



MORE WOMEN AND FEWER RESOURCES

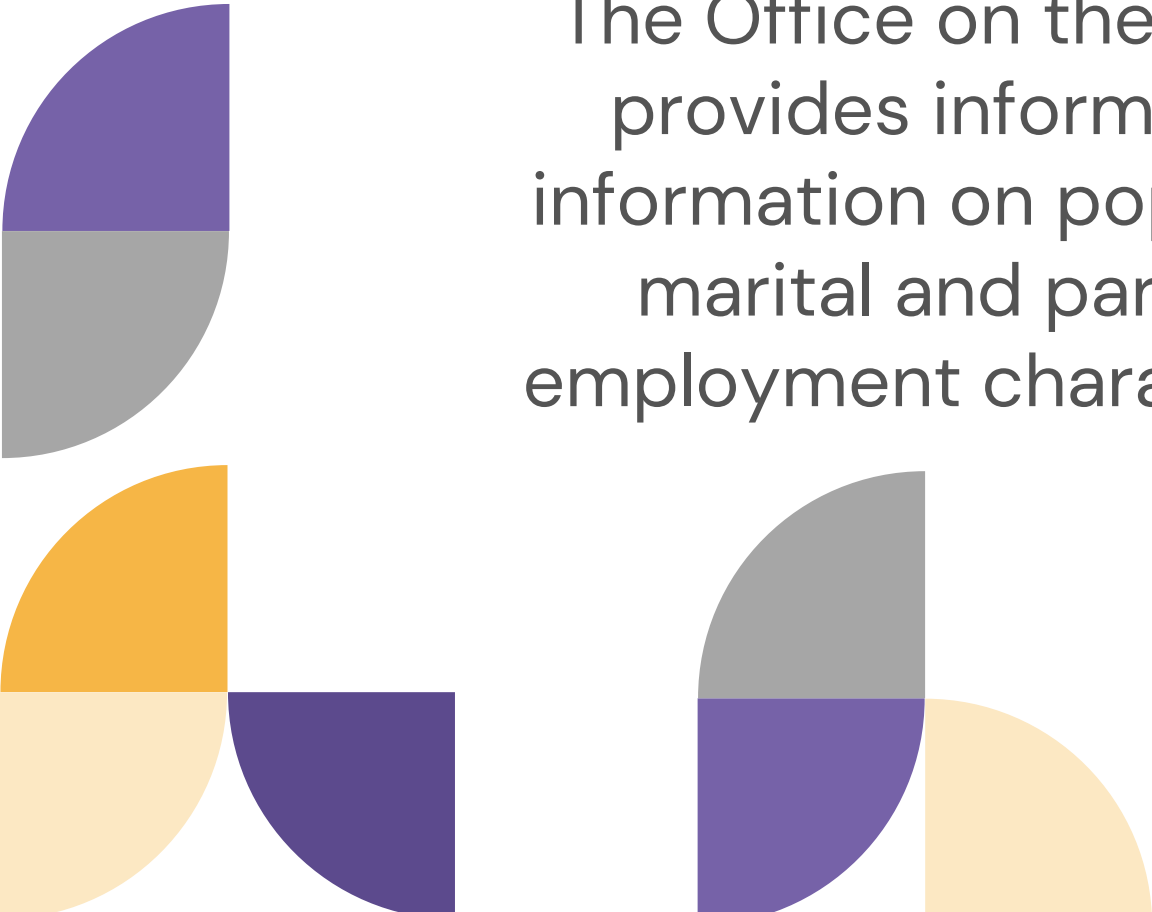
How a lifetime of inequality adds
up for women in Minnesota

June 4, 2024

Heather J. Heyer
Director of the Office on the
Economic Status of Women



OFFICE ON THE ECONOMIC STATUS OF WOMEN



The Office on the Economic Status of Women (OESW) advises the legislature and provides information and statistics on women in Minnesota. The office gathers information on population characteristics, educational attainment and enrollments, marital and parental status, household characteristics, labor force status and employment characteristics, and basic information on women's legal and economic rights. [Minnesota Statutes 3.303](#)

