



# **Older Women In Minnesota: Economic Realities**

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Office on the Economic Status of Women  
Minnesota State Legislature**

## BACKGROUND OF OESW

- Founded in 1976 as a Council; re-named Commission in 1983; re-named Office in 2005
- Legislative Office; part of Joint Departments and Commissions of the state legislature.
- Statutory Charge: "The commission shall study and report to the legislature on all matters relating to the economic status of women in Minnesota ..."



# FUNCTIONS OF THE OESW

- Support legislative members and the public through providing information and resources:
  - Fact Sheets
  - Briefs
  - Memorandum
  - As needed information
- Work with legislators in the law making process, especially regarding laws impacting the economic status of women.
- Help legislators understand the impact of their work on the economic status of women.



## KEY ISSUES 2009-2011

- Workforce & Economic Development for Women
- Pay Equity
- Women in the Military & Veterans
- Human Trafficking
- Economic Status of Elder Women
- Family Leave
- STEM (Science, Technology, Energy and Math) and Non-Traditional Careers

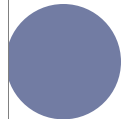
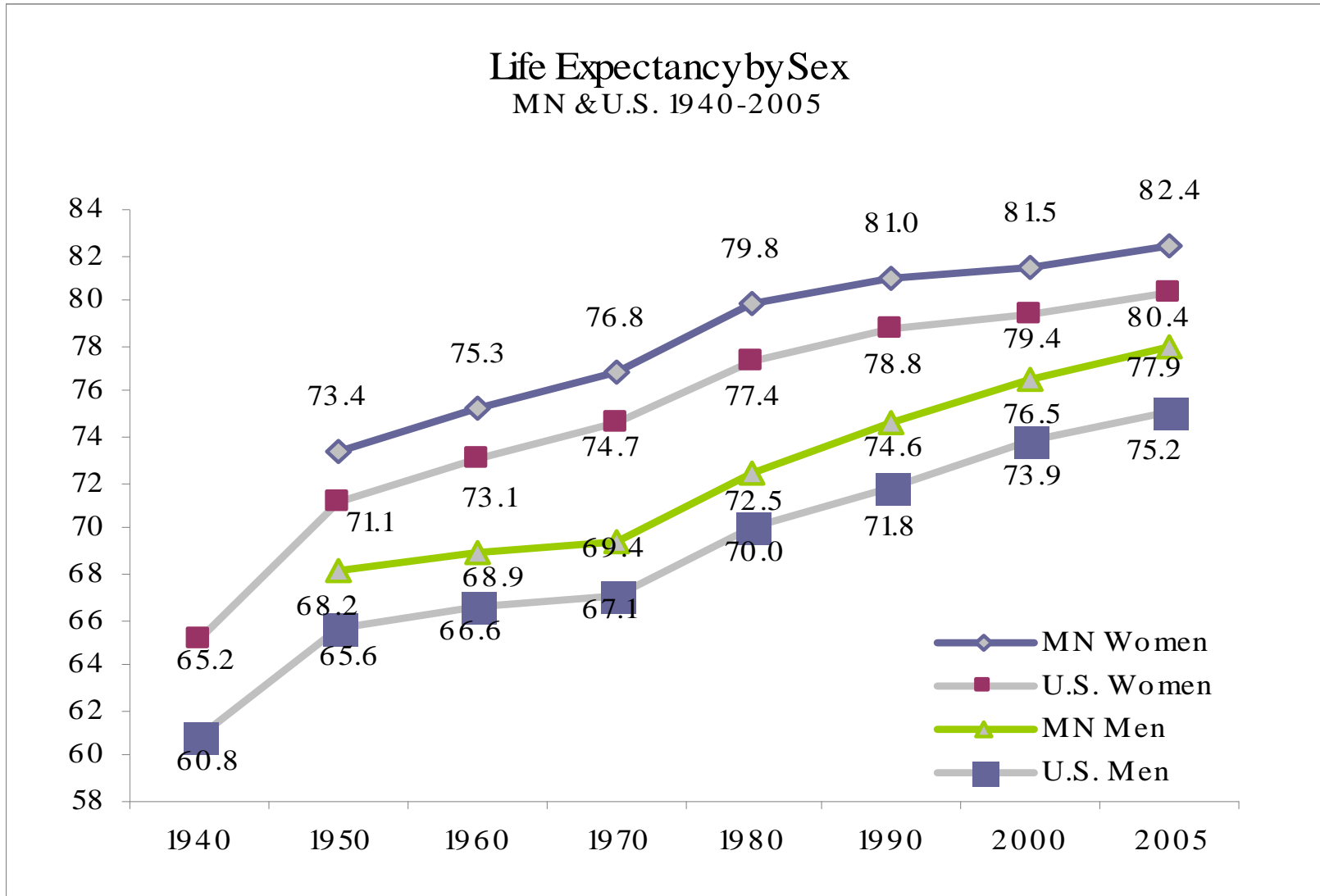


