

Measuring the Economic Well-Being of Families and Children 2003



a child's voice



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Access the data in this book in an interactive format, and find out about national KIDS COUNT data and KIDS COUNT projects throughout the United States at <http://www.kidscount.org>

Introduction

This report looks at the economic well-being of Minnesota children and families in three domains: worker characteristics, income, and economic environment. People interested in child well-being have traditionally focused on indicators of child problems such as teenage pregnancy, school drop outs, juvenile crime and child abuse and neglect. There has also been a movement to develop more promotional or asset-based indicators for children and families, looking at what contributes to healthy growth and development at both the individual and community level.

Less attention has been given to the economic context of children and families' lives, however. This report comes at an especially critical time, as the economy continues to lag, and as Minnesota has made significant budget cuts to programs that assist families in building economic stability. As we work to promote family self-sufficiency and to support parents in raising healthy, well-functioning children, a better understanding of the economic conditions facing families can improve our policy making and inform programs and services.

Overall Findings

1. Too many workers are in situations that make economic self-sufficiency difficult, including lack of health insurance, high child-care costs, limited post-high school education, and long commutes.

Health care, child care, education and transportation are critical economic and workplace issues for all areas of the state. Over 8% of Minnesota workers still need health insurance coverage. Close to half of working families have to fit paying for child care into their budgets. Almost 40% of adults do not have any post-high school training and education. One in ten workers faces a daily commute of more than an hour-and-a-half to available jobs.

2. The income situation in many regions is difficult for large portions of the population. The minimum cost of living (\$47,310 for a family of four) and the cost of housing are far beyond the reach of many low-income families. While the overall per capita personal income is high (\$33,059), many regions of the state still lag behind in per capita

continued on p. 4

personal income and are quite dependent on government payments, particularly social security and Medicare.

3. The current economic environment does not assist working families in becoming self-sufficient.

Unemployment rates have increased to 4.4% for the state; many regions have a high number of dependents for each working-age adult; and the median wage of available jobs is very low (\$9.50 state-wide, much lower in most of greater Minnesota), with most job vacancies in lower-paying occupations such as sales and retail. Families are trying to become economically self-sufficient in this difficult context.

4. Different regions in Minnesota vary greatly in their economic conditions.

Some regions have higher wages and lower unemployment, but a higher cost of living. Others have more low-income families, lower incomes, and higher unemployment, but a lower cost of living. Minnesota is not one unified economic block, but rather many different regions, with different needs and priorities.

Solutions

- **Work Supports for Self-Sufficiency**

Helping families develop economic security is a good way to help with many of the other problems faced by children. Working families need help with work supports such as health insurance and child care assistance, as well as access to opportunities for education and training, and improvements in the transportation system. Affordable housing is also critical to family and community stability. If available jobs are low-paying, workers will absolutely need these supports in order to fill those positions.

- **Targeted Economic Investment with a Focus on Families**

The data in this publication clearly shows that different areas of the state face different economic challenges. Any programs and investment aimed at improving regional economies should be targeted to specific regions and issues that a region faces. The impact of this investment on children and their families should also not be overlooked. An investment in a region's economic health and well-being is an investment in children's health and well-being.

People Without Health Insurance

What Does This Indicator Measure?

This indicator measures the percentage of people who lacked health insurance at any point in the previous year (2000) as a percent of the entire population.

What Does It Tell Us?

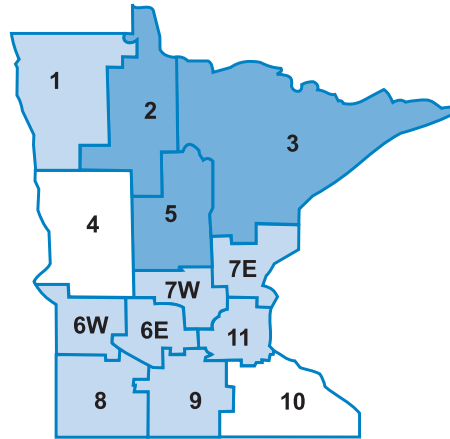
Health insurance is basic to receiving adequate medical care. While most Minnesotans receive health insurance coverage through their employers, many do not, or the premium for themselves or their families is more than they can afford. Health care coverage for individuals and their families enables people to stay healthy and to seek and maintain employment.

In 2001, slightly more than 8% of Minnesotans reported lacking health insurance at some point during the previous year. Regions 2, 3 and 5 had more than 10% of people lacking insurance, the highest rates in the state. Regions 4 and 10 had the lowest percent of people lacking insurance, at around 6%. The remaining regions had between 7-10% of residents who were uninsured.

Most Minnesotans without health insurance were employed (see graph.) These uninsured workers were more likely to work for small employers.

Where Can I Get More Information?

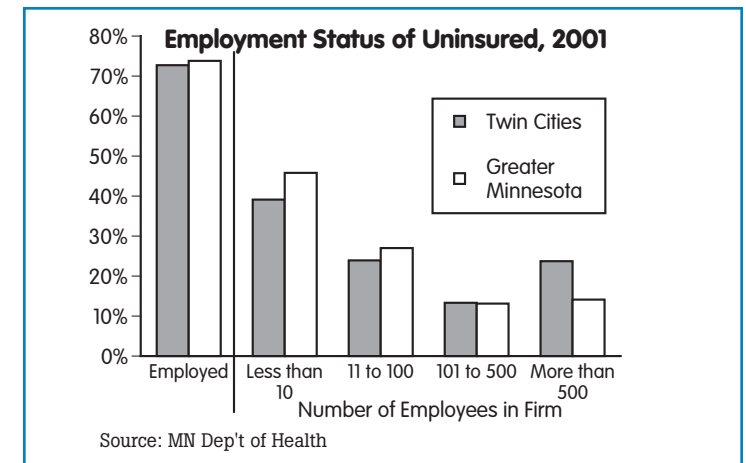
This data on lack of health insurance comes from the Minnesota Health Care Access Survey, conducted by the University of Minnesota and the Minnesota Department of Health. Survey results are available from <http://www.health.state.mn.us/divs/hpsc/hep/heppubs.cfm>.



Percent Uninsured, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

Region	Percent without Health Insurance, (some point in year) 2001
Region 1	8.4%
Region 2	14.1%
Region 3	10.1%
Region 4	6.0%
Region 5	12.4%
Region 6E	9.3%
Region 6W	7.3%
Region 7E	9.4%
Region 7W	6.9%
Region 8	7.9%
Region 9	6.6%
Region 10	5.6%
Region 11	8.0%
Minnesota	8.1%



Working Parents Using Paid Child Care

What Does This Indicator Measure?

This indicator provides an estimate of the percent of working families with children under 12 who used paid child care in 1999. Other working families also need and use child care, but depend on relatives, friends, older siblings, or adjusting their work schedules around school and other supervised activities.

What Does It Tell Us?

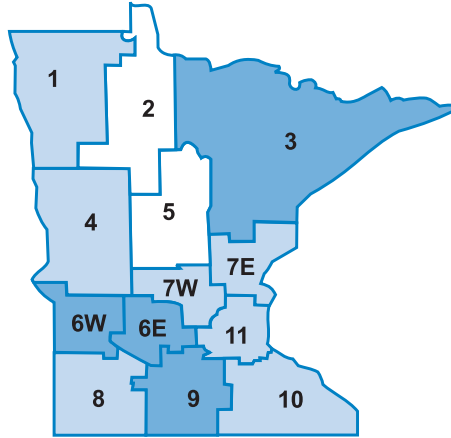
For at least half of Minnesota families, money is spent from the family budget to cover the expense of paid child care. Child care costs vary greatly by type of care, the age and number of children, the number of hours needed each week, and where in the state the family lives. Families also have different preferences about who cares for their children, which means that some families using paid care might prefer care from relatives if it were available, and some families relying on unpaid care might prefer paid care if it were available and affordable.

Fifty percent of Minnesota families are estimated to have paid for child care in 1999. Region 2 had the lowest percentage of families paying for care, 39%, and Region 5 the next highest, 43%. Regions 6E, 6W and 9 had the highest rates, with more than 50% of families paying for care.

The average annual cost of child care in the survey was \$5,668 per year, with some variation depending on family income (see graph).

Where Can I Get More Information?

Information on paying for child care comes from the survey, *Child Care Use in Minnesota*, conducted by the Wilder Research Center. A full report and survey results are available at <http://www.wilder.org/research/reports.html>.

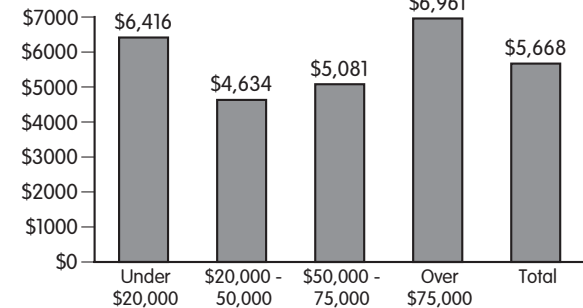


Percent Working Parents Using Paid Child Care, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

Region	Est. % Working Parents Using Paid Child Care, 1999
Region 1	46%
Region 2	39%
Region 3	52%
Region 4	46%
Region 5	43%
Region 6	53%
Region 7	49%
Region 8	47%
Region 9	56%
Region 10	48%
Region 11	50%
Minnesota	50%

Average Annual Cost of Child Care by Household Income, 1999



Source: Wilder Research Center

Adults with Any Post-High School Education

What Does This Indicator Measure?

This indicator measures the percent of adults over age 25 who have had some type of formal education beyond high school, including technical college, trade schools, community college, four-year colleges and universities, and advanced degrees. People are categorized by the highest level of education they have achieved.

What Does It Tell Us?

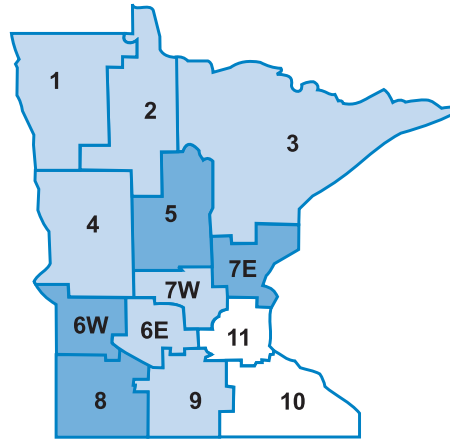
The percent of adults with post-high school education provides some measure of the training and education level of the workforce in a region. Most higher-paying jobs require additional skills and education beyond a high school diploma. In order to attract this type of economic development, a region must have sufficient numbers of skilled and educated workers available for these jobs. However, if these jobs are not available, educated residents will leave.