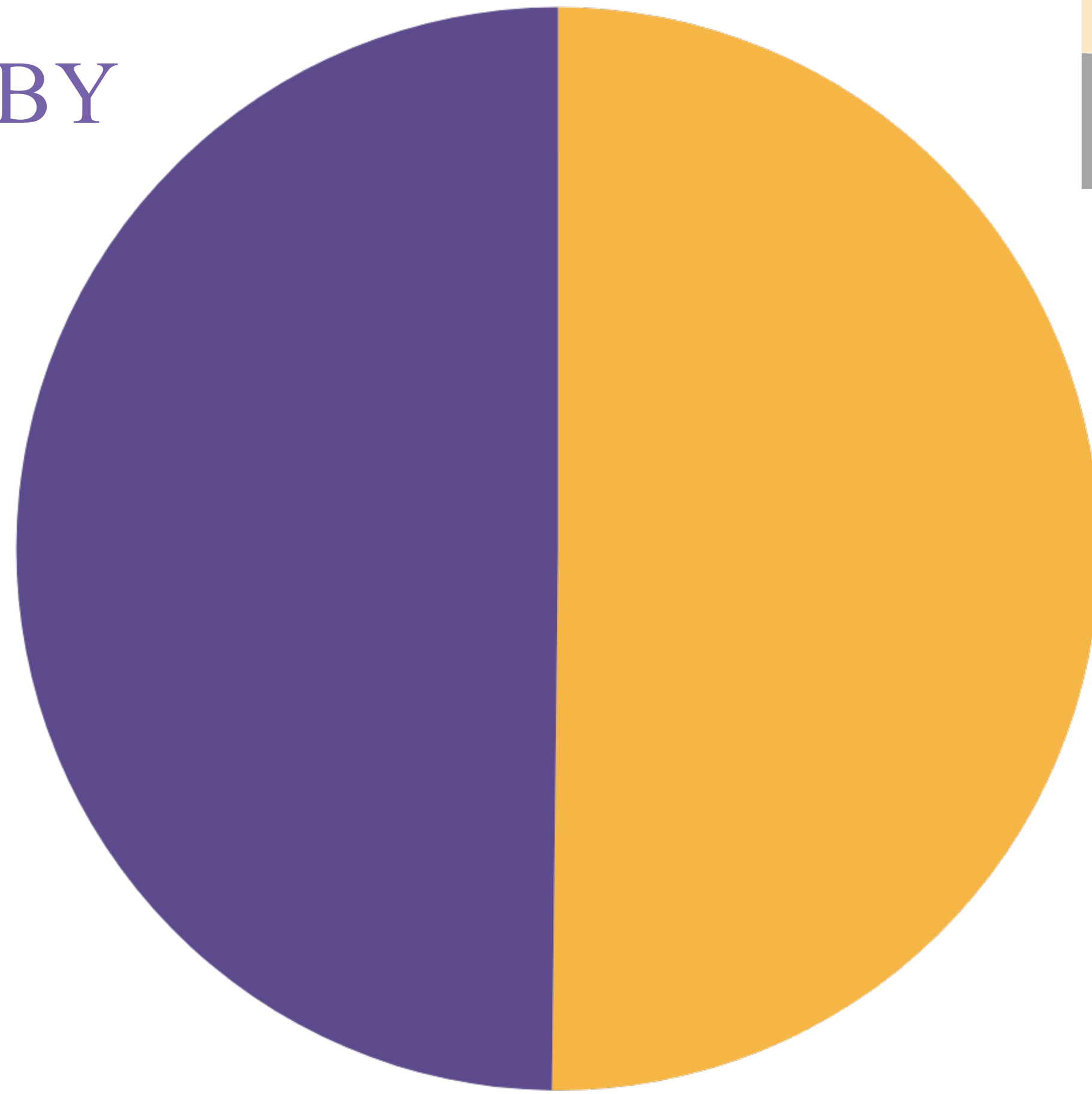
DATA ON MINNESOTA WOMEN



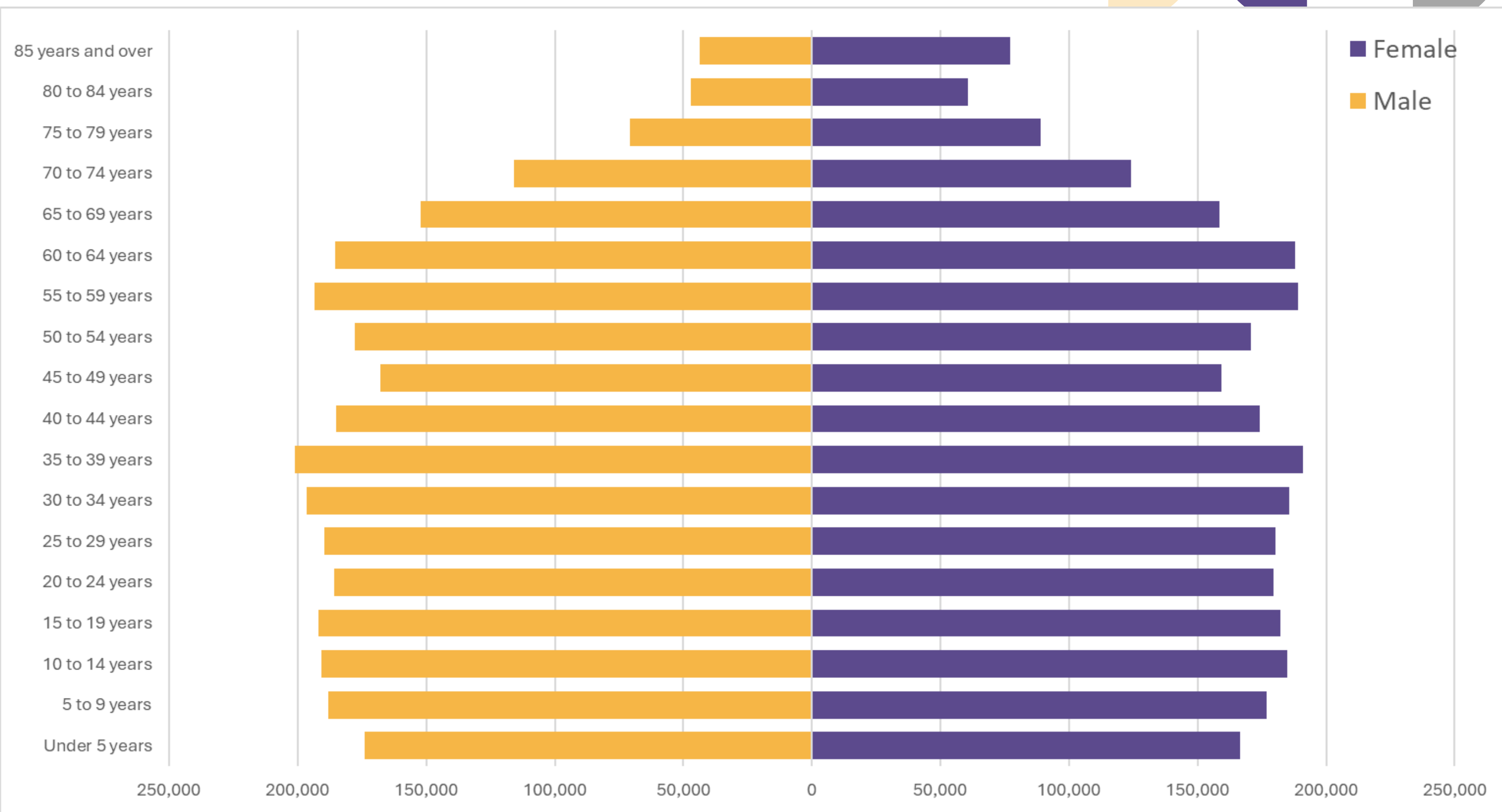
MINNESOTA POPULATION BY GENDER

Women
49.8%

Men
50.2%



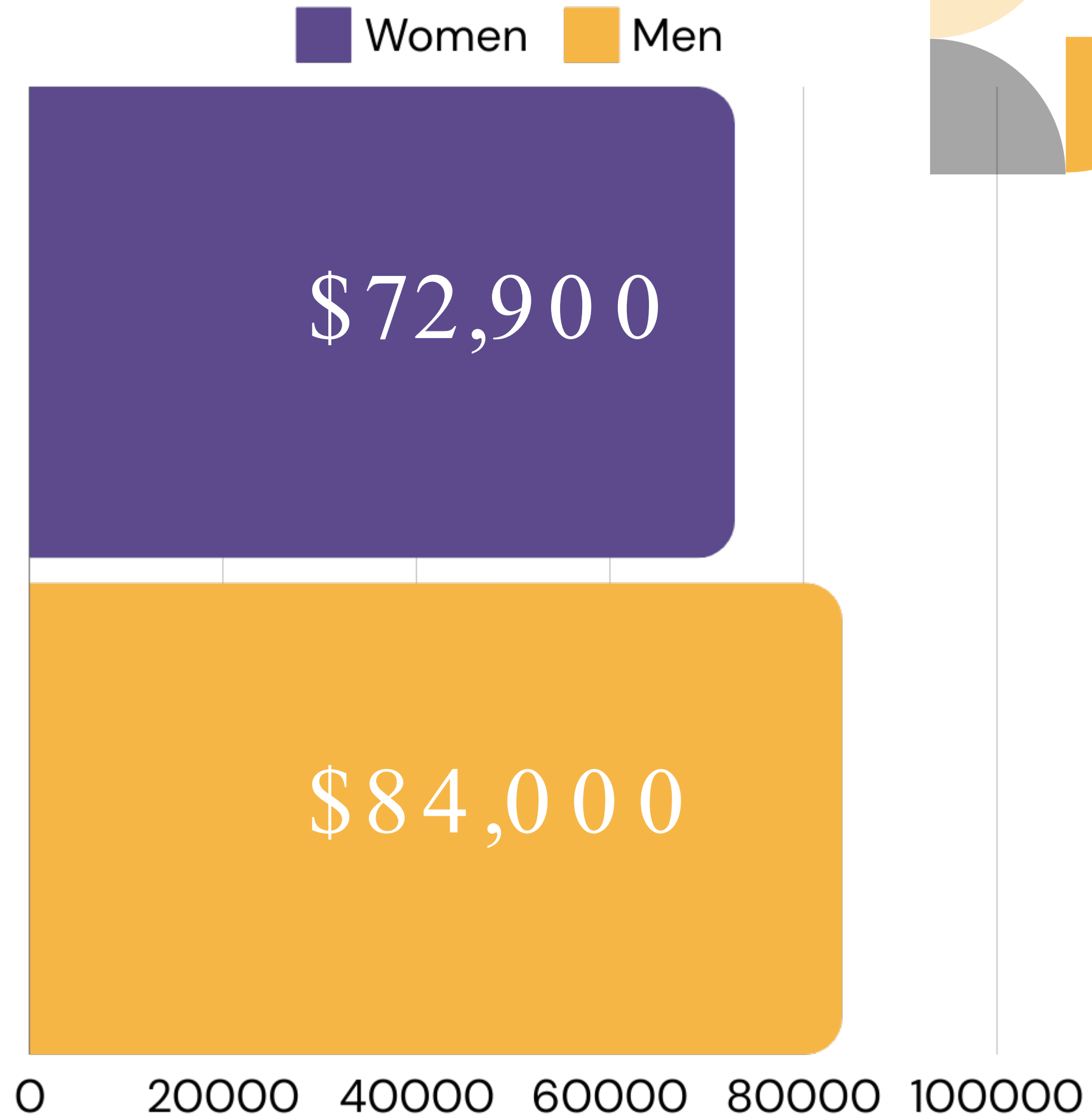
MINNESOTA POPULATION PYRAMID



Source: U.S. Census Bureau, 2022 American Community Survey

MINNESOTA MEDIAN HOUSEHOLD INCOME

Median household income for female headed households is lower than male headed households.



MINNESOTA'S LIVING BELOW POVERTY

