Older Women in Minnesota: Intergenerational Approaches to Social and Economic Security

Debra Fitzpatrick
Center on Women, Gender & Public Policy

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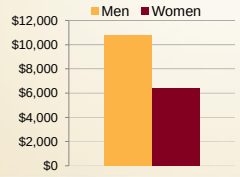
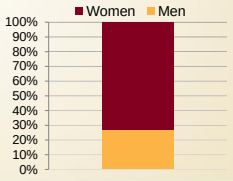
Minnesota women over 65 are more likely to live alone and have lower retirement earnings

Median Retirement Earnings for Minnesotans over 65 years old who live alone, 2009-11



Minnesotans over 65 years old who live alone by Sex, 2009-11



Source: American Community Survey, 2009-11

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Women – young and old – are the face of poverty in the US and around the globe

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Twice as many Minnesota women over 65 live below the poverty line as men

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Isn't this just going to fix itself eventually?

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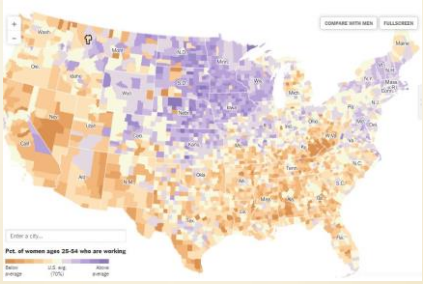

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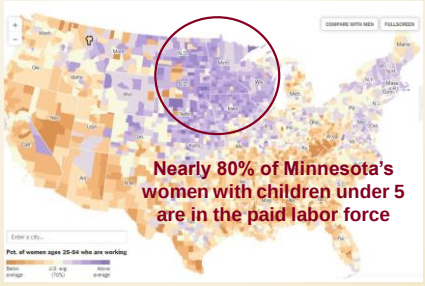

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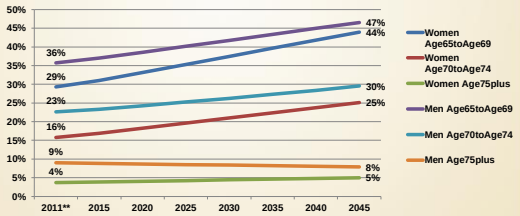
Participation in the paid labor force is increasing for older Minnesotans



Source: Minnesota State Demographic Center

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Nearly half of fathers report dissatisfaction with the amount of time that they are able to spend with their children

Source: Pew Research Center

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Persistently gendered workplace norms and policies limit men's and women's ability to create gender egalitarian relationships at home

New York Times: Photo by Paul Rosenfeld

SOURCE: Can We Finish the Revolution? Gender, Work-Family Ideals, and Institutional Constraint *American Sociological Review*

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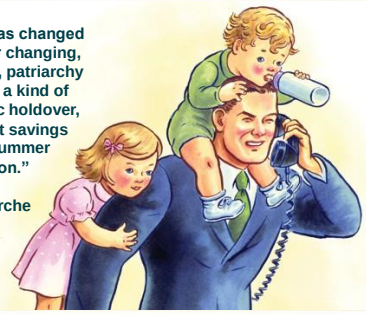
"The family has changed and is further changing, while at work, patriarchy survives as a kind of anachronistic holdover, like daylight savings time or summer vacation."

– Stephen Marche



Source: "Home Economics: The Link between Work-Life Balance and Income Equality"

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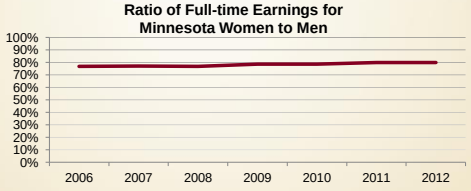
The gender pay gap is persistent and progress on closing it has stalled



Source: American Community Survey One Year Datasets 2006 through 2012

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Source: American Community Survey, 2010-14

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Desegregation of the workforce stalled in the 90's and is now increasing among younger workers.

Only 29% of Minnesota men work in sales & service occupations, compared to 63% of African American, 62% of American Indian and 57% of Latina women. While women-owned businesses are growing rapidly, most are in traditional, lower revenue industries (such as education and caring services).