In 2000, well over half of Minnesota adults, 59%, had education past high school. The Twin Cities Region 11 had by far the highest percentage in this category, with 66% of adults having post high school education. This contrasts with only 44-46% in regions 5, 6 West, 7 East and 8. The remaining regions of the state had between 48 and 54% of adults in this category.

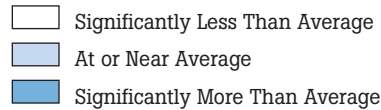
Only 12% of adult Minnesotans had not graduated from high school; 29% were high school graduates but had not had any additional formal education (see chart.)

Where Can I Get More Information?

Information on educational attainment is available from the US Census Bureau 2000 Census at <http://factfinder.census.gov>.

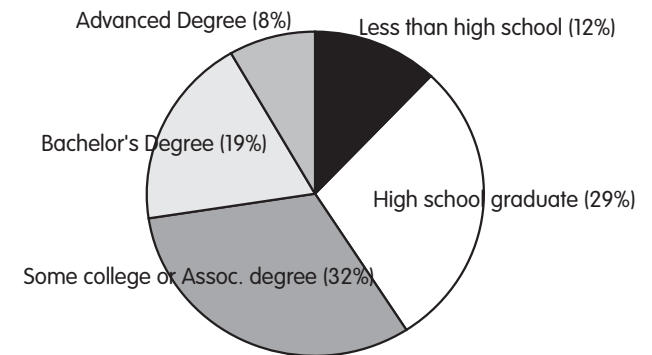


Percent Adults with Any Post-High School Education, Compared to Average



Region	Percent of Adults with Any Post-High School Education, 2000
Region 1	47%
Region 2	51%
Region 3	53%
Region 4	51%
Region 5	46%
Region 6E	48%
Region 6W	44%
Region 7E	45%
Region 7W	53%
Region 8	44%
Region 9	50%
Region 10	54%
Region 11	66%
Minnesota	59%

Minnesota Educational Attainment, 2000



Source: US Census Bureau.

Workers Commuting More Than 45 Minutes Each Way to Work

What Does This Indicator Measure?

This indicator measures the percent of workers who report commuting more than 45 minutes to work each way (or one and a half hours total travel time.) It includes time spent waiting for the bus, carpools and other activities related to traveling to work, and does not include people who work from home.

What Does It Tell Us?

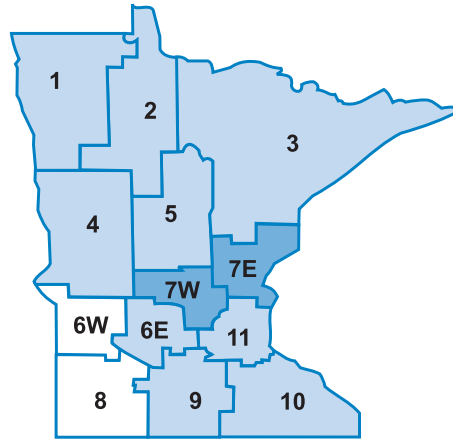
Long commutes to work indicate a lack of desirable jobs nearby. It also impacts the amount of time workers with children have to spend with their families, and limits the amount of time that people have available for non-work activities, including volunteer and recreational activities in their communities.

Overall, only 10% of Minnesota workers spent 45 minutes or more each way commuting to work. However, there were two regions of the state where this percentage was considerably higher – regions 7 East and 7 West, both located in the far suburban reaches of the Twin Cities metro area. Regions 6 West and 8 had the fewest number of workers with longer commutes, at 6%. The remaining regions had between 8 and 11% of workers commuting 45 minutes or more each way.

Seventy-three percent of Minnesotans commuted less than 30 minutes each way to work (see chart) and another 17% commuted 30 to 44 minutes each way.

Where Can I Get More Information?

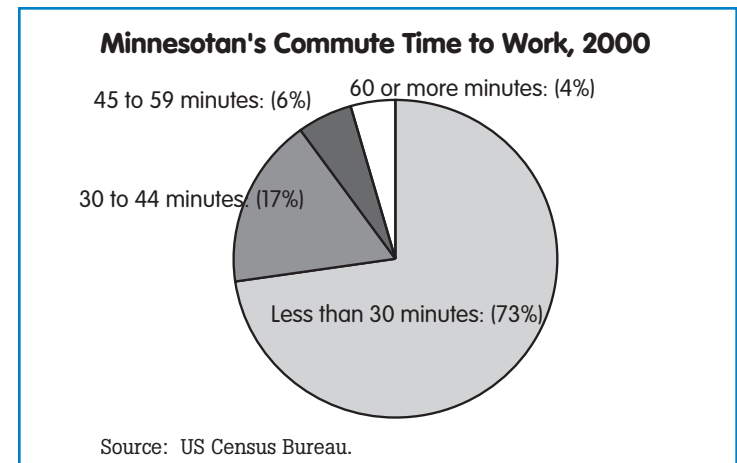
Information on travel time to work is available from the US Census Bureau 2000 Census at <http://factfinder.census.gov>.



Percent Commuting More Than 45 Minutes Each Way, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

Region	Percent Commuting More Than 45 Minutes Each Way to Work, 2000
Region 1	8%
Region 2	9%
Region 3	8%
Region 4	8%
Region 5	11%
Region 6E	11%
Region 6W	6%
Region 7E	28%
Region 7W	17%
Region 8	6%
Region 9	8%
Region 10	9%
Region 11	9%
Minnesota	10%



Families with Children Below 150% of Poverty

What Does This Indicator Measure?

This indicator measures the percent of families with children in 1999 that had incomes below 150% of the federal poverty line (in 2003, that level is approximately \$27,000 per year for a family of four). Families are defined as a single parent or married couple with related children under eighteen in their household.

What Does It Tell Us?

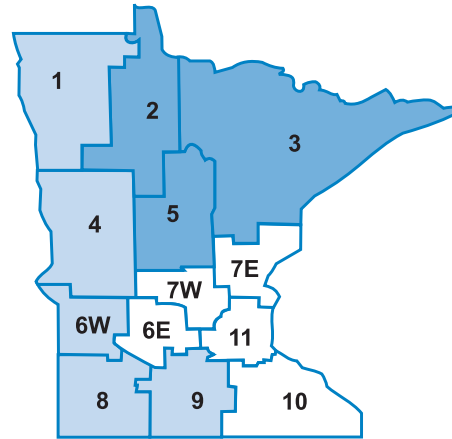
The percent of families below 150% of the poverty line provides an estimate of some of the families who may lack sufficient income to meet their families' needs, and who may need assistance with work supports such as health care insurance and child care. These families are in precarious financial shape, and are the most vulnerable to changes in assistance programs, fee increases, lay-offs and reductions in work hours and other stresses on their financial capacity.

Fourteen percent of Minnesota families with children lived below 150% of the poverty line. This translates to one out of every seven families with children. Regions 2, 3 and 5 had the highest percentages of families in this category, between 20–30% of families. The lowest percent of families below 150% of the poverty line was in Region 7 West with 10%, followed by Region 11, with 12%.

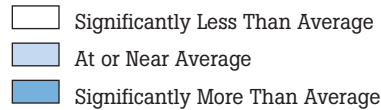
Eleven percent of Minnesota families with children lived below 130% of the poverty line (see chart).

Where Can I Get More Information?

The US Census Bureau provides information from the 2000 Census at <http://factfinder.census.gov>. The Small Area Income and Poverty Estimates Program (SAIPE) also provides periodic county-level estimates of poverty: <http://www.census.gov/hhes/www/saipe.html>.

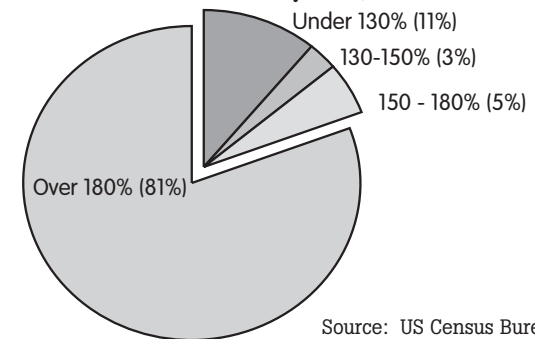


Percent of Families with Children Below 150% of Poverty, Compared to Average



Region	Percent of Families with Children Below 150% of Poverty
Region 1	19.0%
Region 2	29.5%
Region 3	21.1%
Region 4	19.8%
Region 5	22.9%
Region 6E	14.9%
Region 6W	19.5%
Region 7E	15.1%
Region 7W	10.2%
Region 8	18.9%
Region 9	15.8%
Region 10	13.2%
Region 11	11.7%
Minnesota	13.9%

Minnesota Family Income as a Percent of the Poverty Line, 1999



Source: US Census Bureau.

Minimum Cost of Living, Family of Four

What Does This Indicator Measure?

The minimum cost of living is an analysis of the monthly budget requirements necessary to achieve a “no frills” standard of living for a family of four with two working parents. There is no entertainment budget, no restaurant meals, no vacation, and nothing set aside for emergencies, retirement or children’s college education.

What Does It Tell Us?

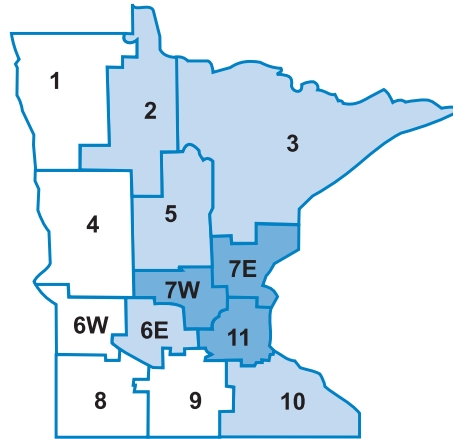
The minimum cost of living for a family of four provides a guideline for how much a family needs based on how much actual items cost, such as housing, health care, food, transportation. This contrasts with the federal poverty line, which is set at a level that is unrealistic to support a family, and does not take into account cost differences between states, regions or counties. Knowing the minimum cost of living enables a more accurate analysis of wage levels and benefit levels of various public assistance programs.

The estimated minimum cost of living for a family of four with two working parents was estimated at \$47,310 for Minnesota in 2002. There is almost a \$15,000 difference between the highest cost region, Region 11, and the lowest cost region, Region 6 West. Greater Minnesota regions tend to have fairly similar costs of living compared to the Twin Cities and its closest other region, 7 East.