Women in Minnesota live below the poverty line at almost two percentage points higher than men.



Source: [Minnesota Compass](#)

MINNESOTA'S 65+ LIVING BELOW POVERTY

Women 65 years or older in Minnesota live below the poverty line at four percentage points higher than men.



Source: [2024 Status of Women and Girls+](#)

GENDER WAGE GAP

Women make less money than men.

In 2024, women working full-time and year-round are paid an average of 84 cents for every dollar paid to men.* In Minnesota, women make 81 cents for every dollar paid to men.**

The wage gap, does not give the size of the actual gap between salaries, but describes the ratio of one salary to another.

The gender and racial wage gaps are often calculated based on earnings data for women and men who work full-time, year-round in order to control for differences in work hours and experience.

Source*: [Census Bureau Equal Pay Day](#)

Source**: [2024 Status of Women and Girls+](#)

Women's Foundation of MN and the Center for Women Gender and Public Poilicy Report

RESEARCH OVERVIEW

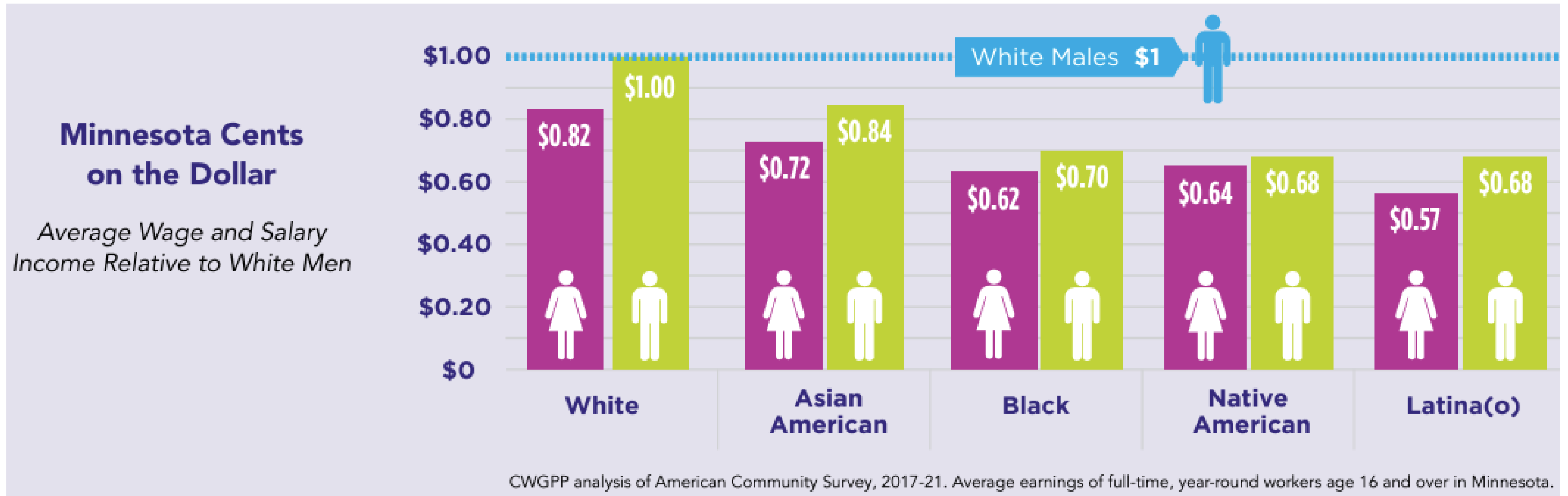
2024 STATUS OF **WOMEN & GIRLS+** IN MINNESOTA

A cooperative effort between the Women's Foundation of Minnesota
and the Center on Women, Gender, and Public Policy of the
Humphrey School of Public Affairs at the University of Minnesota.



