

How Are Working Women in MINNESOTA Doing?

Good Jobs with Family-Supporting Wages and Benefits Are Working Women's Priority

Finding and keeping good jobs that pay well and provide family-supporting benefits—health care, pensions, paid leave and equal pay—are top concerns and priorities for women across the country.

Nationally, nearly one-half (48 percent) of working women have been out of work in the past year or have family members or close friends who have been out of work. That's one reason a surprisingly large percentage of working women—more than 70 percent—worry about losing their jobs.

In Minnesota, working women's concerns reflect a continuing jobs crisis. Two-and-a-half years after the official end of the recession, Minnesota still has a severe jobs shortfall; unemployment is higher than in January 2001, newly created jobs are inferior to those the state is losing and too many workers—including too many working women—are forced to get by on wages that are too low and benefits that are too limited.

■ In Minnesota, the unemployment rate for women is still much higher than it was three years ago. In 2003, the unemployment rate for Minnesota women was 4.1 percent, up from 2.7 percent in 2000.

■ Since January 2001, Minnesota has experienced heavy job losses in industries that typically provide higher wages and good benefits—41,900 lost manufacturing jobs and 7,500 lost information jobs. Despite offsetting gains in other industries, Minnesota still experienced a net job loss of 29,100 jobs between January 2001 and April 2004.

■ In April 2004, 122,108 Minnesotans were unemployed, 30.9 percent more than in January 2001. The state's overall unemployment rate jumped from 3.3 percent in January 2001 to 4.1 percent in April 2004.

■ Reflecting the severity of the state's jobs crisis, 25,900 long-term unemployed Minnesotans exhausted their regular state unemployment benefits between late December 2003 and the end of April 2004 without finding jobs.

In addition to worrying about job loss, working women are deeply concerned about the quality of today's jobs. Nine out of 10 working women say finding jobs that pay well and provide benefits is difficult in today's job market—and 50 percent say it's very hard to find such jobs.

■ Minnesota is losing good jobs and gaining low-wage jobs. Average wages for jobs in industries that are growing in Minnesota are 23.1 percent lower—\$10,429 a year less—than those in the industries that are shedding jobs.

■ Jobs in Minnesota's growing industries also are less likely to provide health insurance than jobs in shrinking industries. Two-thirds (66.3 percent) of workers in Minnesota's industries that are losing jobs had employer-provided health care coverage. But in Minnesota's industries that are growing, only one-half (50.3 percent) of workers have employer-provided health insurance.

Working women are deeply concerned about access to good benefits and about skyrocketing health care costs. But one-quarter to one-third of working women nationally lack such basic benefits as employer-provided health care, prescription drug coverage and pensions.

■ In Minnesota, 8 percent of women—124,990—are uninsured. Only 76 percent of Minnesota women have employer-provided health insurance. A surprisingly large share of private-sector employers in Minnesota—38.9 percent—do not offer health insurance to their workers.

■ Meanwhile, Minnesota's workers face high costs for health care even when they have insurance. In 2001, workers in Minnesota paid an average annual premium of \$1,802.67 for employment-based family health insurance. Prescription drug costs continue to rise, with the average prescription in Minnesota in 2002 costing \$61.16—a 9.7 percent increase from 2001. Huge cost hikes such as these explain why health care is a top legislative priority for working women.

■ A little more than half (56.3 percent) of private-sector employees in Minnesota have employer-provided pensions. Working women in Minnesota

are less likely than men to have employer-provided pensions: 54.1 percent of female private-sector workers in Minnesota are covered by employer-provided pensions, compared with 58 percent of comparable men.

Equal pay has been the law of the land for more than 40 years, but women still are paid less than men—even when they have similar education, skills and experience. Equal pay isn't just a women's issue—it's a family issue. When women get equal pay, family incomes rise and fewer families are in poverty.

■ Women in Minnesota had median annual earnings of \$31,900, compared with \$43,000 for Minnesota men in 2002—a wage ratio of 74.2 percent. Minnesota ranks 31st among all states in the wage gap ratio between women and men. Nationwide, women were paid 77 cents for every dollar men received in 2002.

■ Low wages contribute to high rates of poverty among women. In Minnesota, 165,090 women were living in poverty from 2001–2002, representing 9 percent of all women.

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Sources: Center on Budget and Policy Priorities, Economic Policy Institute, Institute for Women's Policy Research, Henry J. Kaiser Family Foundation, U.S. Census Bureau and U.S. Department of Labor.

Please read the AFL-CIO's 2004 Ask a Working Woman national survey report at www.aflcio.org/womenreport