Housing took the biggest share of the family budget, followed by child care, transportation, taxes and food.

Where Can I Get More Information?

The full report, titled “The Cost of Living in Minnesota,” is available from the Jobs Now Coalition at <http://www.jobsnwcoalition.org/>



Minimum Cost of Living, Family of Four, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

Region	Minimum cost of Living, Family of Four, 2002
Region 1	\$ 39,577
Region 2	\$ 41,289
Region 3	\$ 41,784
Region 4	\$ 39,677
Region 5	\$ 41,488
Region 6E	\$ 41,598
Region 6W	\$ 36,624
Region 7E	\$ 48,551
Region 7W	\$ 44,620
Region 8	\$ 37,372
Region 9	\$ 39,813
Region 10	\$ 43,252
Region 11	\$ 51,470
Minnesota	\$ 47,310

Category	Amount Needed Per Month, Two Working Adults with Two Children
Food	\$509
Housing	\$1,009
Health Care	\$339
Transportation	\$561
Child Care	\$697
Clothing/Other	\$290
<u>Net Taxes</u>	<u>\$538</u>
Monthly Total	\$3,942
Annual Total	\$47,310
Combined Hourly Wages	\$23

Fair Market Rate Housing Cost, Two-Bedroom Apartment

What Does This Indicator Measure?

This indicator measures the estimated cost of a two bedroom apartment as calculated by the US Department of Housing and Urban Development (HUD). It includes all utilities, except for telephones.

What Does It Tell Us?

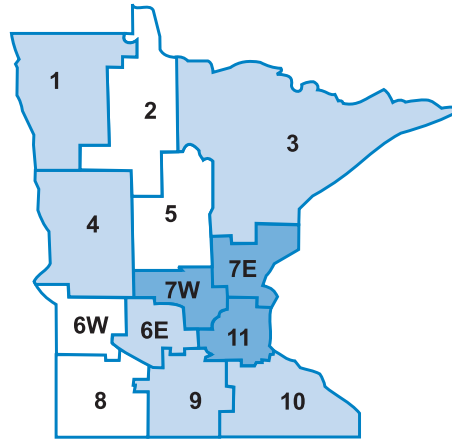
Housing is the largest expense for most family budgets. Having affordable housing also leads to greater housing stability by reducing the need for frequent moves which is disruptive to children. Although the majority of Minnesotans own their homes, 16% of families with children rent their housing, and this percentage is much higher for single parents.

Housing costs were greatest in the metro area and the regions just north of the metro area in 2003. Housing costs were least in Regions 2, 5, 6 West and 8, in the north central and southwestern parts of the state. The Fair Market Rate cost for a two bedroom apartment in Region 11 was \$912, more than twice the cost in the least expensive region, Region 8.

Single mothers and their children were much more likely to rent their housing (45%), followed by single fathers (30%), and married couples with children (9%) (see chart).

Where Can I Get More Information?

The US Department of Housing and Urban Development regularly publishes fair market housing rates for counties and metropolitan areas. <http://www.huduser.org/datasets/fmr.html>



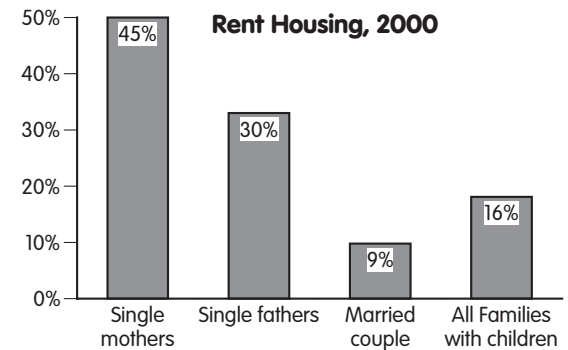
Fair Market Rate Housing Costs, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

Region HUD Fair Market Rent, 2 Bedroom Apartment, 2003

Region	HUD Fair Market Rent, 2 Bedroom Apartment, 2003
Region 1	\$ 463
Region 2	\$ 447
Region 3	\$ 466
Region 4	\$ 462
Region 5	\$ 442
Region 6E	\$ 514
Region 6W	\$ 438
Region 7E	\$ 688
Region 7W	\$ 722
Region 8	\$ 438
Region 9	\$ 470
Region 10	\$ 516
Region 11	\$ 912
Minnesota	N/A

Percent of Families with Children Who Rent Housing, 2000



Source: US Census Bureau.

Ratio of Wages to Government Payments

What Does This Indicator Measure?

This indicator measures the relationship between the amount of money that people in a region are earning through wages and salaries, compared to government payments (also known as transfer payments) to individuals – Social Security, federal pensions, veterans' benefits, food stamps and other programs.

What Does It Tell Us?

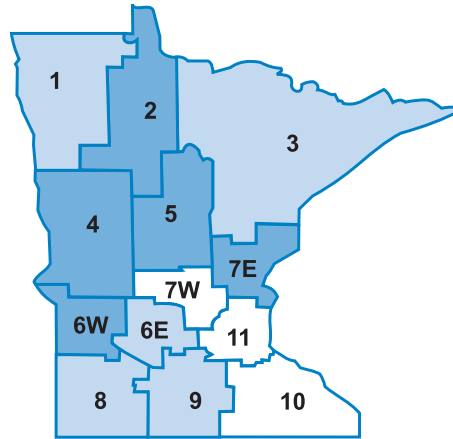
This ratio measures a region's reliance on government payments of various types. Changes to government programs can have significant impacts on regional economies as well as the affected individuals. The majority of government payments goes to programs such as Social Security and Medicare, and may form a significant source of income within a region.

Throughout Minnesota, income from wages and salaries was about \$100 billion, and government payments to individuals were \$18.7 billion in 2001, resulting in a ratio of wages to government payments of 5.3. In other words, income from wages was just over five times that of income from government payments. In Regions 2, 4, 5, 6 West and 7 East, income from wages was only two times more than income from government payments. This contrasted with Region 11, where wage and salary income was almost eight times that of government payments. The remaining regions had ratios of wages to payments ranging between 2.5 and 4.4.

The largest component of transfer payments was retirement and disability insurance (commonly referred to as Social Security) followed by medical payments (such as Medicare). (See chart.)

Where Can I Get More Information?

The Regional Economic Information System at the US Bureau of Economic Analysis has detailed information on sources of income for the state and counties. <http://www.bea.doc.gov/bea/regional/reis/>

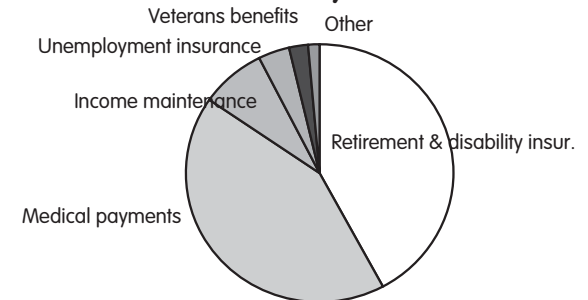


Ratio of Wages to Government Payments, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

Region	Ratio of Wages to Government Payments, 2001
Region 1	2.5
Region 2	2.0
Region 3	2.6
Region 4	2.2
Region 5	2.1
Region 6E	3.2
Region 6W	1.9
Region 7E	2.2
Region 7W	4.4
Region 8	2.5
Region 9	3.2
Region 10	4.3
Region 11	7.7
Minnesota	5.3

Components of Transfer Payments to Individuals, 2001



Source: US Bureau of Economic Analysis.

Per Capita Personal Income

What Does This Indicator Measure?

The per capita personal income is the total income of persons in the state or region divided by the total number of residents. This includes children, seniors and others not in the work force.

What Does It Tell Us?

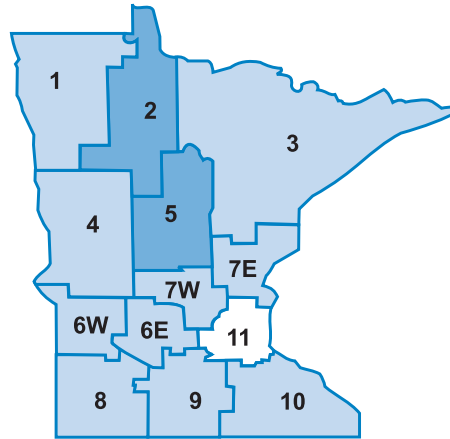
The per capita personal income provides a comparison of the total amount of money coming into the region relative to its population, compared to other regions. It does not tell us how much the average worker earns in a county or what the average job pays.

Per capita personal income (PCPI) in 2001 was far higher in the Twin Cities area (Region 11) than in any other area of the state. Although many low-income people live in Region 11, there were also many very highly paid individuals, and a larger number of workers relative to those not working. The lowest PCPI was in Regions 2 (\$21,435) and 5 (\$21,388) in northern Minnesota. In Region 5, the PCPI was only 58% of the PCPI in Region 11. The PCPI for the remaining regions of the state was more similar, ranging from \$23,460 in Region 6 West, to \$26,853 in Region 10.

The PCPI rose quite steeply between 1995 and 1999, but has grown more slowly since that time (see chart).

Where Can I Get More Information?

The FedStats web site has information about Per Capita Personal Income and links to federal government sources: http://www.fedstats.gov/qf/meta/long_58607.htm



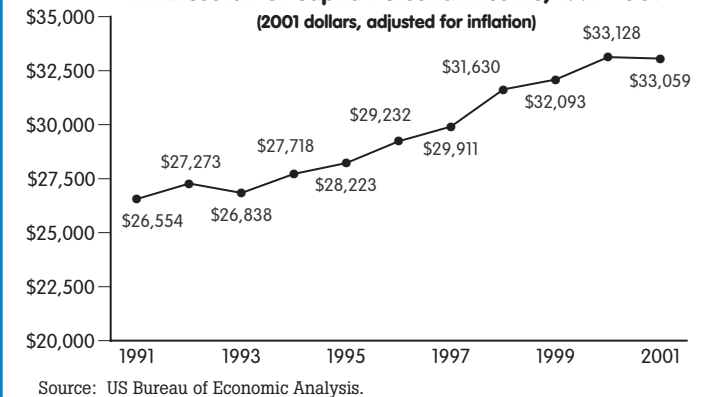
Per Capita Personal Income, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

Region Per Capita Personal Income, 2001

Region	Per Capita Personal Income, 2001
Region 1	\$ 23,451
Region 2	\$ 21,435
Region 3	\$ 24,858
Region 4	\$ 24,028
Region 5	\$ 21,388
Region 6E	\$ 25,296
Region 6W	\$ 23,460
Region 7E	\$ 23,465
Region 7W	\$ 25,617
Region 8	\$ 24,697
Region 9	\$ 25,281
Region 10	\$ 26,853
Region 11	\$ 36,602
Minnesota	\$ 33,059

Minnesota Per Capita Personal Income, 1991-2001
(2001 dollars, adjusted for inflation)



Source: US Bureau of Economic Analysis.