Sources: *Documenting Desegregation* and American Community Survey, 2010-14

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Sources: Institute for Women's Policy Research and author's analysis of DEED data

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Sources: DEED and American Community Survey, 2010-14

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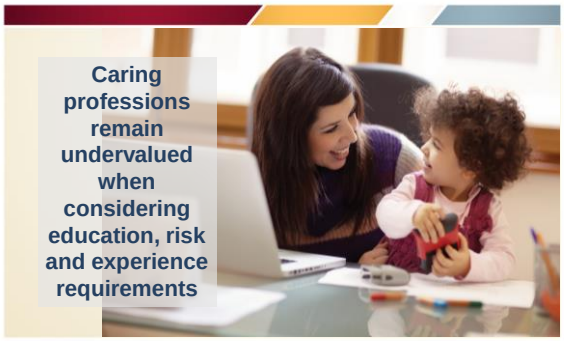

Source: *Doing Comparable Worth*

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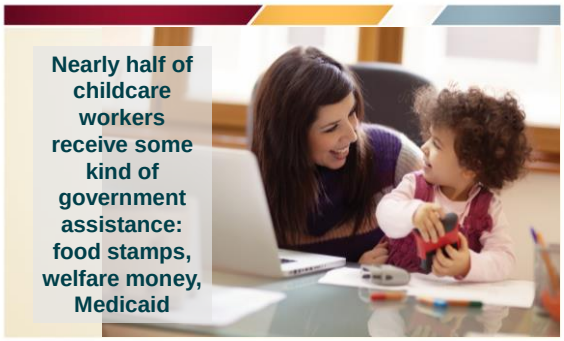

Source: Early Childhood Workforce Index, 2016

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Source: "A Shortage of Caregivers" New York Times

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Source: "A Shortage of Caregivers" New York Times

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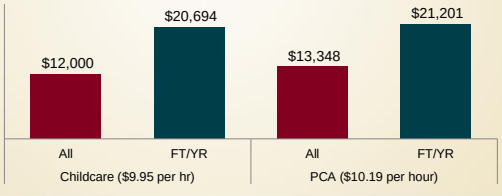
Despite increased demand, many Minnesota caregivers earn poverty wages

Median earnings (in 2011 dollars) for Minnesota women caregivers, 2007-11



Source: American Community Survey 2007-11

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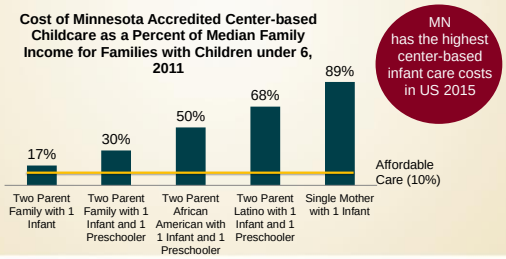
Yet high quality care is out of reach for many Minnesota families

Cost of Minnesota Accredited Center-based Childcare as a Percent of Median Family Income for Families with Children under 6, 2011



Source: American Community Survey, 2011 and the National Association of Childcare Resources & Referral Agencies 2012 and 2015 Update

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Source: "Long Term Care Needs," The Associated Press-NORC Center for Public Affairs Research

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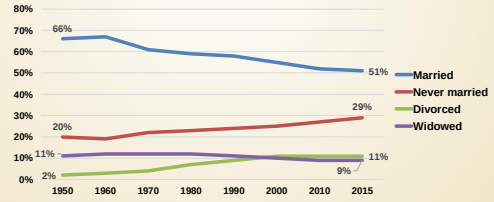
The proportion of single women is on the rise in the US

Percentage of women 16 and over by marital status



Source: US Census Bureau

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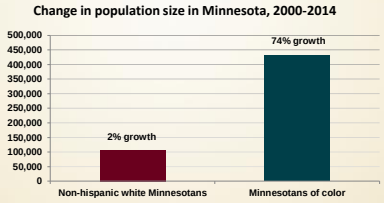
Minnesota population growth is being driven by communities of color



Source: Minnesota State Demographic Center

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The pay gap is twice as large for Minnesota's African-American, Indigenous, and immigrant women and Latinas

Source: American Community Survey, 2010-14

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Currently women of color are disproportionately represented in direct care jobs which have low pay, lack benefits and are physically demanding

Source: American Community Survey, 2010-14

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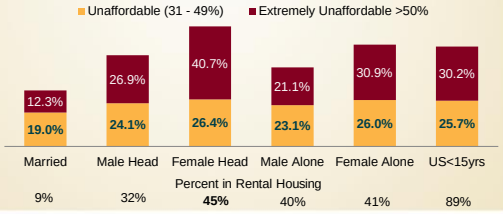
Two-thirds of female-headed households that rent are in unaffordable housing

Rent as a percentage of household income by household type, Minnesota 2011



Source: American Community Survey, 2011

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Dependence = Bad
Independence = Good
Interdependence = Reality

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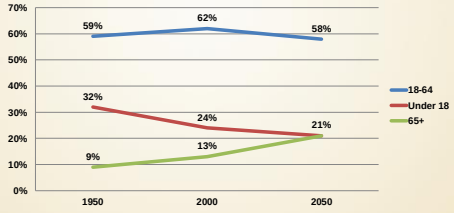
Historical and projected population shares by three major age groups, Minnesota 1950-2050



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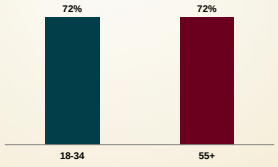
Support of publically funded programs by younger and older Americans