# What do we know about older women?

- We live longer than men.
- There are and will be more of us.
- We earn less money.
- We are often poor, and very often “near poor.”
- Especially if we are women of color.
- We are more likely to be living alone longer, not necessarily in a home we own.
- We care and have cared for people all around us our entire lives.
- For this work, we are expected to be satisfied with primarily intrinsic rewards...
- ...but are these rewards economically sustainable?

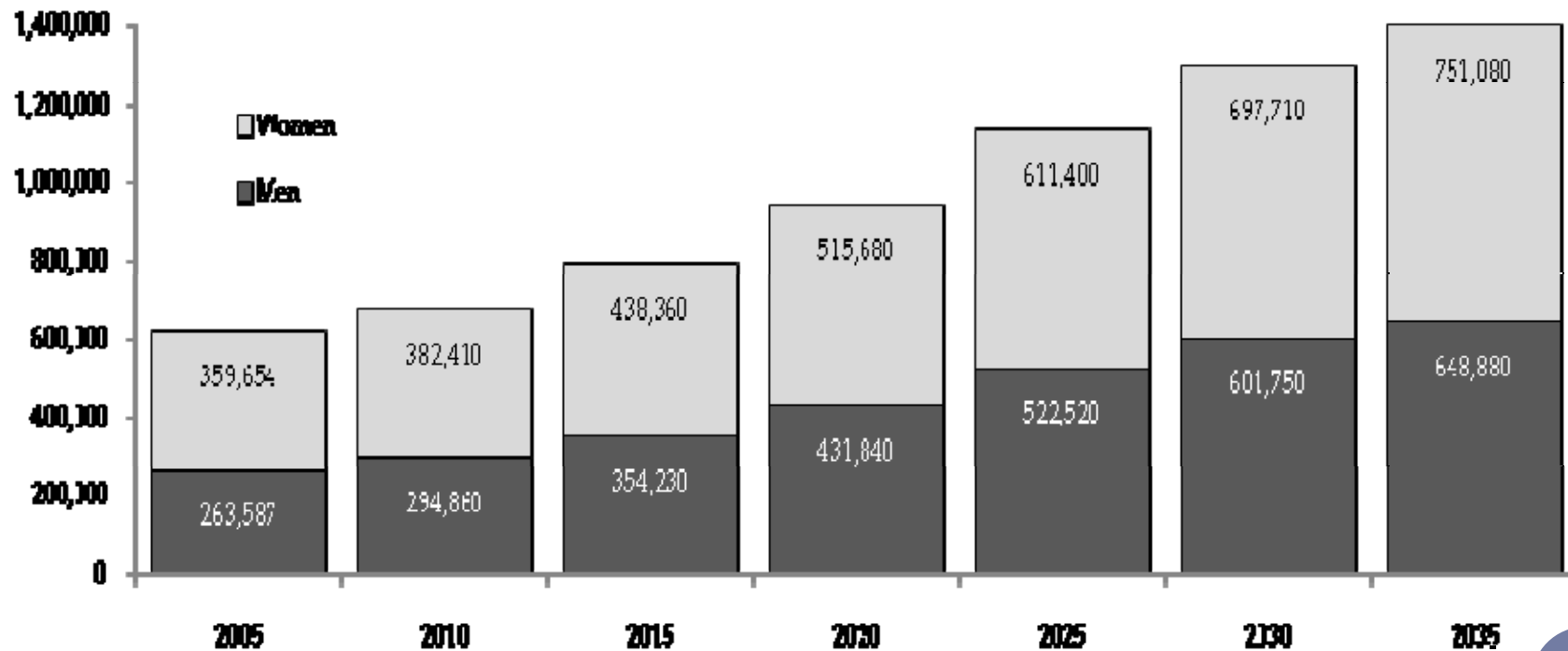


# We live longer than men.



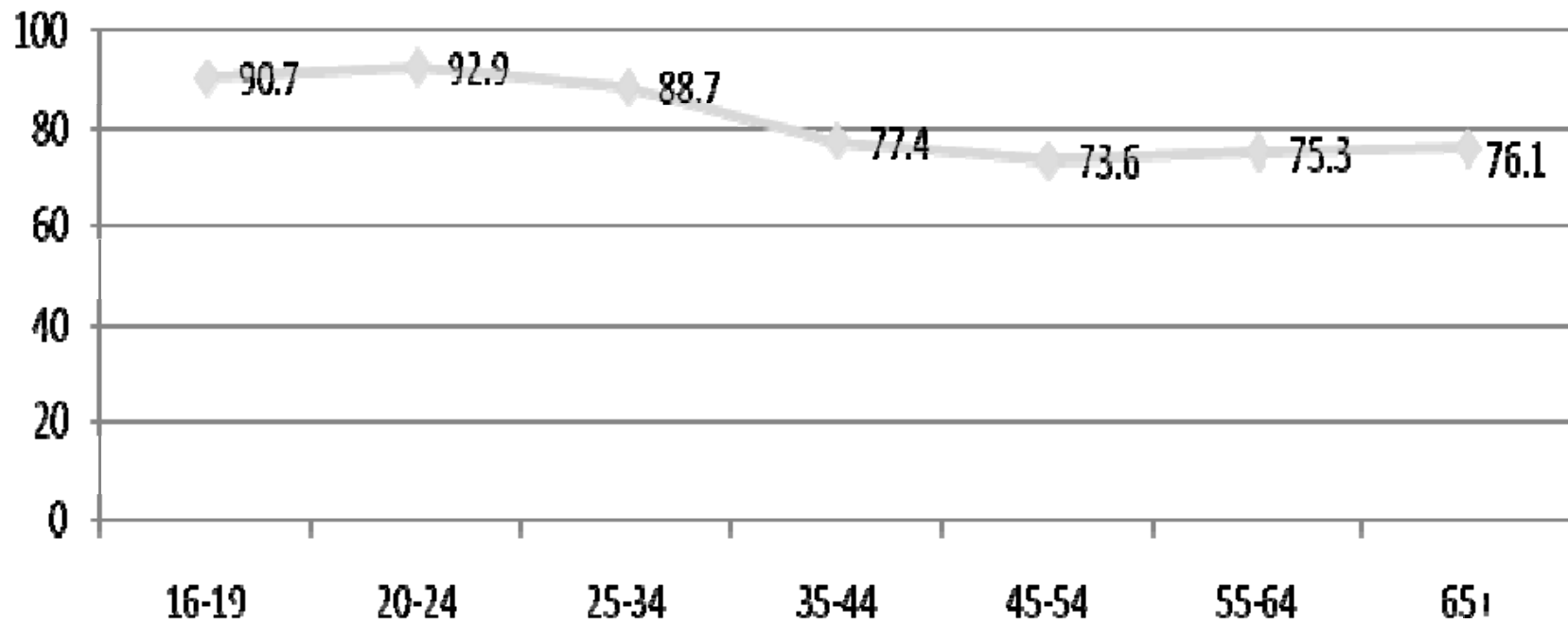
# There are and will be more of us.