Annual Unemployment Rate

What Does This Indicator Measure?

The unemployment rate counts the number of people age 16 and over who are looking for work compared to the number of people over age 16 in the population. It does not measure people who are underemployed (i.e. working part time but want to work full time) or discouraged workers who are not actively job seeking.

What Does It Tell Us?

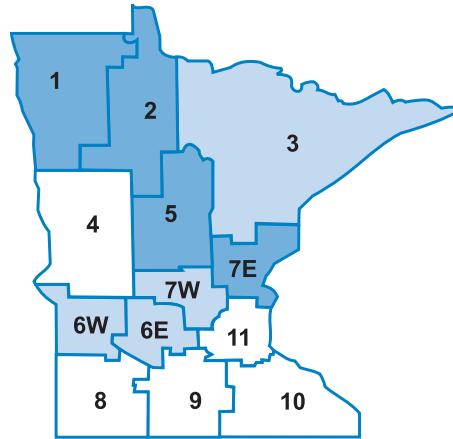
The unemployment rate provides an indication of how many workers are available for jobs and what the competition is for available employment. A higher unemployment rate may indicate that there are not enough jobs to meet the needs of workers for employment. It can also result in lower wages and fewer benefits, as employers have more applicants for available jobs. A lower unemployment rate may indicate a shortage of workers for newly created and existing jobs.

In Minnesota, the annual unemployment rate was 4.4% in 2002. In 2002, unemployment rates ranged from a low of 3.5% in Region 8, to 6% or higher in Regions 1, 2, 5 and 7 East. The rest of the state's regions ranged between 4-5% annual unemployment.

Unemployment rates increased steadily since 1998 (see chart) although the 2002 rate remained less than the 1993 rate.

Where Can I Get More Information?

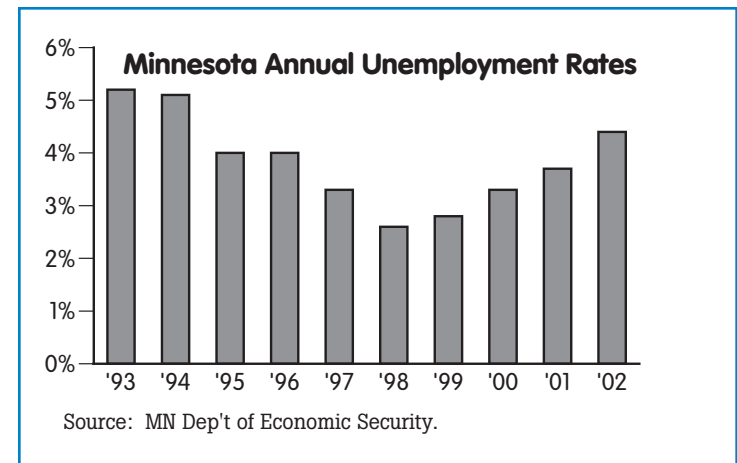
The Minnesota Department of Economic Security provides unemployment data on a monthly and annual basis for all counties and regions. <http://www.mnwfrc.org/lmi/download/dlaus.htm>



Annual Unemployment Rate, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

Region	Annual Unemployment Rate, 2002
Region 1	6.0%
Region 2	5.8%
Region 3	5.3%
Region 4	4.1%
Region 5	5.9%
Region 6E	4.9%
Region 6W	4.5%
Region 7E	6.9%
Region 7W	4.8%
Region 8	3.5%
Region 9	4.1%
Region 10	4.1%
Region 11	4.1%
Minnesota	4.4%



Ratio of Dependents to Workers

What Does This Indicator Measure?

The ratio of dependents to workers is the total number of people under age 20 and over age 65 (“dependents”) compared to the number of working age adults (“workers”). This measures the balance between children and seniors – who typically are not contributing significantly to the formal wage economy – and working age adults.

What Does It Tell Us?

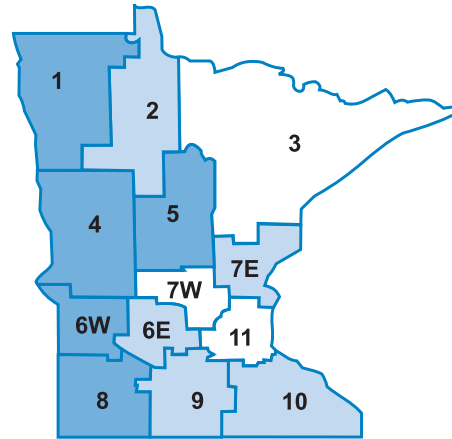
A higher number shows that fewer working age adults are available to support children and seniors; a lower number shows that more working age adults are available. This ratio can suggest the economic support available for children and senior services such as education, child care, medical care, transportation, and housing, compared to the need for these services and infrastructure such as schools or assisted living facilities.

In Minnesota, there were about 70 dependents for every 100 workers in 2000. Seventy percent of these dependents were children and 30% were seniors. Region 6 West and Region 8 have ratios near 90, reflecting greater proportions of older adults. Regions 3, 7 West and 11 had the lowest ratios, reflecting relatively young populations in the case of Regions 7 West and 11, and a relatively low proportion of children in Region 3. The remainder of the regions had ratios between 76 and 86.

The majority of dependents statewide were children (50 per 100 workers) compared to seniors (21 per 100 workers) (see chart).

Where Can I Get More Information?

Demographic projections about Minnesota population are available from the State Demographer’s Office: http://www.demography.state.mn.us/demog_03.html

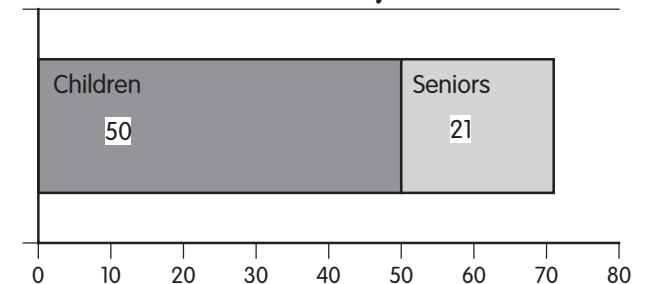


Ratio of Dependents to Workers, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

	Ratio, Children to Workers, 2000	Ratio, Seniors to Workers, 2000	Ratio, Dependents to Workers, 2000
Region 1	55	32	86
Region 2	56	26	82
Region 3	42	29	71
Region 4	54	32	85
Region 5	53	32	85
Region 6E	55	29	83
Region 6W	52	40	92
Region 7E	54	22	76
Region 7W	55	17	72
Region 8	55	36	91
Region 9	52	27	79
Region 10	52	24	76
Region 11	47	16	63
Minnesota	50	21	70

Ratio, Dependents for Every 100 Minnesota Workers, 2001



Source: State Demographer's Office.

Median Wage of Available Jobs with Highest Vacancies

What Does This Indicator Measure?

There are two indicators in this section. The first is the median wage of available jobs for the fourth quarter of 2002 (October-December.) (The median wage means that this is the amount half way in between the highest paid available job and the lowest paid available job.) The second is the two occupations with the highest numbers of available jobs.

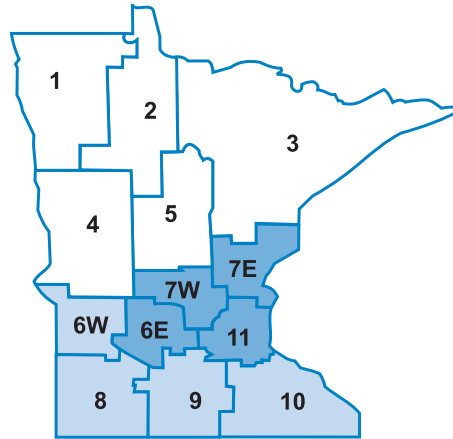
What Does It Tell Us?

Knowing the median wage and types of occupations that are available to people looking for work provides more information than simply knowing that jobs exist. If jobs do not pay enough to support a family, and if available jobs are concentrated in lower paying sectors or require specific skills and training, this provides a fuller picture of a region's economic condition. It can also be compared to data about the actual cost of living in a region.

For the fourth quarter of 2002, the median wage of available jobs in Minnesota was \$9.50 per hour. The occupations with the greatest number of available jobs were in sales and training, and in office and administrative support. The median wage varied by region, from \$6 to \$10 per hour. Available jobs were also most frequent in the following occupations: food preparation and service; education, training and library; health care practitioners; and transportation and material moving.

Where Can I Get More Information?

The Minnesota Department of Economic Security job vacancy survey collects this information regularly. <http://www.mnwfc.org/lmi/jobvacancy/jvsdata.htm>

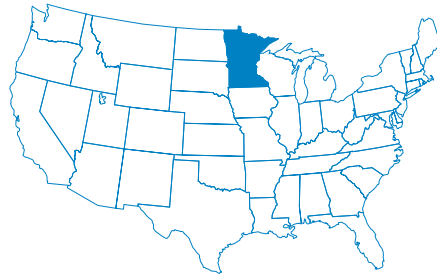


Median Wage of Available Jobs, Compared to Average

- Significantly Less Than Average
- At or Near Average
- Significantly More Than Average

Region	Median Hourly Wage of Available Jobs, 2002	Occupation With Highest Number of Job Vacancies	Next Highest
Region 1	\$ 8.00	Food Prep & Service	Education, Training & Library
Region 2	\$ 8.00	Food Prep & Service	Education, Training & Library
Region 3	\$ 6.00	Sales & Related	Food Prep & Service
Region 4	\$ 8.00	Food Prep & Service	Education, Training & Library
Region 5	\$ 8.00	Food Prep & Service	Education, Training & Library
Region 6E	\$ 10.00	Office & Admin. Support	Healthcare Practitioners
Region 6W	\$ 8.76	Food Prep & Service	Transportation & Material Moving
Region 7E	\$ 10.00	Office & Admin. Support	Healthcare Practitioners
Region 7W	\$ 10.00	Office & Admin. Support	Healthcare Practitioners
Region 8	\$ 8.76	Food Prep & Service	Transportation & Material Moving
Region 9	\$ 8.76	Food Prep & Service	Transportation & Material Moving
Region 10	\$ 8.50	Transport. & Material Moving	Sales & Related
Region 11	\$ 10.00	Office & Admin. Support	Sales & Related
Minnesota	\$ 9.50	Sales & Related	Office & Admin. Support

Minnesota



Minnesota is made up of 87 counties, including city, suburban and rural areas. It is bordered by Wisconsin, Iowa, North and South Dakota, and Canada.