MINNESOTA'S GENDER WAGE GAP - DISAGGREGATED DATA

Based on American Community Survey 5 year estimates. Average earning of full-time, year-round workers age 16 and over in Minnesota.



Source: [2024 Status of Women and Girls+](#)



GENDER WAGE GAP HAS LIFETIME IMPACTS

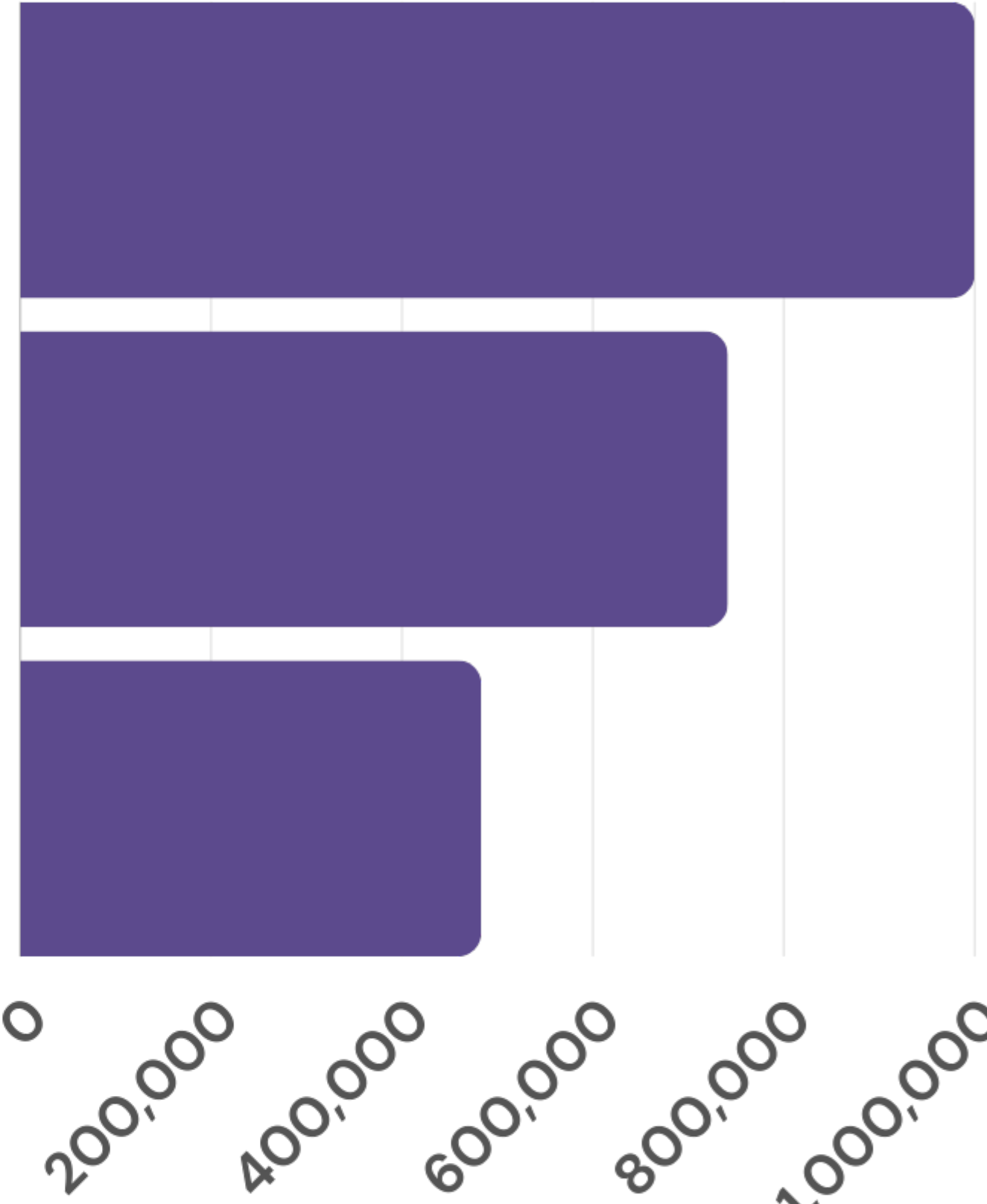


Black, Latina, and Native American Women

Asian Women

White Women

The gender pay gap results in a loss of life time earnings, which impacts women of color at a higher rate.



Source: [2024 Status of Women and Girls+](#)

SOCIAL SECURITY INCOME FOR WOMEN 65+ IS LOWER THAN MEN

The average annual Social Security women 65+ received in 2021 was \$14,204 compared to \$18,108 for men.