*Population Projections for the Minnesota Population Age 65  
Years and Over by Sex  
MN 2005-2035*



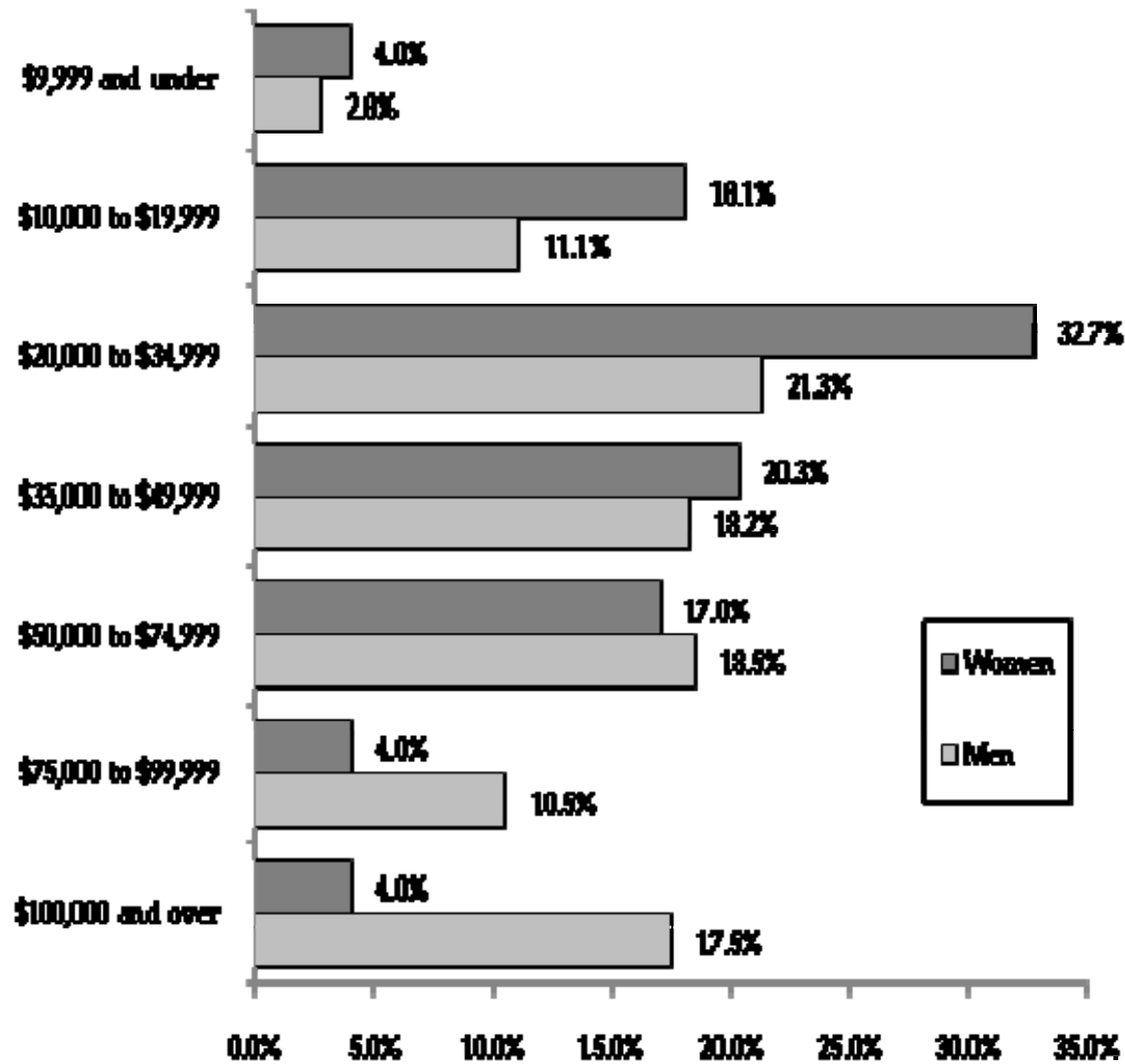
We earn less money.