Worker Characteristics: Fifty-nine percent of adults had a post-high school education in Minnesota compared to 52% nationally, and 10% of workers commuted over 45 minutes each way to work, compared to 15% for the country as a whole. An estimated 50% of Minnesota working families used paid child care, and eight percent lacked health care at some point in the year.

Economic Data: Fourteen percent of families with children lived below 150% of poverty compared to 23% nationally. The per capita personal income in Minnesota was higher than the country's (\$33,059 vs. \$30,413), and the ratio of wages to government payments was lower in Minnesota (5.3) than for the United States (7.4.). The minimum cost of living for a family of four was \$40,859.

Work Environment: The state had an unemployment rate of 4%, lower than the nation's rate almost 6% in 2002. It had a similar ratio of dependents to workers (68 for every 100 compared to 69 for every 100 nationally). The median wage of available jobs was \$9.50 per hour in the fourth quarter of 2002, and the occupational group with the most vacancies in 2002 was sales and related occupations.

Worker Characteristics

People without health insurance (at some point in year), 2001	8.1%
Working parents using paid child care, 2001	49.8%
Adults with any post-high school education, 2000	59.1%
Workers commuting over 45 minutes each way to work, 2000	10.0%

Income

Families with children below 150% of poverty, 1999	13.9%
Ratio, wages to government payments, 2001	5.3
Per capita personal income, 2001	\$ 33,059
Minimum cost of living, family of four, 2002	\$ 47,310
Fair market rate housing costs, two-bedroom apartment, 2003	n/a

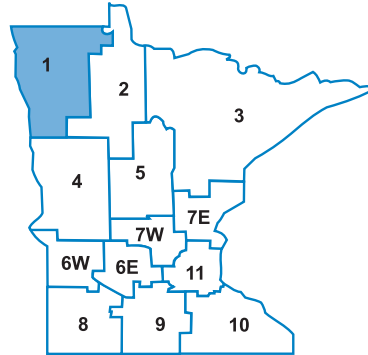
Economic Environment

Annual unemployment rate, 2002	4.4%
Ratio of dependents to workers, 2000	70
Median wage of available jobs, 2002	\$ 9.50
Occupation with highest number of vacancies, 2002	Sales & Related

Definitions for the data are on page 31.

Region 1

(Kittson, Marshall, Norman, Pennington, Polk, Red Lake and Roseau Counties)



Region 1, in the northwest corner of Minnesota, is made up of Kittson, Marshall, Norman, Pennington, Polk, Red Lake and Roseau counties. Larger towns and cities in the region include Crookston, East Grand Forks, Roseau, and Thief River Falls.

Worker Characteristics: Region 1 is similar to the average Minnesota region for this category. Just over eight percent of people in Region 1 were uninsured, 46% of workers used paid child care, 47% had a post-high school education, and 8% commuted more than 45 minutes each way to work.

Income: Region 1 also resembles the average county in terms of income data. However, the minimum cost of living for a family of four, \$39,577, was lower than the average region. About 19% of families lived below 150% of poverty, wages in the region were two and a half times the amount of government payments, and the per capita personal income was \$23,451. The Fair Market Housing Cost for a two-bedroom apartment was also close to the average region at \$463.

Economic Environment: Region 1 was worse off than the average region on indicators of economic environment. It had a higher unemployment rate, 6%, a higher rate of dependents to workers, (86 for every 100 workers) and a lower median wage for available jobs (\$8 per hour.) The occupational category with the most vacancies in 2002 was food preparation and service.

	Region	Compared to Average Region
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Worker Characteristics

People without health insurance (at some point in year), 2001	8.4%	Average
Working parents using paid child care, 2001	45.9%	Average
Adults with any post-high school education, 2000	47.0%	Average
Workers commuting over 45 minutes each way to work, 2000	8.4%	Average

Income

Families with children below 150% of poverty, 1999	19.0%	Average
Ratio, wages to government payments, 2001	2.5	Average
Per capita personal income, 2001	\$ 23,451	Average
Minimum cost of living, family of four, 2002	\$ 39,577	Lower
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 463	Average

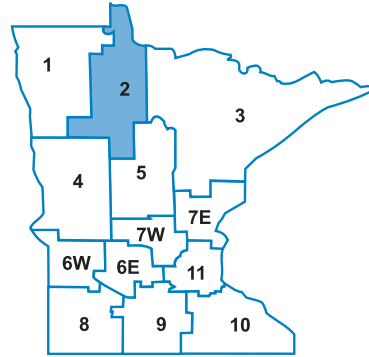
Economic Environment

Annual unemployment rate, 2002	6.0%	Higher
Ratio of dependents to workers, 2000	86	Higher
Median wage of available jobs, 2002	\$ 8.00	Lower
Occupation with highest number of vacancies, 2002	Food Prep & Service	

Definitions for the data are on page 31.

Region 2

(Beltrami, Clearwater, Hubbard,
Lake of the Woods, and Mahanomen
Counties)



Region 2, Headwaters in north central Minnesota, is made up of Beltrami, Clearwater, Hubbard, Lake of the Woods, and Mahanomen counties. Larger towns in the region include Baudette, Bemidji, and Park Rapids, and the region includes the White Earth and Red Lake Indian Reservations.

Worker Characteristics: Region 2 had the highest percent of people without health insurance (14.1%). The percentage of adults with a post-high school education (51%), and the percentage who commuted over 45 minutes each way to work (almost 9%) were close to the rate of the average region. An estimated 39% of working families used paid child care, the lowest percentage of any region.

Income: Region 2 was below the average region for several indicators of income. It had the highest percentage of families below 150% of poverty at 30%, a lower ratio of wages compared to government payments (wages are twice as much as payments), and a lower per capita personal income of \$21,435. The minimum cost of living for a family of four, \$41,289, was lower than the average region. The Fair Market Rate cost for a two-bedroom apartment was \$447, less than in the average region.

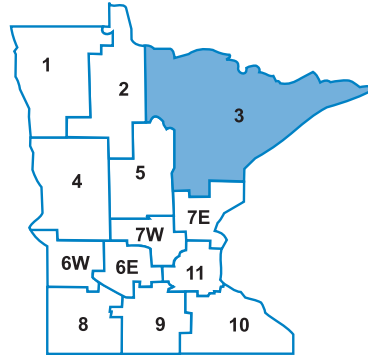
Economic Environment: Region 2 was worse off than the average region with a higher unemployment rate (6%), and a lower median wage for available jobs (\$8 per hour). It resembled the average region for the ratio of dependents to workers, with 82 dependents for every 100 workers. The occupational group with the most vacancies in 2002 was food preparation and service.

Definitions for the data are on page 31.

	Region	Compared to Average Region
Worker Characteristics		
People without health insurance (at some point in year), 2001	14.1%	More
Working parents using paid child care, 2001	39.1%	Fewer
Adults with any post-high school education, 2000	50.9%	Average
Workers commuting over 45 minutes each way to work, 2000	8.8%	Average
Income		
Families with children below 150% of poverty, 1999	29.5%	More
Ratio, wages to government payments, 2001	2.0	Lower
Per capita personal income, 2001	\$ 21,435	Lower
Minimum cost of living, family of four, 2002	\$ 41,289	Average
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 447	Higher
Economic Environment		
Annual unemployment rate, 2002	5.8%	Higher
Ratio of dependents to workers, 2000	82	Average
Median wage of available jobs, 2002	\$ 8.00	Lower
Occupation with highest number of vacancies, 2002	Food Prep & Service	

Region 3

(Aitkin, Carlton, Cook, Itasca, Koochiching, Lake, and St. Louis Counties)



Region 3, the Arrowhead in northeastern Minnesota, is made up of Aitkin, Carlton, Cook, Itasca, Koochiching, Lake and St. Louis counties. Larger towns and cities in the region include Duluth, Grand Rapids, Hibbing, International Falls, and Virginia, and the region includes the Bois Forte, Fond du Lac, Grand Portage, and Leech Lake Indian Reservations.

Worker Characteristics: Region 3 resembled the average region in Minnesota, with 53% of adults with a post-high school education, and 8.3% of workers who commuted over 45 minutes each way to work. A higher percentage of people were uninsured in Region 3 than in the average region (10%). An estimated 52% of working families used paid child care, more than the average region.

Income: Region 3 also resembled the average region for most indicators of income. It had two-and-a-half times as many wages as government payments, a per capita personal income of \$24,858, and a minimum cost of living for a family of four of \$41,784. The Fair Market Rate cost for a two-bedroom apartment was \$466. However, 21% of families lived below 150% of poverty, higher than the average region.

Economic Environment: Region 3 had the lowest median wage of available jobs (\$6 per hour). The unemployment rate of 5.3% was average, and the ratio of dependents to workers (71 for every 100) was lower than for the average region. The occupational group with the most vacancies in 2002 was sales and related jobs.

Definitions for the data are on page 31.

	Region	Compared to Average Region
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Worker Characteristics

People without health insurance (at some point in year), 2001	10.1%	More
Working parents using paid child care, 2001	51.8%	More
Adults with any post-high school education, 2000	52.7%	Average
Workers commuting over 45 minutes each way to work, 2000	8.3%	Average

Income

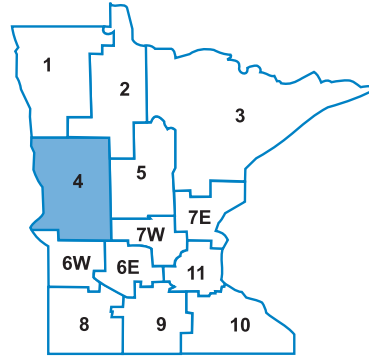
Families with children below 150% of poverty, 1999	21.1%	More
Ratio, wages to government payments, 2001	2.6	Average
Per capita personal income, 2001	\$ 24,858	Average
Minimum cost of living, family of four, 2002	\$ 41,784	Average
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 466	Average

Economic Environment

Annual unemployment rate, 2002	5.3%	Average
Ratio of dependents to workers, 2000	71	Higher
Median wage of available jobs, 2002	\$ 6.00	Lower
Occupation with highest number of vacancies, 2002	Sales & Related	

Region 4

(Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse, and Wilkin Counties)



Region 4 in west central Minnesota is made up of Becker, Clay, Douglas, Grant, Otter Tail, Pope, Stevens, Traverse and Wilkin counties. Larger towns and cities in the region include the city of Moorhead, Alexandria, Detroit Lakes, and Fergus Falls.