MINNESOTA SECURE CHOICE RETIREMENT ACT (2023)

The Minnesota Secure Choice Retirement Program is intended to benefit employees in the private sector who have no opportunity to save for retirement through an employer-sponsored retirement plan such as a 401(k) plan.

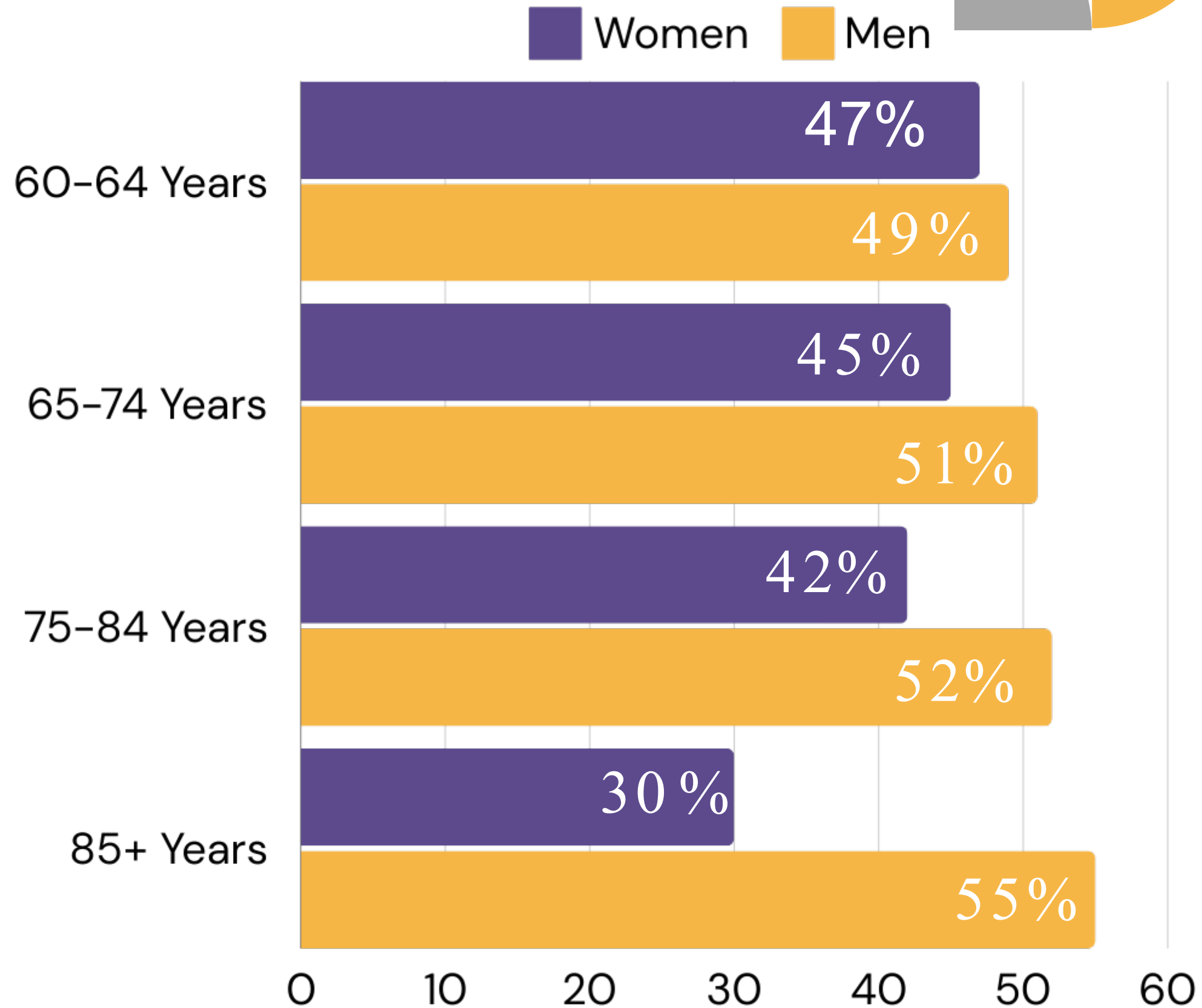
- Employers that do not sponsor a retirement plan for their employees are required to transmit a percentage of each employee's pay to a state sponsored individual retirement account (IRA).
- Employees have the option to change the contribution percentage or opt out of participation altogether.