**Women's Weekly Earnings as a Percent of Men's, U.S. 2009**

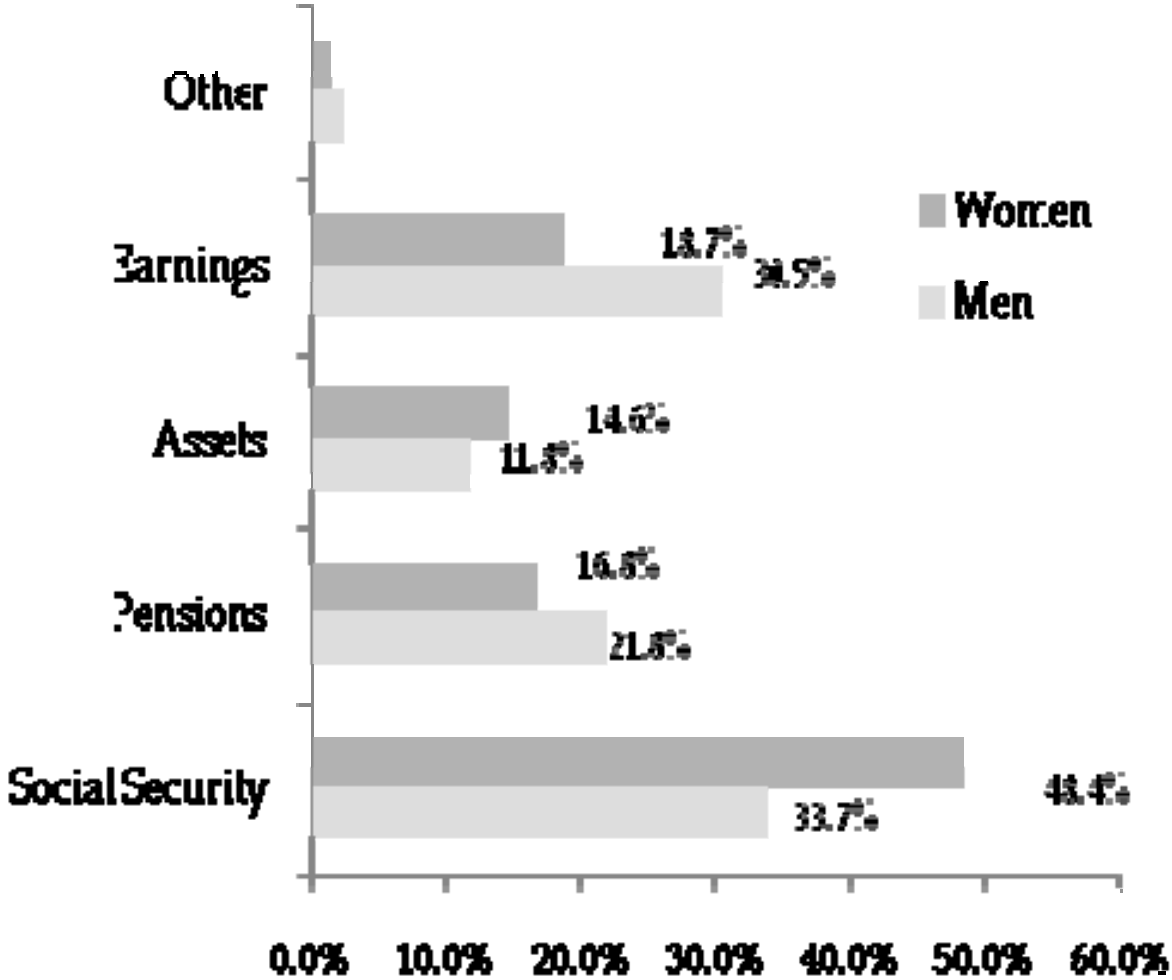




## Earnings Distribution Workers Age 65+, U.S.

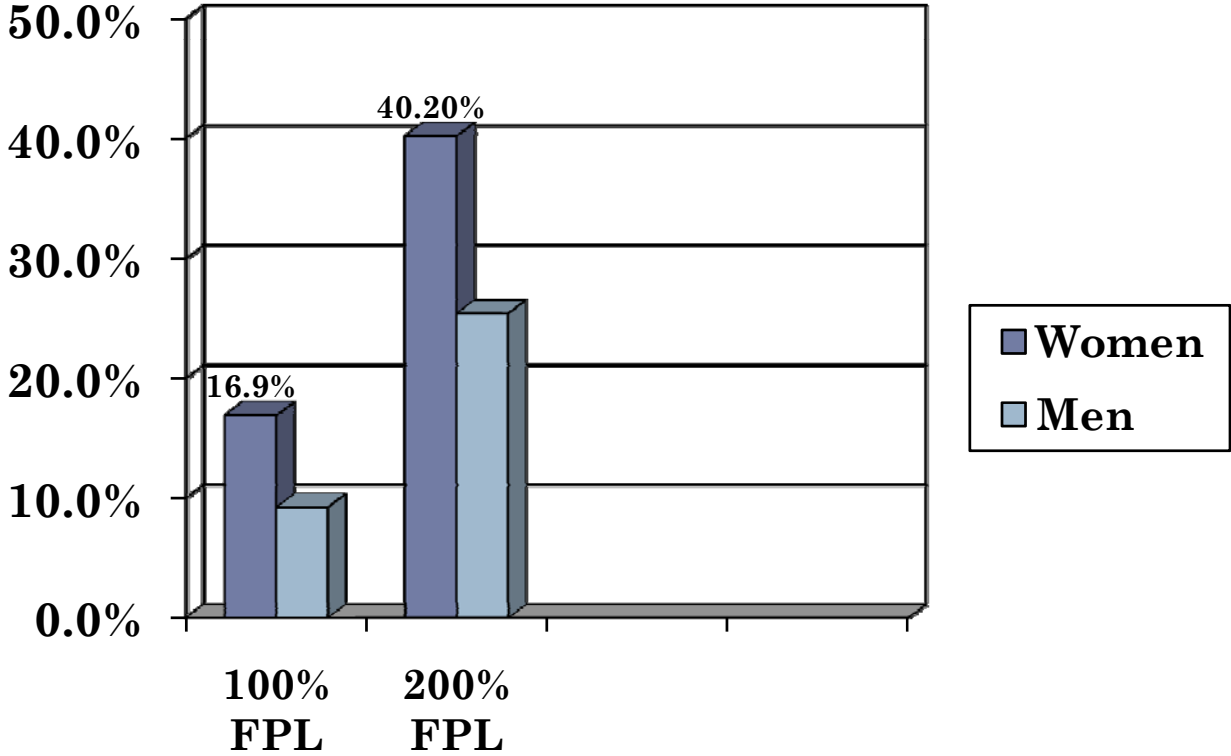