Worker Characteristics: Region 4 resembled the average region in Minnesota, by having 52% of adults with a post-high school education and 8.1% of workers who commuted more than 45 minutes each way to work. A lower percentage of people were uninsured in Region 4 than in the average region (6%). An estimated 46% of working families used paid child care, close to the average region.

Income: Region 4 had a higher level of government payments relative to income from wages (wages were twice as much as payments.) Region 4 resembled the average region for three other indicators of income. It had 20% of families below 150% of poverty, and a per capita personal income of \$24,028. The Fair Market Rate cost for a two-bedroom apartment was \$462. The minimum cost of living for a family of four, \$39,677, was lower than the average region.

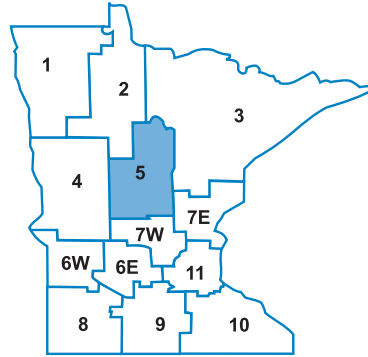
Economic Environment: Region 4 was worse off than the average region for its median wage of available jobs (\$8 per hour), and its ratio of dependents to workers (85 for every 100) which was higher than average. The unemployment rate of 4.1% was lower than average. The occupational group with the most vacancies in 2002 was food preparation and service.

Definitions for the data are on page 31.

	Region	Compared to Average Region
Worker Characteristics		
People without health insurance (at some point in year), 2001	6.0%	Fewer
Working parents using paid child care, 2001	45.6%	Average
Adults with any post-high school education, 2000	51.3%	Average
Workers commuting over 45 minutes each way to work, 2000	8.1%	Average
Income		
Families with children below 150% of poverty, 1999	19.8%	Average
Ratio, wages to government payments, 2001	2.2	Lower
Per capita personal income, 2001	\$ 24,028	Average
Minimum cost of living, family of four, 2002	\$ 39,677	Lower
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 462	Average
Economic Environment		
Annual unemployment rate, 2002	4.1%	Lower
Ratio of dependents to workers, 2000	85	Higher
Median wage of available jobs, 2002	\$ 8.00	Lower
Occupation with highest number of vacancies, 2002	Food Prep & Service	

Region 5

(Cass, Crow Wing, Morrison, Todd, Wadena Counties)



Region 5 in north central Minnesota is made up of Cass, Crow Wing, Morrison, Todd and Wadena counties. Larger towns in the region include Brainerd, Little Falls, and Walker, and the region includes portions of the Leech Lake Indian Reservation.

Worker Characteristics: Region 5 had the greatest percentage of people uninsured (12.4%), and a lower-than-average percentage of adults with post-high school education (46%). It resembled the average region with 11% of workers commuting over 45 minutes each way to work. An estimated 43% of working families used paid child care, fewer than the average region.

Income: Region 5 had a higher-than-average percentage of families below 150% of poverty (23%), a higher level of government payments relative to income from wages (wages were twice as much as payments,) and a lower-than-average per capita personal income of \$21,388. The minimum cost of living for a family of four, \$41,488, was close to that of the average region. It had a lower-than-average Fair Market Rate cost for a two-bedroom apartment (\$442).

Economic Environment: Region 5 was worse off than the average region for all three indicators in this category, including a higher-than-average unemployment rate (6%), a higher ratio of dependents to workers (85 for every 100) and a lower median wage of available jobs (\$8 per hour). The occupational group with the most vacancies in 2002 was food preparation and service.

Definitions for the data are on page 31.

	Region	Compared to Average Region
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Worker Characteristics

People without health insurance (at some point in year), 2001	12.4%	More
Working parents using paid child care, 2001	42.9%	
Adults with any post-high school education, 2000	46.2%	Fewer
Workers commuting over 45 minutes each way to work, 2000	10.7%	Average

Income

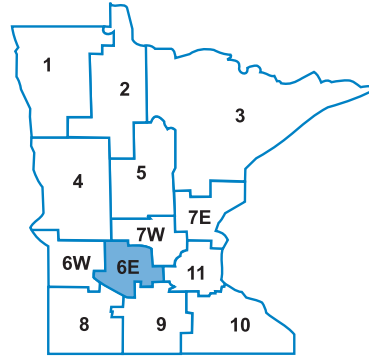
Families with children below 150% of poverty, 1999	22.9%	More
Ratio, wages to government payments, 2001	2.1	Lower
Per capita personal income, 2001	\$ 21,388	Lower
Minimum cost of living, family of four, 2002	\$ 41,488	Average
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 442	Lower

Economic Environment

Annual unemployment rate, 2002	5.9%	Higher
Ratio of dependents to workers, 2000	85	Higher
Median wage of available jobs, 2002	\$ 8.00	Lower
Occupation with highest number of vacancies, 2002	Food Prep & Service	

Region 6E

(Kandiyohi, McLeod, Meeker, and Renville Counties)



Region 6 East is in central Minnesota and is made up of Kandiyohi, McLeod, Meeker, and Renville counties. Larger towns in the region include Hutchinson, Litchfield, and Willmar.

Worker Characteristics: Region 6 East resembles the average region for most of the indicators in this category. Nine percent of people in the region were uninsured, 48% of adults had post-high school education, and almost 11% commuted over 45 minutes each way to work. An estimated 53% of working families used paid child care, more than the average region.

Income: Region 6 East also resembles the average region for most of the indicators in this category. Wages were three times government payments, the per capita personal income was \$25,296, and the minimum cost of living for a family of four was \$41,598. It also had an average percentage of families below 150% of poverty (15%). The Fair Market Rate cost for a two-bedroom apartment was \$514.

Economic Environment: The median wage of available jobs in Region 6 East, \$10 per hour, was higher than for the average region. The unemployment rate (5%) and ratio of dependents to workers (83 for every 100) were close to the average region. The occupational group with the most vacancies in 2002 was office and administrative support.

Definitions for the data are on page 31.

	Region	Compared to Average Region
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Worker Characteristics

People without health insurance (at some point in year), 2001	9.3%	Average
Working parents using paid child care, 2001	53.1%	More
Adults with any post-high school education, 2000	47.6%	Average
Workers commuting over 45 minutes each way to work, 2000	10.6%	Average

Income

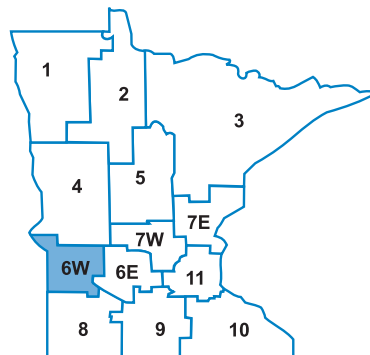
Families with children below 150% of poverty, 1999	14.9%	Average
Ratio, wages to government payments, 2001	3.2	Average
Per capita personal income, 2001	\$ 25,296	Average
Minimum cost of living, family of four, 2002	\$ 41,598	Average
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 514	Average

Economic Environment

Annual unemployment rate, 2002	4.9%	Average
Ratio of dependents to workers, 2000	83	Average
Median wage of available jobs, 2002	\$ 10.00	Higher
Occupation with highest number of vacancies, 2002	Office & Admin. Support	

Region 6W

(Big Stone, Chippewa, Lac Qui Parle, Swift, and Yellow Medicine Counties)



Region 6 West, the Upper Minnesota (River) Valley in western Minnesota, is made up of Big Stone, Chippewa, Lac Qui Parle, Swift, and Yellow Medicine counties. Larger towns in the region include Benson, Granite Falls, and Montevideo.

Worker Characteristics: Region 6 West had fewer than average workers commuting over 45 minutes each way to work (6%). It had a lower-than-average percentage of adults with post-high school education (44%). Just over 7% of residents were without health insurance, which was close to the average region. An estimated 53% of working families used paid child care, more than the average region.

Income: Region 6 West had a lower-than-average minimum cost of living for a family of four, \$36,624, and Fair Market Rate cost for a two-bedroom apartment (\$438). Wages were two times government payments, resulting in a lower-than-average ratio of wages to government payments. The per capita personal income was close to the average region at \$23,460, as was the percentage of families with children below 150% of poverty, 20%.

Economic Environment: Region 6 West had an average unemployment rate (4.5%) and an average median wage of available jobs, \$8.76 per hour. The county had a higher-than-average ratio of dependents to workers (92 for every 100). The occupational group with the most vacancies in 2002 was food preparation and service.

Definitions for the data are on page 31.

	Region	Compared to Average Region
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Worker Characteristics

People without health insurance (at some point in year), 2001	7.3%	Average
Working parents using paid child care, 2001	53.0%	More
Adults with any post-high school education, 2000	44.1%	Fewer
Workers commuting over 45 minutes each way to work, 2000	6.3%	More

Income

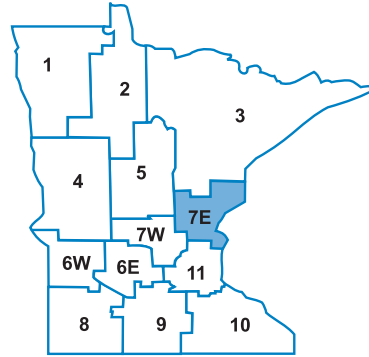
Families with children below 150% of poverty, 1999	19.5%	Average
Ratio, wages to government payments, 2001	1.9	Lower
Per capita personal income, 2001	\$ 23,460	Average
Minimum cost of living, family of four, 2002	\$ 36,624	Lower
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 438	Lower

Economic Environment

Annual unemployment rate, 2002	4.5%	Average
Ratio of dependents to workers, 2000	92	Lower
Median wage of available jobs, 2002	\$ 8.76	Average
Occupation with highest number of vacancies, 2002	Food Prep & Service	

Region 7E

(Chisago, Isanti, Kanabec, Mille Lacs, and Pine Counties)



Region 7 East, in east central Minnesota, is made up of Chisago, Isanti, Kanabec, Mille Lacs and Pine counties. Larger towns in the region include Cambridge, Mora, North Branch, and Pine City, and the region includes the Mille Lacs Indian Reservation.