Source: [Minnesota Statutes 2023, section 187.01](#)



OLDER MINNESOTAN WOMEN LIVING WITH SPOUSE

Minnesota's older women are much less likely than older men to be married and living with a spouse.



Source: [U.S. Census Bureau, 2022 American Community Survey](#)

WOMEN ARE MAJORITY OF LONG-TERM CARE FACILITY RESIDENTS

Women comprise:

- 70% of residential care communities
- 60% of short-term nursing home residents
- 68% of long-term nursing home residents



WOMEN AS CAREGIVERS

Women are more likely to be caregivers than men.

Six in 10 caregivers of people aged 50 or older in the U.S. are women.

This can lead to taking time off from paid employment to provide care for a loved one.



WOMEN AS CARGIVERS, CONTINUED

Additionally, Minnesota women make up over 75% of employees in healthcare, personal care, and service occupations.*

In Minnesota, the direct healthcare workers are**:

- 84% female
- 62% white
- Earning an average hourly wage \$16



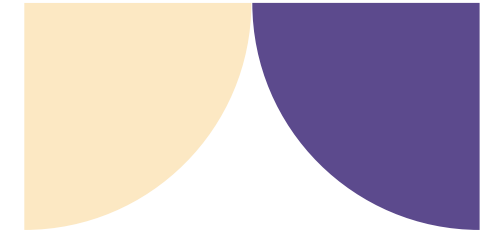

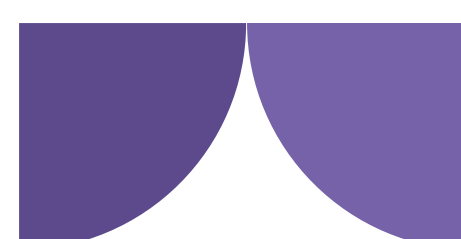
Source*: [2024 Status of Women and Girls+](#)

Source**: [CWGPP Who Earns Fact Sheet 2023](#)

CONSIDERATIONS FOR THE AGING TASK FORCE



Women are a majority of seniors in Minnesota. As a result, almost all aging issues have a greater impact on women.

- Women have less income and less retirement savings compared to men.
 - Continue to focus on policies that impact women throughout their life.
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THANK YOU

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