# Income Distribution of Older Population's Average Income by Source and Gender, U.S.



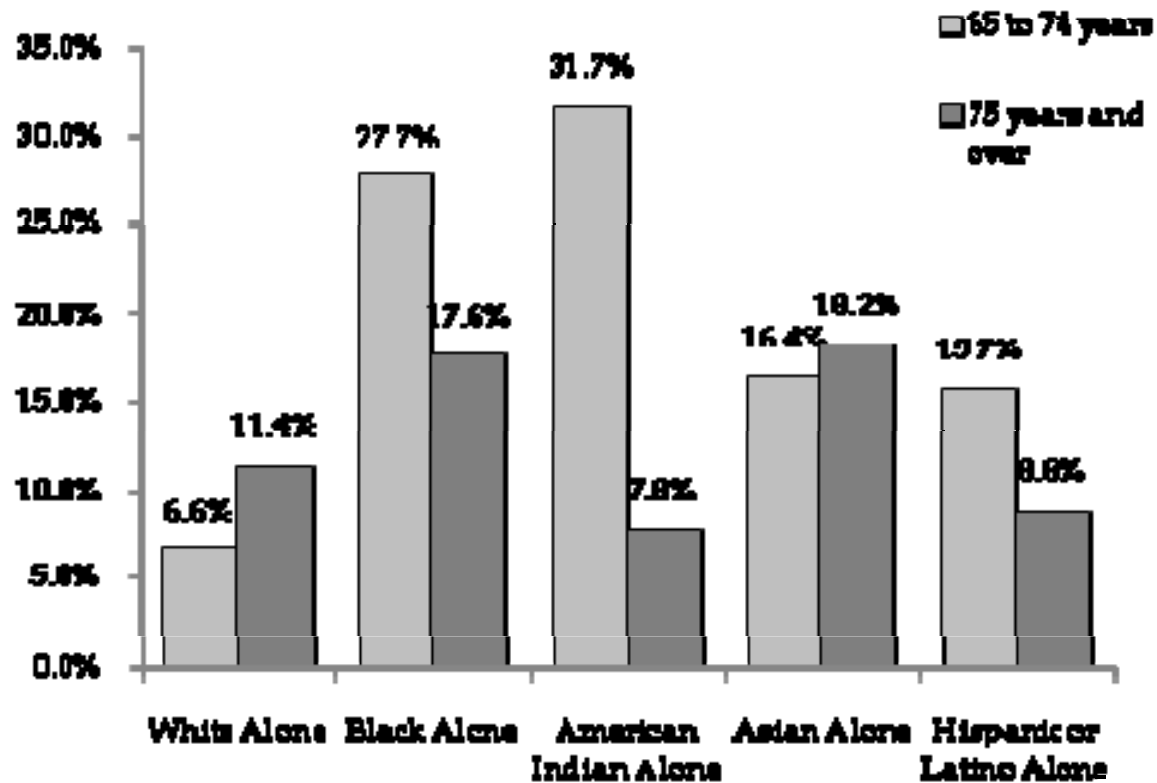
We are often poor, very often near poor.