Worker Characteristics: Region 7 East had a lower-than-average percentage of adults with post-high school education (45%) and the highest percentage of workers commuting over 45 minutes each way to work (28%). Nine percent of residents lacked insurance at some point in the year, close to the average region. An estimated 47% of working families used paid child care, about average for all regions.

Income: Region 7 East had 15% of families below 150% of poverty, lower than the average region, and a per capita personal income of \$23,465, which was also average. The ratio of wages to government payments was lower than the average region (wages were two times government payments) and the minimum cost of living for a family of four, \$48,551, was higher than the average region. The Fair Market Rate cost for a two-bedroom apartment was higher at \$688.

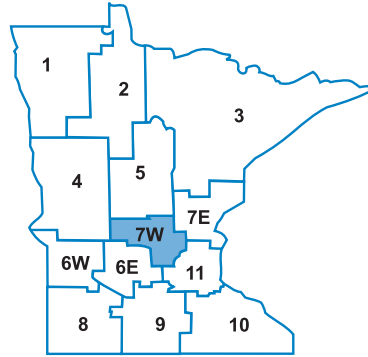
Economic Environment: Region 7 East had a higher-than-average unemployment rate (7%) but also a higher-than-average median wage of available jobs at \$10 per hour. The county had an average ratio of dependents to workers (76 for every 100). The occupational group with the most vacancies in 2002 was office and administrative support.

Definitions for the data are on page 31.

	Region	Compared to Average Region
Worker Characteristics		
People without health insurance (at some point in year), 2001	9.4%	Average
Working parents using paid child care, 2001	48.8%	Average
Adults with any post-high school education, 2000	44.9%	Fewer
Workers commuting over 45 minutes each way to work, 2000	28.4%	Fewer
Income		
Families with children below 150% of poverty, 1999	15.1%	Fewer
Ratio, wages to government payments, 2001	2.2	Lower
Per capita personal income, 2001	\$ 23,465	Average
Minimum cost of living, family of four, 2002	\$ 48,551	Higher
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 688	Higher
Economic Environment		
Annual unemployment rate, 2002	6.9%	Higher
Ratio of dependents to workers, 2000	76	Average
Median wage of available jobs, 2002	\$ 10.00	Higher
Occupation with highest number of vacancies, 2002	Office & Admin. Support	

Region 7W

(Benton, Sherburne, Stearns, and Wright Counties)



Region 7 West, in central Minnesota, is made up of Benton, Sherburne, Stearns and Wright counties. Larger towns and cities in the region include the cities of St. Cloud, Buffalo, Elk River, and Sauk Center.

Worker Characteristics: Region 7 West resembles the average Minnesota region in the percent of people uninsured (7%) and the percent of adults with a post-high school education (53%). Seventeen percent of workers commuted over 45 minutes each way to work, which was higher than the average region. An estimated 49% of working families used paid child care, about average for all regions.

Income: Region 7 West had a lower-than-average percentage of families below 150% of poverty (10%), and the ratio of wages to government payments, 4.4, was also higher than average. The per capita personal income in Region 7 West was \$25,617, close to average, and the minimum cost of living for a family of four, \$44,620, was higher than the average region. The Fair Market Housing Cost for a two-bedroom apartment was also above average at \$722.

Economic Environment: Region 7 West had an unemployment rate close to the average region at almost 5%, a lower ratio of dependents to workers, (72 for every 100 workers) and a higher median wage for available jobs (\$10 per hour). The occupational category with the most vacancies in 2002 was office and administrative support.

	Region	Compared to Average Region
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Worker Characteristics

People without health insurance (at some point in year), 2001	6.9%	Average
Working parents using paid child care, 2001	49.0%	Average
Adults with any post-high school education, 2000	53.0%	Average
Workers commuting over 45 minutes each way to work, 2000	17.1%	Fewer

Income

Families with children below 150% of poverty, 1999	10.2%	More
Ratio, wages to government payments, 2001	4.4	More
Per capita personal income, 2001	\$ 25,617	Average
Minimum cost of living, family of four, 2002	\$ 44,620	Lower
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 722	Lower

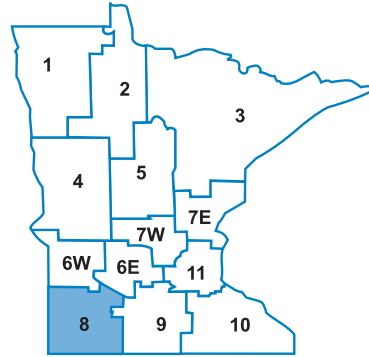
Economic Environment

Annual unemployment rate, 2002	4.8%	Average
Ratio of dependents to workers, 2000	72	More
Median wage of available jobs, 2002	\$ 10.00	More
Occupation with highest number of vacancies, 2002	Office & Admin. Support	

Definitions for the data are on page 31.

Region 8

(Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, and Rock Counties)



Region 8 in the southwest corner of Minnesota is made up of Cottonwood, Jackson, Lincoln, Lyon, Murray, Nobles, Pipestone, Redwood, and Rock counties. Larger towns in the region include Marshall, Pipestone, Redwood Falls, and Worthington.

Worker Characteristics: Region 8 had fewer adults with post-high school education than the average region (44%). Eight percent of residents were uninsured, close to the average region. A lower percentage of workers commuted over 45 minutes each way to work (6%). An estimated 47% of working families used paid child care, about average for all regions.

Income: Region 8 resembled the average region for most indicators in this category, including the percentage of families below 150% of poverty (19%), the ratio of income from wages relative to government payments (wages were two and a half times greater than payments), and per capita personal income (\$24,697). Region 8 had a lower-than-average minimum cost of living for a family of four, \$37,372. The Fair Market Rate cost for a two-bedroom apartment of \$438 was also below the average region's cost.

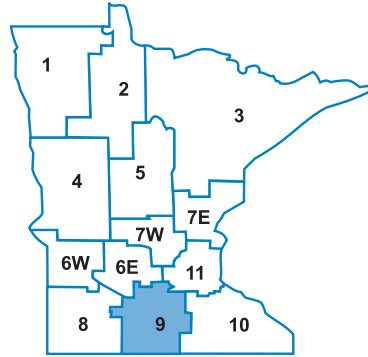
Economic Environment: Region 8's unemployment rate of 3.5% was lower than average. The ratio of dependents to workers (91 for every 100) was higher than for the average region. The median wage of available jobs, \$8.76, was close to the average region. The occupational group with the most vacancies in 2002 was food preparation and service.

Definitions for the data are on page 31.

	Region	Compared to Average Region
Worker Characteristics		
People without health insurance (at some point in year), 2001	7.9%	Average
Working parents using paid child care, 2001	46.5%	Average
Adults with any post-high school education, 2000	44.3%	Fewer
Workers commuting over 45 minutes each way to work, 2000	6.1%	More
Income		
Families with children below 150% of poverty, 1999	18.9%	Average
Ratio, wages to government payments, 2001	2.5	Average
Per capita personal income, 2001	\$ 24,697	Average
Minimum cost of living, family of four, 2002	\$ 37,372	Lower
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 438	Lower
Economic Environment		
Annual unemployment rate, 2002	3.5%	Higher
Ratio of dependents to workers, 2000	91	Higher
Median wage of available jobs, 2002	\$ 8.76	Average
Occupation with highest number of vacancies, 2002	Food Prep & Service	

Region 9

(Blue Earth, Brown, Faribault, LeSueur, Martin, Nicollet, Sibley, Waseca, and Watonwan Counties)



Region 9 in south central Minnesota is made up of Blue Earth, Brown, Faribault, LeSueur, Martin, Nicollet, Sibley, Waseca, and Watonwan counties. Larger towns in the region include Albert Lea, Fairmont, Mankato, New Ulm, St. Peter, and Waseca.

Worker Characteristics: Region 9 resembled the average region for most of the indicators in this category. Almost 7% of residents were uninsured, half of adults had a post-high school education, 8% of workers commuted over 45 minutes each way to work. An estimated 56% of working parents used paid child care, the most of any region in the state.

Income: Region 9 also resembled the average region in the ratio of wages to government payments (wages were three times as large as payments) and the per capita personal income (\$25,281). It also had an average percentage of families below 150% of poverty (16%), and lower minimum cost of living for a family of four (\$39,813). The Fair Market Rate cost for a two-bedroom apartment was \$470.

Economic Environment: Region 9 had an unemployment rate of 4%, lower than the average region. It had an average ratio of dependents to workers (79 for every 100) and its median wage of available jobs, \$8.76 per hour, was close to average. The occupational group with the most vacancies in 2002 was food preparation and service.

Definitions for the data are on page 31.

	Region	Compared to Average Region
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Worker Characteristics

People without health insurance (at some point in year), 2001	6.6%	Average
Working parents using paid child care, 2001	56.5%	More
Adults with any post-high school education, 2000	49.6%	Average
Workers commuting over 45 minutes each way to work, 2000	7.7%	Average

Income

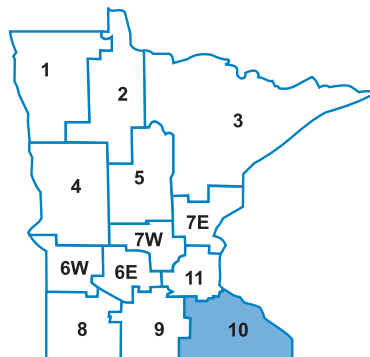
Families with children below 150% of poverty, 1999	15.8%	Average
Ratio, wages to government payments, 2001	3.2	Average
Per capita personal income, 2001	\$ 25,281	Average
Minimum cost of living, family of four, 2002	\$ 39,813	Lower
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 470	Average

Economic Environment

Annual unemployment rate, 2002	4.1%	Lower
Ratio of dependents to workers, 2000	79	Average
Median wage of available jobs, 2002	\$ 8.76	Average
Occupation with highest number of vacancies, 2002	Food Prep & Service	

Region 10

(Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, and Winona Counties)



Region 10 in southeastern Minnesota is made up of Dodge, Fillmore, Freeborn, Goodhue, Houston, Mower, Olmsted, Rice, Steele, Wabasha, and Winona counties. Larger cities and towns in the region include Rochester, Austin, Faribault, Owatonna, Red Wing, and Winona.