Source: Generations United: The Generations Initiative

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Intergenerational, interdependent approaches that hold promise

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Provide more flexible work environments

Encouraging employers to provide more flexible working hours and to make adjustments to working conditions could accommodate the needs of older workers, benefit younger families and address workforce shortages

- **Reduction in working hours**
- **Gradual retirement or return to work**
- **Flex-time**
- **Telework**
- **Job-sharing**

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Make part-time work and self-employment work

Many part-time workers or self-employed people are excluded from public and employer provided benefits, such as retirement savings accounts, paid time off and other supports. Disconnecting benefits from employment and creating social insurance models can help workers and smaller employers and reduce disparities:

- State-sponsored retirement accounts
- Matched savings accounts
- Family and medical leave insurance

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Recognize and increase the value of paid and unpaid care

AARP research places the value of unpaid caregiving in Minnesota at $7.9 billion annually. Meanwhile many paid caregivers earn poverty wages, $3 per hour lower than janitors for example, even though they are increasingly well-trained and face significant physical and emotional demands and risks.

- "Comparable worth" approaches measure training, risks and other aspects of jobs to more appropriately value caring labor
- Increasing the minimum wage can set a more appropriate wage floor for caring labor
- Increasing the number of men doing caring labor can change perceptions
- Paid family & medical leave, social security credits, Medicaid/care reimbursements and other approaches can "compensate" and more appropriately value currently unpaid caregiving

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Provide social and financial supports that allow modern families to function

In most families, all available earners are in the paid labor force. Yet, most families have a difficult time affording the paid care their family members (young and old and in between) may need in order for them to stay in the workforce. Supports can help equalize the earnings histories of men and women. Appropriately valuing care will only increase this challenge, making public and private support even more imperative:

- Child/elder care subsidies
- Incentives for on-site elder/child care
- "Tax" credits that work better for families (more than once per year)
- Earned sick time and paid family leave

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Address housing affordability

Single women, older women, families of color and young families are more likely to rent. Minnesota's extremely unaffordable rental housing market takes an especially large toll on the economic stability of these households. Creative housing approaches can help address economic and social inequities:

- Intergenerational shared sites
- Home sharing strategies (college students and older women)
- Multi-generational developments and housing models
- Re-thinking mortgage deductions to encourage creative solutions

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Increasing awareness and access to employment rights

Reducing the difficulty and confusion surrounding discrimination protections for both workers and employers, including increased support for enforcing agencies and employer support organizations, could help mitigate gender, race and age-based gaps in pay

- Family responsibility discrimination claims have increased 400%
- Increasing numbers of men who are trying to be equal caregivers are among those successfully pursuing their rights

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Sources and Resources

- Older Women: The Economic and Social Backbone of Communities of Color: http://c.ymcdn.com/sites/www.gcyf.org/resource/resmgr/insights/wignaraja_and_roberts_articl.pdf
- Older Women Workers and Economic Security: US Department of Labor, Women's Bureau Issue Brief: https://www.dol.gov/wb/factsheets/OlderWomen_IssueBrief-F-508.pdf
- Doing Without: Economic Insecurity and Older Americans/Wider Opportunities for Women: http://www.wowonline.org/documents/OlderAmericansGenderbrieFINAL.pdf
- Status of Women and Girls in Minnesota, Women's Foundation of Minnesota and Center on Women, Gender and Public Policy: http://www.wfmn.org/wp-content/uploads/2014/05/2014SWGM_Final.pdf
- A Women's Nation Pushes Back from the Brink, Center for American Progress and Maria Shriver: http://shriverreport.org/special-report/a-womans-nation-pushes-back-from-the-brink/
- Caregivers in the Workplace: Family Responsibility Discrimination Litigation Update 2016: http://worklifelaw.org/pubs/FRDupdate2016.pdf
- Paid family & Medical Leave Insurance: Options for Designing and Implementing a Minnesota Program: https://www.mn.gov/deed/assets/paid-family-medical_tcm1045-186560.pdf
- Caring Economy Campaign: http://caringeconomy.org/
- 2015 Survey of Older Minnesotans: Caregiving Issue Brief, MN Board on Aging http://www.mnaging.org/Advisor/~/media/Caregiving_Issue_Brief_w_Cover_Page_4_16.ashx
- Out of Many, One: Uniting the Changing Faces of America, Generations United: http://gu.org/RESOURCES/Publications/OutofManyOne.aspx
- Demographic Considerations for Long Range & Strategic Planning, Minnesota State Demographic Center: http://mn.gov/bms-stat/assets/demographic-considerations-planning-for-mn-leaders-msdc-march2016.pdf
- Long-term Care Needs Poll: http://www.apnorc.org/news-media/Pages/News+Media/long-term-care-needs-two-thirds-of-americans-over-40-are-in-denial.aspx

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