Poverty Status of Minnesota Women  
Age 65 Years and Over  
MN 2008



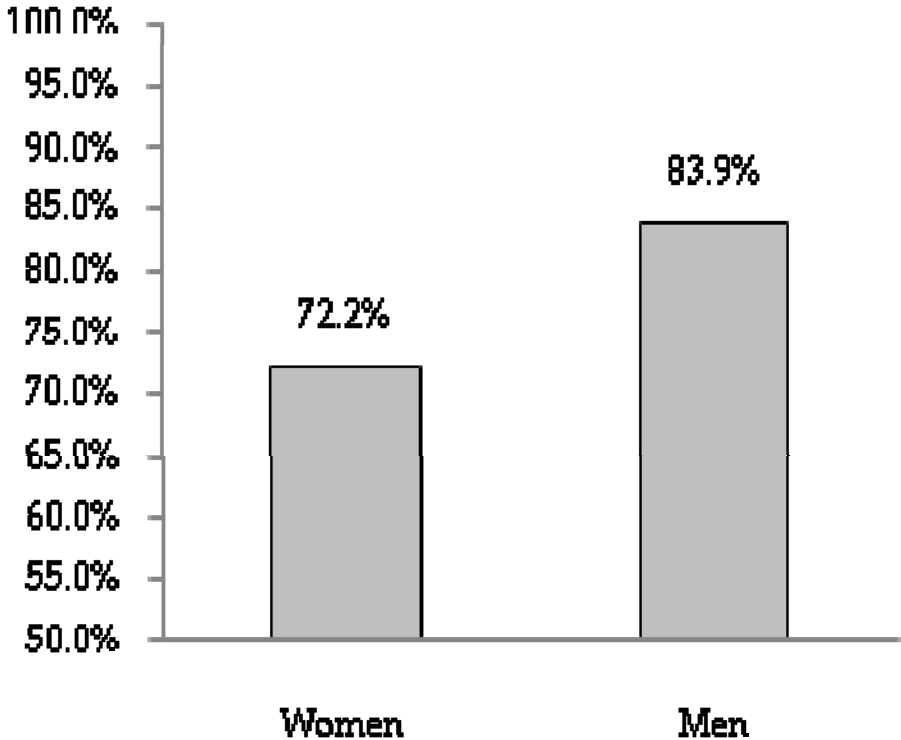
Especially if we are women of color.

Poverty Status of Women by Age and Race  
Age 65 Years and Over  
MN 2007



We are more likely to be living alone longer;  
not necessarily in a home we own.

Homeownership by Sex  
Age 65 Years and Over  
MN 2007



Source: American Community Survey, 2007



## **We care and have cared for people around us our entire lives.**

- An estimated 59% to 75% of caregivers are female.
- Female caregivers spend 50% more time providing care than male caregivers.
- Female caregivers are likely to spend 12 years out of the workforce raising children and/or caring for an older relative or friend.



For this work, we are expected to be  
satisfied with primarily intrinsic  
rewards...

...but are these rewards economically  
sustainable?



# What's missing...

- Better state-level gender segregated data on Health Care/Long Term Care *(and the impact of Health Care Reform)*
- More/better data on older women of color
- More/better data on all women with disabilities.
- Focus on awareness for younger women.  
*(Start with the picture of economic prosperity for an 85 year old woman – then go backwards to develop benchmarks towards this goal.)*