Worker Characteristics: Region 10 had the lowest percentage of residents without health insurance (6%), and a higher-than-average percentage of adults with a post-high school education (54%). Nine percent of workers commuted over 45 minutes each way to work, which was close to the average region. An estimated 48% of working families used paid child care, close to the average region.

Income: Region 10 also resembled the average region in its per capita personal income of \$26,853 and the minimum cost of living for a family of four, \$43,252. It had fewer families below 150% of poverty (13%) and a high ratio of wages to government payments (wages were four times as large as payments). The Fair Market Rate cost for a two-bedroom apartment was \$516.

Economic Environment: Region 10 had an unemployment rate of 4%, lower than the average region. It had an average ratio of dependents to workers (76 for every 100) and an average median wage of available jobs (\$8.50 per hour). The occupational group with the most vacancies in 2002 was transportation and material moving.

Definitions for the data are on page 31.

	Region	Compared to Average Region
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Worker Characteristics

People without health insurance (at some point in year), 2001	5.6%	Lower
Working parents using paid child care, 2001	47.7%	Average
Adults with any post-high school education, 2000	54.3%	Higher
Workers commuting over 45 minutes each way to work, 2000	8.7%	Average

Income

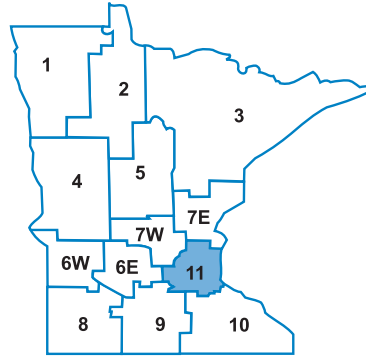
Families with children below 150% of poverty, 1999	13.2%	Lower
Ratio, wages to government payments, 2001	4.3	Higher
Per capita personal income, 2001	\$ 26,853	Average
Minimum cost of living, family of four, 2002	\$ 43,252	Average
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 516	Average

Economic Environment

Annual unemployment rate, 2002	4.1%	Lower
Ratio of dependents to workers, 2000	76	Average
Median wage of available jobs, 2002	\$ 8.50	Average
Occupation with highest number of vacancies, 2002	Transportation & Material Moving	

Region 11

(Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington Counties)



Region 11, the Twin Cities, is made up of Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington counties and includes the cities of Minneapolis and St. Paul as well as numerous suburban communities including Anoka, Blaine, Bloomington, Eagan, Eden Prairie, and Stillwater.

Worker Characteristics: Region 11 resembled the average region in the percent of residents who were uninsured (8%), and the percent of workers who commuted over 45 minutes to work (9%). Sixty-six percent of adults had a post-high school education, more than in any other region. An estimated 50% of working families used paid child care, close to the average region.

Economic Data: Region 11 surpassed the average region in its per capita personal income of \$36,602. It had fewer families below 150% of poverty (12%) and the highest ratio of wages to government payments (wages were almost eight times as large as payments). The minimum cost of living for a family of four was \$51,470, also the highest among the regions. The Fair Market Rate cost for a two-bedroom apartment was \$912, the highest of any region.

Work Environment: Region 11 had an unemployment rate of 4%, lower than the average region. It had a lower-than-average ratio of dependents to workers (63 for every 100) and a higher median wage of available jobs (\$10 per hour). The occupational group with the most vacancies in 2002 was office and administrative support.

Definitions for the data are on page 31.

	Region	Compared to Average Region
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Worker Characteristics

People without health insurance (at some point in year), 2001	8.0%	Average
Working parents using paid child care, 2001	50.5%	Average
Adults with any post-high school education, 2000	66.5%	Higher
Workers commuting over 45 minutes each way to work, 2000	9.2%	Average

Income

Families with children below 150% of poverty, 1999	11.7%	Lower
Ratio, wages to government payments, 2001	7.7	Higher
Per capita personal income, 2001	\$ 36,602	Higher
Minimum cost of living, family of four, 2002	\$ 51,470	Higher
Fair market rate housing costs, two-bedroom apartment, 2003	\$ 912	Higher

Economic Environment

Annual unemployment rate, 2002	4.1%	Lower
Ratio of dependents to workers, 2000	63	Lower
Median wage of available jobs, 2002	\$ 10.00	Higher
Occupation with highest number of vacancies, 2002	Office & Admin. Support	

Data Notes

Percent of People Without Health Insurance

Source: Minnesota Health Insurance Access Study, 2001.

<http://www.health.state.mn.us/divs/hpsc/hep/miscpubs/hhsrvrpt.pdf>

Definition: The percent of people who lacked health care insurance at any point in the previous year, as a percent of the entire population. Data is from a survey conducted by the University of Minnesota of more than 27,000 Minnesota residents in 2003. Complete methodology is available in the full report.

Percent of Working Parents Using Paid Child Care

Source: Child Care Use in Minnesota, 2001. Wilder Research Center. <http://www.wilder.org/research/reports.html>.

Definition: The percent of working parents of children under age 12 who were paying for child care in 1999. Data is from a telephone survey conducted between June 1999 and March 2000 by Wilder Research Center for the Minnesota Department of Children, Families and Learning. The survey interviewed 2,450 respondents and was stratified by region. Complete methodology is available in the full report.

Percent of Adults With Post-High School Education

Source: Census 2000, US Census Bureau. <http://factfinder.census.gov>

Definition: The percent of adults with post-high school education is derived from table P37 of Census 2000 Summary File 3. It includes adults age 25 and over. People are classified according to the highest degree or level of school completed. The category "post-high school" in this report includes everyone who indicated additional education beyond a high school diploma, including some college, technical school, Associate's degree, Bachelor's degree, Master's degree, professional degree, or Doctorate.

Percent Commuting More than 45 Minutes to Work

Source: Census 2000, US Census Bureau. <http://factfinder.census.gov>

Definition: The percent of workers commuting more than 45 minutes to work is derived from table P31 of Census 2000 Summary File 3. Travel time to work refers to the total number of minutes that it usually took the person to get from home to work each day during the reference week, usually the week before April 1, 2000. The elapsed time includes time spent waiting for public transportation, picking up passengers in carpools, and time spent in other activities related to getting to work. This figure only includes people who worked outside of their home.

Percent of Families With Children Below 150% of Poverty

Source: Census 2000, US Census Bureau. <http://factfinder.census.gov>

Definition: The percent of families below 150% of poverty is derived from table PCT61 of Census 2000 summary File 3. The census asks respondents about their income for the previous year (1999). In this table, the definition of family includes either one or two parents with related children. The number is the percentage of families, not children or individuals within the family.

Data Notes, continued on p. 32

Ratio of Wages to Government Payments

Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce
<http://www.bea.doc.gov/bea/regional/data.htm>

Definition: This indicator is the proportion of total income in a county that comes from wages as compared to income from government payments to individuals. Government payments include including retirement and disability insurance benefits, income maintenance (supplemental security income, family assistance, food stamps, other income maintenance), unemployment insurance benefits, veterans benefits, and federal education and training assistance payments.

Per Capita Personal Income

Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Department of Commerce.
<http://www.bea.doc.gov/bea/regional/data.htm/>

Definition: The personal income of an area is defined as the income received by, or on behalf of, all the residents of the area. It consists of the income received by persons from all sources, including wage and salary disbursements, other labor income, proprietors' income with inventory valuation and capital consumption adjustments, rental income of persons with capital consumption adjustment, personal dividend income, personal interest income, and transfer payments to persons, less personal contributions for social insurance. Per capita personal income is calculated as the personal income of the residents of an area divided by the population of the area.

Minimum Cost of Living

Source: Jobs Now Coalition. <http://www.jobsnowcoalition.org/>

Definition: This indicator shows the costs of basic needs for a Minnesota family for four with two adults and two children, both adults working, for food, housing, health care, transportation, child care, clothing/miscellaneous and net taxes. Apart from Earned Income Tax Credits, no government or child support payments are included. Complete methodology is available from the full report, "The Cost of Living In Minnesota."

Housing Costs, Two Bedroom Apartment

Source: U.S. Department of Housing and Urban Development. <http://www.huduser.org/datasets/fmr.html>

Definition: This indicator is the Fair Market Rent (FMR) for a two bedroom apartment in 2002, averaged among counties in each region. FMRs are used to determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. Section 8 FMRs are gross rent estimates. They include the shelter rent plus the cost of all utilities, except telephones. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard quality rental housing units are rented. Public housing units and units less than 2 years old are excluded.

Data Notes, continued on p. 33

Unemployment Rate

Source: Minnesota Department of Economic Security. <http://www.mnwfc.org/lmi/download/dlaus.htm>

Definition: The annual, unadjusted employment rate for 2002. In calculating the unemployment rate, "Employed persons" means all civilian, non-institutionalized persons aged 16 or older who, during the week of the 12th of each month:

- worked at least one hour for pay;
- worked 15 hours or more as unpaid workers on a family farm or in a family-operated business; or
- had a job but were temporarily absent (illness, bad weather, vacation, strikes, or other reasons even if not paid).

"Unemployed persons" includes all civilian, non-institutionalized persons aged 16 or older who, during the week of the 12th, were:

- not employed, available for work, and engaged in job seeking activities during the last 4 weeks;
- waiting to be called back to a job from which they were laid off; or
- waiting to report (within 30 days) to a new wage or salaried job.

"Unemployed persons" does not count persons who worked at least one hour during the week of the 12th and persons with a job but not at work.

Ratio of Dependents to Workers

Source: Minnesota State Demographic Center http://www.demography.state.mn.us/demog_03.html

Definition: The ratio was calculated by taking the number of adults age 20-65 in 2001, dividing it by the number of persons under age 20 and the number of persons 65 and older, and multiplying by 100 to obtain a whole number.

Median Wage of Available Jobs

Occupation with Highest Number of Vacancies

Source: Minnesota Department of Economic Security <http://www.mnwfc.org/lmi/jobvacancy/jvsdata.htm>

Definitions: The median wage of available jobs means that half of available jobs pay more than this wage and half pay less. Information on job vacancies comes from a survey of 8,807 Minnesota firms that are covered by Minnesota's Unemployment Insurance tax law. These firms were randomly selected from firms doing business in ten regions of Minnesota during fourth quarter 2002. Employers were asked to supply information on current job vacancies including rates of pay, education and experience requirements, benefits and job vacancy duration.

Measuring the Economic Well-Being of Families and Children 2003



a child's voice

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