \$3 to \$5 each ride was too expensive for people at 200% of poverty, mostly women.” .....Ely**

**“Single moms can’t get their kids to summer school enrichment programs. People 20 miles out of town can’t get a job.” .....Roseau**

**“[In the Greenbush, Badger, Roseau, and Warroad area], there is some limited public transportation. You can catch the bus early in the morning and then back to Roseau in the late afternoon when they pick up people for ODC (Occupational Development Center for people with disabilities) or Focus (program for people with developmental disabilities).” .....Roseau**

**“Transportation is getting better, going where the jobs are. But the bus does not take you to the industrial park area—not in the evening and not on Sunday.” .....Moorhead**

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

Location & Date	# Attendees	Profile of Attendees
Roseau (September 28, 2016)	8	<ul style="list-style-type: none"> <li>✓ Leader of nonprofit serving girls</li> <li>✓ Educational consultant</li> <li>✓ Private citizens</li> <li>✓ High school teachers</li> <li>✓ Health care administrator</li> </ul>
Moorhead (September 29, 2016)	7	<ul style="list-style-type: none"> <li>✓ Clay County: social services</li> <li>✓ Homeless shelter</li> <li>✓ Legal Aid</li> <li>✓ Advocate for Liberian community</li> <li>✓ Immigrant Development Center</li> <li>✓ West Central Initiative</li> <li>✓ Experience Works (SCSEP): program for older workers</li> </ul>
St. Cloud State University (October 5, 2016)	9	<ul style="list-style-type: none"> <li>✓ SCSU students</li> <li>✓ SCSU Women’s Center Director</li> <li>✓ TriCAP</li> </ul>
St. Cloud (October 5, 2016)	5	<ul style="list-style-type: none"> <li>✓ Advocate for people with disabilities</li> <li>✓ Central MN Council on Aging</li> <li>✓ SCSU Women’s Center</li> <li>✓ Battered women’s shelter</li> <li>✓ Private citizen</li> </ul>
Winona (October 11, 2016)	3	<ul style="list-style-type: none"> <li>✓ City Councilmember</li> <li>✓ Winona County Economic Development</li> <li>✓ Private citizen</li> </ul>
Grand Marais (October 17, 2016)	20	<ul style="list-style-type: none"> <li>✓ County Commissioners</li> <li>✓ Women business owners</li> <li>✓ SBDC</li> <li>✓ Chamber of Commerce</li> <li>✓ Mayor</li> <li>✓ Health care workers</li> <li>✓ Arrowhead Electric Cooperative</li> <li>✓ UMD Center for Economic Development</li> </ul>

Location & Date	# Attendees	Profile of Attendees
Ely (October 18, 2016)	38	<ul style="list-style-type: none"> <li>✓ State legislator</li> <li>✓ Vermilion Community College (VCC) staff &amp; professors</li> <li>✓ VCC students</li> <li>✓ Private citizens</li> <li>✓ Staff of Congressman Nolan</li> <li>✓ Staff of IRRRB</li> <li>✓ AAUW</li> <li>✓ EMPOWER (women's group)</li> <li>✓ Bush Fellow</li> <li>✓ Women business owners</li> </ul>
St. Paul's East Side November 10, 2016)	23	<ul style="list-style-type: none"> <li>✓ Women's Congress for Future Generations</li> <li>✓ AARP</li> <li>✓ DFL Senior Caucus</li> <li>✓ Private citizens</li> <li>✓ District 1 Community Council</li> <li>✓ NE Seniors for Better Living</li> <li>✓ Advocate for older women</li> <li>✓ Residential building management company</li> <li>✓ MNSTEP (advocate for poor)</li> <li>✓ Women business owner</li> </ul>
Richfield (November 15, 2016)	13	<ul style="list-style-type: none"> <li>✓ State legislators (3)</li> <li>✓ Planned Parenthood</li> <li>✓ Cornerstone Advocacy Services (domestic violence/sexual assault advocate)</li> <li>✓ RESOURCE (nonprofit helping low-income, minorities and women find employment)</li> <li>✓ AARP</li> <li>✓ MDHR Commissioner</li> <li>✓ MN Council on Latino Affairs</li> <li>✓ Spanish translator</li> </ul>

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